

FORM NO.1 CAPITAL ADEQUACY TABLE - 13th April 2021 (31st Chaitra 2077)

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	135,123,151
b.	Risk Weighted Exposure for Operational Risk -Form No.5	9,137,182
c.	Risk Weighted Exposure for Market Risk	663,753
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 (9)	Add RWE equivalent to reciprocal of capital charge of 3% of gross income. (6.4 a 9)	1,865,343
SRP 6.4a (7)	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE (6.4 a 7)	2,898,482
SRP 6.4a (10)	Add: ...% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (After Adjustment under Pillar II)		149,687,911
1.2 CAPITAL		
Core Capital (Tier 1)		16,589,696
a	Paid up Equity Share Capital	8,893,717
b	Proposed Bonus Equity Shares	-
c	Equity Share Premium	238,470
d	Irredeemable Non- cumulative preference shares	-
e	Statutory General Reserves	4,318,303
f	Retained Earnings	901,465
g	Reserve for Deferred Tax	-
h	Un-audited current year cumulative profit	1,204,925
i	Debenture Redemption Reserve	975,080
j	Capital Adjustment Reserve	47,563
k	Capital Redemption Reserve	-
l	Other Free Reserve	118,587
m	Calls in Advance	-
a	Less: Goodwill and Intangible Assets	(36,903)
b	Less: Deferred Tax Assets	-
	Less: Miscellaneous Expenditure not written off	-
d	Less: Investment in Equity in licensed Financial Institutions	-
e	Less: Investment in Equity of Institutions with financial interests	-
f	Less: Investment in Equity of institutions with excess of limits	-
g	Less: Investments arising out of underwriting commitments	-
h	Less: Reciprocal crossholdings	-
i	Less: Purchase of land & building in excess of limit & unutilised	(31,200)
m	Less: Negative balance of reserve accounts	(40,312)
n	Less: other deduction	-
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)		1,791,167
a	Cumulative and/or Redeemable Preference Share	40,000
b	Subordinated Term Debt	187,538
c	Hybrid Capital Instruments	-
d	General Loan Loss provision	1,499,001
e	Investment Adjustment Reserve	2,773
f	Assets Revaluation Reserve	-
g	Exchange Equalization Reserve	35,067
h	Additional Loan Loss Provision	16,464
i	Other Reserves	10,323
Total Capital Fund (Tier I and II)		18,380,863
1.3 CAPITAL ADEQUACY RATIOS		
	Tier 1 Capital to Risk Weighted Exposures	11.08%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.28%