



BASEL II DISCLOSURES AS ON 30.06.2010

	(Rs. in Crores)	
CAPITAL FUNDS AND RISK WEIGHTED ASSETS RATIO		
I. Capital Funds		
A. Tier 1 Capital Elements		
a) Paid-up Capital		521.97
b) Reserves and Surplus		
1. Statutory Reserves	1 482.98	
2. Share Premium	200.00	
3. Capital Reserve	132.79	
4. Other Disclosed reserves	3 149.60	
5. IPDI for Tier I	773.00	5 738.37
LESS: Deferred Tax Assets		
Total (a+b)=Tier I Capital		6 260.34
Less Investments in Financial Associates		16.68
		6 243.66
B. Tier II Capital Elements		
a. Undisclosed Reserves and Cumulative Perpetual Preference Shares	0.00	
b. Revaluation Reserves (@45%)	180.74	
c. General Provisions and Loss Reserves	439.80	
d. Capital Reserve (Investments)	0.00	
e. Investment Fluctuation Reserve	0.00	
f. Upper Tier II Capital	819.70	
g. Subordinated Debts & Unsecured Redeemable Loans	1615.00	
Total (a+b+c+d+e+f+g)=Tier II Capital		3055.24
Less investments in Financial Associates		16.67
Total Tier II Capital		3038.57
CAPITAL FUNDS (A+B)		9 282.23
II. Total Risk-Weighted Assets		75 017.46
III. Percentage of Capital Funds to Risk Weighted Assets (I/II)		
Tier I CRAR		8.32
Tier II CRAR		4.05