

**ANNEXTURE: REPORTING FORMS**

**FORM NO.1 CAPITAL ADEQUACY TABLE - 13 APRIL 2010**

		Rs. '000	
		<b>Chaitra end 2066</b>	<b>Falgun end 2066</b>
<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	27,514,918	27,818,576
b.	Risk Weighted Exposure for Operational Risk -Form No.5	1,804,243	1,804,243
c.	Risk Weighted Exposure for Market Risk	218,760	92,636
Adjustments under Pillar II			
	Add: 3% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)		
	Add: ...% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-	-
<b>Total Risk Weighted Exposures (a+b+c)</b>		<b>29,537,921</b>	<b>29,715,455</b>
<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>Core Capital (Tier 1)</b>		<b>2,613,448</b>	<b>2,542,089</b>
a.	Paid up Equity Share Capital	830,467	830,467
b.	Proposed Bonus Equity Shares	-	-
c.	Share Premium	14,780	14,780
d.	Irredeemable Non- cumulative preference shares		
e.	Statutory General Reserves	450,839	450,839
f.	Retained Earnings	82,444	82,444
g.	Reserve for Deferred Tax	33,723	33,723
h.	Un-audited current year cumulative profit	631,869	560,510
I.	Debenture Redemption Reserve	120,000	120,000
j.	Capital Adjustment Reserve	284,100	284,100
k.	Capital Redemption Reserve	140,000	140,000
l.	Dividend Equalization Reserves		
m.	Other Free Reserve	25,226	25,226
n.	Less: Goodwill		
o.	Less: Miscellaneous Expenditure not written off		
p.	Less: Investment in Equity in licensed Financial Institutions		
q.	Less: Investment in Equity in licensed Financial Institutions		
r.	Less: Investment in Equity of institutions with excess of limits		
s.	Less: Investments arising out of underwriting commitments	-	-
t.	Less: Reciprocal crossholdings		
u.	Less: Other Deductions		
Adjustments under Pillar II			
	Less: Shortfall in Provision (6.4 a 1)		
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)		
<b>Supplementary Capital (Tier 2)</b>		<b>771,268</b>	<b>773,487</b>
a.	Cumulative and/or Redeemable Preference Share	200,000	200,000
b.	Subordinated Term Debt	180,000	180,000
c.	Hybrid Capital Instruments		
d.	General Loan Loss provision	285,046	284,816
e.	Investment Adjustment Reserve		
f.	Assets Revaluation Reserve		
g.	Exchange Equalization Reserve	22,044	22,044
h.	Additional Loan Loss Provision	84,178	86,627
i.	Other Reserves		
<b>Total Capital Fund (Tier I and II)</b>		<b>3,384,716</b>	<b>3,315,576</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>	<b>Previous Period</b>
	Tier 1 Capital to Risk Weighted Exposures	8.85	8.55
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.46	11.16