**BASEL - II DISCLOSURES AS ON 31st December 2011**

## 1. Scope of Application

| | | | |
|---|---|---|---|
| | **Quantitative disclosures** | | |
| 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

| | | | | |
|---|---|---|---|---|
| **2** | **Quantitative Disclosures** | | | **Amount (Rs.in Crores)** |
| **a** | **Tier-I Capital** | | | **739.70** |
| | Paid-up share capital | | | 85.14 |
| | Reserves & Surplus | | | 736.29 |
| | Innovative Instruments | | | 0.00 |
| | Other capital instruments | | | 0.00 |
| | Amounts deducted from Tier-1 Capital, including goodwill and investments | | | (81.73) |
| **b** | **Tier-II Capital** (net of deductions from Tier II capital) | | | **173.88** |
| d | 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 | |
| e | Subordinated debt eligible for inclusion in Lower Tier II capital | | | 95.40 |
| | Total Amount outstanding | Of which amount raised during the current year | Amount eligible to be reckoned as capital funds | |
| | 177.00 | Nil | 95.40 | |
| | Revaluation Reserve | | | 7.40 |
| | Special Reserve | | | 5.99 |
| | General Provision | | | 37.59 |
| **f** | **Other deductions from capital, if any** | | | **0.00** |
| **g** | **Total eligible capital** | | | **913.58** |

### 3. Capital Adequacy

| | **Quantitative Disclosure** | |
|---|---|---|
| 3.1 | Minimum capital requirements under Piller I of Basel II | Amount (Rs.in crores) |
| a | Capital requirements for credit risk (9% of RWA) | 776.95 |
| | Portfolio subject to Standardised Approach | 776.95 |
| | Securitisation exposure | 0.00 |
| b | Capital requirements for market risk (Standardised duration Approach) | 13.65 |
| | Interest rate risk | 9.56 |
| | Foreign exchange risk (including Gold) | 3.26 |
| | Equity risk | 0.83 |
| c | Capital requirements for Operational risk (Basic Indicator Approach) | 41.70 |
| d | Total CRAR (%) | 9.88% |
| | Tier I CRAR (%) | 8.00% |
| 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 |