



Disclosure under Basel II  
3<sup>rd</sup> Quarter of FY 2066/067 (Chaitra End 2066)

**Capital Structure and Capital Adequacy**

• **Tier 1 Capital and breakdown of its components**

S. No.	Particulars	Amount
a	Paid Up Equity Share Capital	1,294,547,600
b	Calls In Advance	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	192,083,292
f	Retained Earnings	(336,779,291)
g	Un audited current year profit	297,842,407
	<b>Total</b>	<b>1,447,694,008</b>

• **Tier 2 Capital and breakdown of its components**

S. No.	Particulars	Amount
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	51,443,899
e	Exchange Equalization Reserve	1,669,301
f	Investment Adjustment Reserve	-
h	Assets Revaluation Reserve	-
i	Other Reserves	-
	<b>Total</b>	<b>53,113,200</b>

• **Details about the Subordinated Term Debts**

None

• **Deductions from Capital**

Particulars	Amount
Investment arising from underwriting commitments	4,471,000.00

• **Total Qualifying Capital**

Capital Fund	Amount
Core Capital (Tier 1)	1,443,223,008
Supplementary Capital (Tier 2)	53,113,200
<b>Total Capital Fund (Tier 1 and Tier 2)</b>	<b>1,496,336,208</b>

• **Capital Adequacy Ratio**

Tier 1 Capital to Total Risk Weighted Exposures	<b>23.37%</b>
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	<b>24.23%</b>

## Risk Exposures

- Risk weighted exposures in 11 categories of Credit Risk

S. No.	Risk Categories	Risk Weighted Exposures
1	Claims on Govt. and Central Banks	-
2	Claims on other Financial Entities	-
3	Claims on Banks	78,616,381
4	Claims on Domestic Corporate and Securities Firms	2,230,173,409
5	Regulatory Retail Portfolio	1,343,422,620
6	Claims secured by Residential Properties	83,807,467
7	Claims secured by Commercial Real Estate	875,313,162
8	Past Due Claims	20,214,032
9	High Risk Claim	3,596,886
10	Other Assets	156,616,124
11	Off Balance Sheet RWE	808,016,475
	<b>Total</b>	<b>5,599,776,558</b>

- Total Risk Weighted Exposure

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	5,599,776,558
Risk Weighted Exposure for Operational Risk	554,568,432
Risk Weighted Exposure for Market Risk	20,667,929
<b>Total Risk Weighted Exposure</b>	<b>6,175,012,918</b>

- Non Performing Assets Ratio- 4.66%

- Amount of Non Performing Assets (Gross and Net)

Classification	Gross Amount	Net Amount
Restructured/Rescheduled	112,296,084	5,000,000
Substandard	758,590	680,442
Doubtful	25,591,160	12,795,580
Bad	230,885,398	-
<b>Total</b>	<b>369,531,232</b>	<b>18,476,022</b>

- Movement in Non Performing Assets

Classification	This Quarter	Previous Quarter	Difference
Restructured	112,296,084	114,072,813	(1,776,729)
Substandard	758,590	34,216,017	(33,457,427)
Doubtful	25,591,160	1,064,637	24,526,523
Bad	230,885,398	346,725,997	(115,840,599)
<b>Total</b>	<b>369,531,232</b>	<b>496,079,463</b>	<b>(126,548,232)</b>

- Loan Write Off- Rs 75,435,693

- Movements in Loan Loss Provisions and Interest Suspense

Particulars	This Quarter	Previous Quarter	Difference
Loan Loss Provision	402,499,109	519,304,029	(116,804,920)
Interest Suspense	132,118,324	245,717,637	(113,599,313)