

**Basel II disclosure as on 30.06.2009**

(Rs. crores)

<b>CAPITAL FUNDS AND RISK WEIGHTED ASSETS RATIO</b>		
<b>I. Capital Funds</b>		
<b>A. Tier I Capital Elements</b>		
a) Paid -up Capital	521.97	
		521.97
b) Reserves and Surplus		
1) Statutory Reserves	1279.65	
2) Share Premium	200.00	
3) Capital Reserve	55.01	
4) Other Disclosed reserves	2796.58	
5) IPDI for Tier I	773.00	5104.24
Total (a+b) = Tier I Capital		<b>5626.21</b>
Less investments in Financial associates		16.68
		<b>5609.53</b>
<b>B. Tier II Capital Elements</b>		
a. Undisclosed Reserves and Cumulative Perpetual Preference Shares	0.00	
b. Revaluation Reserves( @ 45%)	185.52	
c. General Provisions and Loss Reserves	745.93	
d. Capital Reserve(Investments)	0.00	
e. Investment Fluctuation Reserve	0.00	
f. Upper Tier II Capital	819.70	
g. Subordinated Debts & Unsecured Redeemable Loans	1945.00	
Total (a+b+c+d+e+f+g) = Tier II Capital		3696.15
Less investments in Financial associates		16.67
Total Tier II capital funds		<b>3679.48</b>
CAPITAL FUNDS (A+B)		<b>9289.01</b>
<b>II. Risk Weighted Assets</b>		<b>69387.22</b>
<b>III. Percentage of capital funds to risk weighted Assets (I / II)</b>		<b>13.39</b>
<b>TIER I CRAR</b>		<b>8.09</b>
<b>TIER II CRAR</b>		<b>5.30</b>