

FORM NO.1 CAPITAL ADEQUACY TABLE - 17TH OCTOBER 2017 (31st Ashwin 2074)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	83,562,928
b.	Risk Weighted Exposure for Operational Risk -Form No.5	6,291,389
c.	Risk Weighted Exposure for Market Risk	328,145
Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.	953,500
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,803,649
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add% of RWE	-
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		92,939,612
1.2 CAPITAL		
Core Capital (Tier 1)		12,560,729
a.	Paid up Equity Share Capital	6,035,235
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	238,470
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	2,687,894
f.	Retained Earnings	2,545,434
h.	Un-audited current year cumulative profit	531,474
i.	Debenture Redemption Reserve	-
j.	Capital Adjustment Reserve	47,563
k.	Capital Redemption Reserve	474,425
l.	Other Free Reserve	108,240
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	(70,835)
o.	Less: Intangible Assests	(5,970)
p.	Less: Miscellaneous Expenditure not written off	-
q.	Less: Investment in Equity in licensed Financial Institutions	-
r.	Less: Investment in Equity in licensed Financial Institutions	-
s.	Less: Investment in Equity of institutions with excess of limits	-
t.	Less: Investments arising out of underwriting commitments	-
u.	Less: Reciprocal crossholdings	-
v.	Less: Purchase of land & building in excess of limit and unutilized	(31,200)
w.	Less: Other Deductions	-
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	-
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
Supplementary Capital (Tier 2)		1,810,258
a.	Cumulative and/or Redeemable Preference Share	80,000
b.	Subordinated Term Debt	828,845
c.	Hybrid Capital Instruments	
d.	Stock Premium	
e.	General Loan Loss Provision	856,659
f.	Investment Adjustment Reserve	1,418
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	28,236
j.	Other Reserves	15,100
Total Capital Fund (Tier I and II)		14,370,987
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	13.51%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	15.46%