

6	CONTINGENCIES AND COMMITMENTS	Current period	Prior Yr Audited
	6.1 Direct Credit Substitutes (including general guarantees of indebtedness, bank acceptance guarantees and standby letters of credit serving as financial guarantees for loans and securities)		Rupees in '000
	6.2 Transaction-related Contingent Liabilities (including performance bonds, bid bonds, warranties, advance payment guarantees, shipping guarantees and standby letters of credit related to particular transactions)		
	6.3 Trade-related Contingent Liabilities (short-term self-liquidating trade-related arising from the movement of goods, such as documentary credits where the underlying shipment is used as security)		
	6.4 Other Contingencies Unless the possibility of any outflow in settlement is remote, disclose for each class of contingent liability (including taxation contingency) at the balance sheet date a brief description of the nature of contingent liability and, where practicable an estimate of its financial effect; an indication of the uncertainties relating to the amount or timing of any outflow; and the possibility of any reimbursement. Where any of the information required above is not disclosed because it is not practicable to do so, disclose that fact.		
	6.5 Commitments in respect of forward lending Forward call lending Forward repurchase agreement lending Commitments to extend credit Others (to be specified) Commitments to extend credit are those commitments that are irrevocable because they cannot be withdrawn at the discretion of the bank without the risk of incurring significant penalty or expense.		
	6.6 Commitments in respect of forward exchange contracts Purchase Sale For forward exchange contracts, disclose information about the extent and nature, including significant terms and conditions that may affect the amount, timing and certainty of future cash flows.		
	6.7 Commitments in respect of operating leases Not later than one year Later than one year and not later than five years Later than five years Disclose a general description of the lessee's significant leasing arrangements including, but not limited to, the basis on which contingent rent payments are determined; the existence and terms of renewal or purchase options and escalation clauses; and restrictions imposed by lease arrangements, such as those concerning dividends, additional debt, and further leasing.		
	6.8 Commitments for the acquisition of operating fixed assets		
	6.9 Other commitments (To be specified)		

In respect of items 6.1, 6.2 and 6.3, disclose guarantees favouring Government, financial institutions and others. Also disclose guarantees given on behalf of directors or officers or any of them (severally or jointly) with any other person, subsidiaries and associated undertakings