

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:			
POSITION AS ON 30.06.2013			
<b>I.</b>	<b>Capital Funds :</b>		<b>(Rs. in Lacs)</b>
	<b>A. Tier I Capital Elements:</b>		
	(a) Paid up Capital		50,002.62
	(b) Innovative Perpetual Debt Instruments		30,000.00
	(c) Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1,083.74	1,833.74
	<b>Total (a+b-c)</b>		78,168.88
	<b>(d) Reserves &amp; Surplus</b>		
	1. Statutory Reserve		275,438.71
	2. Special Reserve		93,100.00
	3. Capital Reserve		39,440.50
	4. Share Premium		179,607.88
	5. Other Disclosed Reserves		377,342.83
	6. Balance in Profit & Loss Account		22,931.15
	<b>Total (d)</b>		987,861.07
	<b>Tier I Capital (a+b-c+d)</b>		1,066,029.95
	<b>B. Tier II Capital Elements :</b>		
	<b>1</b>		
	a) Undisclosed Reserves and Cumulative and Perpetual Preference Shares		0.00
	b) Upper Tier-II Instrument		100,000.00
	c) Revaluation Reserves		38,474.24
	d) General Provision and Loss Reserves		82,388.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		178,714.00
	g) Investment Reserve		8,908.52
	<b>Total (1)</b>		408,484.76
	<b>2. Less:</b>		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1,083.74	1,833.74
	<b>Tier II Capital (1-2)</b>		406,651.02
<b>II</b>	<b>Total Capital Fund (Tier I + Tier II)</b>		1,472,680.97
<b>III</b>	<b>Risk Weighted Assets</b>		
	1. Credit Risk		11,522,009.03
	2. Market Risk		775,376.61
	3. Operational Risk		1,006,242.22
	<b>Total Risk Weighted Assets (1 + 2 + 3)</b>		<b>13,303,627.86</b>
<b>IV</b>	<b>Minimum Capital Required-Regulatory</b>		<b>9.00%</b>
<b>V</b>	<b>Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets)</b>		<b>8.01%</b>
<b>VI</b>	<b>Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets )</b>		<b>11.07%</b>