

BASEL - II DISCLOSURES AS ON 30th SEPTEMBER 2012

Table DF -1 : Scope of Application

a	The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries.		
	Name of the Subsidiary	Activity	Amount of shortfall deducted (Rs.in crores)
	Nil	NA	NA
b	The aggregate amounts (e.g. current book value) of the bank's total interest in insurance entities.		Nil

Table DF -2 : Capital Structure

(Amount Rs.in Crores)

a	Tier-I Capital	616.80
	• Paid-up share capital;	85.14
	• Reserves & Surplus	740.86
	• Innovative instruments,	-
	• Other capital instruments	-
	• Amount deducted from Tier I capital , including goodwill and investments.	(209.20)
b	The total amount of Tier-II capital (net of deductions from Tier II capital)	215.88
	• Special Reserve	5.99
	• Revaluation Reserve	7.40
	• Provision for Standard Assets	29.27
c	Debt capital instruments eligible for inclusion in Upper Tier II capital	
	• Total amount outstanding	27.50
	• Of which amount raised during the current year	-
	• Amount eligible to be reckoned as capital funds	27.50
d	Subordinated debt eligible for inclusion in Lower Tier –II capital	
	• Total amount outstanding	278.70
	• Of which amount raised during the current year	111.70
	• Amount eligible to be reckoned as capital funds	175.10
e	Other deductions from capital, if any	-
f	Total eligible capital	862.06

Table DF -3 : Capital Adequacy

(Amount Rs.in Crores)

a	Capital requirements for credit risk:	636.60
	• Portfolios subject to standardized Approach	636.60
	• Securitisation exposures.	-
b	Capital requirements for market risk:	23.87
	Standardised duration approach:	
	• Interest rate risk	19.78
	• Foreign exchange risk (including gold)	3.25
	• Equity risk	0.84
c	Capital requirements for operational risk;	51.17
	• Basic indicator approach	51.17
d	Capital Adequacy Ratio	10.90%
	Tier I Capital	7.80%
	Tier I Capital	3.10%