

**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

Table DF – 2

Capital Structure

Quantitative Disclosures: (Solo Global Position) as on 30 09 2009

Tier 1 Capital		Rs. in Crore
Paid up Equity Share Capital		429.77
Perpetual Non cumulative Preference Share Capital		400.00
Reserves		5738.65
Total Tier 1		6568.42
Tier 2 Capital		
Subordinate Debt (Rs. 41.98 Cr @ 6.15% and Rs.72.08 Cr @ 6.25%)		114.06
General Provisions		295.35
Revaluation Reserves		558.16
Total Tier 2		967.57
Total Tier 1 and Tier 2 Capital		7535.99

Table DF – 3

Capital Adequacy

Quantitative disclosures	
➤ Capital requirements for credit risk:	
-- Portfolios subject to standardized approach	Rs. 4086.74 Crore
-- Securitization exposures	NIL
(c)Capital requirements for market risk:	
➤ Standardized duration approach;	
-- Interest Rate Risk	Rs. 291.49 Crore
-- Foreign Exchange Risk (including gold)	Rs. 4.50 Crore
-- Equity Risk	Rs. 92.57 Crore
(d) Capital requirements for operational risk:	
➤ Basic Indicator Approach	Rs. 419.59 Crore
(e) Capital Adequacy Ratio (Solo –Global)	
➤ Total Capital Adequacy Ratio	13.86%
➤ Tier1 Capital Adequacy Ratio	12.08%

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

Quantitative Disclosures

(b) Total gross credit risk exposures, Fund Based and Non-fund based separately.

Rs. in Crore

Gross Credit Risk Exposures	
Fund Based	
Loans and Advances	53918.66
Investments	18708.66
Other Assets	8533.11
Total Fund Based	81160.43
Non Fund Based including contingent credit, derivatives and unavailed limits	34646.01
Total Credit Risk Exposure	115806.44

(c) Geographic distribution of exposures , Fund Based and Non-fund based separately

Overseas

Rs. in Crore

Branch	Fund Based (Advances)	Non Fund Based including contingent credit, derivatives and unavailed limits	Total
Singapore	2158.91	1677.43	3836.34
Colombo	217.51	128.75	346.26

(d) Geographic distribution of Domestic advances

Geographical Region	Total	
	Amount (Rs. in Cr.)	%
EAST	3544.44	6.88
WEST	10439.52	20.25
NORTH	6435.01	12.48
SOUTH	31123.28	60.39
TOTAL	51542.25	100.00

d) Industry-wise distribution of domestic credit exposures (advances and investments) as on 30 09 2009

Rs. in Crore				
S.No	Name of the industry	Outstanding		Committed Exposure
		Fund Based	Non Fund Based	
1	GEMS and JEWELLERY INCLUDING DIAMOND	66.90	157.59	334.81
2	INFRASTRUCTURE			
a)	POWER	3383.48	850.01	9011.82
b)	PORTS / ROADS	1298.89	560.78	3196.42
c)	TELECOM	1440.90	161.79	2625.47
d)	OTHER INFRASTRUCTURE	3080.17	514.34	4812.44
3	PETROLEUM and PETROLEUM PRODUCTS	800.42	427.91	4859.68
4	TEXTILES	2394.71	98.95	3248.65
5	SUGAR	696.95	55.62	1103.15
6	IRON and STEEL	2100.46	445.89	3684.58
7	ALL ENGINEERING	881.83	1655.81	3996.98
8	PHARMACEUTICALS and CHEMICALS	360.80	65.74	542.38
9	FOOD PROCESSING (including Cashew, Edible Oils & Vanaspati)	932.06	69.54	1383.77
10	COLLIERY, MINING and QUARRYING	162.64	55.31	264.89
11	FERTILISER	14.70	0.09	476.86
12	CEMENT and CEMENT PRODUCTS	769.39	48.77	1750.25
13	LEATHER and LEATHER PRODUCTS	147.80	20.38	241.36
14	ELECTRONICS and COMPUTERS (HW and SW)	714.79	245.24	1434.40
15	TEA / COFFEE	51.71	0.18	78.51
16	CONSTRUCTION CONTRACTORS	536.80	1295.05	2608.60
17	RUBBER, PLASTICS and THEIR PRODUCTS (INCLUDING TYRE)	190.16	73.36	408.06
18	AUTOMOBILES (Vehicles, Vehicle Parts & Transport Equipments)	392.37	818.07	1668.82
19	BEVERAGES and TOBACCO	146.65	18.54	283.94
20	WOOD and WOOD PRODUCTS	124.12	45.21	226.44
21	PAPER and PAPER PRODUCTS	298.27	18.75	440.07
22	GLASS and GLASSWARE	156.56	38.53	246.19
23	OTHER METAL AND METAL PRODUCTS	626.33	7.07	1292.98
24	PRINTING AND PUBLISHING	63.59	12.97	100.86
25	AVIATION	695.19	29.14	1167.78
26	MEDIA AND ENTERTAINMENT	643.14	65.86	901.05
27	LOGISTICS	225.19	43.50	593.01
28	SHIP BUILDING	64.92	137.00	630.90
29	TRADE (OTHER THAN RETAIL TRADE)	904.10	94.36	1816.60
30	NBFC	2239.27	25.59	3362.09
31	COMMERCIAL REAL ESTATE	2395.25	58.42	3140.13
32	CAPITAL MARKET	475.08	191.10	678.28

e) Residual contractual maturity breakdown of advances and investments –Domestic

(Rs. in Crore)

Details	1-14 Days	15-28 Days	29Days - 3 M	>3M - 6 M	>6 M - 1 Year	>1 Y – 3Years	>3 Y - 5Years	>5 Years	Total
Advances	2180.28	1123.24	4180.30	2437.96	6166.10	19230.35	6549.99	8463.95	50332.17
Investments	2040.73	592.73	2016.38	2700.85	4656.28	6861.70	647.33	7734.04	27250.04

(f)	Amount of NPAs (Gross) -- Global	479.99
(g)	Net NPAs	97.46
(h)	NPA Ratios	
	➤ Gross NPAs to gross advances	0.89%
	➤ Net NPAs to net advances	0.18%
(i)	Movement of NPAs (Gross)	
	➤ Opening Balance	459.18
	➤ Additions	130.45
	➤ Reductions	109.64
	➤ Closing Balance	479.99
(j)	Movement of provisions for NPAs	
	➤ Opening Balance	195.50
	➤ Provisions made during the period	47.56
	➤ Write Off / Tr to AUC / Write-back of excess provisions	11.82
	➤ Closing balance	231.24
(k)	Amount of Non-Performing investments	12.48
(l)	Amount of Provisions held for non-performing investments	12.48
(m)	Movement of provisions for depreciation on investments	
	➤ Opening balance	24.11
	➤ Provisions made during the period	0.00
	➤ Write-off / Write-back of excess provisions	11.63
	➤ Closing balance	12.48

Table – 5

Credit Risk : disclosures for portfolios subject to the standardized approach

Quantitative Disclosures:

The total credit risk exposure (as in Table 4) bifurcated after the credit risk mitigation under Standardized Approach is as under:

Rs. in Crore

Particulars	BELOW 100% RW		100% RW		MORE THAN 100% RW		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	28689.19	12809.59	18239.54	17875.31	6989.93	6231.79	53918.66	36916.69
Investments	18390.79	72.28	310.78	182.95	7.09	10.61	18708.66	265.84
Other Assets	6627.69	111.58	1905.42	1804.49	0.00	0.00	8533.11	1916.07
Total Fund Based	53707.67	12993.45	20455.74	19862.75	6997.02	6242.40	81160.43	39098.60
Non Fund Based including Contingent Credit	20316.20	2333.06	12927.32	3393.83	1402.49	582.73	34646.01	6309.62
Total Credit Risk Exposure	74023.87	15326.51	33383.06	23256.58	8399.51	6825.13	115806.44	45408.22

Table – 6

Credit Risk Mitigation : disclosures for standardized approaches

Quantitative Disclosures

(b) For disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by:

➤ Eligible financial collateral; after the application of haircuts

Deposits	Rs. 4248.17 Cr
Gold Jewels	Rs. 3312.87 Cr
NSC/LIC/Units of Mutual Fund	Rs. 169.35 Cr

Table – 7
Securitization : disclosure for standardized approach

Quantitative Disclosures:	NIL
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Table – 8
Market risk in trading book

Quantitative Disclosures:	
(b) The capital requirements for:	
➤ Interest rate risk;	Rs. 291.49 Cr
➤ Equity position risk; and	Rs. 92.57 Cr
➤ Foreign exchange risk;	Rs. 4.50 Cr

Table – 9
Operational Risk

Quantitative 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 2008-09, 2007-08 and 2006-07 is considered for computing the capital charge. The required capital is Rs.419.59 Crore.

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 for measuring IRRBB, broken down by currency (where the turnover is more than 5 per cent of the total turnover).	
i)	Earnings at Risk for 25 bps interest rate increase as on 30 09 2009 is Rs.15.52 Crore
ii)	Change in Market value of Equity 200 bps interest rate shock is Rs.457.18 Crore