



Disclosure under Basel II  
1<sup>st</sup> Quarter of FY 2068/069 (Ashwin End 2068)

**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	130,000,000
e	Statutory General Reserves	330,835,016
f	Retained Earnings	20,887,875
g	Un audited current year profit	10,264,426
	<b>Total</b>	<b>1,797,266,623</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	66,618,665
e	Exchange Equalization Reserve	1,831,077
f	Investment Adjustment Reserve	1,534,000
h	Assets Revaluation Reserve	-
i	Other Reserves (Deferred Tax Reserve)	58,801,850
	<b>Total</b>	<b>128,785,592</b>

• **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)	1,792,795,623
Supplementary Capital (Tier 2)	128,785,592
<b>Total Capital Fund (Tier 1 and Tier 2)</b>	<b>1,921,581,215</b>

• **Capital Adequacy Ratio**

Tier 1 Capital to Total Risk Weighted Exposures	21.42%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	22.96%

**Risk Exposures**

- **Risk weighted exposures in 11 categories of Credit Risk**

S. No.	Risk Categories	Risk Weighted Exposures
1	Claims on Govt. and Central Bank	-
2	Claims on other Official Entities	-
3	Claims on Banks	35,156,727
4	Claims on Domestic Corporate and Securities Firms	3,285,377,125
5	Regulatory Retail Portfolio	1,180,267,583
6	Claims secured by Residential Properties	131,030,377
7	Claims secured by Commercial Real Estate	450,590,494
8	Past Due Claims	75,158,740
9	High Risk Claim	1,499,580,842
10	Other Assets	260,738,129
11	Off Balance Sheet RWE	825,683,411
	<b>Total</b>	<b>7,743,583,428</b>

- **Total Risk Weighted Exposure**

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	7,743,583,428
Risk Weighted Exposure for Operational Risk	599,744,716
Risk Weighted Exposure for Market Risk	26,734,230
<b>Total Risk Weighted Exposure</b>	<b>8,370,062,375</b>

- **Non Performing Assets Ratio- 1.87%**

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

Classification	Gross Amount	Net Amount
Restructured/Rescheduled	-	-
Substandard	66,579,629	49,934,722
Doubtful	48,703	24,352
Bad	60,132,740	146,753
<b>Total</b>	<b>126,761,073</b>	<b>50,105,827</b>

- **Movement in Non Performing Assets**

Classification	This Quarter	Previous Quarter	Difference
Restructured	-	-	-
Substandard	66,579,629	481,364	66,098,265
Doubtful	48,703	39,397,115	(39,348,412)
Bad	60,132,740	19,855,385	40,277,356
<b>Total</b>	<b>126,761,073</b>	<b>59,733,864</b>	<b>67,027,209</b>

- **Loan Write Off- Nil**

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

Particulars	This Quarter	Previous Quarter	Difference
Loan Loss Provision	143,273,911	101,134,700	42,139,212
Interest Suspense	78,656,913	55,490,318	23,166,594