

Disclosure under Basel III**As on 17th October 2023 (1st Quarter End-Aswin of FY 2080/81)****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	6,164,494
Retained Earnings	4,521,023
Un-audited current year cumulative profit	-
Dividend Equalization Reserve	-
Capital Adjustment Reserve	1,116,408
Capital Redemption Reserve	-
Debenture Redemption Reserve	142,797
Other Free Reserve	87,982
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	-
Less: Intangible Assests	(23,038)
Less: Purchase of land & building in excess of limit and unutilized	-
Less: Negative Balances of reserve accounts	(120,770)
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)	-
Total (Tier 1) Capital	22,825,461

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	2,146,603
Investment Adjustment Reserve	2,691
Assets Revaluation Reserve	-
Exchange Equalization Reserve	64,765
Other Reserves	-
Total (Tier 2) Capital	4,214,058

• Details of Subordinated Term Debt: Debenture

Amount	3325.63 Million
8 years Debenture	856.78 Million
6 Years Debenture	2000.00 Million
10 years Energy Bond	746.83 Million
Interest rate:	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)	22,825,461
Supplementary Capital (Tier 2)	4,214,058
Total Capital Fund	27,039,520

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	6,051,019
Claims on Domestic Corporates and Securities Firms	93,474,450
Claims on Regulatory Retail Portfolio & Other Retail Portfolio	19,339,898
Claims secured by residential properties	12,747,851
Claims secured by Commercial real estate	2,355,172
Trust Receipt Loans for Trading Firms	3,126,963
Investment in equity of Institutions	716,423
Lending against Shares(upto Rs.5 Million)	165,642
Past due claims	594,043
High Risk claims	20,403,888
Staff Loan Secured by Residential Property	1,437,421
Other Assets/Cash in Transit	7,633,950
Off Balance Sheet Items	22,164,138
Total	190,210,858

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

RISK WEIGHTED EXPOSURES	Amount
Risk Weighted Exposure for Credit Risk	190,210,858
Risk Weighted Exposure for Operational Risk	9,787,726
Risk Weighted Exposure for Market Risk	746,148
Adjustments under Pillar II	
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)	2,464,372
Overall risk management policies and procedures are not satisfactory. Add 2% of RWE SRP	4,014,895
If desired level of disclosure requirement has not been achieved, Add% of RWE SRP 6.4a (10)	-
Total Risk Weighted Exposures	207,223,998
Total Core Capital to Total Risk Weighted Exposures	11.01%
Total Capital to Total Risk Weighted Exposures	13.05%

• 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	462,534	115,634	346,901
Doubtful	325,657	162,828	162,828
Loss	784,578	784,578	-
Total	1,572,770	1,063,040	509,729

• NPA Ratios

NPA Ratios	(%)
Gross NPA to Gross Advances	0.90%
Net NPA to Net Advances	0.30%

• Movement in Non Performing Assets

NPR in 000			
Particulars	This Quarter	Previous Quarter	Changes(%)
Non Performing Assets (Volumes)	1,572,770	1,331,506	18.12%
Non Performing Assets (%)	0.90%	0.79%	14.27%

• 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	3,602,932	3,173,430	13.53%
Interest Suspense	1,263,223	862,436	46.47%

• Details of Additional Loan Loss Provision:

NPR in 000	
Particulars	17.10.2023
Pass	2,097,642
Watch List	204,009
Rescheduled/ Restructured	221,777
Sub-Standard	115,634
Doubtful	162,828
Loss	784,578
Others	16,464
Total	3,602,932

• Segregation of Investment Portfolio:

NPR in 000	
Particulars	17.10.2023
Investment securities measured at amortized cost	45,731,390
Investment in equity measured at FVTOCI	1,292,454
Total Investment	47,023,844