



pnb Housing Finance Limited

(In partnership with Destimoney Enterprises Pvt. Ltd.)

BASEL II DISCLOSURE

Rupees in Crores

Sr.	Item	Amount as on 31.03.2011	Amount as on 30.09.2010	Amount as on 31.03.2010	Amount as on 30.09.2009	Amount as on 31.03.2009	Amount as on 30.09.2008	Amount as on 31.03.2008
1.	Tier I Capital		302.63	266.80	238.24	207.28	185.25	162.81
2.	Total Capital		413.85	376.71	350.86	320.73	299.30	272.66
3.	Required Total Capital		302.55	266.95	237.18	220.09	186.29	189.33
4.	Tier I Ratio (%)		12.00	11.99	12.05	11.30	11.75	10.32
5.	Total Capital Adequacy Ratio (%)		16.41	16.93	17.75	17.49	18.99	17.28

* Calculated as per NHB guidelines

Executive Vice President