

31st 9th 2022

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	2,230,196	2,097,627
c	Share Premium Account		-
d	Retained Earnings	620,576	221,094
Less:-			
e	Losses for the Current Year		
f	Buyback of FI's own shares	(147,136)	(147,136)
g	Holdings of Tier 1 instruments issued by FIs	(733)	(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	187,058	175,170
d	Investment Fluctuation Reserve		-
e	Bond Redemption Reserve	475,000	-
f	Reserve For loan Loss	313,288	278,310
g	General Provision	386,754	329,958
h	Subordinated Debt	151,781	251,781
i	Profit for the Year	528,659	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	11,004,324	0%	-
2	20% Risk Weighted Assets	1,554,316	20%	310,863
3	50% Risk Weighted Assets	2,668,726	50%	1,334,363
4	100% Risk Weighted Assets	45,558,121	100%	45,558,121
5	150% Risk Weighted Assets		150%	-
6	Risk-weight for operational risk	2,324,632		2,324,632
				-
				-

COPPY

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
	Risk-weight for operational risk	2,488,503		2,488,503

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	6,653,226	6,121,175
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	2,042,540	1,602,921
3	Total Qualifying capital		7,672,933
4	Core CAR	13.43%	13.51%
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	17.49%	16.93%
6	Leverage Ratio	10.95%	10.49%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPPY	
		Total Loans	NPL	Total Loans	NPL
		73,604	14,037	81,951	13,228
a.	Agriculture	4,470,063	487,274	4,615,893	791,895
b.	Manufacturing/Industry	8,869,050	276,799	8,545,847	346,346
c.	Service & Tourism	10,032,686	934,430	7,911,075	1,175,347
d.	Trade & Commerce	13,038,462	284,922	11,675,933	552,484
e.	Housing	2,043,032	111,959	1,957,531	113,498
f.	Transport	80,697	-	91,672	-
g.	Loans to Purchase Securities	107,983	24,683	117,211	19,749
h.	Personal Loan/LDCL/CC	-	-	-	-
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	421,560	874	192,826	-
k.	Loans to FI (s)	-	-	24,378	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	402,723	4,032	376,161	2,808
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	1,393,727	54,757	1,037,816	26,855
p.	Others	179,632	73,515	38,428	(141)
		41,113,219	2,267,282	36,666,722	3,042,070

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	8,387,282	7,602,767
a.	Governments	-	-
b.	Governments Corporation	47,420	-
c.	Public Companies	-	-
d.	Private Companies	8,299,867	7,576,517
e.	Individuals	39,996	19,515
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	6,736
2	Term Loans	32,619,820	18,872,372
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	123	194
d.	Private Companies	11,156,416	18,854,335
e.	Individuals	21,450,868	200
f.	Commercial Banks	163	17,642
g.	Non-Bank Financial Institutions	12,251	-
3	Bills Discounted and Purchased (Interest Earning)	106,117	26,475,139
		41,113,219	26,475,139

Item 27:

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

As of period ending 30.09.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,280,210	-	-	-	-	-	-	7,280,210
Govt. Securities	-	-	-	1,997,323	-	988,703	2,531,632	5,517,658
Investment securities	-	-	-	1,066,543	-	-	236,906	1,303,449
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	621,197	961,444	1,201,997	1,941,517	1,634,625	1,838,135	30,828,431	39,027,346
Other assets	608,897	48	485,519	60,185	-	63,954	1,066,068	2,284,670
TOTAL	8,510,303	961,492	1,687,515	5,065,568	1,634,625	2,890,792	34,663,037	55,413,333
Amounts owed to other banks ***	366,088	-	-	-	-	-	6,110	372,198
Demand deposits	3,592,779	-	-	-	-	-	-	3,592,779
Savings deposits	13,345,225	-	-	-	-	-	-	13,345,225
Time deposits	(11,768)	672,499	467,130	767,942	733,711	900,369	25,137,339	28,667,221
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	141,654	204,923	11,834	18,948	16,469	18,277	8,509,339	8,921,443
TOTAL	17,433,978	877,422	478,964	786,890	750,180	918,645	34,167,253	55,413,333
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(8,923,675)	84,070	1,208,551	4,278,678	884,445	1,972,147	495,784	0
Cumulative Net Mismatch	(8,923,675)	(8,839,605)	(7,631,054)	(3,352,376)	(2,467,931)	(495,784)	0	0

COPPY

As of period ending 30.09.2021	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

Item 28:

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

As of period ending 30.09.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,280,210	-	-	-	-	-	-	7,280,210
Govt. Securities	-	-	-	1,997,323	-	-	3,520,335	5,517,658
Investment securities	-	-	-	1,066,543	-	-	236,906	1,303,449
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,093,497	1,020,269	1,189,028	1,950,268	1,663,985	1,744,266	30,366,033	39,027,346
Other assets	608,897	48	485,519	60,185	-	63,954	1,066,068	2,284,670
TOTAL	8,982,604	1,020,316	1,674,547	5,074,319	1,663,985	1,808,220	35,189,342	55,413,333
Amounts owed to other banks ***	366,088	-	-	-	-	-	6,110	372,198
Demand deposits	3,592,779	-	-	-	-	-	-	3,592,779
Savings deposits	13,345,225	-	-	-	-	-	-	13,345,225
Time deposits	(12,128)	35,291	-	25,577	202,664	1,338,839	27,076,979	28,667,221
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	135,691	196,593	14	3,844	345	7,412	8,577,545	8,921,443
TOTAL	17,427,657	231,884	14	29,421	203,009	1,346,250	36,175,099	55,413,333
Assets/Liabilities	0	0	123	0	0	0	0	0
Net Mismatch in each Time Interval	(8,445,053)	788,433	1,674,533	5,044,898	1,460,976	461,970	(985,757)	0
Cumulative Net Mismatch	(8,445,053)	(7,656,621)	(5,982,088)	(937,190)	523,787	985,757	0	0

COPPY

As of period ending 30.09.2021	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


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Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
Amount of NPLs (Gross)		
Substandard	576,736	749,387
Doubtful	66,318	99,388
Loss	1,624,228	2,193,294
Specific Provisions		
Substandard	121,787	144,692
Doubtful	31,204	44,248
Loss	1,633,566	1,898,845
Interest - in - Suspense		
Substandard	24,597	63,511
Doubtful	6,369	11,467
Loss	270,858	339,371
Net NPLs		
Substandard	430,353	541,184
Doubtful	28,746	43,674
Loss	(280,196)	(44,922)
Gross NPLs to Gross Loans	5.51%	8.30%
Net NPLs to Net Loans	-0.54%	0.62%
General Provision		
Standard	362,478	309,865.20
Watch	24,277	20,092.90

Item 30: Assets and Investments

Sl.No	Investment Marketable Securities (Interest Earning)	Current Period	COPPY
1	RMA Securities	1,994,268	6,643,462
a	RGOB		
b	Bonds/Securities	3,487,999	1,687,999
c	Corporate Bonds	798,180	1,344,113
d	Others		
	Sub-total	6,280,447	9,675,573
2	Equity Investments		
	Public Companies	114,075	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)	1,583,636	1,573,546
	Less		
k	Accumulated Depreciation	603,080	530,492
l	Fixed Assets (Net Book Value)	980,556	1,043,054

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	5,362,696	4,823,525	259,985	338,586	997,680	566,565
Time deposits held with other banks	200,575	200,479	-	-	180,888	89,023
Borrowings	514,466	514,667	-	-	-	-

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	41,113,219.26	36,375,488.09
a.	Loans secured by physical/real estate collateral	39,217,236	35,337,672
b.	Loans secured by financial collateral	502,256	
c.	Loans secured by guarantees	1,393,727	1,037,816
2	Unsecured Loans	-	-
3	Total Loans	41,113,219	36,375,488

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