

The disclosure requirements for BASEL II as on 30-09-2008

Table 1	
Quantitative Disclosures	Rs. in Cr.
(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.	NIL
(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.	NIL

Table 2	Rs. in Cr.
Capital Structure	
Quantitative Disclosures	
(a) The amount of Tier 1 capital, with separate disclosure of:	
• paid-up share capital;	521.97
• reserves;	3689.85
• innovative instruments;	240.00
• other capital instruments;	
• amounts deducted from Tier 1 capital, including goodwill and investments.	16.68
(b) The total amount of Tier 2 capital (net of deductions from Tier 2 capital).	2835.38
(c) Debt capital instruments eligible for inclusion in Upper Tier 2 capital	
• Total amount outstanding	819.70
• Of which amount raised during the current year	
• Amount eligible to be reckoned as capital funds	819.70
(d) Subordinated debt eligible for inclusion in Lower Tier 2 capital	
• Total amount outstanding	1525.00
• Of which amount raised during the current year	
• Amount eligible to be reckoned as capital funds	1445.00
(e) Other deductions from capital, if any.	16.68
(f) Total eligible capital.	7270.52

Table 3	Rs. in Cr.
Capital Adequacy	
Quantitative disclosures	
(a) Capital requirements for credit risk:	
• Portfolios subject to standardised approach	4494.56
• Securitisation exposures.	
(b) Capital requirements for market risk:	
• Standardised duration approach;	
- Interest rate risk	246.82
- Foreign exchange risk (including gold)	5.40
- Equity risk	106.79
(c) Capital requirements for operational risk:	
• Basic indicator approach;	365.23
(d) Total and Tier 1 capital ratio:	
• For the top consolidated group; and	12.54
• For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied).	7.65

Table 4	Rs. in Cr.	Rs. in Cr.		
Credit Risk : General Disclosures for All Banks				
Quantitative Disclosures	Fund based	Non Fund based		
(a) Total gross credit risk exposures, Fund based and Non-fund based separately.	69486.53	9797.1		
(b) Geographic distribution of exposures, Fund based and Non-fund based separately				
• Overseas	5812.30	201.77		
• Domestic	63674.23	9595.33		
(c) Industry-wise distribution of exposures (Both fund based and non-fund based) (Rs in crs)				
	Credit		Investment	Total
Industry	Fund Based	Non Fund Based		Exposure
Iron and Steel	1743	180	11	1934
Other Metal and Metal Products	524	114	8	646
All Engineering	740	1480	31	2251
Cotton Textiles	717	32		749
Other Textiles	475	32	23	530
Chemicals Dyes & Paints	696	944	7	1647
Construction	644	811	55	1510
Petroleum	4927	484	76	5487
Infrastructure	6888	1235	124	8247
NBFCs	1481	2	97	1580

4 (d) Residual contractual maturity breakdown of assets										
Residual Maturity (Rs. in crores)	1 day	2-7 days	8-14 days	15-28 days	29days - 3months	over 3 months upto 6 months	over 6 months upto 1 year	over 1 year upto 3 years	over 3 years upto 5 years	over 5 years
Advances (Performing)	2220.03	2257.61	2392.26	1526.6	4620.01	2091.04	6090.33	22929.18	6101.4	9692.74
Investments(incl REPOs)	29.57	185.47	25.1	68.71	51.85	63.64	903.83	537.05	822.35	23452.63

(e) Amount of NPAs (Gross)	1768.85
• Substandard	793.87
• Doubtful 1	367.03
• Doubtful 2	337.17
• Doubtful 3	157.20
• Loss	113.58
(f) Net NPAs	631.41
(g) NPA Ratios	
• Gross NPAs to gross advances	2.55%
• Net NPAs to net advances	0.92%
(h) Movement of NPAs (Gross)	
• Opening balance	1768.65
• Additions	414.24
• Reductions	414.04
• Closing balance	1768.85
(i) Movement of provisions for NPAs	
• Opening balance	1107.40
• Provisions made during the period	109.49
• Write-off	45.11
• Write-back of excess provisions	72.78
• Closing balance	1099.00
(j) Amount of Non-Performing Investments	61.90
(k) Amount of provisions held for non-performing investments	20.90
(l) Movement of provisions for depreciation on investments	
• Opening balance	54.25
• Provisions made during the period	199.47
• Write-off	
• Write-back of excess provisions	7.86
• Closing balance	245.86

Table 5	Rs in cr	Rs in cr
Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach		
Quantitative Disclosures		
For exposure amounts after risk mitigation subject to the standardised approach, amount of a bank's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted;		
	Rated	Unrated
• Below 100 % risk weight	13694.00	27425
• 100 % risk weight	590.00	15675
• More than 100 % risk weight	2019.00	7490
• Deducted	-----	-----

Table 6	Rs in cr
Securitisation : Disclosure for Standardised Approach	
Quantitative Disclosures	
(a) The total outstanding exposures securitised by the bank and subject to the securitisation framework by exposure type.	NIL
(b) For exposures securitised by the bank and subject to the securitisation framework:	
• amount of impaired/past due assets securitised; and	NIL
• losses recognised by the bank during the current period broken down by exposure type	NIL
(c) Aggregate amount of securitisation exposures retained or purchased broken down by exposure type.	NIL
(d) Aggregate amount of securitisation exposures retained or purchased broken down into a meaningful number of risk weight bands. Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from Total Capital, and other exposures deducted from total capital should be disclosed separately by type of underlying exposure type.	NIL
(e) Summary of securitisation activity presenting a comparative position for two years, as apart of the Notes on Accounts to the balance sheet:	
• total number and book value of loan assets securitised – by type of underlying assets;	NIL
• sale consideration received for the securitised assets and gain/loss on sale on account of securitisation; and	NIL
• form and quantum (outstanding value) of services provided by way of credit enhancement, liquidity support, post-securitisation asset servicing, etc	NIL

Table 7	Rs in cr
Market Risk in Trading Book	
Quantitative disclosures	
The capital requirements for:	
• interest rate risk;	246.82
• equity position risk; and	106.79
• foreign exchange risk;	5.40

Table 8	
Interest Rate Risk in the Banking Book (IRRBB)	
Quantitative Disclosures	
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 for measuring IRRBB, broken down by currency (where the turnover is more than 5% of the total	As per EAR arrived for the earlier Balance Sheet, EAR is at Rs.75.10 crore for one year with an expected change in interest rate by 1%. This is within the tolerance of Rs.125 crore fixed by the bank.