

**DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:**  
**POSITION AS ON 31.12.2012**

<b>I.</b>	<b>Capital Funds :</b>	<b>(Rs. in Lacs)</b>	
	<b>A. Tier I Capital Elements:</b>		
	(a) Paid up Capital		50002.62
	(b) Innovative Perpetual Debt Instruments		30000.00
	(c) Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.03	<b>2131.03</b>
	<b>Total (a+b-c)</b>		<b>77871.59</b>
	(d) 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		365342.83
	6. Balance in Profit & Loss Account		124273.11
	<b>Total (d)</b>		<b>1019254.50</b>
	<b>Tier I Capital (a+b-c+d)</b>		<b>1097126.09</b>
	<b>B. Tier II Capital Elements :</b>		
	1.		
	a) Undisclosed Reserves and Cumulative and Perpetual Preference Shares		0.00
	b) Upper Tier-II Instrument		100000.00
	c) Revaluation Reserves		38564.71
	d) General Provision and Loss Reserves		77708.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		188714.00
	g) Investment Reserve		0.00
	<b>Total (1)</b>		<b>404986.71</b>
	2. Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.02	<b>2131.02</b>
	<b>Tier II Capital (1-2)</b>		<b>402855.69</b>
<b>II</b>	<b>Total Capital Fund (Tier I + Tier II)</b>		<b>1499981.78</b>
<b>III</b>	<b>Risk Weighted Assets</b>		
	1. Credit Risk		10932609.89
	2. Market Risk		717988.61
	3. Operational Risk		887961.11
	<b>Total Risk Weighted Assets (1 + 2 + 3)</b>		<b>12538559.61</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>8.75%</b>
<b>VI</b>	<b>Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets )</b>		<b>11.96%</b>