FORM NO.1 CAPITAL ADEQUACY TABLE - 17TH OCT 2014 (31ST ASHWIN 2071)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		**Amount**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	54,928,921
b.	Risk Weighted Exposure for Operational Risk -Form No.5	4,787,543
c.	Risk Weighted Exposure for Market Risk	225,425
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 equvalent to reciprocal of capital charge of 2 % of gross income.	709,829
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,198,838
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)		**61,850,555**
1.2 CAPITAL		
Core Capital (Tier 1)		**5,698,966**
a.	Paid up Equity Share Capital	2,017,388
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	18,555
d.	Irredeemable Non- cumulative preference shares	
e.	Statutory General Reserves	1,925,731
f.	Retained Earnings	607,444
g.	Reserve for Deferred Tax	106,569
h.	Un-audited current year cumulative profit	391,137
i.	Debenture Redemption Reserve	93,770
j.	Capital Adjustment Reserve	367,147
k.	Capital Redemption Reserve	140,000
l.	Other Free Reserve	31,226
m.	Less: Goodwill	-
n.	Less: Miscellaneous Expenditure not written off	-
o.	Less: Investment in Equity in licensed Financial Institutions	-
p.	Less: Investment in Equity in licensed Financial Institutions	-
q.	Less: Investment in Equity of institutions with excess of limits	-
r.	Less: Investments arising out of underwriting commitments	-
s.	Less: Reciprocal crossholdings	-
t.	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)		**1,155,244**
a.	Cumulative and/or Redeemable Preference Share	120,000
b.	Subordinated Term Debt	375,075
c.	Hybrid Capital Instruments	
d.	General Loan Loss Provision	532,136
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	25,843
h.	Additional Loan Loss Provision	98,714
i.	Other Reserves	-
Total Capital Fund (Tier I and II)		**6,854,210**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	9.21
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.08