

Disclosures in terms of compliance of Basel – II requirements as stipulated by Reserve Bank of India as on 30th September 2009

Table – DF – 2 Capital Structure

2.1 Bank's Tier I capital comprises of

Particulars	Amount
Tier-I Capital	
Paid up share Capital	143.44
Reserves & Profit & Loss account	5,294.04
Innovative Perpetual Debt	737.50
Total Tier –I Capital (Gross)	6174.98
Less 50% Investments in Subsidiaries and Joint Ventures	38.82
Total Tier –I Capital (Net of Deductions)	6,136.16

(Rs in crore)

2.2 Terms of the bonds issued under Innovative Perpetual Bonds (Tier-I capital) are as follows:

a. Perpetual Unsecured Non-Convertible Subordinated Bonds in the nature of Promissory Notes (Tier I bonds)

Series	Date of Allotment	Bond Amount	Coupon Rate	Tenor	Put/ Call Option#
1	19.09.2009	237.50	9.00%	10 YERAS	Call Option may be exercised after the instruments has run for at least 10 years
2	10.07.2009	300.00	9.15%	10 YEARS	Call Option may be exercised after the instruments has run for at least 10 years
3	11.08.2009	100.00	9.05%	15 YEARS	Call Option may be exercised after the instruments has run for at least 10 years
4	26.08.2009	100.00	9.10%	10 YERAS	Call Option may be exercised after the instruments has run for at least 10 years

#Call option shall be exercised only with the prior approval of RBI

(Rs in crore)

2.3 The amount of Tier – II Capital (capital net of deductions) is Rs 4,242.90 Crore.

2.4 Terms of the bonds issued under Tier –II Capital are as follows:

A Unsecured Redeemable Non-Convertible Subordinated Bonds in the nature of Promissory Notes (Upper Tier II bonds).

Series	Date of Allotment	Bond Amount	Coupon Rate	Tenor	Call Option (#)	Redemption/ Maturity
1.	12.12.2008	300	10.10%	15 YEARS	Yes	12.12.2023
2	24.02.2009	700	9.15%	15 YEARS	Yes	24.02.2024
3	10.08.2009	250	8.45%	15 YEARS	Yes	10.08.2024
4	11.08.2009	300	8.45%	15 YEARS	Yes	11.08.2024

Call Option at the end of 10th Year

(Rs. in crore)

B Unsecured Redeemable Non Convertible Subordinated Bonds in the nature of Promissory Notes (Lower Tier II bonds):

Sr. No.	Date of Allotment	Bond Amount	Coupon Rate (% p.a. payable annually)	Tenor (in years)	Date of Maturity
1	24.03.2006	300	7.90%	10 Yrs	24.03.2016
2	19.03.2008	200	9.30%	10 Yrs	19.03.2018
3	27.03.2008	300	9.40%	10 Yrs	27.03.2018
4	03.12.2008	200	10.80%	10 Yrs	03.12.2018
5	31.03.2009	500	8.85%	10 Yrs 2 Mth	31.05.2019
6	06.05.2009	500	8.25%	15 Yrs	06.05.2024
7	28.05.2009	500	8.37%	15 Yrs	28.05.2024

(Rs. in crore)

2.5 Debt Capital Instruments eligible for Inclusion in Tier –I and Tier –II capital:

Particulars	Tier-I	Upper Tier-II	Lower Tier-II
Total Amount Outstanding	737.50	1,550	2,500
Amount Raised during the year	500	550	1,000
eligible to be reckoned as Capital Fund	737.50	1,550	2,500

(Rs. in crore)

2.6 The total eligible capital:

Tier –I Capital	6,136.16
Tier –II Capital	4,242.90
Total Capital	10,379.06

(Rs in crore)

Table DF-3 – Capital Adequacy:

- 3.1 Capital Required for Credit Risk Rs. 4,424.65 Crore
- 3.2 Capital Requirement for Market Risk Rs 408.65 Crore
- 3.3 Capital for operational Risk Rs 304.95 Crore
- 3.4 Total Capital and CRAR

Particulars	Amount
Total Capital Ratio	18.18%
Tier I Capital Ratio	10.75%

Table DF-4 – Credit Risk - General Disclosures

Quantitative Disclosures

4.1 Total gross credit risk exposures, Fund Based and Non-fund based

Gross Credit Risk Exposures	Amount
Fund Based	
Advances	39,739
Investments	2,468
Other Assets	1,375
Total Fund Based	43,582
Non Fund Based Market Related & Non- Market Related	5,581

Total Credit Risk Exposure	49,163
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(Rs. in crore)

4.2 Geographic distribution of exposures - Domestic

STATE-WISE AGGREGATE EXPOSURE AS ON 30th September 2009					
SL NO	State Name	ADVANCES	CAPS	Non fund	Agg.Exp
1	ANDHRA PRADESH	3,090	17	105	3,212
2	ASSAM	2	3	0	5
3	JHARKHAND	31	0	0	31
4	BIHAR	16	3	24	43
5	CHANDIGARH	208	5	0	212
6	CHATTISGARH	73	0	0	73
7	DELHI	10,567	35	935	11,537
8	GOA, DAMAN & DIU	644	0	0	644
9	GUJARATH	2,180	5	420	2,605
10	HARYANA	542	0	0	542
11	HIMACHAL PRADESH	9	0	0	9
12	JAMMU & KASHMIR	7	0	0	7
13	KARNATAKA	9,339	13	495	9,847
14	KERALA	817	18	12	847
15	MADHYA PRADESH	89	10	0	98
16	MAHARASHTRA	14,897	28	7,618	22,543
17	ORISSA	88	0	16	105
18	PONDICHERY	26	0	0	26
19	PUNJAB	651	0	95	746
20	RAJASTHAN	1,404	0	24	1,429
21	TAMILNADU	5,876	15	1,010	6,902
22	UTTARANCHAL	18	0	0	18
23	UTTAR PRADESH	640	14	3	658
24	WEST BENGAL	1,172	10	203	1,385
25	SIKKIM	7	0	0	7
26	MEGHALAYA	0	0	0	0
	Gross Bank Credit [GBC]	52,393	175	10,961	63,586

(Rs in crore)

4.3 Industry Wise distribution

INDUSTRY-WISE EXPOSURE AS ON 30.09.2009					
SL. NO	INDUSTRY	EXPOSURE			EXPOSURE
		CREDIT	CAPS	NON-FUND	Total
1	Coal	64	0	40	104
2	Mining	0	0	0	0
3	Iron & Steel	1,480	0	0	1,480
4	Other Metals & Metal Products	1,045	0	31	1,076
5	All Engineering	1,339	58	36	1,433
6	Textiles	2,168	5	4	2,177
7	Sugar	143	0	0	143
8	Tea	22	0	0	22
9	Food Processing	674	4	0	678
10	Vegetable Oils (Including Vanaspati)	43	0	0	43
11	Tobacco & Tobacco Products	1	0	0	1
12	Paper & Paper Products	158	1	0	159
13	Rubber & Rubber Products	401	6	0	407
14	Chemicals/ Fertilizers	1,270	8	75	1,353
15	Cement	1,023	8	2	1,033
16	Leather & Leather Products	144	19	0	163
17	Gems & Jewellery	1,042	0	0	1,042
18	Construction	194	0	139	333
19	Petroleum	3,314	5	12	3,331
20	Automobiles including trucks	1,030	0	11	1,041
21	Computer Software	64	0	74	138
22	Infrastructure	6,410	0	98	6,508
	Of which: <i>Power</i>	3,360	0	0	3,360
	<i>Telecommunication</i>	1,027	0	0	1,027
	<i>Roads & Ports</i>	782	0	0	782
23	Other Industries	2,061	61	304	2,426
	TOTAL	24,090	175	826	25,091

(Rs in crore)

4.4 Residual Contractual Maturity Break down of advances and investments as on 30/9/2009

Maturity Pattern	Advances	Investments	Foreign Currency Asserts
Next day	2,139.18	7,981.23	387.65
2 days - 7 days	1,423.42	514.57	56.83
8 days -14 days	954.97	621.79	73.39
15 days - 28 days	2,500.07	548.01	65.12
29 days – 3months	12,645.503	2,105.36	538.41
> 3 months-6 months	4,966.13	3,368.14	492.71
> 6 months-1year	6,794.83	4,882.37	283.56
> 1 year-3years	12,304.804	3,358.50	287.55
> 3 years-5years	4,828.90	4,640.12	29.96
> 5 years	3,702.23	8,144.27	0
Total	52,260.03	36,164.37	2,215.18

4.5 Amount of NPAs (Gross) as on 30-09-2009

Sl.No.	Category	Amount
1	Sub –Standard	196.58
2	Doubtful –1	102.26
3	Doubtful – 2	66.41
4	Doubtful – 3	63.91
5	Loss	197.70
6	Total NPA [Gross]	626.86

(Rs in crore)

4.6 Net NPA as on 30-09-2009**Rs 153.97 Crore****4.7 NPA Ratios**

Sl.No.	Category	%
1	Gross NPA to Gross Advances	1.18
2	Net NPA to Net Advances	0.29

4.8 Movement of NPA's (Gross)

Sl.No.	Category	Amount
i]	Opening balance at the beginning of the year 1 st April 2009	559.22
ii]	Additions during the Year till 30 th September 2009	187.50
iii]	Reductions during the Year till 30 th September 2009	119.86
V]	Closing balance as on 30 th September 2009	626.86

(Rs in crore)

4.9 Movement of Provisions for NPA

i]	Opening balance at the beginning of the year 1 st April 2009	414.96
ii]	Provisions made during the year till 30 th September 2009	144.74
iii]	Written off during the current year till 30 th September 2009	(54.70)
iv]	Write back of excess provisions made during the year till 30 th September 2009	(39.95)
V]	Closing balance as on 30 th September 2009	465.05

(Rs in crore)

4.10 Amount of Non-performing Investment as on 30th September 2009 is Rs 10.85 crore.**4.11** Amount of provision held for non-performing investment is Rs 10.85 crore.**4.12** Movement of Provisions for Depreciation on Investments.

i]	Opening balance at the beginning of the year 1 st April 2009	129.19
ii]	Provisions made during the year till 30 th September 2009	37.11
iii]	Written off during the current year till 30 th September 2009	134.63
iv]	Write back of excess provisions made during the year till 30 th September 2009	0.00
V]	Closing balance as on 30 th September 2009	31.67

Table DF- 5 – Credit Risk:**Quantitative Disclosure****Total Gross Credit Risk exposure – Fund based and Non Fund based (Based on Risk Weight)**

Particulars	Below 100% Risk weight		100% Risk Weight		More than 100% Risk Weight		Total	
	Book Value	RWA	Book Value	RWA	Book Value	RWA	Book Value	RWA
Fund Based								
Loans & Advances	23,906	11,554	23,419	22,527	5,243	5,658	52,568	39,739
Investments	19,826	0	0	0	2,455	2,469	22,281	2,468
Other Assets	5,058	61	1,313	1,314	0	0	6,371	1,375
Non Fund Based								
Non Market Related	7,668	2,276	5,634	2,696	501	359	13,803	5,331
Market Related	23,520	250					23,520	250

(Rs in crore)

Table DF- 6 – Credit Risk Mitigation: Disclosures for standardized Approaches**Quantitative Disclosures**

Eligible financial collateral; after the application of haircuts

Deposits	Rs 2,238 Cr
Gold jewels	Rs 312 Cr
KVP/NSC/LIC/Govt Securities	Rs 289 Cr

Table : DF- 7 Securitization Exposures: Disclosure for Standardised Approach- Not applicable**Table DF-8 Market Risk in trading Book****Capital requirements for Market risk (30th September, 2009)**

Risk Category	
i) Interest Rate Risk	301.97
ii) Equity Position Risk	102.37
iii) Foreign Exchange Risk (including Gold)	4.33
iv) Total capital charge for market risks under Standardized duration approach (i+ii+iii)	408.67

(Rs in crore)

Table DF-9 Operational Risk

Capital charge required to be maintained for operational Risk under Basic Indicator Approach is Rs 304.95 Crore.

Table DF-10**Interest rate risk in the banking book (IRRBB)****Quantitative Disclosures**

1. Earnings at Risk for 100 bps interest rate hike as on assets and liabilities is (+) Rs. 16.48 Crore

2. Change in the Market Value of Equity for 200 bps interest rate shock is 4.63%