

Annexure.1 Formats for Annual Disclosures 1 (2020)

Item 1: Tier 1 Capital and its sub-components

S. No		Current Period (2020)	Corresponding Period of Previous Year (2019)
1.	Total Tier 1 Capital		
a.	Paid-Up Capital	300,000,000.00	300,000,000.00
b.	General Reserves	209,935,646.00	236,563,989.00
c.	Share Premium Account		
d.	Retained Earnings	82,030,946.00	63,703,316.00
Less:-			
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	12,803,938.00	11,803,938.00
b.	Fixed Assets Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	17,561,156.38	6,139,011.00
g.	Capital Grants	-	-
h.	Subordinated Debt	120,000,000.00	120,000,000.00
i.	Profit for the Year	-	-

Item 3: Risk weighted assets (Current Period)3

S.no.	Assets	Balance Sheet Amount	Risk Weight	Risk Weighted Asset
1.	Zero-Risk Weighted Assets	613,000.00	0	-
2.	20% Risk Weighted Assets	372,974,770.00	20%	74,594,954.00
3.	50% Risk Weighted Assets	-	50%	-
4.	100% Risk Weighted Assets	1,813,871,409.00	100%	1,813,871,409.00
5.	150% Risk weighted Assets	217,399,293.00	150%	326,098,939.50
6.	off balance sheet items:			
7.	Direct Credit Substitute	-	100%	-
	Transaction Related Contingent items	92,099,387.00	50%	46,049,693.50
	Capital conservation Buffer(2.5%)			56,515,374.90
	Grand Totals			2,317,130,370.90

Item 3: Risk weighted assets (COPPY)

S.no.	Assets	Balance Sheet Amount	Risk Weight	Risk Weighted Asset
1.	Zero-Risk Weighted Assets	605,000.00	0	-
2.	20% Risk Weighted Assets	375,166,987.00	20%	75,033,397.40
3.	50% Risk Weighted Assets	-	50%	-
4.	100% Risk Weighted Assets	1,850,120,238.00	100%	1,850,120,238.00
5.	150% Risk weighted Assets	30,037,377.87	150%	45,056,066.81
	off balance sheet items			
6.	100% Risk Weighted Assets	-	100%	-
7.	50% Risk weighted Assets	58,650,581.00	50%	29,325,290.50
8.	Capital conservation buffer(2.5%)			49,988,374.82
	Grand Totals			2,049,523,367.52

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
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1.	Tier 1 Capital	551,196,405.00	454,054,604.00
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	191,044,954.00	227,444,038.00
3.	Total qualifying capital	742,241,359.00	681,498,642.00
4.	Core CAR	23.79%	22%
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	32.03%	33.25%
6.	Leverage ratio	28.74%	24.87%

Item 5: Loans and NPL by Sectoral Classification⁴

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	1,313,178.63		3,390,314.39	
b.	Manufacturing/Industry	186,903,324.91		185,696,540.15	
c.	Service & Tourism	53,156,786.46		75,079,402.93	
d.	Trade & Commerce	257,298,665.82		302,752,802.32	
e.	Housing	806,549,592.01		627,887,598.31	
f.	Transport	592,345,621.31		610,510,344.97	
g.	Loans to Purchase Securities	29,122,491.69		37,117,335.01	
h.	Personal Loan	113,304,274.55		85,189,457.52	
i.	Education Loan				
j.	Loan Against Term Deposit				
k.	Loans to FI(s)				
l.	Infrastructure Loan				
m.	Staff loan (incentive)	22,332,433.16		24,357,063.40	
n.	Loans to Govt. Owned Corporation				
o.	Consumer Loan (GE)				

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

S.no	Counter-party	Current Period	COPPY
i.	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	178,261,031.94	261,300,948.69
e.	Individuals	105,323,135.25	76,642,396.21
f.	Commercial Banks	-	-

g.	Non-Bank Financial Institutions	-	-
2.	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	288,714,982.22	270,889,501.51
e.	Individuals	1,490,027,575.61	1,343,148,012.59
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 7: Non performing Loans and Provisions

		Current Period	COPPY
1.	Amount of NPLs (Gross)		
a.	Substandard	214,303,242.41	22,782,532.52
b.	Doubtful	97,847,252.24	65,275,560.11
c.	Loss	97,125,885.66	92,740,156.04
2.	Specific Provisions		
a.	Substandard	42,860,648.48	4,531,842.02
b.	Doubtful	50,395,136.66	31,288,353.95
c.	Loss	97,125,885.66	77,687,360.36
3.	Interest-in-Suspense		
a.	Substandard	11,382,609.19	123,322.45
b.	Doubtful	6,945,598.94	2,698,852.21
c.	Loss	26,519,863.31	15,052,795.69
4.	Net NPLS		
a.	Substandard	31,478,039.29	4,531,842.02
b.	Doubtful	43,449,537.72	31,288,353.95
c.	Loss	70,606,022.35	513,033.69
5.	Gross NPLs to Gross Loans	22.11	12.00%
6.	Net NPLs to Net loans	11.96	2.77%
7.	General Provisions		
a.	Standard	11,946,911.22	9,967,931.62
b.	Watch	5,614,245.15	9,152,368.28

Item 8: 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	13,691,285.00
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)	107,749,981.00	19,439,917.00
<i>Less</i>			
k.	Accumulated Depreciation		15,085,646.00
l.	Fixed Assets (Net Book Value)	107,749,981.00	4,354,271.00

Item 9: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	187,974,770.04	190,171,987.00	-	-	-	-
Time deposits held with other	125,000,000.00	125,000,000.00	-	-	-	-
Borrowings	351,581,066.00	200,000,000.00	-	-	-	-

Item 10: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1.	Secured Loans	2,062,326,725.02	1,951,980,859.00
a.	Loans secured by physical/ real estate collateral		-
b.	Loans secured by financial collateral	-	25,846,330.80
c.	Loans secured by guarantees	6,128,208.31	3,694,823.33
2.	Unsecured Loans	-	-
3.	Total Loans	2,062,326,725.02	1,951,980,859.00

Item 11: Concentration of Credit and Deposits

S. No	Particular	End of Current	COPPY
1.	Total loans to 10 largest borrowers	410,919,941.12	407,433,052.11
2.	As % of total Loans	19.93%	20.87%
3.	Total deposits of the 10 largest depositors	-	-
4.	As % of total deposits	-	-

Item 12: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current	COPPY
1.	Five largest NPL accounts	90,658,653.81	54,391,913.81
2.	As % of total NPLs	19.96%	18.15%