

**DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:**  
**POSITION AS ON 30.09.2009**

<b>Table: 1</b>	<b>Capital Structure</b>
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I.	Capital Funds :	(Rs. in Lacs)	
	<b>A. Tier I Capital Elements :</b>		
	(a) Paid up Capital		44670.00
	(b) Innovative Perpetual Debt Instruments		15000.00
	(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>57538.97</b>
	(d) Reserves & Surplus		
	1. Statutory Reserve		132238.70
	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		73259.46
	<b>Total (d)</b>		<b>516780.42</b>
	<b>Tier I Capital (a+b-c+d)</b>		<b>574319.39</b>
	<b>B. Tier II Capital Elements :</b>		
	<b>1.</b>		
	a) Undisclosed Reserves and Cumulative and Perpetual Preference Shares		0.00
	b) Upper Tier-II Instrument		50000.00
	c) Revaluation Reserves		39196.05
	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
	<b>Total (1)</b>		<b>371196.49</b>
	<b>2. Less:</b>		
	1. Equity Investments in Subsidiaries	750.00	0.00
	2. Investment in RRBs	1381.02	<b>2131.02</b>
	<b>Tier II Capital (1-2)</b>		<b>369065.47</b>
<b>II</b>	<b>Total Capital Fund (Tier I + Tier II)</b>		<b>943384.86</b>
<b>III</b>	<b>Minimum Capital Required-Regulatory</b>		<b>9.00%</b>
<b>IV</b>	<b>Tier-I Capital Ratio</b>		<b>9.07%</b>
<b>V</b>	<b>Total Capital Adequacy Ratio</b>		<b>14.90%</b>