

**Disclosure under Capital Adequacy Framework  
As at Mid-October (1<sup>st</sup> Quarter)**

**1. Capital Structure and Capital Adequacy**

- **Tier 1 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
Paid Up Capital	2,000,000,000
General Reserve	19,540,364
Retained Earning	-18,924,154
Less: Fictitious Assets	1,839,474
<b>Core Capital</b>	<b>1,998,776,736</b>

- **Tier 2 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	117,980,997
Exchange Fluctuation Reserve	110,281
<b>Supplementary Capital</b>	<b>118,091,278</b>

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:**

We have no such subordinated term debt.

- **Deductions from capital**  
Premium on development Bond Rs. 1,839,473.59

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	1,998,776,736
Supplementary capital	118,091,278
<b>Total Capital Fund</b>	<b>2,116,868,015</b>

- **Capital Adequacy Ratio :**

13.82%

## 2. Risk Exposure

- **Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:**

Particulars	Amount ( Rs.)
Risk Weighted Exposure for Credit Risk	13,742,263,357
Risk Weighted Exposure for Operational Risk	605,051,454
Risk Weighted Exposure for Market Risk	405,063,629
<b>Total Risk Weighted Exposures (a+b+c+d)</b>	<b>14,752,378,440</b>
<b>Adjustments under Pillar II</b>	
Add: ..% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	-
Add: 3% of the total RWE charge from NRB (6.4 a 10)	442,571,353
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	125,700,000
<b>Total Risk weighted Exposures (After bank's Adjustment of Pillar II)</b>	<b>15,320,649,794</b>

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

Particulars	Amount (Rs.)
a) Claims on government & central bank	-
b) Claims on other official entities	289,500,000
c) Claims on banks	662,187,323
d) Claims on corporate & securities firms	8,890,988,677
e) Claims on regulatory retail portfolio	987,586,893
f) Claims secured by residential properties	87,697,369
g) Claims secured by commercial real state	275,418,108
h) Past due claims	208,366,281
i) High risk claims	627,199,602
j) Other assets	484,240,719
k) Off balance sheet items	1,229,078,384
<b>Total Risk Weightage Assets</b>	<b>13,742,263,357</b>

- **Total risk weighted exposure calculation table:**

Particulars	Amount ( Rs.)
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- **Details of Non-Performing Assets ( Gross amount and Net amount)**

Particulars	Loan
Restructured and rescheduled loan	-
Sub-standard loan	156,167,982
Doubtful loans	20,427,076
Bad loan	2,465,000
<b>Total</b>	<b>179,060,059</b>
Provision For Loss	51,720,534
<b>Net Amount</b>	<b>127,339,525</b>

- **NPA Ratio**

Particulars	Ratio
Gross NPA to Gross Advances	1.47%
Net NPA to Net Advances	1.06%

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non Performing Assets (Gross)	179,060,059	27,325,973.00	555.27%
Non Performing Assets (Net)	124,874,525	18,258,932.00	583.91%

- **Write off of loans and interest Suspense during the Period :**

NIL

- **Movements in Loan Loss Provisions and interest suspense**

Particulars	This Quarter	Previous Quarter	Changes (%)
Loan Loss Provision	169,701,531	137,071,261	23.81%
Interest Suspense	37,300,822	21,989,046	69.63%

- **Details of additional Loan Loss Provision:**

Particulars	This Quarter
1. Pass	117,980,997
2. Restructured	-
3. Substandard	39,041,996
4. Doubtful	10,213,538
5. Loss	2,465,000.00
<b>Total Loan Loss Provision</b>	<b>169,701,531</b>

- **Segregation of Investment Portfolio:**

<b>Particulars</b>	<b>This Quarter</b>
Held for Trading	-
Held to Maturity	1,670,383,150
Available for Sale	298,912
<b>Total Investments</b>	<b>1,670,682,062</b>