

ANNEXTURE: REPORTING FORMS
FORM NO.1 CAPITAL ADEQUACY TABLE - 17 OCT 2010

Rs. In 000

		Ashwin end 2067
1.1 RISK WEIGHTED EXPOSURES		Current Period
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	28,549,572
b.	Risk Weighted Exposure for Operational Risk -Form No.5	2,345,841
c.	Risk Weighted Exposure for Market Risk	254,348
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)	622,995
	Add: ...% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		31,772,756
1.2 CAPITAL		Current Period
Core Capital (Tier 1)		2,744,440
a.	Paid up Equity Share Capital	1,079,607
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	14,780
d.	Irredeemable Non- cumulative preference shares	
e.	Statutory General Reserves	617,193
f.	Retained Earnings	72,621
g.	Reserve for Deferred Tax	34,518
h.	Un-audited current year cumulative profit	207,348
I.	Debenture Redemption Reserve	180,000
j.	Capital Adjustment Reserve	367,147
k.	Capital Redemption Reserve	140,000
l.	Dividend Equalization Reserves	
m.	Other Free Reserve	31,226
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)	
Supplementary Capital (Tier 2)		739,203
a.	Cumulative and/or Redeemable Preference Share	200,000
b.	Subordinated Term Debt	120,000
c.	Hybrid Capital Instruments	
d.	General Loan Loss provision	282,615
e.	Investment Adjustment Reserve	
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	22,044
h.	Additional Loan Loss Provision	114,544
i.	Other Reserves	
Total Capital Fund (Tier I and II)		3,483,643
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	8.64
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	10.96