ANNEXTURE: REPORTING FORMS

CAPITAL ADEQUACY TABLE - 15 JULY 2012 (31st Ashadh 2069)

Rs. In '000

1.1 RISK WEIGHTED EXPOSURES		**Ashadh end 2069**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	37,738,258
b.	Risk Weighted Exposure for Operational Risk -Form No.5	3,271,529
c.	Risk Weighted Exposure for Market Risk	85,682
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)	821,909
	Add: …% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (a+b+c)		**41,917,378**
1.2 CAPITAL		
Core Capital (Tier 1)		**4,010,371**
a	Paid up Equity Share Capital	1,231,636
b	Proposed Bonus Equity Shares	-
c	Share Premium	18,555
d	Irredeemable Non- cumulative preference shares	
e	Statutory General Reserves	1,021,567
f	Retained Earnings	826,461
g	Reserve for Deferred Tax	73,780
h	Un-audited current year cumulative profit	-
i	Debenture Redemption Reserve	300,000
j	Capital Adjustment Reserve	367,147
k	Capital Redemption Reserve	140,000
l	Other Free Reserve	31,226
m	Less: Goodwill	-
n	Less: Miscellaneous Expenditure not written off	-
o	Less: Investment in Equity in licensed Financial Institutions	-
p	Less: Investment in Equity of Institutions with vested interests	-
q	Less: Investment in Equity of institutions with excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	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)		**632,351**
a	Cumulative and/or Redeemable Preference Share	160,000
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	General Loan Loss provision	363,102
e	Investment Adjustment Reserve	3,476
f	Assets Revaluation Reserve	
g	Exchange Equalization Reserve	22,903
h	Additional Loan Loss Provision	82,870
i	Other Reserves	-
Total Capital Fund (Tier I and II)		**4,642,722**
1.3 CAPITAL ADEQUACY RATIOS		
	Tier 1 Capital to Risk Weighted Exposures	9.57
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.08