



## Annex II

### Format for Computing Countercyclical Provisioning Buffer

Computing Countercyclical Provisioning Buffer as on September 30, 2010							Amount in Rs. in Crore
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.	<b>Total</b>						
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.	<b>Total</b> (Sum of column 6 of Row 4+ Row 5 + Row 6+ Row 7)						
9.	<b>Provision Coverage Ratio</b> {(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 <b>Countercyclical Provisioning Buffer, if bank has achieved PCR of 70% -</b> Floating Provisions for advances to the extent not used as Tier II capital (Row 5)						
	B <b>Countercyclical Provisioning Buffer, if bank has not achieved PCR of 70% -</b> 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.						