

BANK:
BASEL II DISCLOSURES AS ON

STATE BANK OF BIKANER AND JAIPUR
30.09.2009

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	2,363.33
Paid up share capital	50.00
Reserves	2191.78
Innovative instruments (only total)	200.00
Others (surplus unallocated) (only total)	0.00
Amount deducted from Tier-I capital (if any, total)	78.45
Total eligible Tier-2 capital (net of deductions)	1,550.38
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	960.00
Of which, amount raised during current year	0.00
Amount eligible to be reckoned as capital	960.00
Other deductions from capital, if any	0.00
Total eligible capital	3,913.71

(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	2085.85
Securitisation exposures	0

Capital requirements for market risk

Standardised duration approach	97.31
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Capital requirements for operational risk

Basic indicator approach	226.67
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TOTAL

2409.83

Total capital requirement at regulatory minimum level of 9%

2409.83

(Rs. in crores)

Total and Tier-1 capital adequacy ratio

Total capital level	3913.71	Total CAR	14.62%
Out of which Tier-1 capital	2363.33	CAR (Tier-1)	8.83%

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)		
FUND BASED	NON-FUND BASED	TOTAL
31380.27	3381.35	34761.62

(b) Geographical distribution of credit risk exposure :

DOMESTIC	34761.62
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)

		(Rs. in crores)
(e) Amount of gross NPAs		532.56
	Sub standard	264.40
	Doubtful – 1	86.97
	Doubtful – 2	97.33
	Doubtful – 3	26.49
	Loss	57.37

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

(f) Net NPAs		274.18
(g) NPA Ratios	Gross NPA to Gross Advances	1.70%
	Net NPA to Net Advances	0.88%
(h) Movement of NPAs (Gross)	Opening Gross NPA	490.33
	Addition to Gross NPAs	260.03
	Reductions to Gross NPAs	217.80
	Closing balance of Gross NPAs	532.56
(i) Movement of NPA provisions		237.39
	Opening balance of NPA provisions held (AS ON OPENING OF FY)	24.19

Provisions made during the period	3.21
Write offs during the period	0.00
Write-back of excess provisions during the period	258.37
Closing balance of NPA provision	
(j) Amount of Non-performing Investments (gross)	0.00
(k) Amount of provisions held for non-performing investments	0.00
Movement of Provision for Depreciation on Investments	
Opening balance of Prov. for Depreciation	0.83
Provisions made during the period	0.00
Write-offs during the period	0.00
Write back of excess provisions during the period	0.83
Closing balance of provisions for Depreciation	0.00

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	22412.83
@ 100% Risk Weight	9149.55
More than 100% Risk Weight	2179.24
Amount deducted, if any	1020.00
TOTAL	34761.62

SHOULD TALLY WITH TOTAL OF CREDIT RISK EXPOSURE DECLARED IN DF4 (a)

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	928.18	88.88
Gold	0.16	0.02
LIC	8.87	0.85
NSCs, KVP, IVP	91.40	8.75
Shares and Debentures	0.00	0.00
Margin Money fro LC / BG	0	0.00
Guarrantors & Counter Parties	0	0.00
Government Securities Excluding NSC	15.29	1.46
Mutual Funds	0	0.00
Others	0.43	0.04
TOTAL	1044.33	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)	1044.33
(Tallies with the total given in the preceding table)	

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	13.06
Equity Position Risk	83.21
Forex open position	1.04
Total for market risk	97.31

TABLE DF-9 OPERATIONAL RISK**Quantitative Disclosures**

Rs. crores

Capital charge on Operational Risk	226.67
(As per regulatory Capital requirement)	

TABLE DF-10 INTEREST RATE RISK IN BANKING BOOK (IRRBB)**Quantitative Disclosures :**

Change in NII **94.78**

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. 94.78 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 **26.17**

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.26.17 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. 35.03 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 30.09.2009

(Rs. in Crores)				
CODE	INDUSTRY	TOTAL CREDIT O/S	NPA	STANDARD
1	Coal	92.15	0.40	91.75
2	Mining	374.03	2.03	372.00
3	Iron & Steel	1595.77	50.51	1545.26
4	Metal Products	386.30	1.95	384.35
5	All Engineering	841.47	3.41	838.06
51	Of which (005) Electronics	492.84	1.19	491.65
6	Electricity	714.66	0.03	714.63
7	Cotton Textiles	1154.67	24.13	1130.54
8	Jute Textiles	16.75	0.58	16.17
9	Other Textiles	1211.30	10.58	1200.72
10	Sugar	112.68	0.01	112.67
11	Tea	6.19	0.27	5.92
12	Food Processing	234.84	5.20	229.64
13	Vegetable Oils & Vanaspati	158.49	4.68	153.81
14	Tobacco / Tobacco Products	63.67	0.02	63.65
15	Paper / Paper Products	349.47	2.37	347.10
16	Rubber / Rubber Products	318.31	3.38	314.93
17	Chemicals/Dyes / Paints etc.	980.91	2.42	978.49
171	Of which Fertilisers	103.09	0.46	102.63
172	Of which Petrochemicals	407.73	0.00	407.73
173	Of which Drugs & Pharmaceuticals	194.77	0.02	194.75
18	Cement	234.11	0.69	233.42
19	Leather & Leather Products	50.12	4.02	46.10
20	Gems & Jewellery	743.56	64.99	678.57
21	Construction	620.52	15.90	604.62
22	Petroleum	2095.58	0.02	2095.56
23	Automobiles & Trucks	171.16	27.42	143.74
24	Computer Software	0.00	0.00	0.00
25	Infrastructure	1828.60	1.98	1826.62
251	of which Power	483.90	0.07	483.83
252	of which Telecommunication	257.73	0.00	257.73
253	of which Roads & Ports	598.01	1.64	596.37
26	Other Industries	319.05	8.03	311.02
27	NBFCs & Trading	1122.82	0.00	1122.82
28	Residual Advance to balance Gross Advance	15583.09	297.54	15285.55
	Total	31380.27	532.56	30847.71

Annexure III B
ANNEXURE TO DF 4

INDUSTRY TYPE DISTRIBUTION OF EXPOSURES-NON FUND BASED AS ON 30.09.2009

(Rs. in Crores)

CODE	INDUSTRY	TOTAL CREDIT O/S	NPA	STANDARD
1	Coal	7.86	0.00	7.86
2	Mining	47.70	0.00	47.70
3	Iron & Steel	252.20	0.00	252.20
4	Metal Products	79.37	0.00	79.37
5	All Engineering	601.57	0.00	601.57
51	Of which (005) Electronics	195.83	0.00	195.83
6	Electricity	246.98	0.00	246.98
7	Cotton Textiles	25.26	0.00	25.26
8	Jute Textiles	0.02	0.00	0.02
9	Other Textiles	48.51	0.00	48.51
10	Sugar	0.00	0.00	0.00
11	Tea	0.02	0.00	0.02
12	Food Processing	7.51	0.00	7.51
13	Vegetable Oils & Vanaspati	142.77	0.00	142.77
14	Tobacco / Tobacco Products	4.72	0.00	4.72
15	Paper / Paper Products	42.44	0.00	42.44
16	Rubber / Rubber Products	83.23	0.00	83.23
17	Chemicals/Dyes / Paints etc.	77.93	0.00	77.93
171	Of which Fertilisers	0.00	0.00	0.00
172	Of which Petrochemicals	0.00	0.00	0.00
173	Of which Drugs & Pharmaceuticals	0.47	0.00	0.47
18	Cement	12.71	0.00	12.71
19	Leather & Leather Products	0.51	0.00	0.51
20	Gems & Jewellery	35.28	0.00	35.28
21	Construction	23.16	0.00	23.16
22	Petroleum	20.77	0.00	20.77
23	Automobiles & Trucks	0.82	0.00	0.82
24	Computer Software	0.00	0.00	0.00
25	Infrastructure	101.09	0.00	101.09
251	of which Power	19.67	0.00	19.67
252	of which Telecommunication	1.00	0.00	1.00
253	of which Roads & Ports	30.70	0.00	30.70
26	Other Industries	11.83	0.00	11.83
27	NBFCs & Trading	0.00	0.00	0.00
28	Residual Advance to balance Gross Advance	1507.09	0.00	1507.09
	Total	3381.35	0.00	3381.35

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF STRUCTURAL LIQUIDITY				Sub-Total	RESIDUAL MATURITY							(Rs. in Laacs)	
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	2191.78	2191.78	
3.DEPOSITS	89	357	420	866	487	2185	2358	3742	8549	5400	17606	41192	
(I) CURRENT DEPOSITS	15.23	91.39	106.61	213.23	0.00	0.00	0.00	0.00	944.33	944.33	944.32	3046.21	
(II) SAVINGS BANK DEPOSITS	28.38	170.29	198.67	397.34	0.00	0.00	0.00	0.00	4238.27	4238.27	4370.70	13244.58	
(III) TERM DEPOSITS	45.30	95.63	114.25	255.18	389.29	948.63	1150.34	1990.15	3366.13	217.34	12290.52	20607.58	
(IV) CERTIFICATE OF DEPOSITS	0.00	0.00	0.00	0.00	97.80	1235.90	1207.90	1751.97	0.00	0.00	0.00	4293.57	
4. BORROWINGS	375	0	0	375	0	0	90	0	0	0	0	465	
(I) CALL AND SHORT NOTICE	375.02	0.00	0.00	375.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	375.02	
(II) INTER-BANK(TERM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(III) REFINANCES	0.00	0.00	0.00	0.00	0.00	0.00	90.00	0.00	0.00	0.00	0.00	90.00	
(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.	55.61	24.80	37.89	118.30	34.39	140.54	57.08	343.93	631.88	215.45	1524.94	3066.51	
(I) BILLS PAYABLE	2.22	13.31	15.53	31.06	31.06	0.00	0.00	0.00	455.62	0.00	0.00	517.74	
(II) INTER-OFFICE ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(III) PROVISIONS	2.33	0.95	1.24	4.52	3.33	137.14	14.96	142.52	106.63	15.45	40.54	465.09	
(IV) OTHERS (currency Trans., Adjusting others, Asso. Bank Trans. etc.)	51.06	10.54	21.12	82.72	0.00	3.40	42.12	201.41	69.63	200.00	1484.40	2083.68	
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 CREDIT/OD/DL COMPONENT OF WC	7.71	46.25	53.95	107.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.91	
8 LCs/BGs	0.70	4.18	4.86	9.74	9.74	9.74	18.79	0.73	0.00	0.00	0.00	48.74	
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 REDISCONTE D(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	231.79	175.28	50.07	457.14	72.81	663.78	638.07	494.84	0.00	0.00	0.00	2326.64	
12.INTEREST PAYABLE	1.04	4.19	4.92	10.15	79.18	25.63	27.67	43.91	100.31	63.36	206.60	556.81	
13. 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	
A. TOTAL OUTFLOWS	760.78	612.01	571.22	1944.01	683.21	3024.22	3189.85	4625.53	9280.92	5678.75	21578.86	50005.35	
Cumulative out flows	760.78	1372.79	1944.01	1944.01	2627.22	5651.44	8841.29	13466.82	22747.74	28426.49	50005.35		

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF STRUCTURAL LIQUIDITY			Sub-Total	RESIDUAL MATURITY								(Rs. in Laacs)
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	248.57	0.00	0.00	248.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	248.57
2. BALANCES WITH RBI	151.16	19.64	23.06	193.86	26.77	120.06	129.60	205.66	469.82	296.77	967.57	2410.11
3. BALANCES WITH OTHER BANKS	35.46	0.00	0.00	35.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.46
(i) CURRENT ACCOUNT	35.46	0.00	0.00	35.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.46
(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)	350.00	30.09	98.75	478.84	171.11	353.87	845.53	1063.33	1933.05	1743.87	5933.88	12523.48
5. ADVANCES (PERFORMING)	435.02	152.67	195.70	783.39	527.08	1711.29	2368.83	2889.17	16920.47	2445.91	2792.64	30438.78
(i) BILLS PURCHASED AND DISCTD	199.02	42.96	61.21	303.19	79.69	154.83	44.55	6.53	0.00	8.48	0.10	597.37
(ii) CASH CREDITS, OVERDRAFTS, DEMAND LOAN	8.77	52.59	61.36	122.72	122.72	0.00	0.00	0.00	12026.30	0.00	0.00	12271.74
(iii) TERM LOANS	160.94	57.12	73.13	291.19	324.67	1556.46	2324.28	2634.92	4859.28	2437.43	2792.54	17220.77
(iv) Receivable under Agr Debt Relief	66.29	0.00	0.00	66.29	0.00	0.00	0.00	247.72	34.89	0.00	0.00	348.90
6. NPAs (ADVANCES)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.94	36.24	274.18
7. FIXED ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189.49	189.49
8. OTHER ASSETS	193.01	651.21	33.20	877.42	0.31	53.88	0.00	3.70	5.53	2.01	84.11	1026.96
(i) INTER OFFICE ADJ.(IBIT,clearing a/c,ATM)	0.00	89.11	0.00	89.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89.11
(ii) OTHERS (Suspence A/c, Br. Sys. Susp. etc)	193.01	562.10	33.20	788.31	0.31	53.88	0.00	3.70	5.53	2.01	84.11	937.85
9. REVERSE 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. SWAPS (SELL/BUY)/	234.01	176.67	0.70	411.38	36.35	864.63	672.10	524.51	0.00	0.00	0.00	2508.97
11. BILLS REDISCOUNTED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. INTEREST RECEIVABLE	0.00	0.00	0.00	0.00	0.00	30.73	259.61	0.00	0.00	0.00	0.00	290.34
13. COMMITTED LINES OF CREDIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14(A) OTHERS (Devolvable LCs/BGs)	0.00	0.00	0.00	0.00	9.74	9.74	9.74	18.79	0.73	0.00	0.00	48.74
15. Export Refinance Limit	639.80	0.00	0.00	639.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	639.80
B. TOTAL INFLOWS	2287.03	1030.28	351.41	3668.72	771.36	3144.20	4285.41	4705.16	19329.60	4726.50	10003.93	50634.88
C. MISMATCH (B-A)	1526.25	418.27	-219.81	1724.71	88.15	119.98	1095.56	79.63	10048.68	-952.25	11574.93	
D. CUMULATIVE MISMATCH	1526.25	1944.52	1724.71	1724.71	1812.86	1932.84	3028.40	3108.03	13156.71	12204.46	629.53	
E. C AS % TO A	201%	68%	-38%	89%	13%	4%	34%	2%	108%	-17%	-54%	
F. D AS % TO CUMULATIVE OUTFLOWS	201%	142%	89%	89%	69%	34%	34%	23%	58%	43%	1%	
Prudential Level for mismatch	@	@	@	@	@	-50%	-50%	-60%	-60%	-60%	-60%	
Prudential Level for cumulative mismatch	-5%*	-10%*	-15%*	-15%*	-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 individual 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(D) DF-4

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF INTEREST RATE SENSITIVITY									
					RESIDUAL MATURITY			(Rs. in Lacs)	
LIABILITIES	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	2191.78	2191.78
3.DEPOSITS	1524	2963	13937	6715	8914	587	195	6357	41192
(I) CURRENT DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3046.21	3046.21
(II) SAVINGS BANK DEPOSITS	0.00	0.00	9933.44	0.00	0.00	0.00	0.00	3311.14	13244.58
(III) TERM DEPOSITS	1426.07	1727.23	2795.45	4962.72	8913.68	587.40	195.03	0.00	20607.58
(IV) CERTIFICATE OF DEPOSITS	97.80	1235.90	1207.90	1751.97	0.00	0.00	0.00	0.00	4293.57
4. BORROWINGS	375.02	0.00	90.00	0.00	0.00	0.00	0.00	0.00	465.02
(I) CALL AND SHORT NOTICE	375.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	375.02
(II) INTER-BANK(TERM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III) REFINANCES	0.00	0.00	90.00	0.00	0.00	0.00	0.00	0.00	90.00
(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	200.00	1450.00	1416.51	3066.51
(I) BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517.74	517.74
(II) INTER-OFFICE ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III) PROVISIONS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	465.09	465.09
(IV) OTHERS	0.00	0.00	0.00	0.00	0.00	200.00	1450.00	433.68	2083.68
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)/	529.95	663.78	638.07	494.84	0.00	0.00	0.00	0.00	2326.64
INTEREST PAYABLE	89.33	25.63	27.67	43.91	100.31	63.36	206.60	0.00	556.81
9. OTHERS(SPECIFY)									
A. TOTAL LIABILITIES	2518.17	3652.54	14692.53	7253.44	9013.99	850.76	1851.63	10015.64	49848.70

ANNEXURE IV(E) DF-4

STATE BANK OF BIKANER AND JAIPUR, HEAD OFFICE, JAIPUR

STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY

(Rs. in Lacs)

ASSETS	1-28 DAYS	29D- 3MTHS	>3-6 MTHS	>6-12 MTHS	>1-3 YEARS	>3-5 YEARS	> 5 YEARS	N- SENSITIVE	TOTAL
1 CASH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	248.57	248.57
2.BALANCES WITH RBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2410.11	2410.11
3. BALANCES WITH OTHER BANKS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.46	35.46
3.1 CURRENT ACCOUNT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.46	35.46
3.2 MONEY AT CALL AND SHORT NOTICE, TERM DEPOSITS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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)	269.86	353.87	845.53	1063.33	1933.05	1739.44	5797.32	521.08	12523.48
4.A OUT of WHICH HELD TO MATURITY	1.00	2.19	297.59	600.75	1853.00	1685.05	5772.30	58.55	10270.43
5. ADVANCES (PERFORMING)	1008.20	1712.75	22257.31	558.61	1144.20	568.87	836.95	2243.98	30330.87
(i) BILLS PURCHASED & DISCOUNTED	382.88	154.83	44.55	6.53	0.00	8.48	0.10	0.00	597.37
(ii) CASH CREDITS, OVERDRAFTS & DEMAND LOANS	9.46	1.46	9813.98	3.39	132.31	52.82	255.33	1895.08	12163.83
(iii) TERM LOANS	615.86	1556.46	12398.78	548.69	1011.89	507.57	581.52	0.00	17220.77
(iv) Receivable under Agr Debt Relief	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348.90	348.90
6. NPAs (ADVANCES)	0.00	0.00	0.00	0.00	0.00	237.94	36.24	0.00	274.18
7. FIXED ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189.49	189.49
8. OTHER ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1026.96	1026.96
(i) INTER OFFICE ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89.11	89.11
(ii) OTHERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	937.85	937.85
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) MATURING FORWARDS	447.73	864.63	672.10	524.51	0.00	0.00	0.00	0.00	2508.97
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	30.73	259.61	0.00	0.00	0.00	0.00	0.00	290.34
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	1725.79	2961.98	24034.55	2146.45	3077.25	2546.25	6670.51	6675.65	49838.43
C. GAP(B-A)	-792.38	-690.56	9342.02	5106.99	5936.74	1695.49	4818.88	-3339.99	
D. CUMULATIVE GAP	-792.38	1482.94	7859.08	2752.09	3184.65	1489.16	3329.72	-10.27	
E. C AS % TO B	-46%	-23%	39%	-238%	-193%	67%	72%	-50%	
F. D AS % TO B	-46%	-32%	27%	9%	-9%	-4%	8%	0%	
G.C AS % TO TOATL RT.SENS.ASSETS	-1.84%	-1.60%	21.64%	-11.83%	13.75%	3.93%	11.16%	-7.74%	
Prudential Level for Gap(Not exceed to)	35%	35%	35%	30%	30%	30%	30%		

End of the Basel-II Disclosures