DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK: POSITION AS ON 31.12.2011

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	750.00	
		2. Investment in RRBs	1381.03	**2131.03**
		Total (a+b-c)		**75490.51**
	(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		157297.67
		Total (d)		**864636.66**
		Tier I Capital (a+b-c+d)		**940127.17**
	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		38747.57
		d) General Provision and Loss Reserves		48775.00
		e) Hybrid Debt Capital Instruments		0.00
		f) Subordinated Debts		219952.00
		g) Investment Reserve		0.00
		Total (1)		**407474.57**
	2. Less:	1. Equity Investments in Subsidiaries	750	
		2. Investment in RRBs	1381.02	**2131.02**
		Tier II Capital (1-2)		**405343.55**
II	**Total Capital Fund (Tier I + Tier II)**			**1345470.72**
III	**Risk Weighted Assets**			
	1. Credit Risk			9225442.93
	2. Market Risk			633144.83
	3. Operational Risk			694391.67
	Total Risk Weighted Assets (1 + 2 + 3)			**10552979.42**
IV	**Minimum Capital Required-Regulatory**			**9.00%**
V	**Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets)**			**8.91%**
VI	**Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets)**			**12.75%**