

Item 21: Tier 1 Capital and its sub-components

Amount '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,950,323	3,950,323
b	General Reserves	2,097,627	2,085,970
c	Share Premium Account	-	-
d	Retained Earnings	221,094	205,813
Less:-			
e	Losses for the Current Year		589,718
f	Buyback of FI's own shares	(147,136)	
g	Holdings of Tier 1 instruments issued by FIs	(733)	-

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	175,170	170,284
d	Investment Fluctuation Reserve	-	
e	Research and Development Fund	-	479,000
f	Asset Pending Foreclosure Reserve	278,310	
g	General Provision	329,958	300,392
h	Subordinated Debt	251,781	351,781
i	Profit for the Year	567,702	

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	13,922,426	0%	-
2	20% Risk Weighted Assets	1,031,543	20%	206,309
3	50% Risk Weighted Assets	2,031,486	50%	1,015,743
4	100% Risk Weighted Assets	40,801,159	100%	40,801,159
5	150% Risk Weighted Assets	539,936	150%	809,904
6	Risk-weight for operational risk	2,488,503		2,488,503
				-
				-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,976,455	0%	-
2	20% Risk Weighted Assets	4,745,052	20%	949,010
3	50% Risk Weighted Assets	428,412	50%	214,206
4	100% Risk Weighted Assets	35,397,185	100%	35,397,185
5	150% Risk Weighted Assets	892,169	150%	1,338,254
	Risk-weight for operational risk	2,536,356		2,536,356

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	6,121,175	5,652,388
a	Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)		
b	Of which Sectoral Capital Requirements (SCR) (if applicable)		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	1,602,921	1,301,457
3	Total Qualifying capital	7,672,933	6,904,681
4	Core CAR	13.51%	13.98%
a	Of which CcyB (if applicable) expressed as % of RWA		
b	Of which SCR (if applicable) expressed as % of Sectoral RWA		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	16.93%	17.08%
6	Leverage Ratio	10.49%	11.91%

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Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	81,951	13,228	80,491	23,790
b.	Manufacturing/Industry	4,615,893	791,895	3,459,431	675,504
c.	Service & Tourism	8,545,847	346,346	10,173,126	1,113,130
d.	Trade & Commerce	7,911,075	1,175,347	6,415,117	1,431,824
e.	Housing	11,675,933	552,484	10,869,206	680,587
f.	Transport	1,957,531	113,498	1,920,636	348,767
g.	Loans to Purchase Securities	91,672	-	40,389	8,640
h.	Personal Loan/LDCL/CC	117,211	19,749	139,706	47,058
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	192,826	-	199,654	6,014
k.	Loans to FI (s)	24,378	-	49,605	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	376,161	2,808	360,036	4,894
n.	Loans to Govt. Owned Corpora	-	-	-	-
o.	Consumer Loan (GE)	1,037,816	26,855	811,059	21,396
p.	Others	38,428	(141)	30,548	(2,313)
		36,666,722	3,042,070	34,549,006	4,359,291

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	7,602,767	8,046,635
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	-
d.	Private Companies	7,576,517	7,899,277
e.	Individuals	19,515	97,752
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	6,736	49,605
2	Term Loans	29,063,955	26,502,371
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	194	317
d.	Private Companies	10,191,583	9,384,352
e.	Individuals	18,854,335	17,117,702
f.	Commercial Banks	200	-
g.	Non-Bank Financial Institutions	17,642	-
		36,666,722	34,549,005,573

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Item 27:

Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY)

As of period ending 30.09.2020	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,444,890	-	-	-	-	-	-	6,444,890
Govt. Securities	-	-	-	6,646,461	-	-	1,692,195	8,338,656
Investment securities	-	-	-	1,327,896	200,479	-	242,395	1,770,770
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	9,312	76,556	30,388	61,331	184,978	1,888,575	31,913,449	34,164,589
Other assets	620,300	(2,192)	227,039	963	-	7,863	1,126,612	1,980,586
TOTAL	7,074,502	74,364	257,428	8,036,651	385,458	1,896,438	34,974,651	52,699,491
Amounts owed to other banks ***	252,630	-	-	-	-	-	5,683	258,314
Demand deposits	3,284,753	-	-	-	-	-	-	3,284,753
Savings deposits	14,773,415	-	-	-	-	-	-	14,773,415
Time deposits	(12,239)	835,314	1,089,902	1,076,382	1,517,820	1,117,218	19,596,055	25,220,453
Bonds & other negotiable instruments	-	-	-	-	-	-	514,667	514,667
Other liabilities	384,696	267,756	312	599	1,783	17,524	7,975,220	8,647,889
TOTAL	18,683,256	1,103,070	1,090,214	1,076,981	1,519,603	1,134,742	28,091,625	52,699,491
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,608,754)	(1,028,706)	(832,786)	6,959,670	(1,134,145)	761,695	6,883,026	0
Cumulative Net Mismatch	(11,608,754)	(12,637,460)	(13,470,246)	(6,510,576)	(7,644,721)	(6,883,026)	0	0

COPPY

As of period ending 30.09.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,262,826	-	-	-	-	-	-	5,262,826
Govt. Securities	-	249,955	249,945	-	-	-	988,876	1,488,776
Investment securities	-	2,807,833	1,408,410	-	-	-	242,353	4,458,596
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	146,346	8,395	23,293	13,288	97,922	1,987,805	28,804,837	31,081,884
Other assets	271,401	(5,995)	72,335	1,515	-	7,175	1,183,453	1,529,883
TOTAL	5,680,573	3,060,189	1,753,982	14,802	97,922	1,994,979	31,219,519	43,821,967
Amounts owed to other banks ***	642,640	2,187,134	1,700,230	451,188	-	-	-	4,981,193
Demand deposits	2,339,126	-	-	-	-	-	-	2,339,126
Savings deposits	10,658,664	-	-	-	-	-	-	10,658,664
Time deposits	(9,372)	283,333	325,747	1,007,498	747,683	612,840	15,583,808	18,551,536
Bonds & other negotiable instruments	-	-	-	-	-	-	514,426	514,426
Other liabilities	138,617	437	220	133	950	18,859	6,617,806	6,777,022
TOTAL	13,769,675	2,470,903	2,026,197	1,458,819	748,634	631,699	22,716,040	43,821,967
Assets/Liabilities	413	1,238	866	10	131	3,158	1,374	1,000
Net Mismatch in each Time Interval	(8,089,102)	589,285	(272,214)	(1,444,017)	(650,712)	1,363,280	8,503,479	(0)
Cumulative Net Mismatch	(8,089,102)	(7,499,817)	(7,772,031)	(9,216,048)	(9,866,760)	(8,503,479)	(0)	(0)

Item 28:

Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)

As of period ending 30.09.2020	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,444,890	-	-	-	-	-	-	6,444,890
Govt. Securities	-	-	-	6,646,461	-	-	1,692,195	8,338,656
Investment securities	-	-	-	1,528,375	-	-	242,395	1,770,770
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	616,806	81,767	(22,297)	45,829	158,630	1,872,662	31,411,193	34,164,589
Other assets	620,300	(2,192)	227,039	963	-	7,863	1,126,612	1,980,586
TOTAL	7,681,995	79,576	204,742	8,221,628	158,630	1,880,525	34,472,396	52,699,491
Amounts owed to other banks ***	252,630	-	-	-	-	-	5,683	258,314
Demand deposits	3,284,753	-	-	-	-	-	-	3,284,753
Savings deposits	14,773,415	-	-	-	-	-	-	14,773,415
Time deposits	(12,610)	309,783	-	78,585	73,261	1,693,475	23,077,959	25,220,453
Bonds & other negotiable instruments	-	-	-	-	-	-	514,667	514,667
Other liabilities	384,610	267,539	5	60	37	2,730	7,992,908	8,647,889
TOTAL	18,682,799	577,323	5	78,644	73,298	1,696,204	31,591,217	52,699,491
Assets/Liabilities	0	0	38	0	0	0	0	0
Net Mismatch in each Time Interval	(11,000,804)	(497,747)	204,737	8,142,984	85,331	184,320	2,881,178	0
Cumulative Net Mismatch	(11,000,804)	(11,498,550)	(11,293,813)	(3,150,830)	(3,065,499)	(2,881,178)	0	0

COPPY

As of period ending 30.09.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,262,826	-	-	-	-	-	-	5,262,826
Govt. Securities	-	499,900	-	-	-	-	988,876	1,488,776
Investment securities	-	1,801,430	1,605,133	-	809,680	-	242,353	4,458,596
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,100,687	8,373	(25,845)	(42,793)	105,479	1,920,070	28,015,914	31,081,884
Other assets	271,401	(5,995)	72,335	1,515	-	7,175	1,183,453	1,529,883
TOTAL	6,634,914	2,303,708	1,651,623	(41,278)	915,159	1,927,245	30,430,596	43,821,967
Amounts owed to other banks ***	642,640	2,357,253	-	1,200,221	750,686	30,392	-	4,981,193
Demand deposits	2,339,126	-	-	-	-	-	-	2,339,126
Savings deposits	10,658,664	-	-	-	-	-	-	10,658,664
Time deposits	(9,743)	-	-	254,955	172,042	536,338	17,597,944	18,551,536
Bonds & other negotiable instruments	-	-	-	-	-	-	514,426	514,426
Other liabilities	137,199	373	570	282	397	2,032	6,636,169	6,777,022
TOTAL	13,767,886	2,357,626	570	1,455,459	923,125	568,761	24,748,538	43,821,967
Assets/Liabilities	482	977	2,895,077	(28)	991	3,388	1,230	1,000
Net Mismatch in each Time Interval	(7,132,972)	(53,918)	1,651,052	(1,496,737)	(7,966)	1,358,483	5,682,057	(0)
Cumulative Net Mismatch	(7,132,972)	(7,186,890)	(5,535,837)	(7,032,575)	(7,040,541)	(5,682,057)	(0)	(0)

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Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
Amount of NPLs (Gross)		
Substandard	749,387	1,095,688
Doubtful	99,388	286,811
Loss	2,193,294	2,976,791
Specific Provisions		
Substandard	144,692	216,106
Doubtful	44,248	137,742
Loss	1,898,845	2,678,455
Interest - in - Suspense		
Substandard	63,511	67,082
Doubtful	11,467	23,156
Loss	339,371	344,581
Net NPLs		
Substandard	541,184	812,501
Doubtful	43,674	125,914
Loss	(44,922)	(46,245)
Gross NPLs to Gross Loans	0	12.62%
Net NPLs to Net Loans	0	2.87%
General Provision		
Standard	309,865	287,141.53
Watch	20,093	13,250.83

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	6,643,462	499,440
b	RGOB Bonds/Securities	1,687,999	987,999
c	Corporate Bonds	1,344,113	115,332
d	Others		
	Sub-total	9,675,573	1,602,771
2	Equity Investments		
	Public Companies	119,563	119,563
	Private Companies	-	-
	Commercial Banks	2,500	2,500
	Non-Bank Financial	40,294	40,294
	Less		
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	1,573,546	1,459,625
	Less		
k	Accumulated Depreciation	530,492	428,341
l	Fixed Assets (Net Book Value)	1,043,054	1,031,284

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	4,823,525	4,287,163	338,586	359,799	566,565	93,389
Time deposits held with other banks	200,479	4,216,367	-	-	89,023	2
Borrowings	514,667	514,426	-	-	-	-

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	36,375,488.09	34,549,005.57
a.	Loans secured by physical/real estate collateral	35,337,672	34,305,760
b.	Loans secured by financial collateral		243,246
c.	Loans secured by guarantees	1,037,816	-
2	Unsecured Loans		
3	Total Loans	36,375,488	34,549,006

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