

## **The Credit Rating for the year 2013**

Particulars	Rating	Defination
Long Term	<b>AA -</b> High Safety	Banks rated in this category are adjudged to be of high quality, offer higher safety and have high credit quality. This level of rating indicates a corporate entity with a sound credit profile and without significant problems. Risks are modest and may vary slightly from time to time because of economic conditions.
Short Term	<b>ST-2</b> High Grade	High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.