

**BASEL II – PILLAR 3 INTERIM DISCLOSURES FOR THE QUARTER ENDED 30-SEPTEMBER-  
2011**

**Table DF- 1**

**Scope of application**

**Quantitative Disclosures**

- a) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries.

**Not applicable**

- b) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction.

**Not applicable**

**Table DF- 2**

**Capital Structure**

**Quantitative Disclosures**

b) The amount of Tier I capital as on 30.09.2011 :

	Rs.in.cr
Paid-up share capital	97.53
Innovative instruments	0.00
Amounts deducted from Tier I capital (DTA), fixed assets, including goodwill and investments.	-8.26
Reserves	707.18
<b>Total Tier I Capital</b>	<b>796.45</b>

c) The total amount of Tier II capital (net of deductions from Tier II capital)

	Rs.in.cr
General Provisions (including floating provisions)	70.90
Tier II Bonds (Eligible for Tier II capital at different rates and different maturities)	104.00
<b>Total Tier II Capital</b>	<b>174.90</b>

d) Debt capital instruments eligible for inclusion in Upper Tier II capital

- Total amount outstanding - **NIL**
- Of which amount raised during the current year - **NIL**
- Amount eligible to be reckoned as capital funds - **NIL**

e) Subordinated debt eligible for inclusion in Lower Tier II capital

- Total amount outstanding - Rs.130.00
- Of which amount raised during the current year - Rs. 0.00
- Amount eligible to be reckoned as capital funds - Rs.104.00

f) Other deductions from capital, if any (DTA and fixed assets software) – 8.26

g) Total eligible capital (Tier I & Tier II) : **Rs.971.35**

**Table DF- 3**

**Capital Adequacy**

<b>Quantitative Disclosures</b>	
a) Capital requirements for credit risk:	
• Portfolio subject to standardized approach	<b>Rs.642.41 Cr</b>
• Securitisation exposures	<b>NIL</b>
b) Capital requirements for market risk:	
• Standardised duration approach:	
- Interest rate risk	<b>Rs.50.86 Cr</b>
- Foreign exchange risk (including gold)	<b>Rs.2.29 Cr</b>
- Equity risk	<b>Rs.5.82 Cr</b>
c) Capital requirements for operational risk:	
• Basic indicator approach	<b>Rs.53.13 Cr</b>
d) Total and Tier 1 Capital ratio:	<b>Not applicable</b>
• For the top consolidated group; and	
• For significant bank subsidiaries (stand alone or sub-consolidated depending on how the framework is applied).	

**Table DF- 4**

**Credit Risk – General Disclosures**

<b>Quantitative Disclosures</b>	
a) Total gross credit risk exposures, Fund based and Non-fund based separately.	
	<b>Rs.in.cr</b>
<b>Credit Risk Exposures</b>	
Fund Based *	13589.60
Non Based	1608.27
<b>Total Fund &amp; Non Based</b>	<b>15197.87</b>
* It includes loans/advances, fixed assets, other assets, cash, balance balances, balance with RBI and investments	
b) Geographic distribution of exposures, Fund based and Non-fund based separately.	
• Overseas	- <b>NIL</b>
• Domestic	
	<b>Rs.in.cr</b>
	<b>FUND BASED</b>
	<b>NON FUND BASED</b>
<b>TOTAL ADVANCES</b>	<b>13589.60</b>
	<b>1608.27</b>

c) Industry type distribution of Fund based exposures

Rs. in Cr

<b>Industry</b>	<b>Amount</b>	<b>% to gross credit</b>
Spinning Mills	569.7	5.47
NBFCs (including Asset Finance Companies)	549.59	5.27
Timber & wood (Trading & Manufacturing)	257.37	2.47
Drugs & Pharmaceuticals	183.73	1.76
Iron & Steel (trading)	474.62	4.55
Iron & Steel (manufacturing)	665.53	6.39
Paper & Paper products (trading and manufacturing)	93.13	0.89
Wind Mills (captive uses)	12.58	0.12
Wind Mills (non-captive uses)	13.95	0.13
Infrastructure Projects	742.52	7.13
Engineering (Manufacturing)	220.99	2.12
Food Processing	192.03	1.84
Sugar	112.18	1.08
Cement	177.25	1.70

Industries having exposure more than 5% of gross credit of the bank

Rs in Cr

<b>Industry</b>	<b>Amount</b>	<b>% to gross credit</b>
Spinning Mills	569.7	5.47
NBFCs (including Asset Finance Companies)	549.59	5.27
Iron & Steel (manufacturing)	665.53	6.39
Infrastructure Projects	742.52	7.13

d) Residual contractual maturity breakdown of assets

Rs.in.cr

	Cash	Balance With RBI	Balance With Other Banks	Investments	Advances	Fixed Assets	Other Assets
<b>Overdue to Day 1</b>	172.56	46.57	25.59	70.01	86.70	0.00	36.89
<b>2-7 Days</b>		13.43	0.00	61.79	158.75	0.00	2.23
<b>8-14 Days</b>		16.64	0.00	68.54	166.84	0.00	2.59
<b>15-28 Days</b>		18.73	0.00	102.00	329.65	0.00	5.18
<b>29 Days to 3 Months</b>		53.26	45.00	296.19	619.84	0.00	22.95
<b>3-6 Months</b>		111.48	25.00	684.81	523.88	0.00	33.31
<b>6 Months-1 Year</b>		124.29	0.17	945.62	1159.25	0.00	0.00
<b>1-3 Years</b>		269.69	4.52	1180.55	4497.05	0.00	487.00
<b>3-5 Years</b>		34.81	0.05	241.61	423.26	0.00	8.93
<b>Over 5 Years</b>		106.94	0.00	820.09	736.61	185.14	6.61
<b>Total</b>	<b>172.56</b>	<b>795.83</b>	<b>100.33</b>	<b>4471.21</b>	<b>8701.83</b>	<b>185.14</b>	<b>605.68</b>

e) Amount of NPAs (Gross)

Rs.in.cr

Substandard	125.53
Doubtful 1	35.15
Doubtful 2	27.56
Doubtful 3	5.10
Loss	3.79
<b>Total</b>	<b>197.13</b>

f) Net NPAs **Rs.95.06 cr**

g) NPA Ratios

- Gross NPAs to gross advances **2.24%**
- Net NPAs to net advances **1.09%**

h) Movement of NPAs (Gross)

Rs.in.cr

Opening balance	174.67
Additions	36.45
Reductions	13.99
Closing balance	197.13

i) Movement of provisions for NPAs

Rs.in.cr

Opening balance	37.02
Provisions made during the period	8.73
Write-off	0.02
Write-back of excess provisions	3.13
Closing balance	42.60

- j) Amount of Non-performing investments - Rs.7.82 Cr  
k) Amount of provisions held for non-performing investments - Rs.6.77 Cr  
l) Movement of provisions for depreciation on investments

Rs.in.cr

Opening balance	25.20
Provisions made during the period	10.11
Write-off/ Write-back of excess provisions	-18.82
Closing balance	16.49

**Table DF- 5**

**Credit Risk: Disclosures for portfolios subject to the standardized approach**

**Quantitative Disclosures**

- a) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:

Particulars	Below 100% Risk Weight		100% Risk Weight		More than 100% Risk Weight		Grand Total	
	BV**	RWA**	BV	RWA	BV	RWA	BV	RWA
<b>Fund Based</b>								
Loans & Advances	4457.77	1519.42	3804.26	3530.86	550.80	754.32	8812.82	5804.61
Investments	2973.31	0.00	0.00	0.00	0.00	0.00	2973.31	0.00
Other Assets*	1457.45	27.07	346.02	346.02	0.00	0.00	1803.47	373.09
<b>Total Fund Based</b>	<b>0.00</b>	<b>0.00</b>	<b>273.39</b>	<b>0.00</b>	<b>16.95</b>	<b>0.00</b>	<b>290.34</b>	<b>0.00</b>
Loans & Advances Deducted (Taken for Mitigation purpose)	8888.53	1546.50	4150.27	3876.88	550.80	754.32	13589.60	6177.70
Non Fund Based inc. Contingent credit	270.32	197.50	721.78	721.78	30.83	40.85	1022.92	960.13
<b>Total Credit Risk Exposures</b>	<b>9158.85</b>	<b>1744.00</b>	<b>4872.05</b>	<b>4598.66</b>	<b>581.62</b>	<b>795.17</b>	<b>14612.52</b>	<b>7137.83</b>

\* other assets includes cash, balance with rbi, balance with other banks, fixed assets and others

\*\* BV: Book Value; RWA: Risk Weighted Assets

**Table DF- 6**  
**Credit Risk Mitigation: Disclosures for Standardized Approach**

**Quantitative Disclosures**

- b) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts.

Rs.in.cr

<b>Collateral Type</b>	<b>Exposure</b>	<b>Financial Collateral Amount</b>	<b>Net Exposure</b>
Deposits	873.81	873.81	0.00
Gold	1472.93	1280.91	192.02
Securities	0.00	0.00	0.00
KVP / NSC	0.00	0.00	0.00
Life Insurance Policies	0.00	0.00	0.00
Debt Securities	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00

- c) For each separately disclosed portfolio the total exposure (after where applicable, on- or off balance sheet netting) that is covered by guarantees/credit derivatives (Whenever specifically permitted by RBI). **- NIL**

**Table DF- 7**  
**Securitisation Exposures: Disclosures for Standardized Approach**

**Quantitative Disclosures**

**NIL**

**Table DF- 8**  
**Market risk in Trading Book**

**Quantitative Disclosures**

- b) The capital requirements for:
- Interest rate risk                      Rs.50.86 Cr
  - Equity position risk; and              Rs.5.82 Cr
  - Foreign exchange risk;                Rs.2.29 Cr

Table DF- 10

**Interest Rate Risk in the Banking Book (IRRBB)**

**Quantitative Disclosures**

- b) The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method of measuring IRRBB, broken down by currency (where the turnover is more than 5% of the total turnover).
- (i) **Earnings at Risk** – For a parallel shift of 200 bps, fall of NII is at 1.72% of Net worth.
- (ii) **Market Value of Equity (MVE)**- A '200 bps shock' is adopted as the standardized interest rate shock for arriving the MVE under the standardized stress scenario. The market values of above portfolios are calculated with respect to the 'shifted yield curves'. The MVE under the standardized shock is calculated as the difference between 'MV of assets under stress' and 'MV of liabilities under stress'.

Accordingly Change in MVE is estimated to fall by Rs. 64.50 cr.