

**Disclosure under Capital Adequacy Framework  
As at Mid January (2<sup>nd</sup> Quarter End of FY 2010/11)**

**1. Capital Structure and Capital Adequacy**

- **Tier 1 Capital and breakdowns of its Components**

| Particulars         | Amount (Rs.)         |
|---------------------|----------------------|
| Paid Up Capital     | 1,400,000,000        |
| General Reserve     | 1,926,299            |
| Retained Earning    | 57,902,144           |
| <b>Core Capital</b> | <b>1,459,828,443</b> |

- **Tier 2 Capital and breakdowns of its Components**

| Particulars                  | Amount (Rs.)      |
|------------------------------|-------------------|
| General Loan Loss Provision  | 22,606,629        |
| Exchange Fluctuation Reserve | 4,839             |
| <b>Supplementary Capital</b> | <b>22,611,468</b> |

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:**

We have no such subordinated term debt.

- **Deductions from capital**

NIL

- **Total qualifying Capital**

| Particulars               | Amount (Rs.)         |
|---------------------------|----------------------|
| Core Capital              | 1,459,828,443        |
| Supplementary capital     | 22,611,468           |
| <b>Total Capital Fund</b> | <b>1,482,439,911</b> |

- **Capital Adequacy Ratio :**

50.83 Percentages

2. Risk Exposure

- Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:

| Particulars   | Amount (Rs.)         |
|---|----------------------|
| Risk Weighted Exposure for Credit Risk  | 2,837,102,259        |
| Risk Weighted Exposure for Operational Risk   | 72,748,157           |
| Risk Weighted Exposure for Market Risk  | 6,793,382            |
| <b>Total Risk Weighted Exposures (a+b+c)</b>  | <b>2,916,643,797</b> |
| Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)             | -                    |
| Add: ...% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10) | -                    |
| <b>Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)</b>          | <b>2,916,643,797</b> |

- Risk Weighted Exposures under each of 11 categories of Credit Risk;

| Particulars                                 | Amount (Rs.)         |
|---|----------------------|
| a) Claims on government & central bank      | -                    |
| b) Claims on other official entities        | 85,500,000           |
| c) Claims on banks                          | 189,721,030          |
| d) Claims on corporate & securities firms   | 1,520,989,008        |
| e) Claims on regulatory retail portfolio    | 248,069,673          |
| f) Claims secured by residential properties | 75,242,048           |
| g) Claims secured by commercial real state  | 92,953,683           |
| h) Past due claims                          | -                    |
| i) High risk claims                         | 266,598,429          |
| j) Other assets                             | 231,667,262          |
| k) Off balance sheet items                  | 126,361,126          |
| <b>Total Risk Weightage Assets</b>          | <b>2,837,102,259</b> |

- Total risk weighted exposure calculation table:

| Particulars   | Amount ( Rs.)        |
|---|----------------------|
| Risk Weighted Exposure for Credit Risk  | 2,837,102,259        |
| Risk Weighted Exposure for Operational Risk   | 72,748,157           |
| Risk Weighted Exposure for Market Risk  | 6,793,382            |
| Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)             | -                    |
| Add: ...% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10) | -                    |
| <b>Total Risk Weighted Exposures (a+b+c+d)</b>  | <b>2,916,643,797</b> |
| Total Tier 1 Capital Fund   | 1,459,828,443        |
| Total Capital Fund  | 1,482,439,911        |
| <b>Total Tier 1 Capital to Total Risk Weighted Exposures</b>                          | <b>50.05%</b>        |
| <b>Total Capital Fund to Total Risk Weighted Exposure</b>                             | <b>50.83%</b>        |

- **Details of Non Performing loan ( Total amount and net amount)**

NIL

- **Movement of Nonperforming Assets:**

NIL

- **Write off of loans and interest Suspense during the year :**

NIL

- **Movements in Loan Loss Provisions and interest suspense**

| Particulars         | This Quarter | Previous Quarter | Changes (%) |
|---------------------|--------------|------------------|-------------|
| Loan Loss Provision | 22,606,629   | 15,405,451       | 46.74%      |
| Interest Suspense   | 12,542,569   | 9,261,210        | 35.43%      |

- **Details of additional Loan Loss Provision:**

| Particulars                      | This Quarter      |
|----------------------------------|-------------------|
| 1. Pass                          | 22,606,629        |
| 2. Restructured                  | -                 |
| 3. Substandard                   | 0.00              |
| 4. Doubtful                      | 0.00              |
| 5. Loss                          | 0.00              |
| <b>Total Loan Loss Provision</b> | <b>22,606,629</b> |

- **Segregation of Investment Portfolio:**

| Particulars              | This Quarter       |
|--------------------------|--------------------|
| Held for Trading         |                    |
| Held to Maturity         | 181,656,605        |
| Available for Sale       |                    |
| <b>Total Investments</b> | <b>181,656,605</b> |