Annex II

Format for Computing Countercyclical Provisioning Buffer

Amount 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.					