

Annexure.1 Formats for Annual Disclosures 1

Item 1: Tier 1 Capital and its sub-components

S. No		Current Period (2017)	Corresponding Period of Previous Year (2016)
1.	Total Tier 1 Capital		
a.	Paid-Up Capital	200,000,000.00	200,000,000.00
b.	General Reserves	166,991,549.80	157,107,123.00
c.	Share Premium Account		
d.	Retained Earnings		
<i>Less:-</i>			
e.	Losses for the Current Year		

Item 2: Tier 2 Capital and its sub-components

S.no.		Current Period	COPPY
1.	Tier II Capital		
a.	Capital Reserve	8,803,938.00	7,803,938.00
b.	Fixed Assets Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	16,776,805.29	10,326,047.00
g.	Capital Grants	-	-
h.	Subordinated Debt	120,000,000.00	120,000,000.00
i.	Profit for the Year	115,509,888.10	98,384,427.00

Item 3: Risk weighted assets (Current Period₂)₃

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1.	Zero-Risk Weighted Assets	585,000.00	0	-
2.	20% Risk Weighted Assets	320,079,151.00	20%	64,015,830.20
3.	50% Risk Weighted Assets	-	50%	-
4.	100% Risk Weighted Assets	1,579,318,262.00	100%	1,579,318,262.00
5.	150% Risk weighted Assets	11,482,866.00	150%	17,224,299.00
6.	off balance sheet items:			
7.	Direct Credit Substitute	17,662,694.00	100%	17,662,694.00
	Transaction Related Contingent items	44,442,362.00	50%	22,221,181.00
	Capital conservation Buffer(2.5%)			42,511,057.00
<u>Grand Totals</u>				1,742,953,323.20

Item 3: Risk weighted assets (COPPY)

S.no.	Assets	Balance Sheet Amount	Risk Weight	Risk Weighted Asset
1.	Zero-Risk Weighted Assets	585,000.00	0	-
2.	20% Risk Weighted Assets	240,092,158.00	20%	48,018,431.60
3.	50% Risk Weighted Assets	-	50%	-
4.	100% Risk Weighted Assets	1,073,512,027.00	100%	1,073,512,027.00
5.	150% Risk weighted Assets	6,857,954.00	150%	10,286,931.00
	off balance sheet items			
6.	100% Risk Weighted Assets	56,928,229.00	100%	56,928,229.00

7.	50% Risk weighted Assets	42,153,664.00	50%	21,076,832.00
8.	Capital conservation buffer(2.5%)			30,245,561.00
<u>Grand</u>				1,240,068,011.60

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
1.	Tier 1 Capital	366,991,549.80	357,107,123.00
a.	<i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i>		
b.	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		
2.	Tier 2 Capital	261,090,631.39	236,514,412.00
3.	Total qualifying capital	628,082,181.19	593,621,535.00
4.	Core CAR	21.06%	28.80%
a.	<i>Of which CCyB (if applicable) expressed as % of RWA</i>		
b.	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		
5.	CAR	36.04%	47.87%
6.	Leverage ratio	18.60%	26.28%

Item 5: Loans and NPL by Sectoral Classification₄

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	4,194,799.28	371,524.64	3,280,719.00	
b.	Manufacturing/Industry	166,765,008.01	-	169,619,470.00	
c.	Service & Tourism	107,270,476.97	772,442.63	80,401,340.95	1,969,409.12
d.	Trade & Commerce	197,100,064.31	7,068,473.66	136,343,029.83	2,343,580.54
e.	Housing	360,177,733.69	1,813,376.84	135,931,040.95	359,767.00
f.	Transport	508,285,549.41	34,823,820.38	317,421,266.43	24,964,880.67
g.	Loans to Purchase Securities	48,142,822.99		53,919,187.00	4,846,088.77
h.	Personal Loan	124,620,577.72	11,859,539.07	65,980,747.76	
i.	Education Loan				
j.	Loan Against Term Deposit				
k.	Loans to FI(s)				
l.	Infrastructure Loan				
m.	Staff loan (incentive)	32,886,206.89		28,773,516.54	
n.	Loans to Govt. Owned Corporation				
o.	Consumer Loan (GE)			10,268,879.13	423,695.43

Item 6: Loans (Over-drafts and term loans) by type of counter-party

S.no	Counter-party	Current Period	COPPY
1.	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	182,843,427.40	130,528,330.00
e.	Individuals	119,376,824.20	43,960,407.00
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2.	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	257,629,078.40	86,216,041.00
e.	Individuals	989,593,909.30	741,234,420.00
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 10: Non performing Loans and Provisions

		Current Period	COPPY
1.	Amount of NPLs (Gross)		
a.	Substandard	12,190,296.87	23,996,253.70

b.	Doubtful	6,686,418.64	2,757,360.38
c.	Loss	37,832,461.71	8,153,807.45
2.	Specific Provisions		
a.	Substandard	3,256,077.27	5,343,430.00
b.	Doubtful	3,523,311.65	1,336,202.00
c.	Loss	34,023,235.41	7,059,377.00
3.	Interest-in-Suspense		
a.	Substandard	268,753.51	544,644.64
b.	Doubtful	166,473.28	183,653.89
c.	Loss	3,954,215.26	1,094,430.21
4.	Net NPLS		
a.	Substandard	8,665,466.09	18,108,179.06
b.	Doubtful	2,996,633.71	1,237,504.49
c.	Loss	812,592.59	(143,074.04)
5.	Gross NPLs to Gross Loans	3.66%	3.48%
6.	Net NPLs to Net loans	0.77%	1.96%
7.	General Provisions		
a.	Standard	10,895,562.31	7,759,990.00

b.	Watch	5,881,242.98	2,566,057.00
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Item 11: Assets and Investments

S.no	Investment	Current Period	COPPY
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	-	-
c.	Corporate Bonds	60,000,000.00	60,000,000.00
d.	Others	-	-
	Sub-total	60,000,000.00	60,000,000.00
2.	Equity Investments	-	-
e.	Public Companies	1,750,000.00	1,750,000.00
f.	Private Companies	-	-
g.	Commercial Banks	10,413,090.00	10,413,090.00
h.	Non-Bank Financial Institutions	6,000,000.00	6,000,000.00
<i>Less</i>			
i.	Specific Provisions	-	-
3.00	Fixed Assets		
j.	Fixed Assets (Gross)	20,749,138.00	28,268,806.00
<i>Less</i>			
k.	Accumulated Depreciation	16,223,559.00	17,815,790.00
l.	Fixed Assets (Net Book Value)	4,525,579.00	10,453,016.00

Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	-	-	-	-	-	-
Time deposits held with other banks	-	-	-	-	-	-
Borrowings	295,500,000.00	61,000,000.00	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1.	Secured Loans	1,549,443,239.27	1,001,939,197.59
a.	Loans secured by physical/ real estate collateral	1,470,230,929.93	742,768,814.92
b.	Loans secured by financial collateral	77,198,131.66	92,961,582.67
c.	Loans secured by guarantees	2,014,177.68	166,208,800.00
2.	Unsecured Loans	-	-
3.	Total Loans	1,549,443,239.27	1,001,939,197.59

Item 15: Earnings Ratios (%)

S. no	Ratio	Current Period	COPPY
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1.	Interest Income as a percentage of Average Assets ¹¹	12.11%	11.96%
2.	Non-interest income as a percentage of Average Assets	9.60%	1.04%
3.	Operating Profit as a percentage of Average Assets	16.35%	12.07%
4.	Return on Assets	7.23%	8.41%
5.	Business (Deposits plus advances) per employee	-	-
6.	Profit per employee	-	-

Item 16: Penalties imposed by the RMA in the past period

S.No	Current Period (year for which the disclosure is being made)		Corresponding period of the previous year (COPPY)	
	Reason for Penalty Imposed	Penalty Imposed*	Reason for Penalty Imposed	Penalty Imposed*
		-		-
		-		-
		-		-

Item 19: Concentration of Credit and Deposits

S. No	Particular	End Period of Current	COPPY
1.	Total loans to 10 largest borrowers	314,869,941.68	242,978,794.30
2.	<i>As % of total Loans</i>	20.32%	24.25%
3.	Total deposits of the 10 largest depositors	-	-
4.	<i>As % of total deposits</i>	-	-

Item 20: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current Period	COPPY
1.	Five largest NPL accounts	21,076,236.13	3,424,015.96
2.	<i>As % of total NPLs</i>	37.17%	9.81%