BASEL-II (PILLAR III) - DISCLOSURES

I. QUANTITATIVE DISCLOSURES AS ON 31st March 2014

Table DF-1: Scope of Application

S. No.	Particulars	Status
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.	NA
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.	

Table DF-2: Capital Structure

a) The Tier 1 capital of the Bank comprises of:

(Rs. In Crore)

i)	Paid-up share capital	1000
ii)	Reserves (excluding revaluation reserves)	12.26
iii)	Innovative Perpetual Bonds	0
iv)	Other capital instruments	0
Deductions		
v)		
vi)		
Tier I Capital (i+ii+iii+iv-v-vi)		1012.26

b) The amount of Tier 2 Capital (net of deductions) is Rs. 0.35 Crore

c) The debt capital instruments eligible for inclusion in Upper Tier 2 capital are:

(Rs. In Crore)

Total amount outstanding	NIL
Of which amount raised during the year	NIL
Amount eligible to be reckoned as capital funds	NIL

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d) The subordinated debts eligible for inclusion in Lower Tier 2 capital are:

(Rs in Crore)

Total amount outstanding	**NIL**
Of which amount raised during the year	**---**
Amount eligible to be reckoned as capital funds	**NIL**

e) Other deductions from Capital, if any: NIL

f) Total eligible Capital:

(Rs in Crore)

Tier I Capital	**1012.26**
Tier II Capital	**0.35**
Total Capital	**1012.61**

Table DF-3: Capital Adequacy

a) Capital requirements for Credit Risk at 9% of RWA: **- Portfolios subject to standardized approach:** **- Securitization exposures:**	 **26.06** **NIL**
b) Capital requirements for Market Risk: **Standardized duration approach; -** **- Interest rate risk:** **- Foreign exchange risk (including gold):** **- Equity risk:**	 **1.89**
c) Capital requirements for Operational Risk: **- Basic indicator approach:**	**6.37**
d) Total and Tier 1 capital ratio: **- For the top consolidated group; and** **- For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)**	 **270.42**

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Table DF-4: Credit Risk: General Disclosures For All Banks

a) The Total Gross Credit Exposures

Category	Amount (Rs.in Crore)
Fund Based	88.53
Non Fund Based*	NIL

*Excluding Credit Equivalent of Derivatives

b) The Geographic Distribution of exposure is:

(Rs.in Crore)

	Domestic	Overseas
Fund Based	88.53	NIL
Non Fund Based	NIL	NIL

c) Industry type distribution of exposure (Fund Based & Non Fund Based) –is as under:

Industry Name	Fund Based (Outstanding) Rs. in Crore	Non Fund Based (Outstanding) Rs. in Crore
NBFC	75.00	NIL
Total	75.00	NIL

d) The residual contractual maturity break down of assets is:

(Rs in Crore)

	Advances	Investments (gross)	Foreign Currency Assets
Next day	0.00	0.00	NIL
2 – 7 days	0.00	74.96	NIL
8 –14 days	0.00	39.91	NIL
15 – 28 days	0.02	157.80	NIL
29 days – 3 months	0.10	49.02	NIL
>3 months – 6 months	0.06	0.00	NIL
> 6months – 1 year	4.32	91.64	NIL
>1 year – 3 years	83.83	0.00	NIL
> 3 years – 5 years	0.19	0.00	NIL
> 5 years	0.19	0.00	NIL

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Table DF-5: Credit risk: disclosures for portfolios subject to the standardized approach:

For exposure amounts after risk mitigation subject to the standardized approach, amount of Bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted;	
The total credit exposure (Funded excluding market related off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: -	
- **Below 100 % risk weight:**	**186.00**
- **100 % risk weight:**	**85.06**
- **More than 100 % risk weight:**	**NIL**
- **Deducted**	**NIL**

Table DF-6: Credit Risk Mitigation: Disclosures For Standardized Approaches

- **For each separately disclosed credit risk portfolio 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 portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)**	**NIL**

Table DF-7: Securitization: disclosure for standardized approach: NIL

Table DF-8: Market risk in trading book

The capital requirements for: - **interest rate risk:** - **equity position risk: and foreign exchange risk:**	**NIL**

Table DF-9: Operational risk: (Quantitative Disclosures) -

As per RBI directives, the Bank has been maintaining capital for operational risk under Basic Indicator approach (BIA). The capital requirement as per BIA is Rs. 6.37 Crore as on 31.03.2014.

Table DF-10: Interest rate risk in the banking book (IRRBB): The Bank is in the process of developing for capturing the interest rate risk in the banking book.