

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:
POSITION AS ON 31.12.2009

Table: 1	Capital Structure
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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		132238.71
	2. Special Reserve		9000.00
	3. Capital Reserve		34148.83
	4. Share Premium		72000.00
	5. Other Disclosed Reserves		196133.43
	6. Balance in Profit & Loss Account		107791.28
	Total (d)		551312.25
	Tier I Capital (a+b-c+d)		623851.22
	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		39142.94
	d) General Provision and Loss Reserves		32810.44
	e) Hybrid Debt Capital Instruments		0.00
	f) Subordinated Debts		249190.00
	g) Investment Reserve		0.00
	Total (1)		421143.38
	2. Less:		
	1. Equity Investments in Subsidiaries	750.00	
	2. Investment in RRBs	1381.02	2131.02
	Tier II Capital (1-2)		419012.36
II	Total Capital Fund (Tier I + Tier II)		1042863.58
III	Minimum Capital Required-Regulatory		9.00%
IV	Tier-I Capital Ratio		8.98%
V	Total Capital Adequacy Ratio		15.00%