

BANK:
BASEL II DISCLOSURES AS ON

STATE BANK OF BIKANER AND JAIPUR
30.09.2008

TABLE DF-1

SCOPE OF APPLICATION

Quantitative Disclosures :

The Bank has no subsidiaries

TABLE DF-2

CAPITAL STRUCTURE

Quantitative Disclosures :

(in crores)

Tier-1 capital	2,056.45
Paid up share capital	50.00
Reserves	1,813.34
Innovative instruments (only total)	200.00
Others (surplus unallocated) (only total)	0.00
Amount deducted from Tier-I capital (if any, total)	6.89
Total eligible Tier-2 capital (net of deductions)	1,581.87
Total Tier-3 capital (if any)	0.00
Debt capital instruments eligible for inclusion in Upper Tier-2 capital :	
Total amount outstanding	450.00
Of which, amount raised during the current year	0.00
Amount eligible to be reckoned as capital	450.00
Subordinated Debt eligible for inclusion in Lower Tier-2 Capital:	
Total amount outstanding	1,000.00
Of which, amount raised during current year	0.00
Amount eligible to be reckoned as capital	1,000.00
Other deductions from capital, if any	6.89
Total eligible capital	3,631.43

(excluding what is deducted From Tier-1 capital)

TABLE DF- 3

CAPITAL ADEQUACY

Quantitative Disclosures:

(Rs. in crores)

Capital requirement for credit risk

Portfolios subject to standardized approach	2069.29
Securitisation exposures	0

Capital requirements for market risk

Standardised duration approach	66.23
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Capital requirements for operational risk

Basic indicator approach	201.95
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TOTAL

2337.47

Total capital requirement at regulatory minimum level of 9%

2337.47

(Rs. in crores)

Total and Tier-1 capital adequacy ratio

Total capital level	3631.43	Total CAR	13.98%
Out of which Tier-1 capital	2,056.45	CAR (Tier-1)	7.92%

TABLE DF-4 CREDIT RISK: GENERAL DISCLOSURES: (INCLUDING EQUITIES):**Quantitative Disclosures :**

- (a) Total Gross Credit Exposures (Fund Based and Non-Fund Based separately), without taking into account the effect of Credit Risk Mitigation techniques, e.g., Collaterals and Netting

(Rs. in crores)

EXPOSURE		AMOUNT	TOTAL
FUND BASED	LOANS AND ADVANCES	29150.59	
	OTHERS (SPECIFY), if any	6233.72	35,384.31
NON-FUND BASED	LCs, BGs, etc	3070.7	
	FORWARD CONTRACTS, etc	15201.14	
	OTHERS (Specify)	3205.18	21,477.02
INVESTMENTS (Banking Book only)		7603.97	7,603.97
GRAND TOTAL OF CREDIT RISK EXPOSURE			64,465.30

- (b) Geographical distribution of credit risk exposure :

DOMESTIC	64,465.30
OVERSEAS	0

(Note : Only the above distribution pattern shown. Domestic is not split into region-wise / state-wise etc)

- (c) Industry type distribution of exposures, fund-based and non-fund based separately :

As per Annexure III (A) & (B)

- (d) Residual Contractual Maturity Break Down of Assets & Interest Rate Sensitivity

As per Annexure IV (A) to (D)

(e) Amount of gross NPAs	(Rs. in crores)
	494.94
Sub standard	199.21
Doubtful – 1	99.43
Doubtful – 2	116.92
Doubtful – 3	51.97
Loss	27.41

(Total of these sub items should be equal to Gross NPAs)

(f) Net NPAs	262.14
(g) NPA Ratios	
Gross NPA to Gross Advances	1.70%
Net NPA to Net Advances	0.91%

(h) Movement of NPAs (Gross)	Opening Gross NPA	437.31
	Addition to Gross NPAs	165.93
	Reductions to Gross NPAs	108.30
	Closing balance of Gross NPAs	494.94
(i) Movement of NPA provisions		228.22
	Opening balance of NPA provisions held (AS ON OPENING OF FY)	22.29
	Provisions made during the period	2.55
	Write offs during the period	15.16
	Write-back of excess provisions during the period	232.80
	Closing balance of NPA provision	
(j) Amount of Non-performing Investments (gross)		8.27
(k) Amount of provisions held for non-performing investments		0.83
Movement of Provision for Depreciation on Investments		
	Opening balance of Prov. for Depreciation	1.72
	Provisions made during the period	0.83
	Write-offs during the period	0.00
	Write back of excess provisions during the period	1.72
	Closing balance of provisions for Depreciation	0.83

TABLE DF-5 CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO STANDARDISED APPROACH

Quantitative Disclosures

For exposure amounts after Risk Mitigation subject to Standardised Approach, amount of outstanding (rated and unrated together) in the following three risk buckets as well as those that are deducted, if any :

Below 100% Risk Weight	47175.27
@ 100% Risk Weight	11538.5
More than 100% Risk Weight	4504.48
Amount deducted, if any	1247.05
TOTAL	64,465.30
SHOULD TALLY WITH TOTAL OF CREDIT RISK EXPOSURE DECLARED IN DF4 (a)	64,465.30

TABLE DF-6 CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACH

RISK CONCENTRATION WITHIN MITIGATION TAKEN

Financial Risk Mitigants	Outstanding amount of Risk Rs. cr	Risk Concentration %
Cash & Bank Deposit	1209.86	99.94
Gold	0.66	0.05
LIC	0	0.00
NSCs, KVP, IVP	0	0.00
Shares and Debentures	0.02	0.00
Margin Money fro LC / BG	0	0.00
Guarrantors & Counter Parties	0	0.00
Government Securities Excluding NSC	0	0.00
Mutual Funds	0	0.00
Others	0	0.00
TOTAL	1210.54	100.00

Note: Loan and advances of staff members excluded

For the disclosed credit risk portfolio under the standardized approach, the total exposure that is covered by:

	Rs. crores
Eligible Financial Collateral (excl. staff loans) (Tallies with the total given in the preceding table)	1210.54
Other eligible Collateral (after Haircuts @)	0

@ If haircuts are not applicable, this need not be netted off

TABLE DF-7 SECURITISATION : DISCLOSURE FOR STANDARDISED APPROACH

There is no exposure to Securitisation

TABLE DF-8 MARKET RISK IN TRADING BOOK

Quantitative Disclosures :

	(Rs. in crores)
The capital requirement for	
Interest Rate Risk	22.57
Equity Position Risk	42.6
Forex open position	1.06
Total for market risk	66.23

TABLE DF-9 OPERATIONAL RISK

<u>Quantitative Disclosures</u>	Rs. crores
Capital charge on Operational Risk (As per regulatory Capital requirement)	201.95

TABLE DF-10 INTEREST RATE RISK IN BANKING BOOK (IRRBB)

Quantitative Disclosures :

Change in NII **75.74**

Indicate the likely increase/decrease in NII, in rupees crores, at the present level of Assets and Liabilities, for a 1% (assuming parallel change on both Assets & Liabilities) movement in Interest Rate.

Note: NII is likely to increase / decrease by Rs. 75.74 cr. with upward / downward movement in rate by 1% (assuming parallel rate change on assets and liabilities except Savings Bank rate that will remain at 3.5%).

Change in MVE **65.25**

Indicate the likely change in MVE, in rupees crores, for a 1% change in interest rate using duration gap analysis.

Note: 1. Taking the whole Balance Sheet, MVE will increase / decrease by Rs.65.25 cr. if there is an upward / downward movement in interest rate by 1%. 2. Taking only Banking Book exposures into account, MVE will increase / decrease by Rs. 84.88 cr. if there is an upward / downward movement in interest rate by 1%.

ANNEXURES TO DF TABLES

Annexure III A
ANNEXURE TO DF 4

INDUSTRY TYPE DISTRIBUTION OF EXPOSURES – FUND BASED AS ON 30.09.2008

(Rs. in Crores)

CODE	INDUSTRY	TOTAL CREDIT O/S	NPA	STANDARD
1	Coal	32.05	0.21	31.84
2	Mining	341.63	3.41	338.22
3	Iron & Steel	1609.48	38.04	1571.44
4	Metal Products	333.88	10.35	323.53
5	All Engineering	1433.55	3.41	1430.14
51	Of which (005) Electronics	715.59	0.42	715.17
6	Electricity	362.54	59.22	303.32
7	Cotton Textiles	1240.74	27.54	1213.20
8	Jute Textiles	16.68	0.64	16.04
9	Other Textiles	1256.33	11.32	1245.01
10	Sugar	76.03	0.01	76.02
11	Tea	22.27	0.36	21.91
12	Food Processing	175.42	4.86	170.56
13	Vegetable Oils & Vanaspati	146.99	0.25	146.74
14	Tobacco / Tobacco Products	19.17	0.01	19.16
15	Paper / Paper Products	207.82	1.62	206.20
16	Rubber / Rubber Products	273.75	2.96	270.79
17	Chemicals/Dyes / Paints etc.	1567.22	33.96	1533.26
171	Of which Fertilisers	1053.05	23.90	1029.15
172	Of which Petrochemicals	14.05	0.00	14.05
173	Of which Drugs & Pharmaceuticals	194.19	7.68	186.51
18	Cement	211.00	1.84	209.16
19	Leather & Leather Products	58.81	4.10	54.71
20	Gems & Jewellery	909.78	3.08	906.70
21	Construction	72.88	1.76	71.12
22	Petroleum	2302.66	0.26	2302.40
23	Automobiles & Trucks	91.19	8.76	82.43
24	Computer Software	23.17	0.12	23.05
25	Infrastructure	1503.68	0.35	1503.33
251	of which Power	395.38	0.25	395.13
252	of which Telecommunication	156.34	0.01	156.33
253	of which Roads & Ports	386.99	0.05	386.94
26	Other Industries	978.86	22.15	956.71
27	NBFCs & Trading	629.01	0.00	629.01
28	Residual Advance to balance Gross Advance			12999.65
		13254.00	254.35	
	Total	29150.59	494.94	28655.65

Annexure III B
ANNEXURE TO DF 4

INDUSTRY TYPE DISTRIBUTION OF EXPOSURES-NON FUND BASED AS ON 30.09.2008

(Rs. in Crores)

CODE	INDUSTRY	TOTAL CREDIT O/S	NPA	STANDARD
1	Coal	12.03	0.00	12.03
2	Mining	57.18	0.00	57.18
3	Iron & Steel	330.17	0.00	330.17
4	Metal Products	206.65	0.00	206.65
5	All Engineering	772.28	0.00	772.28
51	Of which (005) Electronics	51.48	0.00	51.48
6	Electricity	189.12	0.00	189.12
7	Cotton Textiles	35.87	0.00	35.87
8	Jute Textiles	1.20	0.00	1.20
9	Other Textiles	46.35	0.00	46.35
10	Sugar	0.00	0.00	0.00
11	Tea	0.00	0.00	0.00
12	Food Processing	13.09	0.00	13.09
13	Vegetable Oils & Vanaspati	50.06	0.00	50.06
14	Tobacco / Tobacco Products	3.46	0.00	3.46
15	Paper / Paper Products	44.25	0.00	44.25
16	Rubber / Rubber Products	62.42	0.00	62.42
17	Chemicals/Dyes / Paints etc.	110.99	0.00	110.99
171	Of which Fertilisers	4.03	0.00	4.03
172	Of which Petrochemicals	0.00	0.00	0.00
173	Of which Drugs & Pharmaceuticals	27.01	0.00	27.01
18	Cement	36.09	0.00	36.09
19	Leather & Leather Products	6.52	0.00	6.52
20	Gems & Jewellery	23.82	0.00	23.82
21	Construction	18.33	0.00	18.33
22	Petroleum	20.79	0.00	20.79
23	Automobiles & Trucks	9.92	0.00	9.92
24	Computer Software	3.16	0.00	3.16
25	Infrastructure	187.37	0.00	187.37
251	of which Power	65.15	0.00	65.15
252	of which Telecommunication	28.93	0.00	28.93
253	of which Roads & Ports	36.73	0.00	36.73
26	Other Industries	287.84	0.00	287.84
27	NBFCs & Trading	63.82	0.00	63.82
28	Residual Advance to balance Gross Advance	477.92	0.00	477.92
	Total	3070.70	0.00	3070.70

ANNEXURE IV(A) DF-4

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF STRUCTURAL LIQUIDITY AS ON 30.09.08				Sub-Tot				RESIDUAL	MATURITY		(Rs. in Crores)	
OUTFLOWS	Day 1	2-7 Days	8-14 DAYS	1-14 days	15-28 DAYS	29D-3MTHS.	>3-6 MTHS.	>6-12 MTHS.	>1-3 YEARS	>3-5 YEARS	> 5 YEARS	TOTAL
1.CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00
2.RESERVES AND SURPULS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1813.33	1813.33
3.DEPOSITS	53.25	405.27	422.80	881.32	962.93	5134.06	3442.36	3700.83	5663.73	3885.17	13473.74	37144.14
(I) CURRENT DEPOSITS	18.83	112.98	131.81	263.62	0.00	0.00	0.00	0.00	790.86	790.86	790.85	2636.19
(II) SAVINGS BANK DEPOSITS	33.82	202.94	236.78	473.54	0.00	0.00	0.00	0.00	2841.23	2841.23	3314.75	9470.75
(III) TERM DEPOSITS	0.60	89.35	54.21	144.16	342.26	2707.10	1645.63	2081.53	2031.64	253.08	9368.14	18573.54
(IV) CERTIFICATE OF DEPOSITS	0.00	0.00	0.00	0.00	620.67	2426.96	1796.73	1619.30	0.00	0.00	0.00	6463.66
4. BORROWINGS	400.00	0.00	300.00	700.00	300.00	400.00	0.00	300.00	0.00	0.00	0.00	1700.00
(I) CALL AND SHORT NOTICE	400.00	0.00	0.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
(II) INTER-BANK(TERM)	0.00	0.00	0.00	0.00	100.00	400.00	0.00	0.00	0.00	0.00	0.00	500.00
(III) REFINANCES	0.00	0.00	300.00	300.00	200.00	0.00	0.00	300.00	0.00	0.00	0.00	800.00
(IV) OTHERS (SPECIFY)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.OTHER LIABILITIES AND PROV.	137.16	305.91	23.07	466.14	32.96	137.19	49.18	306.92	624.01	11.40	1733.94	3361.74
(I) BILLS PAYABLE	1.90	11.39	13.29	26.58	26.58	0.00	0.00	0.00	478.36	0.00	0.00	531.52
(II) INTER-OFFICE ADJUSTMENTS	0.00	247.99	0.00	247.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247.99
(III) PROVISIONS	3.59	2.76	3.70	10.05	6.38	133.24	14.40	56.63	84.94	9.93	53.49	369.06
(IV) OTHERS (currency Trans., Adjusting others, Asso. Bank Trans. etc.)	131.67	43.77	6.08	181.52	0.00	3.95	34.78	250.29	60.71	1.47	1680.45	2213.17
6.LINES OF CREDIT COMMITTED TO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(I) INSTITUTIONS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(II) CUSTOMERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. UNAVAILED PORTION OF CASH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CREDIT/OD/DL COMPONENT OF WC	48.81	292.88	341.70	683.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	683.39
8 LCs/BGs	0.72	4.31	5.02	10.05	10.05	10.05	19.43	0.68	0.00	0.00	0.00	50.26
9.REPOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.BILLS REDISCOUNTED(DUPN)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. SWAPS(BUY/SELL)/MATURING FORWARDS	559.40	480.94	123.39	1163.73	168.26	1802.13	2609.12	1962.41	0.00	0.00	0.00	7705.65
12.INTEREST PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. OTHERS(SPECIFY)	0.70	5.35	5.58	11.63	86.17	67.78	45.45	48.86	74.77	51.29	177.89	563.84
A. TOTAL OUTFLOWS	1200.04	1494.66	1221.56	3916.26	1560.37	7551.21	6165.54	6319.70	6362.51	3947.86	17248.90	53072.35
Cumulative out flows	1200.04	2694.70	3916.26	3916.26	5476.63	13027.84	19193.38	25513.08	31875.59	35823.45	53072.35	

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF STRUCTURAL LIQUIDITY AS ON 30.09.08				Sub-Tot				RESIDU AL	MATURI TY		(Rs. in Crores)	
INFLOWS	Day 1	2-7 Days	8-14 DAYS	1-14 days	15-28 DAYS	29D- 3MTHS.	>3-6 MTHS.	>6-12 MTHS.	>1-3 YEARS	>3-5 YEARS	> 5 YEARS	TOTAL
1 CASH	193.40	0.00	0.00	193.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193.40
2. BALANCES WITH RBI	433.71	38.33	39.99	512.03	91.07	485.54	325.55	350.00	535.63	367.43	1274.23	3941.48
3. BALANCES WITH OTHER BANKS	65.42	0.00	0.00	65.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.42
(i) CURRENT ACCOUNT	65.42	0.00	0.00	65.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.42
(ii) MONEY AT CALL AND SHORT/TERM/PLACEMENT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. INVESTMENTS (INCLUDING REPOS	200.00	101.52	0.80	302.32	46.17	165.35	247.14	1880.47	2439.18	1311.72	4173.09	10565.44
5. ADVANCES (PERFORMING)	645.49	495.31	664.73	1805.53	1147.00	1879.94	2590.55	1877.25	15632.52	1786.11	2028.85	28747.75
(i) BILLS PURCHASED AND DISCTD	354.22	80.36	89.05	523.63	115.14	216.66	8.09	0.00	0.25	0.25	0.28	864.30
(ii) CASH CREDITS, OVERDRAFTS, DEMAND LOAN	35.39	212.34	247.73	495.46	495.46	0.00	0.00	0.00	11395.70	0.00	0.00	12386.62
(iii) TERM LOANS	255.88	202.61	327.95	786.44	536.40	1544.19	2582.46	1877.25	3879.31	1785.86	2028.57	15020.48
(iv) Receivable from GOI (Debt waiver)	0.00	0.00	0.00	0.00	0.00	119.09	0.00	0.00	357.26	0.00	0.00	476.35
6. NPAs (ADVANCES)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186.79	72.09	258.88
7. FIXED ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163.24	163.24
8. OTHER ASSETS	248.87	550.75	27.43	827.05	0.23	28.13	0.00	2.02	4.20	2.10	12.52	876.25
(i) INTER OFFICE ADJ. (IBIT, clearing a/c, ATM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) OTHERS (Suspence A/c, Br. Sys. Susp. etc)	248.87	550.75	27.43	827.05	0.23	28.13	0.00	2.02	4.20	2.10	12.52	876.25
9. REVERSE REPOS												
10. SWAPS (SELL/BUY)/	486.37	455.42	15.21	957.00	46.70	2258.89	2657.39	1980.77	0.00	0.00	0.00	7900.75
11. BILLS REDISCOUNTED												
12. INTEREST RECEIVABLE	0.00	0.00	0.00	0.00	0.00	26.34	263.60	0.00	0.00	0.00	0.00	289.94
13. COMMITTED LINES OF CREDIT												
14(A) OTHERS (Devolvable LCs/BGs)	0.00	0.00	0.00	0.00	10.05	10.05	10.05	19.43	0.68	0.00	0.00	50.26
15. Export Refinance Limit	217.92	0.00	0.00	217.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217.92
B. TOTAL INFLOWS	2491.18	1641.33	748.16	4880.67	1341.22	4854.24	6094.28	6109.94	18612.21	3654.15	7724.02	53270.73
C. MISMATCH (B-A)	1291.14	146.67	-473.40	964.41	-219.15	-2696.97	-71.26	-209.76	12249.70	-293.71	-9524.88	
D. CUMULATIVE MISMATCH	1291.14	1437.81	964.41	964.41	745.26	-1951.71	-2022.97	-2232.73	10016.97	9723.26	198.38	
E. C AS % TO A	108%	10%	-39%	25%	-14%	-36%	-1%	-3%	193%	-7%	-55%	
F. D AS % TO CUMULATIVE OUTFLOWS	108%	53%	25%	25%	14%	-15%	-11%	-9%	31%	27%	0%	
Prudential Level for mismatch	@	@	@	@	@	-50%	-50%	-60%	-60%	-60%	-60%	
Prudential Level for cumulative mismatch	-5%*	-10%*	-15%*	-20%*	-20%*	-30%	-30%	-30%	-30%	-30%	-30%	

@ RBI has prescribed cumulative mismatch limits as -5%, -10%, -15% and -20% for Day-1, 2-7 days, 8-14 days and 15 - 28 days respectively against the earlier indivisual

limit of (-) 20% each for 1 to 14 days and 15 to 28 days buckets.

* Figures in italics indicate limits prescribed by RBI.

ANNEXURE IV(C) DF-4

STATE BANK OF BIKANER AND JAIPUR									
STATEMENT OF INTEREST RATE SENSITIVITY AS ON 30.09.08									
LIABILITIES	RESIDUAL MATURITY					(Rs. in Crores)			
	1-28 DAYS	29D-3MTHS	>3-6 MTHS	>6-12 MTHS	>1-3 YEARS	>3-5 YEARS	> 5 YEARS	N-SENSITIVE	TOTAL
1.CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00
2.RESERVES AND SURPULS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1813.33	1813.33
3.DEPOSITS	1539.46	6450.72	12343.59	5800.22	5209.34	648.93	148.00	5003.88	37144.14
(I) CURRENT DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2636.19	2636.19
(II) SAVINGS BANK DEPOSITS	0.00	0.00	7103.06	0.00	0.00	0.00	0.00	2367.69	9470.75
(III) TERM DEPOSITS	918.79	4023.76	3443.80	4180.92	5209.34	648.93	148.00	0.00	18573.54
(IV) CERTIFICATE OF DEPOSITS	620.67	2426.96	1796.73	1619.30	0.00	0.00	0.00	0.00	6463.66
4. BORROWINGS	1000.00	400.00	0.00	300.00	0.00	0.00	0.00	0.00	1700.00
(I) CALL AND SHORT NOTICE	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
(II) INTER-BANK(TERM)	100.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
(III) REFINANCES	500.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	800.00
(IV) OTHERS (SPECIFY)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.OTHER LIABILITIES AND PROV.	0.00	0.00	0.00	0.00	0.00	0.00	1650.00	1711.74	3361.74
(I) BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	531.52	531.52
(II) INTER-OFFICE ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247.99	247.99
(III) PROVISIONS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	369.06	369.06
(IV) OTHERS	0.00	0.00	0.00	0.00	0.00	0.00	1650.00	563.17	2213.17
6.REPOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.BILLS REDISCOUNTED(DUPN)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. SWAPS(BUY/SELL)/	1331.99	1802.13	2609.12	1962.41	0.00	0.00	0.00	0.00	7705.65
INTEREST PAYABLE	97.80	67.78	45.45	48.86	74.77	51.29	177.89	0.00	563.84
9. OTHERS(SPECIFY)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL LIABILITIES	3969.25	8720.63	14998.16	8111.49	5284.11	700.22	1975.89	8578.95	52338.70
Check Total	3969.25	8720.63	14998.16	8111.49	5284.11	700.22	1975.89	8578.95	52338.70

ANNEXURE IV(D) DF-4

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR									
STATEMENT OF INTEREST RATE SENSITIVITY AS ON	30.09.2008							(Rs. in Crores)	
	1-28 DAYS	29D-3MTHS	>3-6 MTHS	>6-12 MTHS	>1-3 YEARS	>3-5 YEARS	> 5 YEARS	N-SENSITIVE	TOTAL
ASSETS									
1 CASH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193.40	193.40
2. BALANCES WITH RBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3941.48	3941.48
3. BALANCES WITH OTHER BANKS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.42	65.42
3.1 CURRENT ACCOUNT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.42	65.42
3.2 MONEY AT CALL AND SHORT NOTICE, TERM DEPOSITS AND OTHER PLACEMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. INVESTMENTS (INCLUDING REPOS BUT EXCLUDING REV. REPOS)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.A OUT of WHICH HELD TO MATURITY	116.28	165.35	247.14	1880.47	2439.18	1311.72	4081.95	323.35	10565.44
5. ADVANCES (PERFORMING)	0.00	7617.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) BILLS PURCHASED & DISCOUNTED	1963.73	1761.02	21894.95	50.79	109.09	61.13	432.55	1791.10	28064.36
(ii) CASH CREDITS, OVERDRAFTS & DEMAND LOANS	638.77	216.66	8.09	0.00	0.25	0.25	0.28	0.00	864.30
(iii) TERM LOANS	2.12	0.17	9988.56	0.75	5.43	13.27	378.18	1314.75	11703.23
(iv) Receivable on GOI (Debt waiver)	1322.84	1544.19	11898.30	50.04	103.41	47.61	54.09	0.00	15020.48
6. NPAs (ADVANCES)	0.00	0.00	0.00	0.00	0.00	186.79	72.09	0.00	258.88
7. FIXED ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163.24	163.24
8. OTHER ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	876.25	876.25
(i) INTER OFFICE ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) OTHERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	876.25	876.25
9. REVERSE REPOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. SWAPS (SELL/BUY)	1003.70	2258.89	2657.39	1980.77	0.00	0.00	0.00	0.00	7900.75
MATURING FORWARDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. BILLS REDISCOUNTED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. INTEREST RECEIVABLE	0.00	26.34	263.60	0.00	0.00	0.00	0.00	0.00	289.94
13. COMMITTED LINES OF CREDIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14. OTHERS (SPECIFY)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL ASSETS	3083.71	4211.60	25063.08	3912.03	2548.27	1559.64	4586.59	7354.24	52319.16
C. GAP(B-A)	-885.54	-4509.03	10064.92	-4199.46	-2735.84	859.42	2610.70	-1224.71	0.00
D. CUMULATIVE GAP	-885.54	-5394.57	4670.35	470.89	-2264.95	-1405.53	1205.17	-19.54	0.00
E. C AS % TO B	-29%	-107%	40%	-107%	-107%	55%	57%	-17%	
F. D AS % TO B	-29%	-74%	14%	1%	-6%	-3%	3%	0%	
G.C AS % TO TOATL RT.SENS.ASSETS	-1.97%	-10.03%	22.38%	-9.34%	-6.08%	1.91%	5.81%	-2.72%	
Prudential Level for Gap(Not exceed to)	35%	35%	35%	30%	30%	30%	30%		
Check Total	3083.71	4211.60	25063.08	3912.03	2548.27	1559.64	4514.50	7354.24	52319.16

End of the Basel-II Disclosures