

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:
POSITION AS ON 30.06.2011

I.	Capital Funds :	(Rs. in Lacs)	
	A. Tier I Capital Elements:		
	(a) Paid up Capital		47621.54
	(b) Innovative Perpetual Debt Instruments		30000.00
	(c) Less:		
	1. Equity Investments in Subsidiaries	4479.99	
	2. Investment in RRBs	1381.03	5861.02
	Total (a+b-c)		71760.52
	(d) Reserves & Surplus		
	1. Statutory Reserve		198738.71
	2. Special Reserve		47100.00
	3. Capital Reserve		35127.04
	4. Share Premium		136048.46
	5. Other Disclosed Reserves		290324.78
	6. Balance in Profit & Loss Account		52454.78
	Total (d)		759793.77
	Tier I Capital (a+b-c+d)		831554.29
	B. Tier II Capital Elements :		
	1.		
	a) Undisclosed Reserves and Cumulative and Perpetual Preference Shares		0.00
	b) Upper Tier-II Instrument		100000.00
	c) Revaluation Reserves		38843.42
	d) General Provision and Loss Reserves		40770.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		235190.00
	g) Investment Reserve		0.00
	Total (1)		414803.42
	2. Less:		
	1. Equity Investments in Subsidiaries	4480.00	
	2. Investment in RRBs	1381.02	5861.02
	Tier II Capital (1-2)		408942.40
II	Total Capital Fund (Tier I + Tier II)		1240496.69
III	Risk Weighted Assets		
	1. Credit Risk		8504568.21
	2. Market Risk		529581.27
	3. Operational Risk		694391.67
	Total Risk Weighted Assets (1 + 2 + 3)		9728541.15
IV	Minimum Capital Required-Regulatory		9.00%
V	Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets)		8.55%
VI	Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets)		12.75%