

Basel II disclosure as on 30.06.2009

(Rs. crores)

CAPITAL FUNDS AND RISK WEIGHTED ASSETS RATIO		
I. Capital Funds		
A. Tier I Capital Elements		
a) Paid -up Capital	521.97	
		521.97
b) Reserves and Surplus		
1) Statutory Reserves	1279.65	
2) Share Premium	200.00	
3) Capital Reserve	55.01	
4) Other Disclosed reserves	2796.58	
5) IPDI for Tier I	773.00	5104.24
Total (a+b) = Tier I Capital		5626.21
Less investments in Financial associates		16.68
		5609.53
B. Tier II Capital Elements		
a. Undisclosed Reserves and Cumulative Perpetual Preference Shares	0.00	
b. Revaluation Reserves(@ 45%)	185.52	
c. General Provisions and Loss Reserves	745.93	
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	1945.00	
Total (a+b+c+d+e+f+g) = Tier II Capital		3696.15
Less investments in Financial associates		16.67
Total Tier II capital funds		3679.48
CAPITAL FUNDS (A+B)		9289.01
II. Risk Weighted Assets		69387.22
III. Percentage of capital funds to risk weighted Assets (I / II)		13.39
TIER I CRAR		8.09
TIER II CRAR		5.30