

**TABLE DF 1 - SCOPE OF APPLICATION**

**QUANTITATIVE DISCLOSURES:**

(c) 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**

(d) 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 deduction.

**NIL**

**TABLE DF 2 CAPITAL STRUCTURE**

**QUANTITATIVE DISCLOSURES:**

		(₹ in Crores)	
SL N O	ITEMS	AMOUNT	
		30.09.2010	30.09.2009
1	2	3	4
(a)	The amount of Tier I Capital, with separate disclosure of		
	▪ Paid-up Share Capital	410.00	410.00
	▪ Reserves	11969.95	10746.99
	▪ Innovative Instruments (\$)	1589.60	840.30
	▪ Other Capital Instruments		-
	<b>Sub -total</b>	<b>13969.55</b>	<b>11997.29</b>
	▪ Less amounts deducted from Tier I Capital, including Goodwill and Investments.	256.82	203.23
	<b>Total Tier I capital</b>	<b>13712.73</b>	<b>11794.06</b>
(b)	The total amount of Tier 2 Capital (net of deductions from Tier 2 Capital)	7885.19	7250.79
(c)	Debt Capital Instruments eligible for inclusion in Upper Tier 2 Capital		
	▪ Total amount outstanding	3117.96	2202.21
	▪ Of which amount raised during the current year	1000.00	
	▪ Amount eligible to be reckoned as capital funds	3117.96	2202.21
(d)	Subordinated Debt eligible for inclusion in Lower Tier 2 Capital.		
	▪ Total amount outstanding	4353.95	4438.50

	▪	Of which amount raised during the current year	-----	----
	▪	Amount eligible to be reckoned as capital funds	<b>3296.28</b>	<b>3767.07</b>
(e)		Other deductions from Capital, if any.		-
(f)		Total eligible Capital - Tier 1+ Tier 2 (a+b-e)	<b>21597.92</b>	<b>19044.85</b>
<b>(\$)</b> Innovative Perpetual Debt Instruments and any other type of instruments that may be allowed from time to time.				

### **TABLE DF 3 - CAPITAL ADEQUACY**

#### **QUANTITATIVE DISCLOSURES**

					(₹ in Crores)	
SL NO	ITEMS		AMOUNT			
			30.09.2010	30.09.2009		
1	2		3	4		
(a)	<b>Capital requirements for Credit Risk</b>					
	▪	Portfolios subject to Standardized Approach	<b>12397.88</b>	<b>10534.65</b>		
	▪	Securitization Exposures				
(b)	<b>Capital requirements for Market Risk - Standardized Duration Approach</b>					
	▪	Interest Rate Risk	<b>404.82</b>	<b>263.89</b>		
	▪	Foreign Exchange Risk (including Gold)	<b>6.75</b>	<b>6.75</b>		
	▪	Equity Position Risk	<b>218.91</b>	<b>212.18</b>		
(c)	<b>Capital requirements for Operational Risk - Basic Indicator Approach</b>		<b>971.92</b>	<b>836.45</b>		
(d)	<b>Total &amp; Tier 1 CRAR for the Bank</b>					
	▪	Total CRAR (%)	<b>13.88</b>	<b>14.46</b>		
	▪	Tier 1 CRAR (%)	<b>8.82</b>	<b>8.95</b>		
(e)	<b>Total &amp; Tier I CRAR for the Significant Subsidiary which are not under Consolidated Group</b>					
	▪	Total CRAR (%)	<b>NOT APPLICABLE</b>			
	▪	Tier 1 CRAR (%)	<b>NOT APPLICABLE</b>			

**TABLE DF 4 - CREDIT RISK: GENERAL DISCLOSURES****(A) TOTAL GROSS CREDIT EXPOSURES**

(₹ in Crores)				
OVERALL CREDIT EXPOSURE	FUND BASED		NON-FUND BASED	
	SEP 10	SEP 09	SEP 10	SEP 09
1	2	3	4	5
Total Gross Credit Exposures (after accounting offsets in accordance with the applicable accounting regime and without taking into account the effects of credit risk mitigation techniques, e.g. collateral and netting)	176071.06	146455.64	128930.20	139764.18

**(B) GEOGRAPHIC DISTRIBUTION OF EXPOSURES:**

₹ in Crores				
EXPOSURES	FUND BASED		NON-FUND BASED	
	SEP 10	SEP 09	SEP 10	SEP 09
1	2	3	4	5
Domestic operations	167534.63	142331.53	125639.02	136339.56
Overseas operations	8536.43	4124.11	3291.18	3424.62

**(C) INDUSTRY TYPE DISTRIBUTION OF EXPOSURES (AS AT LAST FRIDAY)****( ₹ in Crores)**

SR NO.	INDUSTRY	FUND BASED OUTSTANDING		NFB OUTSTANDING	
		30.09.2010	30.09.2009	30.09.2010	30.09.2009
2.1	<b>Mining and Quarrying</b>	<b>1491</b>	<b>1007</b>	<b>319</b>	<b>26</b>
2.2	<b>Food Processing</b>	<b>3545</b>	<b>1963</b>	<b>222</b>	<b>43</b>
	2.2.1 Sugar	982	798	136	13
	2.2.2 Edible Oils and Vanaspati	108	59	23	0
	2.2.3 Tea	171	51	4	0
	2.2.4 Others	2284	1054	59	30
2.3	<b>Beverage &amp; Tobacco</b>	<b>372</b>	<b>321</b>	<b>35</b>	<b>35</b>
2.4	<b>Textiles</b>	<b>8904</b>	<b>6622</b>	<b>201</b>	<b>405</b>
	2.4.1 Cotton Textiles	3954	2698	78	256
	2.4.2 Jute Textiles	110	58	2	0
	2.4.3 Other Textiles	4840	3866	121	148
2.5	<b>Leather &amp; Leather Products</b>	<b>668</b>	<b>582</b>	<b>16</b>	<b>7</b>
2.6	<b>Wood and Wood Products</b>	<b>118</b>	<b>279</b>	<b>44</b>	<b>10</b>
2.7	<b>Paper &amp; Paper Products</b>	<b>1242</b>	<b>929</b>	<b>55</b>	<b>18</b>
2.8	<b>Petroleum, Coal Products and Nuclear Fuels</b>	<b>4195</b>	<b>9577</b>	<b>722</b>	<b>722</b>
2.9	<b>Chemicals and Chemical Products</b>	<b>3495</b>	<b>1542</b>	<b>324</b>	<b>234</b>
	2.9.1 Fertilizer	114	48	44	82
	2.9.2 Drugs & Pharmaceuticals	887	862	171	75
	2.9.3 Petro Chemicals	1533	0	0	0
	2.9.4 Others	961	632	109	77
2.10	<b>Rubber, Plastic &amp; their Products</b>	<b>1016</b>	<b>567</b>	<b>58</b>	<b>21</b>
2.11	<b>Glass and Glassware</b>	<b>43</b>	<b>87</b>	<b>1</b>	<b>0</b>
2.12	<b>Cement and Cement Products</b>	<b>1167</b>	<b>1000</b>	<b>11</b>	<b>14</b>
2.13	<b>Basic Metal and Metal Products</b>	<b>9774</b>	<b>7648</b>	<b>1853</b>	<b>3065</b>
	2.13.1 Iron and Steel	7819	5487	1639	2940
	2.13.2 Other Metal and Metal Products	1955	2161	214	125
2.14	<b>All Engineering</b>	<b>6376</b>	<b>4312</b>	<b>3639</b>	<b>4030</b>
	2.14.1 Electronics	494	441	491	339
	2.14.2 Others	5882	3871	3148	3691
2.15	<b>Vehicles, Vehicle Parts and Transport Equipments</b>	<b>1818</b>	<b>993</b>	<b>154</b>	<b>63</b>
2.16	<b>Gems &amp; Jewellery</b>	<b>1109</b>	<b>953</b>	<b>73</b>	<b>657</b>
2.17	<b>Construction</b>	<b>2912</b>	<b>2203</b>	<b>2458</b>	<b>2894</b>

2.18	<b>Infrastructure</b>	<b>39507</b>	<b>24173</b>	<b>4725</b>	<b>3434</b>
	2.18.1 Power	22464	13756	3290	2133
	2.18.2 Telecommunications	7432	3231	784	721
	2.18.3 Roads & Ports	6629	4171	618	540
	2.18.4 Other Infrastructure	2982	3015	33	40
2.19	<b>Other Industries</b>	<b>6569</b>	<b>6058</b>	<b>1099</b>	<b>1100</b>
	<b>INDUSTRY (Total of Small, Medium and Large Scale)</b>	<b>94321</b>	<b>70816</b>	<b>16009</b>	<b>16779</b>

#### D) RESIDUAL CONTRACTUAL MATURITY BREAKDOWN OF ASSETS

(₹ in Crores)

MATURITY PATTERN	ADVANCES	INVESTMENTS	FOREIGN CURRENCY ASSETS
1	2	3	4
<b>0 to 1 day</b>	6025.96 (10387.15)	406.77 (542.68)	941.51 (1065.24)
<b>2 to 7 days</b>	8239.08 (2855.80)	468.09 (2433.56)	1137.61 (1089.19)
<b>8 to 14 days</b>	6351.05 (2596.69)	600.37 (110.54)	394.11 (226.09)
<b>15 to 28 days</b>	6654.94 (4646.43)	1087.84 (717.70)	479.19 (888.40)
<b>29 days to 3 months</b>	18251.03 (15914.65)	4655.00 (2775.75)	2209.11 (2662.03)
<b>Over 3 months &amp; upto 6 months</b>	14554.88 (12565.89)	2130.47 (1031.16)	4379.58 (1706.04)
<b>Over 6 months &amp; upto 1 year</b>	24668.89 (16386.47)	1313.68 (2766.49)	1310.43 (775.07)
<b>Over 1 year &amp; upto 3 years</b>	43374.91 (29369.27)	4180.39 (6368.00)	781.69 (20.49)
<b>Over 3 year &amp; upto 5 years</b>	17364.38 (16223.49)	4676.92 (5811.83)	812.96 (66.77)
<b>Over 5 years</b>	30585.94 (35509.80)	57775.36 (42741.78)	566.17 (40.62)
<b>Total</b>	<b>176071.06</b> <b>(146455.64)</b>	<b>77294.89</b> <b>(65299.49)</b>	<b>13012.36</b> <b>(8539.94)</b>

**E) NON-PERFORMING ASSETS:**

				(₹ in Crores)	
SI No	Items		Amount		
			Sep 10	Sep 09	
(1)	(2)		(3)	(4)	
a)	<b>Gross NPAs</b>		<b>2636.14</b>	<b>2347.63</b>	
		Sub-Standard	<b>2016.29</b>	<b>1536.48</b>	
		Doubtful 1	<b>612.76</b>	<b>804.75</b>	
		Doubtful 2	-----	<b>2.23</b>	
		Doubtful 3	-----	-----	
		Loss	<b>7.09</b>	<b>4.17</b>	
b)	<b>Net NPAs</b>		<b>1859.67</b>	<b>1694.14</b>	
c)	<b>NPA Ratios</b>				
	▪	Gross NPAs to Gross Advances (%)	<b>1.49</b>	<b>1.60</b>	
	▪	Net NPAs to Net Advances (%)	<b>1.06</b>	<b>1.16</b>	
d)	<b>Movement of NPAs (gross)</b>				
	▪	Opening balance (1st April of F.Y.)	<b>2590.31</b>	<b>2167.97</b>	
	▪	Additions	<b>1148.23</b>	<b>1486.10</b>	
	▪	Reductions	<b>1102.40</b>	<b>1306.44</b>	
	▪	Closing Balance	<b>2636.14</b>	<b>2347.63</b>	
e)	<b>Movement of Provisions for NPAs</b>				
	▪	Opening Balance (1st April of F.Y.)	<b>786.80</b>	<b>657.79</b>	
	▪	Provisions made during the Year	<b>7.78</b>	<b>9.48</b>	
	▪	Write-off	<b>22.76</b>	<b>16.20</b>	
	▪	Write Back of excess Provisions	-----	-----	
	▪	Closing Balance	<b>771.82</b>	<b>651.07</b>	
f)	<b>Amount of Non-performing Investments</b>		<b>193.88</b>	<b>120.81</b>	
g)	<b>Amount of Provisions held for Non-performing Investments</b>		<b>193.88</b>	<b>120.81</b>	
h)	<b>Movement of Provisions for Depreciation on Investments</b>				
	▪	Opening Balance (1st April of F.Y.)	<b>262.20</b>	<b>153.20</b>	
	▪	Provisions made during the period	<b>6.18</b>	<b>4.21</b>	
	▪	Write-off	<b>0.00</b>	<b>0.00</b>	
	▪	Write Back of excess Provisions	<b>8.32</b>	<b>36.60</b>	
	▪	Closing Balance	<b>260.06</b>	<b>120.81</b>	

**TABLE DF 5 - DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH :**

Quantitative disclosures: Amount of Bank's out standings (rated & unrated) in major Risk Buckets - under Standardized Approach

PARTICULARS	₹ in Crores			
	SEPTEMBER 2010		SEPTEMBER 2009	
	FUND BASED	NON-FUND BASED	FUND BASED	NON-FUND BASED
1	2	3	4	5
Below 100% risk weight	114311.19	103557.65	91666.15	116403.22
100% risk weight	45174.52	23009.21	40499.71	22326.76
More than 100% risk weight	16585.35	2363.33	14289.78	1034.20
TOTAL	176071.06	128930.19	146455.64	139764.18
Deducted (Risk Mitigants-Collaterals & Guarantees)	26432.01	1804.38	20878.03	4734.08

**Note:** The disclosures in the risk buckets are made based on gross exposures (i.e without deducting the risk mitigants collaterals & guarantees).

**TABLE DF 6 - CREDIT RISK MITIGATION – STANDARDIZED APPROACH**

**QUANTITATIVE DISCLOSURES:**

SL NO	PARTICULARS	₹ in Crores	
		AMOUNT	
		30.09.2010	30.09.2009
1	The total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts for each separately disclosed credit risk portfolio.	14329.87	16617.58
2	The total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI) For each separately disclosed portfolio	18635.71	12153.63

**TABLE DF 7- SECURITISATION – STANDARDIZED APPROACH:**

During the year 2004-05, the Bank had sold 6 NPA accounts amounting to ₹ 14.31 crore to Asset Reconstruction Company India Limited (ARCIL) and had received SR for ₹ 14.31 crore. As on 30.09.2010, the Bank holds Security Receipts at a Book Value of ₹ 6.61 crores which is fully provided for.

**TABLE DF 8 - MARKET RISK IN TRADING BOOK- STANDARDIZED MODIFIED DURATION APPROACH:**

**QUANTITATIVE DISCLOSURES:**

(₹ in Crores)			
SL NO	PARTICULARS	AMOUNT OF CAPITAL REQUIREMENT	
		SEPTEMBER 2010	SEPTEMBER 2009
1	2	3	4
(a)	Interest Rate Risk	404.81	263.88
(b)	Equity Position Risk	218.92	212.17
(c)	Foreign Exchange Risk	6.75	6.75

**TABLE DF 10 - INTEREST RATE RISK IN THE BANKING BOOK (IRRBB):**

**QUANTITATIVE DISCLOSURES:**

The impact on earnings and economic value of equity for notional interest rate shocks, as on 30-09-2010.

**EARNINGS AT RISK**

(₹ in Crores)		
CHANGE IN INTEREST RATE	REPRICING AT 1 YEAR	
	SEPTEMBER 2010	SEPTEMBER 2009
1	2	3
0.25%	22.37	0.64
0.50%	44.74	1.29
0.75%	67.11	1.93
1.00%	89.49	2.58

**ECONOMIC VALUE OF EQUITY**

For a 200 bps rate shock the drop in equity value	SEPTEMBER 2010	SEPTEMBER 2009
	18.92%	19.59%



### **PRUDENTIAL FLOOR LIMIT FOR MINIMUM CAPITAL REQUIREMENT:**

The guidelines for implementation of the New Capital Adequacy framework issued by RBI, stipulates higher of the following amounts as minimum capital required to be maintained by the Bank as on 30.09.2010.

- a. Minimum capital as per Basel II norms for Credit, Market and Operational risks.
- b. 80% of Minimum capital as per Basel I norms for Credit and Market risks.

The minimum capital required to be maintained by the Bank as on 30.09.2010 is 80% of the capital requirement under Basel I Norms i.e. **₹.13063.57** Crore or capital requirement as per Basel II Norms i.e. **14000.28** whichever is higher.

However, the actual capital (Tier I and Tier II) maintained by the Bank as on 30.09.2010 is **₹.21597.92** crore which is above the prudential floor limit.