

Disclosure under BASEL II
Second quarter of FY 2065/66

- **Capital structure & Capital Adequacy**

Core Capital (Tier 1)		1,581,204,844.09
a	Paid up Equity Share Capital	1,314,642,080.00
b	Irredeemable non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Share	164,330,260.00
e	Statutory General Reserve	87,993,163.45
f	Retained Earnings	3,071,292.83
g	Un-audited current year cumulative profit	23,956,054.71
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserve	-
k	Other Free Reserve	-
l	Less : Goodwill	-
m	Less : Miscellaneous Expenditure not written off	(3,845,006.89)
n	Less : Investment in equity in licensed Financial Institutions	-
o	Less : Investment in equity of institutions with Financial interests	-
p	Less : Investment in equity of institutions in excess of limits	-
q	Less : Investments arising out of underwriting commitments	(8,943,000.00)
r	Less : Reciprocal crossholdings	-
s	less : Other Deductions	-
Supplementary Capital (Tier 2)		103,440,629.58
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	96,827,688.35
e	Exchange Equalization Reserve	6,612,941.23
f	Investment Adjustment Reserve	-
g	Assets Revaluation Reserve	-
h	Other Reserves	-
Total Capital Fund (Tier 1 and Tier 2)		1,684,645,473.67

- **Information about Subordinated Term Debts**

The Bank has not issued any Bond and Debenture

- **Deduction from Capital**

a	Miscellaneous Expenditure not written off	3,845,006.89
b	Investments arising out of underwriting commitments	8,943,000.00
Total		12,788,006.89

- **Total Qualifying Capital** **Rs 1,684,645,473.67**

- **Capital Adequacy Ratio**

A	Tier I Capital to Total Risk Weighted Exposures	12.79
B	Tier I and Tier II Capital to Total Risk Weighted Exposures	13.63

- **Risk Exposures**

RISK WEIGHTED EXPOSURES		Current Quarter
a	Risk Weighted Exposure for Credit Risk	11,647,642,504.93
b	Risk Weighted Exposure for Operational Risk	651,101,957.88
c	Risk Weighted Exposure for Market Risk	63,215,500.00
Total Risk Weighted Exposures (a+b+c)		12,361,959,962.80

- **Risk Weighted Exposures under each of 11 categories of Credit Risk**

Particulars	Risk Weighted Exposures
a. Claims on Government and Central Bank	
b. Claims on other Official Entities	163,432,500.00
c. Claims on Banks	117,171,794.89
d. Claims on Corporate and Securities Firms	4,710,227,414.02
e. Claims on regulatory retail portfolio	1,983,123,602.76
f. Claims secured by residential properties	359,992,379.41
g. Claims secured by commercial real estate	442,885,242.81
h. Past due claims	824,669,182.41
i. High risk claims	1,085,202,324.30
j. Other assets	884,894,126.51
k. Off Balance Sheet items	1,076,043,937.83
Total	11,647,642,504.94

- **Risk Weighted Exposure Calculation Table**

Risk Weighted Exposure		Current Quarter
a	Risk Weighted Exposure for Credit Risk	11,647,642,504.93
b	Risk Weighted Exposure for Operational Risk	651,101,957.88
c	Risk Weighted Exposure for Market Risk	63,215,500.00
Total Risk Weighted Exposures (a+b+c)		12,361,959,962.80

- **Amount of NPAs**

Category	Gross	Provision	Net
Substandard	302,312,426.03	83,786,841.72	218,525,584.31
Doubtful	61,464,042.71	41,032,021.36	20,432,021.36
Loss	141,235,711.93	141,235,711.93	-
Total	505,012,180.67	266,054,575.00	238,957,605.67

- **NPA Ratio**

Gross NPA to Gross Loans and Advances 4.84%

Net NPA to Net Advances 2.39%

- **Movement of NPA**

Particulars	Current Quarter	Previous Quarter	Movement
Non Performing Loan	505,012,180.67	349,768,127.76	155,244,052.91

- **Write off of Loans and Interest Suspense**

Nil

- **Movement of Loan Loss Provision and Interest Suspense**

Particulars	Current Quarter	Previous Quarter	Movement
Loan loss Provision	431,287,656.66	364,055,576.37	67,232,080.29
Interest Suspense	86,538,362.45	70,391,901.14	16,146,461.31

- **Details of Additional Loan Loss Provision**

Particulars	Current Quarter	Previous Quarter	Addition
Total Loan Loss Provision	431,287,656.66	364,055,576.37	67,232,080.29

Segregation of investment portfolio:

We have all investments under Held to maturity only and the total Investment under this category is Rs.