

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:
POSITION AS ON 30.06.2010

I.	Capital Funds :	(Rs. in Lacs)	
	A. Tier I Capital Elements:		
	(a) Paid up Capital		44670.00
	(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)		72538.97
	(d) Reserves & Surplus		
	1. Statutory Reserve		162738.71
	2. Special Reserve		11500.00
	3. Capital Reserve		35127.04
	4. Share Premium		72000.00
	5. Other Disclosed Reserves		251133.43
	6. Balance in Profit & Loss Account		47234.07
	Total (d)		579733.25
	Tier I Capital (a+b-c+d)		652272.22
	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		39041.09
	d) General Provision and Loss Reserves		34010.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		249190.00
	g) Investment Reserve		0.00
	Total (1)		422241.09
	2. Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.02	2131.02
	Tier II Capital (1-2)		420110.07
II	Total Capital Fund (Tier I + Tier II)		1072382.29
III	Risk Weighted Assets		
	1. Credit Risk		6759671.49
	2. Market Risk		614145.97
	3. Operational Risk		540438.33
	Total Risk Weighted Assets (1 + 2 + 3)		7914255.79
IV	Minimum Capital Required-Regulatory		9.00%
V	Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets)		8.24%
VI	Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets)		13.55%