

Annexure.1 Formats for Annual Disclosures 1

Item 1: Tier 1 Capital and its sub-components

S. No			Current Period	Corresponding Period of Previous Year (COPPY)
	1	Total Tier 1 Capital		
a.		Paid-Up Capital	1,200,000	1,200,000
b.		General Reserves	-	-
c.		Share Premium Account	-	-
d.		Retained Earnings	1,174,996	953,475
Less:-				
e.		Losses for the Current Year	-	-

Item 2: Tier 2 Capital and its sub-components

S. No			Current Period	COPPY
	1	Tier II Capital		
a.		Capital Reserve	-	-
b.		Fixed Assets Revaluation Reserve	-	-
c.		Exchange Fluctuation Reserve	-	-
d.		Investment Fluctuation Reserve	-	-
e.		Research and Development Fund	-	-
f.		General Provision	167,255	80,807
g.		Capital Grants	-	-
h.		Subordinated Debt	250,000	250,000
i.		Profit for the Year	-	-

Item 3: Risk weighted assets (Current Period and COPPY2)3

S. No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	12,990	0.00%	-
2	20% Risk Weighted Assets	2,175,504	20.00%	435,101
3	50% Risk Weighted Assets	44	50.00%	22
4	100% Risk Weighted Assets	18,957,561	100.00%	18,957,561
5	150% Risk weighted Assets	87,381	150.00%	131,072
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
Grand Totals		21,233,480		19,523,755



Item 4: Capital Adequacy ratios

S. No		Current Period	COPPY
1	Tier 1 Capital	2,374,996	2,374,996
a.	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)	-	-
b.	Of which Sectoral Capital Requirements (SCR) (if applicable)	-	-
i.	Sector 1		
ii.	Sector 2	-	-
iii.	Sector 3	-	-
2	Tier 2 Capital	417,255	167,255
3	Total qualifying capital	2,792,251	2,792,251
4	Core CAR	12.16%	14.59%
a.	Of which CCyB (if applicable) expressed as % of RWA		
b.	Of which SCR (if applicable) expressed as % of Sectoral RWA		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
5	CAR	15.90%	16.00%
6	Leverage ratio	11.68%	12.72%

Item 5: Loans and NPL by Sectoral Classification4

S. No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	-	-	-	-
b.	Manufacturing/Industry	1,478,746	11,326	1,394,539	361
c.	Service & Tourism	799,546	7,160	557,552	2,220
d.	Trade & Commerce	7,411,922	288,231	4,803,884	246,876
e.	Housing	2,920,466	19,404	2,599,339	10,705
f.	Transport	1,034,627	66,764	715,784	33,683
g.	Loans to Purchase Securities	99,022	-	88,674	-
h.	Personal Loan	1,240,568	116,050	1,400,882	88,333
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	471,460	11,580	359,365	9,894
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	-	-	-	-



Item 6: Loans (Over-drafts and term loans) by type of counter-party

S. No	Counter-party	Current Period	COPPY
1	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	1,500,618	391,970
e.	Individuals	5,384,144	4,532,821
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	838,844	483,211
e.	Individuals	7,733,672	6,512,018
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 10: Non performing Loans and Provisions

S. No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a.	Substandard	38,262	71,395
b.	Doubtful	55,741	78,526
c.	Loss	361,039	242,151
2.	Specific Provisions		
a.	Substandard	8,770	16,343
b.	Doubtful	27,725	39,039
c.	Loss	293,360	210,410
3	Interest-in-Suspense		
a.	Substandard	1,150	3,637
b.	Doubtful	5,065	7,768
c.	Loss	67,679	31,742
4	Net NPLS		
a.	Substandard	28,342	51,415
b.	Doubtful	22,951	31,718
c.	Loss	-	-
5	Gross NPLs to Gross Loans	3.37%	3.29%
6	Net NPLs to Net loans	0.57%	0.70%
7	General Provisions		
a.	Standard	148,942	104,302
b.	Watch	24,038	10,969



Item 11: Assets and Investments

S. No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	-	-
c.	Corporate Bonds	-	-
d.	Others	-	-
	Sub-total	-	-
2.	Equity Investments	-	-
e.	Public Companies	57,601	37,790
f.	Private Companies	105,920	26,950
g.	Commercial Banks	103,523	48,216
h.	Non-Bank Financial Institutions	30,091	58,561
Less			
i.	Specific Provisions	3,475	-
3	Fixed Assets		
j.	Fixed Assets (Gross)	340,537	319,908
Less			
k.	Accumulated Depreciation	155,443	137,960
l.	Fixed Assets (Net Book Value)	185,094	181,948

Item 12: Foreign exchange assets and liabilities (Current Period and COPPY10)

S. No	Liquid Foreign Currency Holdings (Up to one week)			Long Term Foreign Currency Holdings (More than one week)			Nu. In millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	OVERALL NET POSITION	Overall Net Position*/ Core Capital
	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7 = 3 + 6	8
USD	1,139.00	-	1,139.00	-	-	-	76,359.815	76,359.815



Item 12: Foreign exchange assets and liabilities (Current Period and COPPY10)

	Domestic		India		Other	
	Current Pe- riod	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	917,179	395,655	44	44	76,359	2,839
Time deposits held with other banks	1,195,000	1,385,000	-	-	-	-
Borrowings	6,096,422	6,096,422	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1	Secured Loans	12,878,615	11,835,750
a.	Loans secured by physical/ real estate collateral	2,557,746	10,562,089
b.	Loans secured by financial collateral	20,000	1,273,661
c.	Loans secured by guarantees		
2	Unsecured Loans	-	-
3	Total Loans	15,456,361	15,456,361

Item 19: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	2,150,145	1,910,681
2	As % of total Loans	13.91%	16.14%
3	Total deposits of the 10 largest depositors	-	-
4	As % of total deposits	-	-

Item 20: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current Period	COPPY
1	Five largest NPL accounts	68,714	34,216
2	As % of total NPLs	13.20%	12.30%

