

**Basel-II disclosure as on June 30, 2013**

₹ in 000's

**Capital Structure**

**Tier 1 Capital**

Interest free funds from Head Office	8,087,300
Statutory reserves	21,096
Innovative instruments	
Other capital market instruments	
Amount deducted from Tier -1 Capital	(10,433)
<b>Total Tier 1 Capital</b>	<b>8,097,963</b>

**Tier 2 Capital**

Provision for country risk	5,326
Provision for standard advances	7,139
<b>Total Tier 2 Capital</b>	<b>12,465</b>

<b>Total Eligible Capital</b>	<b>8,110,428</b>
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**Capital requirements**

	<b>Total Capital Required</b>	<b>Total Risk Weighted Assets</b>
<b>Credit Risk</b>		
Portfolios subject to standardised approach	197,088	2,189,868
Securitisation exposures	-	-
<b>Total</b>	<b>197,088</b>	<b>2,189,868</b>
<b>Market Risk</b>		
Interest rate risk	21,865	242,944
Foreign exchange risk (including gold)	45,000	500,000
Equity risk	-	-
<b>Total</b>	<b>66,865</b>	<b>742,944</b>
<b>Operational risk</b>	<b>97,543</b>	<b>1,083,810</b>
<b>Total</b>	<b>361,496</b>	<b>4,016,622</b>

**Capital adequacy ratios**

	<b>%</b>
Tier-1 Capital	201.61%
Tier-2 Capital	0.31%
<b>Total regulatory capital ratio</b>	<b>201.92%</b>