

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:
POSITION AS ON 30-June-2012

I.	Capital Funds :	(Rs. in Lacs)	
	A. Tier I Capital Elements:		
	(a) Paid up Capital		50002.62
	(b) Innovative Perpetual Debt Instruments		30000.00
	Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.03	2131.03
	Total (a+b)		77871.59
	(c) Reserves & Surplus		
	1. Statutory Reserve		245738.71
	2. Special Reserve		68000.00
	3. Capital Reserve		36291.97
	4. Share Premium		179607.88
	5. Other Disclosed Reserves		365324.78
	6. Balance in Profit & Loss Account		69788.66
	Total (c)		964752.00
	Tier I Capital (a+b+c)		1042623.59
	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		38655.13
	d) General Provision and Loss Reserves		62234.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		209952.00
	g) Investment Reserve		0.00
	Total (1)		410841.13
	2. Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.02	2131.02
	Tier II Capital (1-2)		408710.11
II	Total Capital Fund (Tier I + Tier II)		1451333.70
III	Risk Weighted Assets		
	1. Credit Risk		9744918.72
	2. Market Risk		583723.41
	3. Operational Risk		887961.00
	Total Risk Weighted Assets (1 + 2 + 3)		11216603.13
IV	Minimum Capital Required-Regulatory		9.00%
V	Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets)		9.30%
VI	Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets)		12.94%