

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

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

	(Rs. in 000s)	
	30.9.2011	
	Solo Bank	
	Basel II	Basel I
Tier 1 Capital :	103,144,675	103,482,492
Head Office capital	6,757,992	6,757,992
Eligible reserves	104,800,910	104,800,910
Intangible assets	(7,331,475)	(7,331,475)
Unconsolidated subsidiaries / associates	(50)	(50)
Other regulatory adjustments	(1,082,702)	(744,885)
Tier 2 Capital :	33,972,076	34,309,891
Eligible revaluation reserves	5,492,144	5,492,144
General provision and other eligible reserves/provisions	5,016,161	5,016,161
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)	24,487,500	24,487,500
Less: Amortisation of qualifying subordinated debts	-	-
Other regulatory adjustments	(1,023,729)	(685,914)
Total Capital Base	137,116,751	137,792,383
Minimum Regulatory Capital Requirements		
Credit Risk	95,083,492	84,167,751
Standardised approach portfolios	74,507,824	-
Securitisation exposures	-	-
Counterparty Risk on FX and Derivatives	20,575,668	-
Market Risk - Standardised Duration Approach	4,377,811	5,033,102
Interest rate risk	3,989,424	4,644,716
Foreign exchange risk (including gold)	360,000	360,000
Equity Risk	28,387	28,386
Operational Risk – Basic Indicator Approach	9,705,684	-
Total Minimum Regulatory Capital Requirements	109,166,987	89,200,803
Risk Weighted Assets and Contingents :		
Credit Risk	1,056,483,248	935,196,678
Market Risk	48,642,346	55,923,356
Operational Risk – Basic Indicator Approach	107,840,931	-
Total Risk Weighted Assets and Contingents	1,212,966,525	991,120,034
Capital Ratios		
Tier 1 Capital	8.50%	10.44%
Tier 2 Capital	2.80%	3.46%
Total Capital	11.30%	13.90%

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

(Rs. in 000s)

	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 and other eligible reserves/provisions	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	75,036,597	67,415,540
Standardised approach portfolios	59,622,618	-
Securitisation exposures	8,742	-
Counterparty Risk on FX and Derivatives	15,405,237	-
Market Risk - Standardised Duration Approach	3,984,967	4,440,090
Interest rate risk	3,596,580	4,051,703
Foreign exchange risk (including gold)	360,000	360,000
Equity Risk	28,387	28,387
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	833,739,963	749,061,554
Market Risk	44,277,408	49,334,330
Operational Risk – Basic Indicator Approach	100,374,903	-
Total Risk Weighted Assets and Contingents	978,392,274	798,395,884
Capital Ratios		
Tier 1 Capital	9.20%	11.31%
Tier 2 Capital	3.20%	3.94%
Total Capital	12.40%	15.25%

3. Credit Risk: General Disclosures for all Banks

a) Analysis of total gross credit risk exposures; fund based and non-fund based separately

(Rs. in 000s)

Nature and Category of Exposures	Credit Risk Exposures	
	30.9.2011	30.9.2010
Inter-bank exposures	22,494,615	6,055,489
Investments (HTM)	-	-
Advances	551,900,075	454,976,122
Total gross fund based exposures	574,394,690	461,031,611
Specific provisions / Provisions for depreciation in the value of investment ¹	(11,118,392)	(7,483,888)
Total net fund based exposures	563,276,298	453,547,723
Fx and derivative contracts	582,203,743	387,546,416
Guarantees, acceptances, endorsements and other obligations	285,057,042	217,125,688
Other commitments and credit Lines ²	76,225,893	60,964,997
Total gross non-fund based exposures³	943,486,678	665,637,101
Specific Provisions	(737)	(58,880)
Total net non-fund based exposures	943,485,941	665,578,221

¹ Excluding floating provision and provision on standard 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 by 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.

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

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

(Rs. in 000s)

Nature & Category of Industry	30.9.2011			30.9.2010		
	Credit Risk Exposures			Credit Risk Exposures		
	Fund based	Non fund based	Total	Fund based	Non fund	Total
Coal	416,017	205,841	621,858	874,351	282,068	1,156,419
Mining	14,674,940	6,701,838	21,376,778	1,411,574	2,164,349	3,575,923
Iron & Steel	16,456,349	16,102,066	32,558,415	17,503,598	11,136,896	28,640,494
Other Metals & Metal Products	17,998,277	12,711,950	30,710,227	14,200,187	7,214,863	21,415,050
All Engineering	24,636,895	27,128,424	51,765,319	25,657,554	22,437,980	48,095,534
Of which:	-	-	-	-	-	-
- Electronics	7,871,188	11,812,973	19,684,161	8,727,084	9,338,391	18,065,475
Electricity (Gen & Trans)	826,901	97,393	924,294	814,265	88,375	902,640
Cotton Textiles	720	6,432	7,152	124,823	-	124,823
Other Textiles	19,959,854	3,203,275	23,163,129	16,256,159	2,183,541	18,439,700
Sugar	1,078,088	3,304,351	4,382,439	56,402	3,635,466	3,691,868
Tea	339,815	240,027	579,842	48,615	153,664	202,279
Food Processing	12,295,287	516,477	12,811,764	15,384,682	2,292,791	17,677,473
Vegetables Oils (including Vanaspati)	1,882,911	5,824,823	7,707,734	644,685	10,152,765	10,797,450
Tobacco & Tobacco Products	5,096,548	457,208	5,553,756	1,055,426	430,075	1,485,501
Paper & Paper Products.	4,941,668	1,590,047	6,531,715	3,916,988	847,448	4,764,436
Rubber & Rubber Products.	4,345,141	4,077,827	8,422,968	3,689,701	2,092,932	5,782,633
Chemicals, Dyes, Paints etc.	27,851,556	15,023,355	42,874,911	24,655,833	12,504,110	37,159,943
Of which:	-	-	-	-	-	-
- Fertiliser	547,431	1,946,578	2,494,009	202,356	2,835,119	3,037,475
- Petro-chemicals	6,360,789	1,485,726	7,846,515	5,220,009	3,386,009	8,606,018
- Drugs & Pharmaceuticals	13,378,877	5,076,733	18,455,610	12,119,058	1,262,864	13,381,922
Cements	1,826,010	826,578	2,652,588	3,557,056	919,800	4,476,856
Leather & Leather Products.	1,103,671	130,832	1,234,503	1,165,202	127,869	1,293,071
Gems & Jewellery	8,822,646	3,994,691	12,817,337	9,823,253	3,177,274	13,000,527
Constructions	10,371,152	8,694,820	19,065,972	9,666,019	10,662,278	20,328,297
Petroleum	438,443	10,361,845	10,800,288	8,707,483	4,353,969	13,061,452
Automobiles including trucks	16,702,679	7,711,125	24,413,804	12,429,341	7,444,580	19,873,921
Computer software	9,481,392	11,103,732	20,585,124	7,239,620	5,629,073	12,868,693
Infrastructure	55,050,392	34,264,921	89,315,313	30,189,616	30,048,625	60,238,241
Of which:	-	-	-	-	-	-
- Power	1,730,766	4,758,964	6,489,730	1,485,997	2,112,345	3,598,342
- Telecommunications	39,829,733	14,263,740	54,093,473	16,232,710	7,898,303	24,131,013
- Roads & Ports	6,289,666	6,745,276	13,034,942	7,987,841	7,430,668	15,418,509
NBFC & Trading	63,291,182	17,195,842	80,487,024	57,366,481	8,803,169	66,169,650
Mortgages	70,913,552	-	70,913,552	69,513,937	-	69,513,937
Real Estate	54,524,054	2,838,383	57,362,437	24,790,566	3,583,131	28,373,697
Other Retail Advances	51,678,395	1,328,508	53,006,903	52,225,886	1,328,508	53,554,394
Others	54,895,540	89,414,431	144,309,971	42,006,819	63,430,089	105,436,908
Total Gross Advances	551,900,075	285,057,042	836,957,117	454,976,122	217,125,688	672,101,810
Specific provision	(11,118,392)	(737)	(11,119,129)	(7,483,888)	(58,880)	(7,542,768)
Total Net Advances	540,781,683	285,056,305	825,837,988	447,492,234	217,066,808	664,559,042
Total Inter bank exposures	22,494,615	-	22,494,615	6,055,489	-	6,055,489
Total investments (HTM)	-	-	-	-	-	-

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.

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

d) Analysis of residual contractual maturity of assets

As at 30 September 2011

(Rs. in 000s)

	Cash and Bank balances with RBI	Balances with Banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets
1day (d)	10,263,016	12,718,040	81,629,417	12,685,683	-	14,577,320
2d-7d	1,892,375	5,091,500	8,689,615	44,356,562	-	2,302,172
8d - 14d	2,074,789	3,187,075	8,299,156	51,043,623	-	1,702,884
15d - 28d	2,780,510	316,500	11,122,039	26,633,559	-	4,459,609
29d - 3month(m)	6,186,478	1,181,500	35,811,808	104,243,335	-	44,032,271
3m - 6m	5,438,859	-	28,674,659	64,144,005	-	39,578,954
6m - 1year (y)	6,546,457	-	26,185,828	44,551,214	-	76,253,173
1y - 3y	10,391,298	-	43,779,902	64,999,612	-	67,245,981
3y - 5y	57,110	-	4,186,431	27,141,607	-	51,762,492
> 5y	1,980,088	-	6,225,008	100,225,841	26,910,262	19,906,859
Total	47,610,981	22,494,615	254,603,863	540,025,042	26,910,262	321,821,715

As at 30 September 2010

(Rs. in 000s)

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

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

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

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

	30.9.2011	30.9.2010
		(Rs. in 000s)
Substandard	6,594,862	7,211,286
Doubtful	5,536,863	2,083,200
-Doubtful 1	3,826,071	1,056,787
-Doubtful 2	1,436,490	932,028
-Doubtful 3	274,302	94,385
Loss	1,919,835	2,085,780
Gross NPAs	14,051,560	11,380,266
Provisions	(11,868,392)	(9,393,604)
Net NPAs	2,183,168	1,986,662
Cover Ratio	84.46%	82.54%

f) NPA Ratios

	30.9.2011	30.9.2010
Gross NPAs to gross advances	2.55%	2.50%
Net NPAs to net advances	0.40%	0.45%

g) Movement of NPAs

	30.9.2011		30.9.2010	
	Gross	Net	Gross	Net
Balance, beginning of the year	11,477,884	1,318,896	10,955,995	5,804,875
Additions during the year	4,940,459	1,651,504	3,889,254	685,996
Reductions during the year	(2,366,783)	(787,232)	(3,464,983)	(4,503,209)
Balance, end of half year	14,051,560	2,183,168	11,380,266	1,986,662

h) Movement of provisions for NPAs

	30.9.2011	30.9.2010
		(Rs. in 000s)
Balance, beginning of the year	10,158,988	5,151,120
Add : Provisions made during half year	3,297,095	5,136,596
Less : Utilisation / writeback of provisions no longer required	(1,587,691)	(894,112)
Balance, end of half year	11,868,392	9,393,604

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

i) Amount of non-performing Investments and amount of provisions held for non-performing investments

	(Rs. in 000s)	
	30.9.2011	30.9.2010
Balance, beginning of the year	45,092	44,821
Additions during half year	-	271
Reductions during half year	-	-
Balance, end of half year	45,092	45,092
Total provisions held at the end of half year	45,092	45,092

j) Movement of provisions for depreciation on investments

	(Rs. in 000s)	
	30.9.2011	30.9.2010
Balance, beginning of the year	2,800,307	3,726,698
Add : Provisions made during half year	42,704	8,157
Less : Utilisation/Writeback of provisions no longer required	(617,278)	(655,718)
Balance, end of half year	2,225,732	3,079,137

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 2011

(Rs. in 000s)

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	22,494,615	-	22,494,615	22,494,615	-	-	-
Investments (HTM)	-	-	-	-	-	-	-
Advances	551,900,075	(6,300,706)	545,599,369	81,895,393	411,056,993	52,646,983	-
Total fund based exposures	574,394,690	(6,300,706)	568,093,984	104,390,008	411,056,993	52,646,983	-
Fx and derivative contracts	582,203,743	-	582,203,743	474,407,825	107,665,743	130,175	-
Guarantees, acceptances, endorsements and other obligations	285,057,042	(615,779)	284,441,263	94,741,824	184,770,387	3,600,544	1,328,508
Undrawn commitments and others	76,225,893	(31,949,732)	44,276,161	6,688,333	36,854,654	6,101	727,073
Total non-fund based exposures	943,486,678	(32,565,511)	910,921,167	575,837,982	329,290,784	3,736,820	2,055,581

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As at 30 September 2010				(Rs. in 000s)			
Nature and category of exposures	Total Gross Credit Exposure	Credit Risk Mitigation	Net Exposure (before provision)	Credit risk weight buckets summary			Deduction from capital
				< 100%	100%	> 100%	
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

5. Credit risk mitigation: Disclosures for standardised approaches

	(Rs. in 000s)	
	30.9.2011	30.9.2010
Exposure covered by eligible financial collateral after application of haircuts	5,772,522	6,305,643
Exposure covered by guarantees	8,260,085	1,648,312

6. Securitisation: Disclosure for standardised approach

6.1.1. Banking Book

a) The outstanding exposures securitised by the Bank as on 30 September 2011: Rs. 4,243,503 (Previous Year: Rs. 5,759,866).

b) Securitisation losses recognised by the Bank during period ended 30 September 2011

			(Rs. in 000s)
Exposure Type	Underlying Security Outstanding	Losses	
Corporate Loans	-	-	
			(Rs. in 000s)
Exposure Type	Underlying Security Outstanding	Losses	
Corporate Loans	324,585	(761)	

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c) Assets intended to be securitised within a year – NIL (Previous Year: NIL).

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

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

As at 30 September 2011			(Rs. in 000s)
Exposure Type	Outstanding	Unrecognised gain /(loss)	
Housing Loans	4,074,708	68,472	
Corporate Loans	168,795	123	

As at 30 September 2010			(Rs. in 000s)
Exposure Type	Outstanding	Unrecognised gain /(loss)	
Housing Loans	5,435,281	87,157	
Corporate Loans	324,585	508	

e) Securitisation exposures retained or purchased

As at 30 September 2011			(Rs. in 000s)
Exposure Type	On Balance Sheet	Off Balance Sheet	
Housing Loans	755,104	1,328,508	
Vehicle Loans	-	-	
Total	755,104	1,328,508	

As at 30 September 2010			(Rs. in 000s)
Exposure Type	On Balance Sheet	Off Balance Sheet	
Housing Loans	755,104	1,328,508	
Vehicle Loans	-	194,277	
Total	755,104	1,522,785	

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

As at 30 September 2011					(Rs. in 000s)
Exposure Type	<100% risk weight	100% risk weight	>100% risk weight	Total	
Vehicle Loans	-	-	-	-	
Capital Charge	-	-	-	-	

As at 30 September 2010					(Rs. in 000s)
Exposure Type	<100% risk weight	100% risk weight	>100% risk weight	Total	
Vehicle Loans	194,277	-	-	194,277	
Capital Charge	8,742	-	-	8,742	

g) Securitisation exposures deducted from capital

As at 30 September 2011				(Rs. in 000s)
Exposure Type	Exposures deducted entirely from Tier-1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital	
Housing Loans	-	-	2,083,612	

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

As at 30 September 2010			(Rs. in 000s)
Exposure Type	Exposures deducted entirely from Tier-1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Housing Loans	-	-	2,083,612

6.1.2. Trading Book

- a) There are no outstanding exposures securitised for which the Bank has retained any exposure which is subject to Market Risk.
- b) Securitisation exposures retained or purchased – On Balance Sheet and Off Balance Sheet.

As at 30 September 2011			(Rs. in 000s)
Exposure Type	On Balance Sheet	Off Balance Sheet	
Vehicle Loans	6,142,594	-	

As at 30 September 2010			(Rs. in 000s)
Exposure Type	On Balance Sheet	Off Balance Sheet	
Vehicle Loans	6,950,557	-	

- c) Securitisation exposures retained or purchased

As at 30 September 2011				(Rs. in 000s)
				Total
Exposures subject to Comprehensive Risk Measure for specific risk				6,142,594
	<100% risk weight	100% risk weight	>100% risk weight	Total
Exposures subject to the securitisation framework for specific risk	6,142,594	-	-	6,142,594

As at 30 September 2010				(Rs. in 000s)
				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

- d) Aggregate amount of the capital requirements for the securitisation exposures

As at 30 September 2011		(Rs. in 000s)
Risk Weight Bands	Capital Requirement	
<100% risk weight	110,567	
100% risk weight	-	
>100% risk weight	-	
Total	110,567	

Risk review and disclosures under Basel II Framework for the year ended 30 September 2011

As at 30 September 2010		(Rs. in 000s)
Risk Weight Bands	Capital Requirement	
<100% risk weight		125,110
100% risk weight		-
>100% risk weight		-
Total		125,110

e) Securitisation exposures deducted from capital

As at 30 September 2011				(Rs. in 000s)
Exposure Type	Exposures deducted entirely from Tier-1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital	
	-	-	-	

As at 30 September 2010: Nil

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

Interest rate risk from across the non-trading book portfolios is transferred to Financial Markets where it is managed by the local ALM desk under the supervision of ALCO. The ALM desk deals in the market in approved financial instruments, in order to manage the net interest rate risk, subject to approved VaR and risk limits. VaR and stress tests are applied to non-trading book exposures in the same way, as for the trading book. Impact on earnings for upward/downward rate shock of 200 basis points test is done every quarter end.

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

As at 30 September 2011			(Rs. in 000s)
Currency	If interest rates were to go up by 200 basis points	If interest rates were to go down by 200 basis points	
INR	691,028	(691,028)	
USD	9,056	(9,056)	
EUR	(76,896)	76,896	
GBP	(61,719)	61,719	
JPY	(13,949)	13,949	
Total	547,520	(547,520)	

As at 30 September 2010			(Rs. in 000s)
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)	