

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	3,291,935.96
b	General Reserves	2,544,818.05	2,327,363.73
c	Share Premium Account	-	-
d	Retained Earnings	37,474.81	41,531.26
Less:-		-	-
e	Losses for the Current Year	(245,466.07)	(301,468.64)
f	Buyback of FI's own shares	-	-
g	Holdings of Tier 1 instruments issued by FIs	(3,232.96)	-

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	146,722.17	131,941.85
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	429,000.00	354,000.00
f	General Provision	248,270.79	223,837.60
g	Subordinated Debt	850,000.00	850,000.00
h	Less: amount of subordinated debt to be reduced	(311,856.52)	-
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 %	
1	Zero-Risk Weighted Assets	5,710,272.43	0%	-
2	20% Risk Weighted Assets	2,911,067.35	20%	582,213.47
3	50% Risk Weighted Assets	540,951.42	50%	270,475.71
4	100% Risk Weighted Assets	27,297,904.73	100%	27,297,904.73
5	150% Risk Weighted Assets	1,252,643.57	150%	1,878,965.35
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 %	
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%	-

Item 24 Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,625,529.79	5,355,629.35
	<i>Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)</i>		
a	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
b			
	i Sector 1		
	ii Sector 2		
	iii Sector 3		
2	Tier 2 Capital	1,362,136.44	1,317,884.60
3	Total Qualifying capital	6,940,578.32	6,066,774.74
4	Core CAR	17.22%	17.21%
	<i>Of which CcyB (if applicable) expressed as % of RWA</i>		
a	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
b			
	i Sector 1		
	ii Sector 2		
	iii Sector 3		
5	CAR	21.24%	19.50%
6	Leverage Ratio	14.92%	14.77%

Item 25 Loans and NPL by Sectoral Classification

Sl.No	Sector	Current Period		COPPY	
		Total Loans	NPL		
a.	Agriculture	2,636.77	436.97	704.79	704.79
b.	Manufacturing/Industry	4,643,484.14	634,621.09	4,464,802.76	560,496.48
c.	Service & Tourism	4,514,095.08	241,083.50	4,184,781.09	171,168.20
d.	Trade & Commerce	6,133,213.34	1,618,174.40	6,384,731.79	1,713,280.61
e.	Housing	7,424,766.31	410,718.28	6,913,010.35	475,968.60
f.	Transport	1,655,723.44	132,093.89	1,280,740.31	125,699.54
g.	Loans to Purchase Securities	54,417.77	23,417.30	60,755.09	879.12
h.	Personal Loan/LDCL/CC	292,521.18	91,336.24	370,834.54	123,158.58
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	184,512.64	566.60	131,268.51	47.84
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	357,025.47	3,476.39	283,820.06	5,360.43
n.	Loans to Govt. Owned Corporation	481,034.24	-	-	-
o.	Consumer Loan (GE)	775,297.56	17,890.49	765,467.81	14,300.69
p.	Others	26,007.85	3,484.36	-	-
		26,544,735.78	3,177,299.52	24,840,917.11	3,191,064.88

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	6,641,737.42	6,495,499.06
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	17,803.29	5,578,233.71
d.	Private Companies	6,522,011.90	150,290.63
e.	Individuals	101,922.24	145,522.77
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	621,451.95
2	Term Loans	19,880,474.87	18,345,418.05
a.	Governments	260,687.43	-
b.	Governments Corporation	0	-
c.	Public Companies	481,034.24	502,653.89
d.	Private Companies	6,687,963.23	6,277,863.33
e.	Individuals	12,710,879.71	11,564,900.83
f.	Commercial Banks	337.00	-
g.	Non-Bank Financial Institutions	-	-
		26,522,212.29	24,840,917.11

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period)

As of period ending 31.03.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,883,960.11	-	-	-	-	-	-	5,883,960.11
Govt. Securities	-	-	997,535.36	-	-	-	-	997,535.36
Investment securities	-	806,041.46	509,519.44	806,831.51	-	-	242,307.91	2,364,700.31
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(225.23)	520,123.59	899,086.50	1,521,930.66	1,692,100.81	1,514,283.61	18,472,554.67	24,619,854.60
Other assets	114,531.80	(2,911.51)	34,841.17	2,428.74	-	5,223.76	824,388.93	978,502.90
TOTAL	5,998,266.68	1,323,253.54	2,440,982.46	2,331,190.91	1,692,100.81	1,519,507.37	19,539,251.50	34,844,553.28
Amounts owed to other banks ***	487,951.54	113,783.06	1,012,381.74	403,951.25	-	1,226.63	-	2,019,294.22
Demand deposits	5,534,590.52	-	-	-	-	-	-	5,534,590.52
Savings deposits	6,709,970.10	-	-	-	-	-	-	6,709,970.10
Time deposits	647.58	227,066.06	433,812.49	3,304,071.75	758,512.54	553,681.60	7,145,910.35	12,423,702.38
Bonds & other negotiable instruments	-	-	-	-	359,550.68	-	529,424.66	888,975.34
Other liabilities	662,608.62	135,120.43	7,734.56	13,948.47	16,342.38	14,897.27	6,417,368.98	7,268,020.71
TOTAL	13,395,768.37	475,969.55	1,453,928.79	3,721,971.47	1,134,405.61	569,805.50	14,092,703.99	34,844,553.28
Assets/Liabilities	447.77	2,780.12	1,678.89	626.33	1,491.62	2,666.71	1,386.48	1,000.00
Net Mismatch in each Time Interval	(7,397,501.69)	847,284.00	987,053.67	(1,390,780.56)	557,695.20	949,701.87	5,446,547.52	0.00
Cumulative Net Mismatch	(7,397,501.69)	(6,550,217.70)	(5,563,164.03)	(6,953,944.59)	(6,396,249.39)	(5,446,547.52)	0.00	0.00

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (COPPY)

As of period ending 31.03.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,530,516.72	-	-	-	-	-	-	5,530,516.72
Govt. Securities	999,964.17	-	-	-	-	-	-	999,964.17
Investment securities	-	1,026,212.42	1,219,782.65	755,830.14	-	-	242,807.91	3,244,633.11
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(557.86)	321,842.36	787,398.29	1,339,095.47	1,593,993.23	1,822,628.25	16,889,191.91	22,753,591.65
Other assets	279.46	(2,373.81)	65,270.18	2,022.38	-	4,056.80	671,360.84	740,615.85
TOTAL	6,530,202.49	1,345,680.96	2,072,451.12	2,096,947.99	1,593,993.23	1,826,685.04	17,803,360.66	33,269,321.50
Amounts owed to other banks ***	657,154.94	-	905,775.81	427,200.73	1,420.36	1,019.13	136,415.18	2,128,986.17
Demand deposits	4,714,068.98	-	-	-	-	-	-	4,714,068.98
Savings deposits	5,883,193.01	-	-	-	-	-	-	5,883,193.01
Time deposits	469.17	504,796.76	2,009,173.45	1,187,333.20	1,203,297.98	640,809.31	7,112,329.27	12,658,209.13
Bonds & other negotiable instruments	-	-	-	-	-	-	888,975.34	888,975.34
Other liabilities	465,463.36	443,739.16	6,610.79	12,771.28	14,156.25	17,865.88	6,035,282.15	6,995,888.86
TOTAL	11,720,349.46	948,535.92	2,921,560.05	1,627,305.21	1,218,874.59	659,694.32	14,173,001.95	33,269,321.50
Assets/Liabilities	557.17	1,418.69	709.36	1,288.60	1,307.76	2,768.99	1,256.15	1.00
Net Mismatch in each Time Interval	(5,190,146.97)	397,145.04	(849,108.93)	469,642.78	375,118.65	1,166,990.72	3,630,358.71	0.00
Cumulative Net Mismatch	(5,190,146.97)	(4,793,001.93)	(5,642,110.85)	(5,172,468.08)	(4,797,349.43)	(3,630,358.71)	0.00	0.00

Item 28: Assets (net of provisions) and Liabilities by Original Maturity (Current Period)

As of period ending 31.03.2018	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,883,960.11	-	-	-	-	-	-	5,883,960.11
Govt. Securities	-	-	-	997,535.36	-	-	-	997,535.36
Investment securities	-	-	-	1,511,611.59	610,780.82	-	242,307.91	2,364,700.31
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(225.23)	-	5,522.81	34,267.71	99,803.86	852,449.99	23,628,035.47	24,619,854.60
Other assets	114,531.80	(2,911.51)	34,841.17	2,428.74	-	5,223.76	824,388.93	978,502.90
TOTAL	5,998,266.68	(2,911.51)	40,363.98	2,545,843.39	710,584.68	857,673.75	24,694,732.31	34,844,553.28
Amounts owed to other banks ***	487,951.54	-	-	662,427.61	694,028.75	29,104.57	145,781.75	2,019,294.22
Demand deposits	5,534,590.52	-	-	-	-	-	-	5,534,590.52
Savings deposits	6,709,970.10	-	-	-	-	-	-	6,709,970.10
Time deposits	172.10	-	-	-	1,015,736.94	1,047,887.38	10,359,905.96	12,423,702.38
Bonds & other negotiable instruments	-	-	-	-	-	-	888,975.34	888,975.34
Other liabilities	662,608.62	130,071.30	55.03	341.66	1,034.53	8,398.41	6,465,511.16	7,268,020.71
TOTAL	13,395,292.89	130,071.30	55.03	662,769.27	1,710,800.22	1,085,390.35	17,860,174.22	34,844,553.28
Assets/Liabilities	447.79	(22.38)	733,470.84	3,841.22	415.35	790.20	1,382.67	1.00
Net Mismatch in each Time Interval	(7,397,026.21)	(132,982.81)	40,308.95	1,883,074.13	(1,000,215.54)	(227,716.60)	6,834,558.09	0.00
Cumulative Net Mismatch	(7,397,026.21)	(7,530,009.02)	(7,489,700.08)	(5,606,625.95)	(6,606,841.49)	(6,834,558.09)	0.00	0.00

Item 28: Assets (net of provisions) and Liabilities by Original Maturity (COPPY)

As of period ending 31.03.2017	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,530,516.72	-	-	-	-	-	-	5,530,516.72
Govt. Securities	-	-	999,964.17	-	-	-	-	999,964.17
Investment securities	-	289,563.01	340,731.49	2,219,903.30	151,627.40	-	242,807.91	3,244,633.11
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	(557.86)	798.14	38,297.46	59,415.34	72,863.73	763,097.04	21,819,677.81	22,753,591.65
Other assets	279.46	(2,373.81)	65,270.18	2,022.38	-	4,056.80	671,360.84	740,615.85
TOTAL	5,530,238.32	287,987.34	1,444,263.30	2,281,341.01	224,491.13	767,153.84	22,733,846.55	33,269,321.50
Amounts owed to other banks ***	657,154.94	-	-	260,137.14	1,072,839.41	-	138,854.68	2,128,986.17
Demand deposits	4,714,068.98	-	-	-	-	-	-	4,714,068.98
Savings deposits	5,883,193.01	-	-	-	-	-	-	5,883,193.01
Time deposits	450.67	20,072.14	-	1,052,822.58	639,636.66	1,160,279.77	9,784,947.32	12,658,209.13
Bonds & other negotiable instruments	-	-	-	-	-	-	888,975.34	888,975.34
Other liabilities	465,463.36	440,566.61	380.72	656.70	713.06	6,267.10	6,081,841.31	6,995,888.86
TOTAL	11,720,330.96	460,638.75	380.72	1,313,616.42	1,713,189.13	1,166,546.87	16,894,618.65	33,269,321.50
Assets/Liabilities	471.85	625.19	3,793,498.27	1,736.69	131.04	657.63	1,345.63	1.00
Net Mismatch in each Time Interval	(6,190,092.63)	(172,651.41)	1,443,882.58	967,724.59	(1,488,698.00)	(399,393.03)	5,839,227.90	0.00
Cumulative Net Mismatch	(6,190,092.63)	(6,362,744.04)	(4,918,861.46)	(3,951,136.87)	(5,439,834.87)	(5,839,227.90)	0.00	0.00

Item 29 Non Performing Loans and Provisions

	Current Period	COPPY
Amount of NPLs (Gross)		
Substandard	1,583,702.50	1,450,034.60
Doubtful	226,212.06	184,376.99
Loss	1,367,384.95	1,556,653.29
Specific Provisions		
Substandard	331,669.97	306,819.21
Doubtful	107,773.78	87,141.29
Loss	1,255,051.83	1,473,587.66
Interest - in -Suspense		
Substandard	67,033.30	59,867.05
Doubtful	18,336.40	14,696.53
Loss	144,790.67	144,655.86
Net NPLs		
Substandard	1,184,999.24	1,083,348.33
Doubtful	100,101.88	82,539.17
Loss	(32,457.55)	(61,590.23)
Gross NPLs to Gross Loans	11.97%	12.85%
Net NPLs to Net Loans	4.50%	4.85%
General Provision		
Standard	192,542.80	189,815.90
Watch	55,728.00	34,021.70

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
	1 Marketable Securities (Interest Earning)		
a	RMA Securities	996,549.50	999,331.10
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115,332.00	115,332.00
d	Others	-	289,404.11
	Sub-total	1,111,881.50	1,404,067.21
	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	40,293.96	40,793.96
Less			
i	Specific Provisions	-	-
	3 Fixed Assets		
j	Fixed Assets (Gross)	827,707.09	689,520.36
Less			
k	Accumulated Depreciation	291,845.35	255,379.01
l	Fixed Assets (Net Book Value)	535,861.74	434,141.35

Item 31 Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	426,523.87	1,006,869.96	338,968.25	214,103.15	589,257.69	848,884.06
Time deposits held with other banks	2,024,936.99	2,582,165.08	-	-	97,455.42	130,097.12
Borrowings	888,975.34	888,975.34	-	-	-	-