

**DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:**  
**POSITION AS ON 30.09.2011**

<b>I.</b>	<b>Capital Funds :</b>	<b>(Rs. in Lacs)</b>	
	<b>A. Tier I Capital Elements:</b>		
	(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	<b>2131.03</b>
	<b>Total (a+b-c)</b>		<b>75490.51</b>
	(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		101254.60
	<b>Total (d)</b>		<b>808593.59</b>
	<b>Tier I Capital (a+b-c+d)</b>		<b>884084.10</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		38795.50
	d) General Provision and Loss Reserves		45859.00
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		219952.00
	g) Investment Reserve		0.00
	<b>Total (1)</b>		<b>404606.50</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>402475.48</b>
<b>II</b>	<b>Total Capital Fund (Tier I + Tier II)</b>		<b>1286559.58</b>
<b>III</b>	<b>Risk Weighted Assets</b>		
	1. Credit Risk		8724784.48
	2. Market Risk		488453.33
	3. Operational Risk		694391.67
	<b>Total Risk Weighted Assets (1 + 2 + 3)</b>		<b>9907629.47</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>8.93%</b>
<b>VI</b>	<b>Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets )</b>		<b>12.99%</b>

