

**BASEL - II DISCLOSURES AS ON 30<sup>th</sup> JUNE 2011**

**1. Scope of Application**

<b>Quantitative disclosures</b>			
1.1	Aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted:		
	Name of subsidiary	Activity	Amount of shortfall deducted (in Crores)
	NIL	NA	NA
1.2	The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction:		
a)	Name		NIL
b)	Country of incorporation / residence		NA
c)	Proportion of ownership interest		NA
d)	Proportion of voting power		NA
e)	Quantitative impact on regulatory capital of using this method versus using the deduction		NA

**2. Capital Structure**

<b>2</b>	<b>Quantitative Disclosures</b>			<b>Amount (Rs.in Crores)</b>
<b>a</b>	<b>Tier-I Capital</b>			<b>801.26</b>
	Paid-up share capital			85.14
	Reserves & Surplus			736.29
	Innovative Instruments			0.00
	Other capital instruments			0.00
	Amounts deducted from Tier-I Capital, including goodwill and investments			(20.17)
<b>b</b>	<b>Tier-II Capital (net of deductions from Tier II capital)</b>			<b>177.82</b>
<b>d</b>	Debt capital Instruments eligible for inclusion in upper Tier II Capital			27.50
	Total Amount outstanding	Of which amount raised during the current year	Amount eligible to be reckoned as capital funds	
	27.50	Nil	27.50	
<b>e</b>	Subordinated debt eligible for inclusion in Lower Tier II capital			100.80
	Total Amount outstanding	Of which amount raised during the current year	Amount eligible to be reckoned as capital funds	
	177.00	Nil	100.80	
	Revaluation Reserve			7.40
	Special Reserve			5.99
	General Provision			36.13
<b>f</b>	<b>Other deductions from capital, if any</b>			<b>0.00</b>
<b>g</b>	<b>Total eligible capital</b>			<b>979.08</b>

### 3. Capital Adequacy

	<b>Quantitative Disclosure</b>	
3.1	Minimum capital requirements under Pillar I of Basel II	Amount (Rs.in crores)
a	Capital requirements for credit risk (9% of RWA)	709.39
	Portfolio subject to Standardised Approach	709.39
	Securitisation exposure	0.00
b	Capital requirements for market risk (Standardised duration Approach)	22.08
	Interest rate risk	20.45
	Foreign exchange risk (including Gold)	0.76
	Equity risk	0.87
c	Capital requirements for Operational risk (Basic Indicator Approach)	41.70
d	Total CRAR (%)	11.40%
	Tier I CRAR (%)	9.33%
e	Total and Tier-I CRAR for the consolidated Group	
	Total CRAR (%)	NA
	Tier I CRAR (%)	NA
f	Total and Tier I CRAR for the significant subsidiary which are not under consolidated group	
	Total CRAR (%)	NA
	Tier I CRAR (%)	NA