

### **Our response to queries raised by Analyst: March 2013**

During the conference call post Q4FY13 results of the bank, certain issues were raised by investors which remained unanswered. The replies to the queries are given below:

**Q1.** The details of outstanding balance in restructured accounts in the Power sector are as under:

(Amt. Cr.)	Mar'12	Sep'12	Dec'12	Mar'13
<b>State Electricity Boards</b>	<b>6057</b>	<b>6552</b>	<b>6396</b>	<b>6682</b>
<b>Others</b>	1183	1948	3289	5558
<b>Total Power sector</b>	<b>7240</b>	<b>8500</b>	<b>9685</b>	<b>12240</b>

**Q2. Please reconcile the amount of Standard restructured accounts shown in the table for Asset Quality movement of Restructured portfolio?**

Ans: The reconciliation is as under:

- Amount shown as at Q3FY13 (Dec'12) : Rs 37481 crore
- Plus fresh standard restructured during Q4FY13 : Rs 5335 crore
- Less amount coming out due to revised Reporting guidelines : Rs 6409 crore
- Total Standard restructured as at 31.03.2013 : Rs 36407 crore

**Q3. What is the total amount of provision made for the restructured portfolio including standard restructured for FY13?**

Ans: The following are the details of provisions made in respect of restructured portfolio during FY13:

Sl.No	Category	Amt provided (Rs crore)	Out of this in Q4FY13
1	DFV in Standard Restructured	482	266
2	Additional provision @ 2.75% on Standard Restructured	222	-14
3	Provision for FITL	668	219

**Q4. What is the YTM as on 31.03.13 separately in respect of HTM and AFS portfolio?**

Ans: As on 31.03.13, YTM is as under:

- AFS portfolio : 8.38%
- HTM portfolio : 8.00%