

**Risk review and disclosures under Basel II Framework
for the year ended 30 September 2010**

(Amounts in Rs. 000s)



1. Scope of Application

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

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. NIL

2. Capital Structure & Capital Adequacy

	30.9.2010	
	Solo Bank	
	Basel II	Basel I
Tier 1 Capital :	90,068,463	90,280,650
Head Office capital	6,757,992	6,757,992
Eligible reserves	90,587,174	90,587,174
Intangible assets	(6,159,461)	(6,159,461)
Unconsolidated subsidiaries / associates	(50)	(50)
Other regulatory adjustments	(1,117,192)	(905,005)
Tier 2 Capital :	31,238,498	31,450,850
Eligible revaluation reserves	5,291,805	5,291,805
General provision	4,521,050	4,521,050
Debt capital instruments eligible to be reckoned as capital funds and included in Lower Tier 2 (of which amount raised during the year Rs. Nil)	22,467,500	22,467,500
Less: Amortisation of qualifying subordinated debts	-	-
Other regulatory adjustments	(1,041,857)	(829,505)
Total Capital Base	121,306,961	121,731,500
Minimum Regulatory Capital Requirements		
Credit Risk	59,631,360	52,975,157
Standardised approach portfolios	59,622,618	-
Securitisation exposures	8,742	-
Market Risk - Standardised Duration Approach	19,390,204	18,880,473
Interest rate risk	3,596,580	4,051,703
Foreign exchange risk (including gold)	360,000	360,000
Equity Risk	28,387	28,387
Counterparty/settlement risks	15,405,237	14,440,383
Operational Risk – Basic Indicator Approach	9,033,741	-
Total Minimum Regulatory Capital Requirements	88,055,305	71,855,630
Risk Weighted Assets and Contingents :		
Credit Risk	662,570,663	588,612,856
Market Risk (including counterparty/settlement risks)	215,446,708	209,783,028
Operational Risk – Basic Indicator Approach	100,374,903	-
Total Risk Weighted Assets and Contingents	978,392,274	798,395,884

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Capital Ratios		
Tier 1 Capital	9.20%	11.31%
Tier 2 Capital	3.20%	3.94%
Total Capital	12.40%	15.25%

	30.9.2009 Solo Bank	
	Basel II	Basel I
Tier 1 Capital:	87,655,729	88,420,275
Head Office capital	6,757,992	6,757,992
Eligible reserves	85,976,328	85,976,328
Intangible assets	(3,412,525)	(3,412,525)
Unconsolidated subsidiaries/associates	(50)	(50)
Other regulatory adjustments	(1,666,016)	(901,470)
Tier 2 Capital :	32,462,151	33,226,697
Eligible revaluation reserves	5,548,984	5,548,984
General provision	4,521,050	4,521,050
Debt capital instruments eligible to be reckoned as capital funds and included in Lower Tier 2 (of which amount raised during the year Rs. NIL)	28,002,500	28,002,500
Less: Amortisation of qualifying subordinated debts	(3,950,000)	(3,950,000)
Other regulatory adjustments	(1,660,383)	(895,837)
Total Capital Base	120,117,880	121,646,972
Minimum Regulatory Capital Requirements :		
Credit Risk	50,166,282	50,216,539
Standardised approach portfolios	50,166,282	-
Securitisation exposures	-	-
Market Risk	17,811,706	18,066,425
Interest rate risk	1,892,090	1,803,320
Foreign exchange risk (including gold)	315,000	315,000
Equity risk	28,442	28,442
Counterparty/settlement risks	15,576,174	15,919,663
Operational Risk –Basic Indicator Approach	7,496,101	-
Total Minimum Regulatory Capital Requirements	75,474,089	68,282,964
Risk Weighted Assets and Contingents :		
Credit Risk	557,403,128	557,961,547
Market Risk (including counterparty/settlement risks)	197,907,840	200,738,056
Operational Risk – Basic Indicator Approach	83,290,015	-
Total Risk Weighted Assets and contingents	838,600,983	758,699,603
Capital Ratios		
Tier 1 Capital	10.45%	11.65%
Tier 2 Capital	3.87%	4.38%
Total Capital	14.32%	16.03%

3. Credit Risk: General Disclosures for all Banks

a) Analysis of total gross credit risk exposures;

Nature and Category of Exposures	Credit Risk Exposures	
	30.9.2010	30.9.2009
Inter-bank exposures	6,055,489	28,613,733
Investments (HTM)	-	4,824,247
Advances	454,976,122	383,917,531
Total gross fund based exposures	461,031,611	417,355,511
Specific provisions ¹ / Provisions for depreciation in the value of investment	(7,483,888)	(5,647,684)
Total net fund based exposures	453,547,723	411,707,827
Foreign Exchange (Fx) and derivative contracts	387,546,416	394,634,585
Guarantees, acceptances, endorsements and other obligations	217,125,688	207,878,704
Other commitments and credit Lines ²	60,964,997	117,176,603
Total gross non-fund based exposures ³	665,637,101	719,689,892
Specific Provisions	(58,880)	(737)
Total net non-fund based exposures	665,578,221	719,689,155

¹ Excluding floating provision and provision on restructured assets.

² Excluding credit lines which are unconditionally cancellable at the Bank's sole discretion or, effectively provide for automatic cancellation of credit lines due to deterioration of borrower's creditworthiness.

³ For non-fund based exposures, credit risk exposures or, equivalents are computed as under:

- In case of exposures other than Fx and derivative contracts, credit equivalent is arrived at by multiplying the underlying contract or notional principal amounts with the credit conversion factors prescribed by the RBI under the Basel II capital framework.
- In case of Fx and derivative contracts, credit equivalents are computed using the current exposure method which includes, two steps as under:
 - Computation of current credit exposure, which is sum of the positive MTM value of the outstanding contracts.
 - Potential future credit exposure, which is determined by multiplying the notional principal amounts the relevant 'add-on' factor based on tenor and type of underlying contracts.

b) Analysis of geographic distribution of exposures; fund based and non-fund based separately

As all the exposures under Para 3.a) above are domestic, the analysis of geographic distribution of exposures into fund and non-fund based has not been disclosed separately.

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c) Analysis of industry wise distribution of exposures; fund based and non-fund based separately

Nature and category of industry	30.9.2010 Credit risk exposures			30.9.2009 Credit risk exposures		
	Fund based	Non fund based	Total	Fund based	Non fund based	Total
- Mortgages	95,612,104	-	95,612,104	74,073,073	-	74,073,073
- Small & Medium Enterprises	22,540,852	1,328,508	23,869,360	28,865,549	-	28,865,549
- Other	70,015,468	9,108,920	79,124,388	57,168,959	7,789,171	64,958,130
Consumer Banking	188,168,424	10,437,428	198,605,852	160,107,581	7,789,171	167,896,752
Coal	822,764	282,068	1,104,832	1,113,032	666,339	1,779,371
Mining	1,299,759	2,163,879	3,463,638	2,293,602	178,342	2,471,944
Iron and Steel	14,746,106	10,644,790	25,390,896	5,567,480	7,539,048	13,106,528
Other Metals and Metal Products	11,780,672	6,919,015	18,699,687	12,189,658	9,868,961	22,058,619
All Engineering	20,875,338	22,057,480	42,932,818	16,342,227	32,172,804	48,515,031
<i>Of which :</i>						
-Electronics	7,353,534	9,041,877	16,395,411	4,095,841	16,622,320	20,718,161
Cotton Textiles	115,178	-	115,178	200,956	100	201,056
Other Textiles	9,100,602	1,700,530	10,801,132	9,241,022	2,753,918	11,994,940
Sugar	50,050	3,635,466	3,685,516	568,855	2,791,442	3,360,297
Tea	-	150,276	150,276	96,212	241,213	337,425
Food Processing	13,291,494	2,212,965	15,504,459	3,441,528	539,744	3,981,272
Vegetables Oils (including Vanaspati)	642,386	9,321,564	9,963,950	1,467,915	6,017,438	7,485,353
Tobacco and Tobacco Products	465,731	356,583	822,314	6,641,818	339,079	6,980,897
Paper and Paper Products	1,839,417	638,105	2,477,522	1,710,556	625,779	2,336,335
Rubber and Rubber Products	2,580,549	1,858,383	4,438,932	1,553,044	2,633,412	4,186,456
Chemicals, Dyes, Paints	20,026,279	11,426,437	31,452,716	23,375,917	10,127,377	33,503,294
<i>Of which:</i>						
-Fertilizers	149,782	2,709,912	2,859,694	325,305	761,548	1,086,853
-Petro-chemicals	5,107,320	3,386,009	8,493,329	4,420,411	3,392,564	7,812,975
-Drugs and Pharmaceuticals	10,643,786	1,098,340	11,742,126	12,892,370	2,366,499	15,258,869
Cement	3,229,199	908,451	4,137,650	8,079,551	1,978,749	10,058,300
Leather and Leather Products	645,024	105,048	750,072	534,914	93,202	628,116
Gems and Jewellery	6,238,255	3,012,099	9,250,354	2,293,004	3,097,890	5,390,894
Constructions	7,244,099	10,086,237	17,330,336	8,222,147	18,273,732	26,495,879
Petroleum	8,134,577	4,235,080	12,369,657	6,682,521	6,167,934	12,850,455
Automobiles including Trucks	11,324,907	7,443,678	18,768,585	8,665,197	14,924,122	23,589,319
Computer Software	6,443,729	5,299,795	11,743,524	3,532,513	7,073,333	10,605,846
Infrastructure	29,419,107	29,974,406	59,393,513	19,552,426	48,266,729	67,819,155
<i>Of which:</i>						
-Power	1,484,687	2,112,345	3,597,032	937,176	2,703,332	3,640,508
-Telecommunications	15,987,545	7,867,575	23,855,120	7,058,887	19,173,650	26,232,537
-Roads and Ports	7,987,841	7,430,668	15,418,509	11,556,363	26,389,746	37,946,109
Other Industries	15,420,157	56,635,767	72,055,924	21,696,897	31,938,201	53,635,098
NBFC and Trading	57,366,481	8,803,169	66,169,650	41,510,280	70,931,829	112,442,109
Residual advances	23,705,838	6,816,988	30,522,826	17,236,678	5,400,097	22,636,775
Wholesale Banking	266,807,698	206,688,259	473,495,957	223,809,950	284,640,814	508,450,764
Specific provisions	(7,483,888)	(58,880)	(7,542,768)	(5,647,684)	(737)	(5,648,421)
Total Net Advances	447,492,234	217,066,807	664,559,041	378,269,847	292,429,248	670,699,095
Total Inter-bank exposures	6,055,489	-	6,055,489	28,613,733	-	28,613,733
Total investments (HTM)	-	-	-	4,824,247	-	4,824,247

Fund based exposure comprises loans and advances, inter-bank exposures and HTM Investments. Non-fund based exposure comprises guarantees, acceptances, endorsements and letters of credit.

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d) Analysis of residual contractual maturity of assets

As at 30 September 2010

	Cash and Bank balances with RBI	Balances with Banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total Assets
1day (d)	20,370,093	3,087,407	86,426,159	15,156,883	-	26,817,825	151,858,367
2d-7d	1,793,953	88,800	7,474,814	27,542,572	-	1,723,238	38,623,377
8d - 14d	2,060,404	209,400	8,585,017	37,703,015	-	1,037,752	49,595,588
15d - 28d	1,412,245	346,800	5,884,353	23,558,528	-	4,249,554	35,451,480
29d - 3month (m)	5,838,193	1,267,900	26,550,331	58,780,194	-	29,300,831	121,737,449
3m - 6m	2,596,136	-	17,368,224	63,124,333	-	19,666,940	102,755,633
6m - 1year (y)	4,310,135	-	17,958,895	34,922,746	-	36,401,603	93,593,379
1y - 3y	10,496,136	-	47,775,385	61,980,424	-	60,914,525	181,166,470
3y - 5y	167,522	-	2,229,674	27,136,529	-	36,753,363	66,287,088
> 5y	1,491,626	-	3,280,585	95,677,294	24,563,128	11,818,035	136,830,668
Total	50,536,443	5,000,307	223,533,437	445,582,518	24,563,128	228,683,666	977,899,499

As at 30 September 2009

Assets	Cash and Bank balances with RBI	Balances with Banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total Assets
1d	15,082,720	14,844,890	39,292,052	5,298,264	-	13,355,272	87,873,198
2d-7d	1,072,400	192,200	15,915,153	27,134,481	-	3,685,648	47,999,882
8d - 14d	1,792,780	115,100	18,567,679	37,186,523	-	3,595,701	61,257,783
15d - 28d	1,536,333	610,050	11,424,223	22,212,267	-	7,746,375	43,529,248
29d - 3m	3,763,100	2,068,300	18,309,641	56,472,757	-	25,825,070	106,438,868
3m - 6m	1,777,243	5,000	8,530,768	43,319,744	-	24,040,000	77,672,755
6m - 1y	3,891,960	-	19,548,409	29,847,417	-	26,779,646	80,067,432
1y - 3y	7,431,160	-	36,313,054	65,846,728	-	59,608,977	169,199,919
3y - 5y	32,949	-	177,101	25,004,089	-	41,731,656	66,945,795
> 5y	1,281,721	-	4,603,110	65,947,577	23,674,947	10,449,580	105,956,935
Total	37,662,366	17,835,540	172,681,190	378,269,847	23,674,947	216,817,925	846,941,815

The above has been prepared on similar guidelines as used for the statement of structural liquidity.

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e) Details of Non-Performing Assets (NPAs) - Gross and Net

	30.9.2010	30.9.2009
Substandard	7,211,286	10,879,894
Doubtful	2,083,200	1,952,335
-Doubtful 1	1,056,787	466,493
-Doubtful 2	932,028	1,437,811
-Doubtful 3	94,385	48,031
Loss	2,085,780	1,312,721
Gross NPAs	11,380,266	14,144,950
Provisions	(9,393,604)	(5,647,684)
Net NPAs	1,986,662	8,497,266
Cover Ratio	82.54%	39.93%

f) NPA Ratios

	30.9.2010	30.9.2009
Gross NPAs to gross advances	2.50%	3.68%
Net NPAs to net advances	0.45%	2.27%

g) Movement of NPAs

	30.9.2010		30.9.2009	
	Gross	Net	Gross	Net
Balance, beginning of the year	10,955,995	5,804,875	9,279,976	5,140,890
Additions during the year	3,889,254	685,996	8,032,970	5,949,305
Reductions during the year	(3,464,983)	(4,503,209)	(3,167,996)	(2,592,929)
Balance, end of the year	11,380,266	1,986,662	14,144,950	8,497,266

h) Movement of provisions for NPAs

	30.9.2010	30.9.2009
Balance, beginning of the year	5,151,120	4,139,086
Add : Provisions made during the year	5,136,596	2,239,812
Less : Utilisation / writeback of provisions no longer required	(894,112)	(731,214)
Balance, end of the year	9,393,604	5,647,684

i) Amount of Non-Performing Investments and amount of provisions held for non-performing investment

	30.9.2010	30.9.2009
Balance, beginning of the year	44,821	48,821
Additions during the year	270	-
Reductions during the year	-	(5,200)
Balance, end of the year	45,091	43,621
Total provisions held at the end of the year	45,091	43,621

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j) Movement of provisions for depreciation on investments

	30.9.2010	30.9.2009
Balance, beginning of the year	3,726,698	245,158
Add : Provisions made during the year	8,157	1,645,341
Less : Utilisation/Writeback of provisions no longer required	(655,718)	(171,947)
Balance at the end of the year	3,079,137	1,718,552

4. Credit Risk: Disclosures for portfolios subject to the standardised approach

Analysis of outstanding credit exposures (after considering credit mitigation) and credit risk by regulatory risk weight

As at 30 September 2010

Nature and category of exposures	Total Gross Credit Exposure	Credit Risk Mitigation	Net Exposure (before provision)	Credit risk weight buckets summary			
				< 100%	100%	> 100%	Deduction from capital
Inter-bank exposures	6,055,489	-	6,055,489	6,055,489	-	-	-
Investments (HTM)	-	-	-	-	-	-	-
Advances	454,976,122	(4,283,708)	450,692,414	115,785,000	311,517,851	23,389,563	-
Total fund based exposures	461,031,611	(4,283,708)	456,747,903	121,840,489	311,517,851	23,389,563	-
Fx and derivative contracts	387,546,416	-	387,546,416	295,477,409	92,063,903	5,104	-
Guarantees, acceptances, endorsements and other obligations	217,125,688	(145,958)	216,979,730	83,873,063	130,190,901	1,587,258	1,328,508
Undrawn commitments and others	60,964,997	(24,000,000)	36,964,997	3,619,993	32,592,923	19,586	732,495
Total non-fund based exposures	665,637,101	(24,145,958)	641,491,143	382,970,465	254,847,727	1,611,948	2,061,003

As at 30 September 2009

Nature & category of exposures	Total gross credit exposure	Credit risk mitigation	Net exposure	Credit risk weight buckets summary			
				< 100%	100%	> 100%	Deduction from capital
Inter bank exposures	28,613,733	-	28,613,733	28,613,733	-	-	-
Investments (HTM)	4,824,247	-	4,824,247	-	4,824,247	-	-
Advances	383,917,531	(5,207,453)	378,710,078	101,793,729	239,193,664	37,722,685	-
Total fund based exposures	417,355,511	(5,207,453)	412,148,058	130,407,462	244,017,911	37,722,685	-
Fx and derivative contracts	394,634,585	-	394,634,585	303,821,766	90,324,536	488,283	-
Guarantees, Acceptances, endorsements and other obligations	207,878,704	(238,480)	207,640,224	54,479,384	146,300,493	5,040,210	1,820,137
Undrawn Commitments and others	117,176,603	(30,455,667)	86,720,936	2,135,790	83,628,807	264,082	692,257
Total non fund based exposures	719,689,892	(30,694,147)	688,995,745	360,436,940	320,253,836	5,792,575	2,512,394

5. Credit risk mitigation: disclosures for standardised approaches

	30.9.2010	30.9.2009
Exposure covered by eligible financial collateral after application of haircuts	1,337,228	1,466,479
Exposure covered by guarantees	1,648,312	2,544,330

6. Securitisation: Disclosure for standardised approach

1. Banking Book

1.1 The outstanding exposures securitised by the Bank as on 30 September 2010: Rs. 5,779,891 (Period ending September 2009: Rs. 7,108,553).

1.2 Securitisation losses recognised by the Bank during 01 April 2010 to 30 September 2010:

Exposure Type	Underlying Security	Losses
Corporate Loans	344,610	(63)

(Period ending September 2009: NIL).

1.3 Assets intended to be securitised within a year - NIL.

The securitisation transactions are undertaken on a need basis to meet the objectives as disclosed above.

1.4 The total amount of exposures securitised with unrecognised gain / (loss)

As at 30 September 2010

Exposure Type	Outstanding	Unrecognised gain / (loss)
Housing Loans	5,435,281	87,157
Corporate Loans	344,610	(190)

As at 30 September 2009

Exposure Type	Outstanding	Unrecognised gain / (loss)
Corporate Loans	7,108,553	1,859

1.5 Securitisation exposures retained or purchased

As at 30 September 2010

Exposure Type	On Balance Sheet	Off Balance Sheet
Credit Enhancement - Housing Loans	755,104	1,328,508
Credit Enhancement - Vehicle Loans	-	194,277
Total	755,104	1,522,785

As at 30 September 2009

Exposure Type	On Balance Sheet	Off Balance Sheet
Credit Enhancement - Housing Loans	755,104	1,328,508
Credit Enhancement - Vehicle Loans	-	1,237,053
Total	755,104	2,565,561

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1.6 Aggregate amount of securitisation exposures retained or purchased and the associated capital charges

As at 30 September 2010

Exposure Type	<100% risk weight	100% risk weight	>100% risk weight	Total
Credit Enhancement - Vehicle Loans	194,277	-	-	194,277
Capital Charge	8,742	-	-	8,742

(Period ending September 2009: NIL).

1.7 Securitisation exposures deducted from capital

As at 30 September 2010

Exposure Type	Exposures deducted entirely from Tier-1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit Enhancement - Housing Loans	-	-	2,083,612

As at 30 September 2009

Exposure Type	Exposures deducted entirely from Tier-1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit Enhancement - Housing Loans	-	-	2,083,612
Credit Enhancement - Vehicle Loans	-	-	1,237,053

2. Trading Book

2.1 There are no outstanding exposures securitised for which the Bank has retained any exposure which is subject to Market Risk. (Period ending September 2009: NIL)

2.2 Securitisation exposures retained or purchased – On Balance Sheet and Off Balance Sheet.

As at 30 September 2010

Exposure Type	On Balance Sheet	Off Balance Sheet
Pass Through Certificates - Vehicle Loans	6,950,557	-

As at 30 September 2009

Exposure Type	On Balance Sheet	Off Balance Sheet
Pass Through Certificates - Vehicle Loans	644,318	-

2.3 Securitisation exposures retained or purchased

As at 30 September 2010

				Total
Exposures subject to Comprehensive Risk Measure for specific risk				6,950,557
	<100% risk weight	100% risk weight	>100% risk weight	Total
Exposures subject to the securitisation framework for specific risk	6,950,557	-	-	6,950,557

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As at 30 September 2009

				Total
Exposures subject to Comprehensive Risk Measure for specific risk				644,318
	<100% risk weight	100% risk weight	>100% risk weight	Total
Exposures subject to the securitisation framework for specific risk	644,318	-	-	644,318

2.4 Aggregate amount of the capital requirements for the securitisation exposures

As at 30 September 2010

Risk Weight Bands	<100% risk weight	100% risk weight	>100% risk weight	Total
Capital Requirement	125,110	-	-	125,110

As at 30 September 2009

Risk Weight Bands	<100% risk weight	100% risk weight	>100% risk weight	Total
Capital Requirement	11,999	-	-	11,999

2.5 Securitisation exposures deducted from capital: NIL (Period ending September 2009: NIL)

7. Interest Rate Risk in the Banking Book (IRRBB)

As at 30 September 2010

	Three months or less	Between three and six months	Between six months and one year	Between one and five years	More than five years	Non Interest Sensitive	Total
Assets							
Cash and balances with RBI	-	-	-	-	-	50,536,443	50,536,443
Balances with other banks	2,044,800	-	-	-	-	2,955,507	5,000,307
Investments	12,573,058	86,556,327	43,202,393	60,751,269	20,299,242	163,208	223,545,497
Advances	162,741,192	63,124,333	34,922,746	89,116,953	95,677,294	-	445,582,518
Fixed Assets	-	-	-	-	-	24,563,128	24,563,128
Other Assets	-	-	-	-	-	228,683,666	228,683,666
Total Assets	177,359,050	149,680,660	78,125,139	149,868,222	115,976,536	306,901,952	977,911,559
Liabilities							
Deposits	136,906,076	108,681,768	72,154,775	15,113,044	152,432	190,963,689	523,971,784
Borrowings	71,526,404	5,616,875	5,000,000	8,300,000	-	-	90,443,279
Other liabilities and provisions	-	22,467,500	-	-	-	222,811,603	245,279,103
Total Liabilities	208,432,480	136,766,143	77,154,775	23,413,044	152,432	413,775,292	859,694,166

**Risk review and disclosures under Basel II Framework
for the year ended 30 September 2010**

(Amounts in Rs. 000s)



As at 30 September 2009

	Three months or less	Between three and six months	Between six months and one year	Between one and five years	More than five years	Non Interest Sensitive	Total
Assets							
Cash & balances with RBI	-	-	-	-	-	37,662,367	37,662,367
Balances with other banks	7,292,650	-	-	-	-	10,542,890	17,835,540
Investments	15,513,582	40,007,547	68,239,130	24,571,969	26,368,475	172,458	174,873,161
Advances	148,304,292	43,319,744	29,847,417	90,850,817	65,947,578	-	378,269,848
Fixed assets	-	-	-	-	-	23,674,947	23,674,947
Other assets	-	-	-	-	-	216,817,924	216,817,924
Total assets	171,110,524	83,327,291	98,086,547	115,422,786	92,316,053	288,870,586	849,133,787
Liabilities							
Deposits	115,151,723	94,870,348	71,101,353	11,971,807	150,050	171,782,595	465,027,876
Borrowings	36,646,035	5,580,189	-	6,500,000	-	-	48,726,224
Other liabilities and provisions	-	24,052,500	-	-	-	206,261,657	230,314,157
Total liabilities	151,797,758	124,503,037	71,101,353	18,471,807	150,050	378,044,252	744,068,257

Impact on economic value for upward/downward rate shock of 200 basis points, broken down by currency, is as follows:

As at 30 September 2010

Currency	If interest rates were to go up by 200 basis points	If interest rates were to go down by 200 basis points
INR	489,825	(489,825)
USD	70,142	(70,142)
EUR	(56,324)	56,324
GBP	(57,114)	57,114
JPY	34,759	(34,759)
Total	481,288	(481,288)