



Capital Structure and Capital Adequacy

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

S. No.	Particulars	Amount
a	Paid Up Equity Share Capital	1,300,000,000
b	Calls In Advance	-
c	Share Premium	5,279,306
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	252,896,353
f	Retained Earnings	(179,045,817)
g	Un audited current year profit	286,156,383
	Total	1,665,286,226

• **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	57,882,659
e	Exchange Equalization Reserve	1,669,301
f	Investment Adjustment Reserve	201,160
h	Assets Revaluation Reserve	-
i	Other Reserves (Deferred Tax Reserve)	42,767,612
	Total	102,520,733

• **Details about the Subordinated Term Debts**

None

• **Deductions from Capital**

Particulars	Amount
Investment arising from underwriting commitments	4,471,000

• **Total Qualifying Capital**

Capital Fund	Amount
Core Capital (Tier 1)	1,660,815,226
Supplementary Capital (Tier 2)	102,520,733
Total Capital Fund (Tier 1 and Tier 2)	1,763,335,958

• **Capital Adequacy Ratio**

Tier 1 Capital to Total Risk Weighted Exposures	22.29%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	23.67%

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 Official Entities	-
3	Claims on Banks	154,801,536
4	Claims on Domestic Corporate and Securities Firms	2,562,023,688
5	Regulatory Retail Portfolio	1,268,061,850
6	Claims secured by Residential Properties	78,675,607
7	Claims secured by Commercial Real Estate	394,184,189
8	Past Due Claims	25,615,014
9	High Risk Claim	1,309,129,541
10	Other Assets	200,743,461
11	Off Balance Sheet RWE	856,127,595
	Total	6,849,362,481

- **Total Risk Weighted Exposure**

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	6,849,362,481
Risk Weighted Exposure for Operational Risk	573,627,615
Risk Weighted Exposure for Market Risk	26,626,284
Total Risk Weighted Exposure	7,449,616,379

- **Non Performing Assets Ratio- 2.46%**

- **Amount of Non Performing Assets (Gross and Net)**

Classification	Gross Amount	Net Amount
Restructured/Rescheduled	45,997,528	16,375,000
Substandard	20,946,197	15,709,648
Doubtful	40,747,821	1,367,028
Bad	36,901,372	-
Total	144,592,918	33,451,676

- **Movement in Non Performing Assets**

Classification	This Quarter	Previous Quarter	Difference
Restructured	45,997,528	61,244,535	(15,247,007)
Substandard	20,946,197	50,898,160	(29,951,963)
Doubtful	40,747,821	1,188,474	39,559,347
Bad	36,901,372	41,329,817	(4,428,446)
Total	144,592,918	154,660,987	(10,068,069)

- **Loan Write Off- Nil**

- **Movements in Loan Loss Provisions and Interest Suspense**

Particulars	This Quarter	Previous Quarter	Difference
Loan Loss Provision	169,058,238	196,309,081	(27,250,843)
Interest Suspense	76,064,505	61,121,385	14,943,120