

Mumbai Branch

Quarterly Pillar-III disclosure as on June 30, 2014

₹ in 000's

Capital Structure

Tier 1 Capital

Interest free funds from Head Office	8,087,300
Statutory reserves	75,075
Innovative instruments	-
Other capital market instruments	-
Amount deducted from Tier -1 Capital	(4,194)
Total Tier 1 Capital	8,158,181

Tier 2 Capital

General provision for standard advances	44,700
Provision for country risk	8,816
Total Tier 2 Capital	53,516

Total Eligible Capital	8,211,697
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Capital requirements

	Total Capital Required	Total Risk Weighted Assets
Credit Risk		
Portfolios subject to standardised approach	373,428	4,149,200
Securitisation exposures	-	-
Total	373,428	4,149,200
Market Risk		
Interest rate risk	990,753	11,008,367
Foreign exchange risk (including gold)	180,000	2,000,000
Equity risk	-	-
Total	1,170,753	13,008,367
Operational risk	111,464	1,238,494
Total	1,655,645	18,396,061

Capital adequacy ratios

	%
Tier-1 Capital	44.35%
Tier-2 Capital	0.29%
Total regulatory capital ratio	44.64%