

**Disclosure under Basel III**

As on 13th APR 2023 ( 3rd Quarter End-Chaitra of FY 2079/80)

**Capital Structure and Capital Adequacy:**

**• Tier 1 Capital and Breakdown of its Components:**

**NPR in 000**

Particulars	Amount
Paid up Equity Share Capital	10,698,094
Proposed Bonus Equity Shares	-
Share Premium	238,470
Irredeemable Non- cumulative preference shares	-
Statutory General Reserves	5,829,132
Retained Earnings	2,860,866
Un-audited current year cumulative profit	-
Dividend Equalization Reserve	468,845
Capital Adjustment Reserve	647,563
Capital Redemption Reserve	-
Debenture Redemption Reserve	88,177
Other Free Reserve	-
Less: Goodwill	-
Less: Deferred Tax Assests	-
Less: Miscellaneous Expenditure not written off	-
Less: Investment in Equity in licensed Financial Institutions	-
Less: Investment in Equity in licensed Financial Institutions	-
Less: Investment in Equity of institutions with excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Reciprocal crossholdings	-
Less: Deferred Tax Assests	(37,382)
Less: Intangible Assests	(31,200)
Less: Purchase of land & building in excess of limit and unutilized	(216,969)
Less: Negative Balances of reserve accounts	-
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)	-
<b>Total (Tier 1) Capital</b>	<b>20,545,597</b>

**NPR in 000**

Particulars	Amount
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	2,000,000
Hybrid Capital Instruments	-
Stock Premium	-
General loan loss provision	2,136,314
Investment Adjustment Reserve	2,691
Assets Revaluation Reserve	-
Exchange Equalization Reserve	51,738
Other Reserves	-
<b>Total (Tier 2) Capital</b>	<b>4,190,742</b>

**• Details of Subordinated Term Debt: Debenture**

<b>Amount</b>	<b>3325.63 Million</b>
10 years Debenture	468.85 Million
8 years Debenture	856.78 Million
6 Years Debenture	2000.00 Million
10 years Energy Bond	746.83 Million
Interest rate:	8% , 8.5%, 10.50% & 7.5%
Interest Payment frequency:	HALF YEARLY/QUARTERLY
Eligible Amount for Tier 2 Capital	2,000.00

• **Deductions from Capital:**

The bank does not hold any amount as stipulated in the Framework that qualifies for deduction from its core capital.

• **Total qualifying capital:**

	NPR in 000
Particulars	Amount
Core Capital (Tier 1)	20,545,597
Supplementary Capital (Tier 2)	4,190,742
<b>Total Capital Fund</b>	<b>24,736,339</b>

**Risk Exposures:**

• **Risk weighted exposures under each 11 categories of Credit Risk:**

	NPR in 000
Categorises	Risk Weighted Exposure
Claims on Other Financial Entities	
Claims on Banks	4,523,158
Claims on Domestic Corporates and Securities Firms	89,176,120
Claims on Regulatory Retail Portfolio & Other Retail Portfolio	19,564,686
Claims secured by residential properties	10,606,390
Claims secured by Commercial real estate	2,073,786
Trust Receipt Loans for Trading Firms	2,029,211
Investment in equity of Institutions	806,562
Lending against Shares(upto Rs.2.5 Million)	16,837
Past due claims	796,957
High Risk claims	28,803,699
Staff Loan Secured by Residential Property	1,523,328
Other Assets/Cash in Transit	5,610,036
Off Balance Sheet Items	20,886,818
<b>Total</b>	<b>186,417,587</b>

• **Total Risk Weight Exposures calculation table:**

RISK WEIGHTED EXPOSURES	Amount
Risk Weighted Exposure for Credit Risk	186,417,587
Risk Weighted Exposure for Operational Risk	8,947,133
Risk Weighted Exposure for Market Risk	1,177,534
<b>Adjustments under Pillar II</b>	
ALM policies & practices are not satisfactory, add 1% of net interest income to RWE SRP 6.	-
Add .....% of the total deposit due to insufficient Liquid Assets SRP 6.4a (6)	-
Add RWE equivalent to reciprocal of capital charge of 3% of gross income SRP 6.4a (7)	1,998,521
Overall risk management policies and procedures are not satisfactory. Add 2% of RWE SRP	3,930,845
If desired level of disclosure requirement has not been achieved, Add .....% of RWE SRP 6.4a (10)	-
<b>Total Risk Weighted Exposures</b>	<b>202,471,620</b>
Total Core Capital to Total Risk Weighted Exposures	10.15%
Total Capital to Total Risk Weighted Exposures	12.22%

• Amount of Non Performing Assets (both Gross and Net)

NPR in 000

Particulars	Amount	Loan Loss Provision	Net NPL
Non Performing Loans (NPL)	-	-	-
Restructured	-	-	-
Sub-Standard	578,023	144,506	433,518
Doubtful	414,441	207,220	207,220
Loss	187,559	187,559	-
<b>Total</b>	<b>1,180,024</b>	<b>539,286</b>	<b>640,738</b>

• NPA Ratios

NPA Ratios	(%)
Gross NPA to Gross Advances	0.70%
Net NPA to Net Advances	0.38%

• Movement in Non Performing Assets

NPR in 000

Particulars	This Quarter	Previous Quarter	Changes(%)
Non Performing Assets (Volumes)	1,180,024	905,498	30.32%
Non Performing Assets (%)	0.70%	0.55%	27.13%

• Write off of Loans and Interest Suspense in the Quarter

NPR in 000

Loan	-
Interest Suspense	-

• Movement in Loan Loss Provision and Interest Suspense:

NPR in 000

Particulars	This Quarter	Previous Quarter	Changes(%)
Loan Loss Provision	2,953,569	2,768,702	6.68%
Interest Suspense	1,401,696	1,117,028	25.48%

• Details of Additional Loan Loss Provision:

NPR in 000

Particulars	13.04.2023
Pass	2,119,850
Watch List	146,225
Rescheduled/ Restructured	131,745
Sub-Standard	144,506
Doubtful	207,220
Loss	187,559
Others	16,464
<b>Total</b>	<b>2,953,569</b>

• Segregation of Investment Portfolio:

NPR in 000

Particulars	13.04.2023
Held for Trading	-
Held to Maturity	38,283,405
Available for sale	1,407,621
<b>Total Investment</b>	<b>39,691,025</b>