



Annex II

Format for Computing Countercyclical Provisioning Buffer

Amount in Rs. in Crore						
Computing Countercyclical Provisioning Buffer as on September 30, 2010						
1	2	3	4	5	6	7
		Gross NPA @ Plus Technical / Prudential Write-off *	Specific Provisions for NPAs held / required	Technical write-off	Total (4+5)	Ratio of (6) to (3)
1.	Sub-Standard Advances					
2.	Doubtful Advances (a+b+c)					
	a < 1 year					
	b 1-3 Years					
	c >3 years					
3.	Advances classified as Loss Assets					
4.	Total					
5.	Floating Provisions for Advances (only to the extent they are not used as Tier II Capital)					
6.	DICGC / ECGC claims received and held pending adjustment					
7.	Part payment received and kept in Suspense Account or any other similar account					
8.	Total (Sum of column 6 of Row 4+ Row 5 + Row 6+ Row 7)					
9.	Provision Coverage Ratio {(Row 8/Total of Column 3 of Row 4)*100}					
10.	If PCR < 70%, shortfall in provisioning to achieve PCR of 70% (70% of Column 3 of Row 4 - Row 8)					
11.	A Countercyclical Provisioning Buffer, if bank has achieved PCR of 70% - Floating Provisions for advances to the extent not used as Tier II capital (Row 5)					
	B Countercyclical Provisioning Buffer, if bank has not achieved PCR of 70% - Floating Provisions for advances to the extent not used as Tier II capital (Row 5) + Shortfall in provisioning to achieve PCR of 70%, if any (Row 10) which needs to be built up at the earliest.					