

Item 21: Tier 1 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,291,935.96	3,548,077.00
b	General Reserves	2,327,363.73	2,381,549.55
c	Share Premium Account		34,022.97
d	Retained Earnings	41,531.26	175,466.13
Less:-			-
e	Losses for the Current Year	(301,468.64)	(129,421.53)

Item 22: Tier 2 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Tier II Capital		
a	Capital Reserve		-
b	Fixed Assets Revaluation Reserve		-
c	Exchange Fluctuation Reserve	131,941.85	106,542.97
d	Investment Fluctuation Reserve		-
e	Research and Development Fund	354,000.00	354,000.00
f	General Provision	223,837.60	196,290.00
g	Capital Grants		-
h	Subordinated Debt	850,000.00	850,000.00
i	Profit for the Year		-

Item 23: Risk weighted Exposure Table (Current Year and COPPY)

Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	4,591,314.12	0%	-
2	20% Risk Weighted Assets	4,279,687.41	20%	855,937.48
3	50% Risk Weighted Assets	473,838.54	50%	236,919.27
4	100% Risk Weighted Assets	25,809,588.16	100%	25,809,588.16
5	150% Risk Weighted Assets	1,104,297.28	150%	1,656,445.92
6	200% Risk Weighted Assets		200%	-
7	250% Risk Weighted Assets		250%	-
8	300% Risk Weighted Assets		300%	-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	4,046,465.73	0%	-
2	20% Risk Weighted Assets	4,276,346.69	20%	855,269.34
3	50% Risk Weighted Assets	774,623.77	50%	387,311.88
4	100% Risk Weighted Assets	12,764,862.24	100%	13,282,561.30
5	150% Risk Weighted Assets	10,497,881.99	150%	16,661,457.95
6	200% Risk Weighted Assets		200%	-
7	250% Risk Weighted Assets		250%	-
8	300% Risk Weighted Assets	419,813.39	300%	1,259,440.17

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,355,629.35	6,009,694.12
a	<i>Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)</i>	2,557,464.70	
b	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	1,317,884.60	1,334,899.78
3	Total Qualifying capital	6,066,774.74	7,344,593.90
4	Core CAR	17.21%	18.52%
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	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	19.50%	22.64%
6	Leverage Ratio	14.77%	18.33%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY (March 2016)	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	704.79	704.79	720.08	410.23
b.	Manufacturing/Industry	4,464,802.76	560,496.48	2,972,947.84	743,854.20
c.	Service & Tourism	4,184,781.09	171,168.20	3,564,126.51	363,740.49
d.	Trade & Commerce	6,384,731.79	1,713,280.61	6,034,059.56	1,241,713.85
e.	Housing	6,913,010.35	475,968.60	6,535,693.29	517,193.55
f.	Transport	1,280,740.31	125,699.54	925,297.44	134,013.65
g.	Loans to Purchase Securities	60,755.09	879.12	81,968.74	27,944.05
h.	Personal Loan/LDCL/CC	370,834.54	123,158.58	480,167.33	131,547.48
i.	Education Loan				
j.	Loan Against Term Deposit	131,268.51	47.84	147,187.31	3,592.37
k.	Loans to FI (s)				
l.	Infrastructure Loan				
m.	Staff Loan (incentive)	283,820.06	5,360.43	257,020.12	1,143.16
n.	Loans to Govt. Owned Corporation			550,287.53	150.31
o.	Consumer Loan (GE)	765,467.81	14,300.69	526,512.12	13,812.23
		24,840,917.11	3,191,064.88	22,075,987.87	3,179,115.57

Item 26: Loans(Over-draft and term loans) by type of counter-party

S.No	Counter- party	Current Period	COPPY
1	Overdrafts		
a.	Governments		
b.	Governments Corporation		
c.	Public Companies	5,578,233.71	41,986.40
d.	Private Companies	150,290.63	5,100,817.90
e.	Individuals	145,522.77	120,833.82
f.	Commercial Banks		
g.	Non-Bank Financial Institutions	621,451.95	356,897.37
2	Term Loans		
a.	Governments	0	
b.	Governments Corporation		
c.	Public Companies	502,653.89	550,470.52
d.	Private Companies	6,277,863.33	5,509,422.69
e.	Individuals	11,564,900.83	10,383,356.68
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		
		24,840,917.11	22,063,785.38

Item 29: Non Performing Loans and Provisions

		Current Period	COPPY
1	Amount of NPLs (Gross)		
a.	Substandard	1,450,034.60	1,796,444.20
b.	Doubtful	184,376.99	365,061.54
c.	Loss	1,556,653.29	1,017,609.82
2	Specific Provisions		
a.	Substandard	306,819.21	300,012.11
b.	Doubtful	87,141.29	173,890.61
c.	Loss	1,473,587.66	965,611.35
3	Interest - in -Suspense		
a.	Substandard	59,867.05	74,693.53
b.	Doubtful	14,696.53	24,860.97
c.	Loss	144,655.86	104,518.61
4	Net NPLs		
a.	Substandard	1,083,348.33	1,421,738.56
b.	Doubtful	82,539.17	166,309.97
c.	Loss	(61,590.23)	(52,520.15)
5	Gross NPLs to Gross Loans	12.85%	14.40%
6	Net NPLs to Net Loans	4.85%	4.50%
7	General Provision		
a.	Standard	189,815.90	165,743.55
b.	Watch	34,021.70	30,546.45

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	999,331.10	1,496,448.47
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115,332.00	155,332.00
d	Others	289,404.11	-
	Sub-total	1,404,067.21	1,651,780.47
2	Equity Investments		
	Public Companies	119,562.56	119,562.56
	Private Companies	-	-
	Commercial Banks	2,500.00	2,500.00
	Non-Bank Financial Institutions	40,793.96	40,793.96
	<i>Less</i>		
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	689,520.36	574,381.30
	<i>Less</i>		
k	Accumulated Depreciation	255,379.01	222,350.88
l	Fixed Assets (Net Book Value)	(254,689.49)	(221,776.50)

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	1,006,869.96	1,023,304.85	214,103.15	162,615.81	848,884.06	895,378.54
Time deposits held with other banks	2,582,165.08	1,775,280.05			130,097.12	445,349.19
Borrowings	888,975.34	889,065.57				

Item 32: Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	24,840,917.11	22,075,987.87
a.	Loans secured by physical/real estate collateral	23,875,721.06	21,310,212.00
b.	Loans secured by financial collateral	192,023.60	229,156.05
c.	Loans secured by guarantees	773,172.45	536,619.81
2	Unsecured Loans	-	-
3	Total Loans	24,840,917.11	22,075,987.87