

Mumbai Branch

Quarterly Basel-II disclosure as on December 31, 2013

₹ in 000's

Capital Structure

Tier 1 Capital

Interest free funds from Head Office	8,087,300
Statutory reserves	21,096
Innovative instruments	
Other capital market instruments	
Amount deducted from Tier -1 Capital	(5,292)
Total Tier 1 Capital	8,103,104

Tier 2 Capital

General provision for standard advances	22,214
Provision for country risk	5,512
Total Tier 2 Capital	27,726

Total Eligible Capital **8,130,830**

Capital requirements

	Total Capital Required	Total Risk Weighted Assets
Credit Risk		
Portfolios subject to standardised approach	411,343	4,570,483
Securitisation exposures	-	-
Total	411,343	4,570,483
Market Risk		
Interest rate risk	894,346	9,937,178
Foreign exchange risk (including gold)	180,000	2,000,000
Equity risk	-	-
Total	1,074,346	11,937,178
Operational risk	97,543	1,083,810
Total	1,583,232	17,591,471

Capital adequacy ratios

	%
Tier-1 Capital	46.06%
Tier-2 Capital	0.16%
Total regulatory capital ratio	46.22%