



**HO: Risk Management Department
Chennai**

**ADDITIONAL DISCLOSURES IN TERMS OF COMPLIANCE OF BASEL II
REQUIREMENTS AS STIPULATED BY RESERVE BANK OF INDIA**

**Table DF – 1
Scope of Application**

Quantitative Disclosures	NA
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**Table DF – 2
Capital Structure**

Quantitative Disclosures:	
Tier 1 Capital	
	(Rs. in Crore)
Particulars	Solo (Global)
Paid up Equity Share Capital	429.77
Perpetual Non cumulative Preference Share Capital	400.00
Reserves	6158.51
Less Deferred Tax Asset	0.00
Total Tier 1	6988.28
Tier 2 Capital	
	(Rs. in Crore)
Particulars	Solo (Global)
Subordinate Debt (Rs. 500 Cr @ 8.53%, Rs. 500 Cr @ 8.67% and Rs.54.06 Cr @ 6.25%)	1054.06
General Provisions	316.00
Revaluation Reserves	544.42
Total Tier 2	1914.48
	(Rs. in Crore)
Particulars	Solo (Global)
Total Capital (Tier 1 and Tier 2)	8902.76

Table DF – 3
Capital Adequacy

Quantitative disclosures	
(a) Capital requirements for credit risk: (Rs. in Crore)	
Particulars	Solo (Global)
Portfolios subject to standardized approach	5370.12
Securitization exposures	Nil
(b) Capital requirements for market risk: Standardized Measurement Method (Rs. in Crore)	
Particulars	Solo (Global)
Interest rate risk	202.76
Equity position risk	105.68
Foreign exchange risk	4.50
(c) Capital requirements for operational risk: (Rs. in Crore)	
Particulars	Solo (Global)
Basic Indicator Approach	498.21
(d) Total and Tier 1 capital ratio:	
Particulars	Solo (Global)
Total Capital Adequacy Ratio	12.96%
Tier 1 Capital Adequacy Ratio	10.18%

Table DF – 4
Credit Risk: General disclosures for all banks

Quantitative Disclosures

(a) Total gross credit risk exposures (Solo-Global), Fund Based and Non-fund based separately.
(Rs. in Crore)

Particulars	Solo (Global)
Gross Credit Risk Exposures	
Fund Based	
Loans and Advances	69973.48
Investments	20943.54
Other Assets	10418.93
Total Fund Based	101335.95
Non Fund Based including contingent credit, contracts and derivatives	41782.57
Total Credit Risk Exposure	143118.52

(b) Geographic distribution of exposures (Solo-Global), Fund based and Non-fund based separately
(Rs. in Crore)

Geographic al Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	4275.39	1679.30	5954.69
Domestic	97060.56	40103.27	137163.83

(c) Industry-wise distribution of exposures (Solo - Global) as on 30 09 2010

(Rs. in Crore)

S. No.	Name of the industry	Outstanding		Committed Exposure
		Fund Based	Non Fund Based	
1	Gems And Jewellery Including	201.42	93.43	332.25
2	Infrastructure			
2.1	Power	7094.86	1132.66	13950.47
2.2	Ports / Roads	1292.79	127.25	4387.03
2.3	Telecom	774.67	226.47	1381.31
2.4	Other Infrastructure	2088.77	422.12	4522.63
2.5	Educational Institution	1863.10	145.68	2681.99
2.6	Hospital	490.58	27.84	689.36
2.7	Hotels	544.37	40.06	848.80
3	Petroleum and Petroleum Products	1333.75	101.53	4832.89
4	Textiles	2685.81	281.33	3819.74
5	Sugar	803.02	162.11	1395.50
6	Iron and Steel	1916.90	663.50	3710.59
7	All Engineering	1199.50	2438.49	5511.12
8	Pharmaceuticals and Chemicals	579.49	109.84	1118.35
9	Food Processing (including Cashew, Edible Oils & Vanaspati)	1090.40	108.33	1662.78
10	Colliery, Mining and Quarrying	151.83	55.85	328.98
11	Fertilizer	28.26	50.32	1122.83
12	Cement and Cement Products	920.31	36.42	1964.26
13	Leather and Leather Products	137.80	41.72	292.68
14	Electronics and Computers (HW and	581.54	206.42	1209.79
15	Tea/Coffee	65.45	0.27	138.60
16	Construction Contractors	894.30	2168.88	4739.22
17	Rubber, Plastics and their products (including tyre)	163.53	57.08	934.14
18	Automobiles (Vehicles, Vehicle Parts & Transport Equipments)	801.76	883.99	2330.55
19	Beverages and Tobacco	188.92	7.80	409.45
20	Wood and Wood Products	141.81	62.42	301.17
21	Paper and Paper products	261.34	91.07	711.70
22	Glass and Glassware	229.90	98.04	419.01
23	Other Metal and Metal products	801.23	67.08	1353.60
24	Printing and Publishing	102.50	56.44	315.14
25	Aviation	1042.08	0.00	1042.08
26	Media and Entertainment	593.48	586.57	1505.37
27	Logistics	437.85	186.31	1021.40
28	Ship Building	161.61	159.53	668.59
29	Trade (other than Retail Trade)	4900.25	1531.21	10188.62
30	NBFC	4549.52	198.82	6142.33
31	Commercial Real Estate	2004.32	84.74	2788.80
32	Capital Market	250.00	97.10	960.31

(d) Residual contractual maturity break-up of advances and investments (Solo-Domestic)

(Rs. in Crore)

Details	1 Day	2-7 Days	8-14 Days	15-28 Days	29Days- 3 M	>3M - 6 M	>6 M - 1 Year	>1 Y - 3Years	>3 Y - 5Years	>5 Years	Total
Advances	1225.12	564.71	2217.56	2784.21	5133.63	4793.69	8195.40	23230.23	9258.93	8494.55	65898.03
Investments	143.67	2916.01	1405.77	1506.54	3516.09	3492.78	4399.75	5739.82	770.03	8551.98	32442.44

(Rs. in Crore)

(e)	Amount of NPAs (Gross) – (Solo-Global)	903.91
	➤ Substandard	826.19
	➤ Doubtful 1	22.00
	➤ Doubtful 2	9.71
	➤ Doubtful 3	22.60
	➤ Loss	23.41
(f)	Net NPAs	505.66
(g)	NPA Ratios	
	➤ Gross NPAs to gross advances	1.29
	➤ Net NPAs to net advances	0.73
(h)	Movement of NPAs (Gross)	
	➤ Opening Balance	510.10
	➤ Additions	970.93
	➤ Reductions	577.12
	➤ Closing Balance	903.91
(i)	Movement of provisions for NPAs	
	➤ Opening Balance	82.93
	➤ Provisions made during the period	515.00
	➤ Write Off	430.05
	➤ Write-back of excess provisions	4.28
	➤ Closing balance	172.16
(j)	Amount of Non-Performing investments	12.39
(k)	Amount of Provisions held for non-performing	12.39
(l)	Movement of provisions for depreciation on investments	
	➤ Opening balance	275.62
	➤ Provisions made during the period	40.45
	➤ Write-off	0.00
	➤ Write-back of excess provisions	188.60
	➤ Closing balance	127.47

Table DF – 5**Credit Risk disclosures for portfolios subject to the Standardised Approach****Quantitative Disclosures:**

The total credit risk exposure (Solo-Global) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(Rs. in Crore)

Particulars	Below 100% Risk Weight		100% Risk Weight		More than 100% Risk Weight		Grand Total	
	Book Value	Risk Weighted value	Book Value	Risk Weighted value	Book Value	Risk Weighted value	Book Value	Risk Weighted value
Fund Based								
Loans and Advances	36383.73	16016.10	24320.46	23944.17	9269.29	8883.80	69973.48	48844.07
Investments	20624.02	42.69	304.94	205.88	14.58	21.85	20943.54	270.42
Other Assets	8356.95	165.76	2061.98	1918.56	0.00	0.00	10418.93	2084.32
Total Fund Based	65364.70	16224.55	26687.38	26068.61	9283.87	8905.65	101335.95	51198.81
Non Fund Based including Contingent Credit	24730.72	2957.98	14059.70	4292.81	2992.15	1218.35	41782.57	8469.14
Total Credit Risk Exposure	90095.42	19182.53	40747.08	30361.42	12276.02	10124.00	143118.52	59667.95

Table DF – 6**Credit Risk Mitigation: disclosures for Standardised Approach****Quantitative Disclosures**

For each separately disclosed credit risk portfolio (Solo-Global), 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 Crore)

Type of Exposure	Eligible financial Collateral	Guarantees
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	7218.15	3619.07
Investments	0.00	138.69
Other Assets	143.42	0.00
Total Fund Based	7361.57	3757.76
Non Fund Based including contingent credit, contracts and derivatives	1721.43	14.54
Total	9083.00	3772.30

Table DF – 7

Securitization: disclosure for standardized approach**Quantitative Disclosures:**

NIL

Table DF – 8

Market risk in trading book**Quantitative Disclosures:**

The capital requirements (Solo-Global) for:

	(Rs. in Crore)
Interest rate risk	202.76
Equity position risk	105.68
Foreign exchange risk	4.50

Table DF – 9

Operational Risk**Qualitative Disclosures**

Capital charge for Operational Risk is computed as per the Basic Indicator Approach. The average of the gross income, as defined in the New Capital Adequacy Framework guidelines, for the previous 3 years ie 2009-10, 2008-09 and 2007-08 is considered for computing the capital charge. The required capital is Rs. 498.21 Crore (Solo-global).

Table DF – 10

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 (Solo-Domestic).

- i) Earnings at Risk for 25 bps interest rate increase as on 30 09 2010 for one year time horizon is Rs. 72.96 Crore
- ii) Change in Market value of Equity for 200 bps interest rate shock is Rs.550.34 Crore (Repricing of BPLR in the 2 time bucket)