

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	4,882,192	3,950,323
b	General Reserves	2,737,275	2,438,051
c	Share Premium Account		
d	Retained Earnings	160,328	1,148,209
Less:-			
e	Losses for the Current Year		(411,801)
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	233,565	217,567
d	Investment Fluctuation Reserve		
e	Research and Development Fund		
f	Reserve For loan Loss	117,273	235,914
g	General Provision	468,458	432,017
h	Subordinated Debt	500,000	500,000
i	Less: amount of subordinated debt to be reduced from Tier II capital	(498,356)	(398,082)
j	Profit for the Year	68,869	

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

Current Year

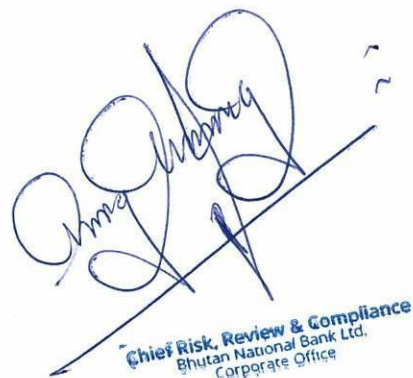
Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,533,661	0%	-
2	20% Risk Weighted Assets	2,957,730	20%	591,546
3	50% Risk Weighted Assets	3,696,938	50%	1,848,469
4	100% Risk Weighted Assets	52,395,209	100%	52,395,209
6	Operational Risk	3,137,602		3,137,602

COPPY

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
5	Operational Risk	2,486,286		2,486,286

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,779,795	6,976,914
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	889,809	987,416
3	Total Qualifying capital	8,655,932	7,939,742
4	Core CAR	13.42%	13.32%
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	14.93%	15.16%
6	Leverage Ratio	10.57%	10.44%



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Item 25: Loans and NPL by Sectoral Classification

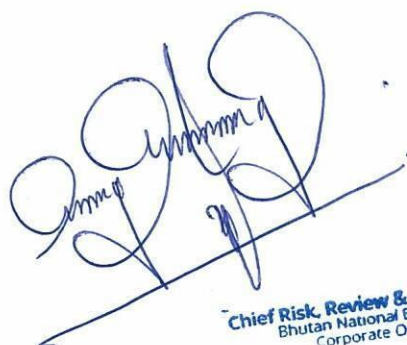
S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	59,608	6,406	71,854	10,666
b.	Manufacturing/Industry	5,072,555	301,021	4,502,808	342,152
c.	Service & Tourism	10,716,589	166,567	9,281,219	287,243
d.	Trade & Commerce	10,929,347	1,086,670	10,697,397	1,250,460
e.	Housing	17,301,528	276,999	14,610,479	268,451
f.	Transport	1,325,251	120,576	1,891,617	102,660
g.	Loans to Purchase Securities	435,774	-	93,959	-
h.	Personal Loan/LDC/CC	101,258	11,480	101,853	12,172
i.	Education Loan	624,787	3,424	1,424,385	-
j.	Loan Against Term Deposit	809,195	7,648	1,461,888	3,800
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	407,713	1,166	402,337	1,411
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	1,619,191	50,069	1,479,080	41,984
p.	Others	25,410	2,248	79,409	3,441
		49,428,205	2,034,274	46,098,285	2,324,441

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	9,029,424	8,608,102
a.	Governments		
b.	Governments Corporation	51,016	47,527
c.	Public Companies		
d.	Private Companies	8,928,891	8,526,754
e.	Individuals	49,517	33,821
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		
2	Term Loans	40,394,926	37,490,183
a.	Governments		
b.	Governments Corporation		
c.	Public Companies	77	106
d.	Private Companies	13,492,843	11,949,799
e.	Individuals	26,902,006	25,530,642
f.	Commercial Banks		143
g.	Non-Bank Financial Institutions		9,494
		49,424,350	46,098,285

Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a	Substandard	746,805	493,818
b	Doubtful	200,630	141,482
c	Loss	1,086,839	1,689,141
2	Specific Provisions		
a	Substandard	144,194	102,046
b	Doubtful	93,435	71,249
c	Loss	989,671	1,920,454
3	Interest - In -Suspense		-
a	Substandard	25,832	20,521
b	Doubtful	13,760	8,638
c	Loss	165,490	202,492
4	Net NPLs		
a	Substandard	576,778	371,251
b	Doubtful	93,435	61,595
c	Loss	(68,322)	(433,806)
5	Gross NPLs to Gross Loans	4.12%	5.04%
6	Net NPLs to Net Loans	1.25%	-1.00%
7	General Provision		
a	Standard	427,240	411,128
b	Watch	41,218	20,888


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Item 27:

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

As of period ending 31.03.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	8,677,819	-	-	-	-	-	-	8,677,819
Govt. Securities	-	-	-	-	-	-	6,786,045	6,786,045
Investment securities	185,323	-	-	2,488,390	119,484	-	184,110	2,977,307
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	71,830	839,412	1,455,417	2,601,419	2,976,106	1,924,706	37,486,932	47,995,822
Other assets	110,314	1,566	123,307	75,447	-	14,026	1,585,848	1,910,510
TOTAL	9,885,286	840,978	1,578,725	5,165,257	3,095,590	1,938,733	46,042,936	68,347,504
Amounts owed to other banks ***	334,214	2,354,863	-	-	-	-	15,506	2,704,583
Demand deposits	6,361,303	-	-	-	-	-	-	6,361,303
Savings deposits	14,456,797	-	-	-	-	-	-	14,456,797
Time deposits	(18,509)	1,791,894	1,247,995	1,465,064	3,060,851	1,130,272	25,538,022	34,215,589
Bonds & other negotiable instruments	-	529,425	-	-	-	-	-	529,425
Other liabilities	598,159	785,859	14,799	27,533	28,296	18,825	8,606,536	10,079,806
TOTAL	21,731,963	5,461,841	1,262,794	1,492,597	3,089,147	1,149,097	34,180,065	68,347,504
Assets/Liabilities	446	154	1,250	3,461	1,002	1,687	1,348	1,000
Net Mismatch in each Time Interval	(12,046,677)	(4,620,863)	315,930	3,672,660	6,443	789,635	11,882,872	0
Cumulative Net Mismatch	(12,046,677)	(16,667,539)	(16,351,609)	(12,678,950)	(12,672,507)	(11,882,872)	0	0

COPPY

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

Item 28:

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

As of period ending 31.03.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	8,677,819	-	-	-	-	-	-	8,677,819
Govt. Securities	-	-	-	-	-	-	6,786,045	6,786,045
Investment securities	-	-	-	2,673,713	-	-	303,594	2,977,307
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,383,019	841,371	1,444,309	2,618,988	2,995,349	1,873,323	36,839,464	47,995,822
Other assets	110,314	1,566	123,307	75,447	-	14,026	1,585,848	1,910,510
TOTAL	10,171,152	842,937	1,567,616	5,368,149	2,995,349	1,887,349	45,514,951	68,347,504
Amounts owed to other banks ***	334,214	2,354,863	-	-	-	-	15,506	2,704,583
Demand deposits	6,361,303	-	-	-	-	-	-	6,361,303
Savings deposits	14,456,797	-	-	-	-	-	-	14,456,797
Time deposits	(18,965)	993,643	-	61,445	343,737	981,221	31,854,508	34,215,589
Bonds & other negotiable instruments	-	-	-	-	-	-	529,425	529,425
Other liabilities	591,807	777,686	5,319	356	896	11,592	8,692,149	10,079,806
TOTAL	21,725,166	4,126,193	5,319	61,801	344,633	992,813	41,091,589	68,347,504
Assets/Liabilities	488,17	204,229	294,716.08	86,861.73	8,691.42	1,901.01	1,107.65	1,000.00
Net Mismatch in each Time Interval	(11,554,003)	(3,283,256)	1,562,297	5,306,348	2,650,716	894,536	4,423,363	0
Cumulative Net Mismatch	(11,554,003)	(14,837,259)	(13,274,962)	(7,966,615)	(5,317,899)	(4,423,363)	0	0

COPPY

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	-	-	-	1,492,857	-	-	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	1,352,658	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	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,231,516)	188,520	1,769,167	4,485,440	2,837,632	239,323	1,71,433	0
Cumulative Net Mismatch	(11,231,516)	(11,042,996)	(9,273,829)	(4,788,389)	(1,950,757)	(1,71,433)	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
b	RGOB Bonds/Securities	6,687,999	4,687,999
c	Corporate Bonds	144,888	115,332
d	Others		
	<i>Sub-total</i>	6,832,887	6,287,008
2	Equity Investments		
	Public Companies	114,075	114,075
	Private Companies	-	
	Commercial Banks	69,302	2,500
	Non-Bank Financial Institutions	40,294	40,294
<i>Less</i>			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	2,269,444	1,620,651
<i>Less</i>			
k	Accumulated Depreciation	788,175	648,768
l	Fixed Assets (Net Book Value)	1,481,269	971,883

Item 31:


Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	47,365	131,150	220,337	814,023	1,401,164	570,861
Time deposits held with other banks	2,450,000	1,204,142			183,480	182,408
Borrowings						

Item 32:

Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	49,424,655	46,010,623
a	Loans secured by physical/real estate collateral	48,156,524	44,378,808
b	Loans secured by financial collateral	1,268,131	1,631,815
c	Loans secured by guarantees	-	-
2	Unsecured Loans	3,550	87,662
3	Total Loans	49,428,205	46,098,285



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