

## FORM NO.1 CAPITAL ADEQUACY TABLE - 17th Oct 2021 (31st Ashwin 2078)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	145,134,921
b.	Risk Weighted Exposure for Operational Risk -Form No.5	8,883,926
c.	Risk Weighted Exposure for Market Risk	677,035
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 3% of gross income.	1,520,646
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	3,093,918
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-
<b>Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)</b>		<b>159,310,446</b>
1.2 CAPITAL		
<b>Core Capital (Tier 1)</b>		<b>17,946,074</b>
a.	Paid up Equity Share Capital	8,893,717
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	238,470
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	4,726,450
f.	Retained Earnings	2,535,535
h.	Un-audited current year cumulative profit	534,830
i.	Dividend Equalization Reserve	-
j.	Capital Adjustment Reserve	647,563
k.	Capital Redemption Reserve	-
l.	Debenture Redemption Reserve	421,965
m.	Other Free Reserve	106,047
n.	Less: Goodwill	-
o.	Less: Deferred Tax Assests	-
p.	Less: Intangible Assests	(30,232)
q.	Less: Miscellaneous Expenditure not written off	-
r.	Less: Investment in Equity in licensed Financial Institutions	-
s.	Less: Investment in Equity in licensed Financial Institutions	-
t.	Less: Investment in Equity of institutions with excess of limits	-
u.	Less: Investments arising out of underwriting commitments	-
v.	Less: Reciprocal crossholdings	-
w.	Less: Purchase of land & building in excess of limit and unutilized	(31,200)
x.	Less: Other Deductions	(97,071)
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)	-
<b>Supplementary Capital (Tier 2)</b>		<b>1,990,203</b>
a.	Cumulative and/or Redeemable Preference Share	40,000
b.	Subordinated Term Debt	93,769
c.	Hybrid Capital Instruments	-
d.	Stock Premium	-
e.	General Loan Loss Provision	1,810,347
f.	Investment Adjustment Reserve	2,763
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	38,060
j.	Other Reserves	5,263
<b>Total Capital Fund (Tier I and II)</b>		<b>19,936,277</b>
1.3 CAPITAL ADEQUACY RATIOS		<b>Current Period</b>
	Tier 1 Capital to Risk Weighted Exposures	11.26%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.51%