

CRAR

Items		Current Year	Previous Year
i)	CRAR (%)		
ii)	CRAR - Tier I capital (%)		
iii)	CRAR - Tier II Capital (%)		

Exposures**Exposure to Real Estate Sector**

Category		Current year	Previous Year
a)	Direct exposure		
	(i) Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (Individual housing loans up to Rs.15 lakh may be shown separately)		
	(ii) Commercial Real Estate - Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
	(iii) Investments in Mortgage Backed Securities (MBS) and other securitised exposures -		
	a. Residential,		
	b. Commercial Real Estate.		
b)	Indirect Exposure		
	Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs).		

Asset Liability Management

Maturity pattern of certain items of assets and liabilities

(Rs. in crore)									
	1 day to 30/31 days (one month)	Over one month to 2 months	Over 2 months upto 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years	Total
Liabilities									
Borrowings from banks									
Market Borrowings									
Assets									
Advances									
Investments									