

Item 21: Tier 1 Capital and its sub-components (Fig '000)

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,950,323	3,950,323
b	General Reserves	2,438,051	2,230,196
c	Share Premium Account		-
d	Retained Earnings	1,148,209	1,091,085
Less:-			
e	Losses for the Current Year	(411,801)	(147,136)
f	Buyback of FI's own shares	(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	217,567	187,058
d	Investment Fluctuation Reserve		
e	Research and Development Fund		
f	Reserve For loan Loss	235,914	322,116
g	General Provision	432,017	343,054
h	Subordinated Debt	500,000	500,000
i	Less: amount of subordinated debt to be reduced from Tier II capital	(398,082)	(298,082)
j	Profit for the Year		221,460

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

Current Year

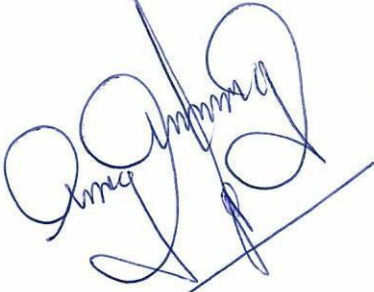
Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,122,333	0%	-
2	20% Risk Weighted Assets	1,683,133	20%	336,627
3	50% Risk Weighted Assets	2,938,674	50%	1,469,337
4	100% Risk Weighted Assets	48,083,741	100%	48,083,741
6	Operational Risk	2,486,286		2,486,286

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,317,468	0%	-
2	20% Risk Weighted Assets	1,449,498	20%	289,900
3	50% Risk Weighted Assets	1,342,277	50%	671,138
4	100% Risk Weighted Assets	40,829,216	100%	40,829,216
5	150% Risk Weighted Assets	598,370	100%	598,370
6	Operational Risk	2,324,632		2,324,632

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	6,976,914	7,123,735
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	987,416	1,275,606
3	Total Qualifying capital	7,939,742	8,345,798
4	Core CAR	13.32%	15.93%
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	15.16%	18.67%
6	Leverage Ratio	10.44%	12.17%


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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	71,854	10,666	82,230	13,919
b.	Manufacturing/Industry	4,502,808	342,152	4,488,611	756,813
c.	Service & Tourism	9,281,219	287,243	8,690,180	347,177
d.	Trade & Commerce	10,697,397	1,250,460	8,637,971	1,246,960
e.	Housing	14,610,479	268,451	12,101,327	591,728
f.	Transport	1,891,617	102,660	2,043,253	155,010
g.	Loans to Purchase Securities	93,959	-	86,158	-
h.	Personal Loan/LDCL/CC	101,853	12,172	104,671	27,641
i.	Education Loan	1,424,385	-	-	-
j.	Loan Against Term Deposit	1,461,888	3,800	322,370	5,701
k.	Loans to FI (s)	-	-	14,966	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	402,337	1,411	431,343	5,509
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	1,479,080	41,984	1,101,110	38,190
p.	Others	79,409	3,441	58,590	(116)
		46,098,285	2,324,441	38,162,780	3,188,531

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	8,608,102	7,902,242
a.	Governments	-	-
b.	Governments Corporation	47,527	-
c.	Public Companies	-	-
d.	Private Companies	8,526,754	7,864,226
e.	Individuals	33,821	38,016
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	37,490,183	30,260,538
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	106	133
d.	Private Companies	11,949,799	10,410,350
e.	Individuals	25,530,642	19,834,906
f.	Commercial Banks	143	182
g.	Non-Bank Financial Institutions	9,494	14,966
		46,098,285	38,162,780

Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a	Substandard	493,818	954,233
b	Doubtful	141,482	66,966
c	Loss	1,689,141	2,167,332
2	Specific Provisions		
a	Substandard	102,046	182,095
b	Doubtful	71,249	30,275
c	Loss	1,920,454	1,906,796
3	Interest - in - Suspense		
a	Substandard	20,521	101,918
b	Doubtful	8,638	8,869
c	Loss	202,492	355,524
4	Net NPLs		
a	Substandard	371,251	670,221
b	Doubtful	61,595	27,821
c	Loss	(433,806)	(94,988)
5	Gross NPLs to Gross Loans	5.04%	8.36%
6	Net NPLs to Net Loans	-1.00%	0.74%
7	General Provision		
a	Standard	411,128	313,843
b	Watch	20,888	29,211

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Item 27:

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

As of period ending 31.03.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,959,331	-	-	-	-	-	-	7,959,331
Govt. Securities	-	-	-	2,481,746	-	-	3,747,235	6,228,981
Investment securities	-	-	-	1,388,890	-	-	236,792	1,625,682
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	664	1,403,948	1,678,200	1,796,467	2,684,341	2,026,981	34,182,285	43,772,885
Other assets	623,984	8,739	118,190	44,562	-	10,990	1,206,228	2,012,693
TOTAL	8,583,978	1,412,687	1,796,390	5,711,665	2,684,341	2,037,971	39,372,540	61,599,572
Amounts owed to other banks ***	333,219	1,000,192	-	-	-	-	14,458	1,347,869
Demand deposits	4,589,945	-	-	-	-	-	-	4,589,945
Savings deposits	14,356,423	-	-	-	-	-	-	14,356,423
Time deposits	(15,252)	298,154	495,421	891,396	1,365,147	1,702,359	26,606,363	31,343,587
Bonds & other negotiable instruments	-	-	-	-	-	-	529,425	529,425
Other liabilities	1,352,662	192,366	16,616	17,716	26,626	19,904	7,806,433	9,432,323
TOTAL	20,616,997	1,490,712	512,037	909,112	1,391,773	1,722,263	34,956,679	61,599,572
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(12,033,019)	(78,024)	1,284,353	4,802,552	1,292,568	315,708	4,415,861	0
Cumulative Net Mismatch	(12,033,019)	(12,111,043)	(10,826,690)	(6,024,138)	(4,731,569)	(4,415,861)	0	0

COPPY

As of period ending 31.03.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	14,849,907	-	-	-	-	-	-	14,849,907
Govt. Securities	-	-	-	-	-	-	1,715,347	1,715,347
Investment securities	74,462	-	-	217,134	-	-	239,777	531,373
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,690	60,350	72,419	196,727	1,747,973	2,487,523	30,044,866	34,611,548
Other assets	627,041	1,688	458,768	300	-	6,960	1,104,028	2,198,785
TOTAL	15,553,100	62,038	531,187	414,162	1,747,973	2,494,483	33,104,018	53,906,960
Amounts owed to other banks ***	307,534	-	-	-	-	-	5,791	313,325
Demand deposits	2,853,290	-	-	-	-	-	-	2,853,290
Savings deposits	14,466,373	-	-	-	-	-	-	14,466,373
Time deposits	(8,492)	566,873	1,867,020	1,592,142	1,128,505	1,100,973	20,872,431	27,119,451
Bonds & other negotiable instruments	-	-	-	-	-	-	522,027	522,027
Other liabilities	442,558	193,565	739	2,143	17,146	23,962	7,952,382	8,632,494
TOTAL	18,061,263	760,439	1,867,759	1,594,285	1,145,650	1,124,934	29,352,630	53,906,960
Assets/Liabilities	1	0	0	0	2	2	1	1
Net Mismatch in each Time Interval	(2,508,162)	(698,401)	(1,336,572)	(1,180,123)	602,322	1,369,548	3,751,387	(0)
Cumulative Net Mismatch	(2,508,162)	(3,206,563)	(4,543,135)	(5,723,258)	(5,120,936)	(3,751,387)	(0)	(0)

Item 28:

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

As of period ending 31.03.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,959,331	-	-	-	-	-	-	7,959,331
Govt. Securities	-	-	-	1,492,867	-	-	4,736,113	6,228,981
Investment securities	-	-	-	1,185,898	202,992	-	236,792	1,625,682
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	801,801	1,409,395	1,664,739	1,820,611	2,692,786	1,938,435	33,445,118	43,772,885
Other assets	623,984	8,739	118,190	44,562	-	10,990	1,206,228	2,012,693
TOTAL	9,385,116	1,418,135	1,782,929	4,543,938	2,895,778	1,949,425	39,624,252	61,599,572
Amounts owed to other banks ***	333,219	1,000,192	-	-	-	-	14,458	1,347,869
Demand deposits	4,589,945	-	-	-	-	-	-	4,589,945
Savings deposits	14,356,423	-	-	-	-	-	-	14,356,423
Time deposits	(15,612)	50,144	-	57,869	55,838	1,699,331	29,496,017	31,343,587
Bonds & other negotiable instruments	-	-	-	-	-	-	529,425	529,425
Other liabilities	1,352,656	179,279	13,762	629	2,308	10,771	7,872,918	9,432,323
TOTAL	20,616,632	1,229,615	13,762	58,498	58,145	1,710,102	37,912,818	61,599,572
Assets/Liabilities	0.00	0.00	0.13	0.08	0.05	0.00	0.00	0.00
Net Mismatch in each Time Interval	(11,231,516)	188,520	1,769,167	4,485,440	2,837,632	239,323	1,711,433	0
Cumulative Net Mismatch	(11,231,516)	(11,042,996)	(9,273,829)	(4,788,389)	(1,950,757)	(1,711,433)	0	0

COPPY

As of period ending 31.03.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	14,849,907	-	-	-	-	-	-	14,849,907
Govt. Securities	-	-	-	-	-	-	1,715,347	1,715,347
Investment securities	-	-	-	291,596	-	-	239,777	531,373
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	429,584	60,345	54,099	190,673	1,820,368	2,494,165	29,562,315	34,611,548
Other assets	627,041	1,688	458,768	300	-	6,960	1,104,028	2,198,785
TOTAL	15,906,532	62,032	512,867	482,569	1,820,368	2,501,125	32,621,467	53,906,960
Amounts owed to other banks ***	307,534	-	-	-	-	-	5,791	313,325
Demand deposits	2,853,290	-	-	-	-	-	-	2,853,290
Savings deposits	14,466,373	-	-	-	-	-	-	14,466,373
Time deposits	(8,860)	8,296	-	1,334,924	109,821	1,490,410	24,184,860	27,119,451
Bonds & other negotiable instruments	-	-	-	-	-	-	522,027	522,027
Other liabilities	442,548	193,472	45	343	115	3,807	7,992,164	8,632,494
TOTAL	18,060,885	201,769	45	1,335,266	109,936	1,494,217	32,704,842	53,906,960
Assets/Liabilities	1	0	11,307	0	17	2	1	1
Net Mismatch in each Time Interval	(2,154,353)	(139,736)	512,822	(852,697)	1,710,432	1,006,908	(83,376)	(0)
Cumulative Net Mismatch	(2,154,353)	(2,294,089)	(1,781,267)	(2,633,965)	(923,533)	83,376	(0)	(0)

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Item 30: Assets and Investments

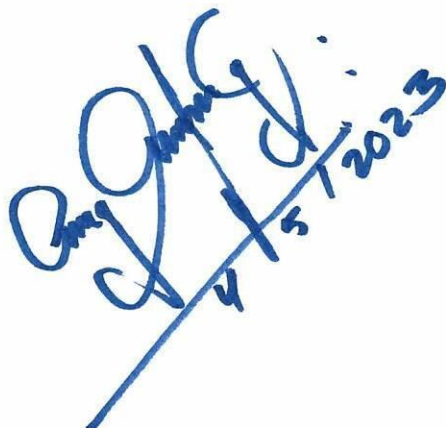
Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	1,483,677	699,467
b	RGOB Bonds/Securities	4,687,999	1,687,999
c	Corporate Bonds	115,332	115,332
d	Others		
	Sub-total	6,287,008	2,502,798
2	Equity Investments		
	Public Companies	114,075	119,563
	Private Companies		-
	Commercial Banks	2,500	2,500
	Non-Bank Financial Institutions	40,294	40,294
Less			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	1,620,651	1,590,732
Less			
k	Accumulated Depreciation	648,768	586,348
l	Fixed Assets (Net Book Value)	971,883	1,004,385

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	131,150	350,280	814,023	(488,608)	570,861	(900)
Time deposits held with other banks	1,204,142	200,518			182,408	167,208
Borrowings						

Item 32: Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	46,010,623	38,162,780
a.	Loans secured by physical/real estate collateral	44,378,808	36,655,277
b.	Loans secured by financial collateral	1,631,815	408,528
c.	Loans secured by guarantees	-	1,098,975
2	Unsecured Loans	87,662	
3	Total Loans	46,098,285	38,162,780


 4/5/2023
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