

Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.09.2017	30.09.2016
1.	Total Tier 1 Capital	4,996,782,203.66	4,439,211,235.81
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	979,362,937.39	511,829,595.25
c.	Share Premium Account	-	-
d.	Retained Earnings	1,030,145,266.27	927,381,640.56
Less:-			
e.	Losses for the Current Year	-	-
f.	Buyback of FI's own shares	-	-
g.	Holdings of Tier 1 instruments issued by FIs	(12,726,000.00)	

Item 22: Tier 2 Capital and Its Sub-components

S.No.		30.09.2017	30.09.2016
1.	Tier II Capital	729,287,534.65	1,173,539,764.91
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	196,681,812.67	155,276,930.32
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	230,074,059.88	182,874,060.93
g.	Capital Grants	-	-
h.	Subordinated Debt	-	500,000,000.00
i.	Profit for the Year	302,531,662.10	335,388,773.66



Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	30.09.2017		30.09.2016	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	17,595,558,173.78	-	13,433,820,914.48	-
2.	20% Risk Weighted Assets	20%	5,496,391,044.35	1,099,278,208.87	7,010,432,098.17	1,402,086,419.63
3.	50% Risk Weighted Assets	50%	481,451,692.48	240,725,846.24	3,207,469,990.56	1,603,734,995.28
4.	100% Risk Weighted Assets	100%	29,340,008,737.59	29,340,008,737.59	12,339,791,318.41	12,339,791,318.41
5.	150% Risk Weighted Assets	150%	153,919,895.11	230,879,842.67	1,386,271,398.97	2,079,407,098.45
6.	200% Risk Weighted Assets	200%		-	5,084,834,208.70	10,169,668,417.40
7.	250% Risk Weighted Assets	250%		-	-	-
8.	300% Risk Weighted Assets	300%		-	4,235,821,753.51	12,707,465,260.54
	Grand Totals		53,067,329,543.31	30,910,892,635.37	46,698,441,682.80	40,302,153,509.71

Item 24: Capital Adequacy Ratios

S.No.		30.09.2017	30.09.2016
1.	Tier 1 Capital	4,996,782,203.66	4,439,211,235.81
a.	<i>of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)</i>		
b.	<i>of which Sectoral Capital Requirements (SCR) (If applicable)</i>		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
2.	Tier 2 Capital	729,287,534.65	1,173,539,764.91
3.	Total qualifying Capital	5,726,069,738.31	5,612,751,000.72
4.	Core CAR	16.17%	11.01%
3.	BIA	2,580,612,757.40	
a.	<i>of which CCyB (If applicable) expressed as % of RWA</i>		
b.	<i>of which SCR (If applicable) expressed as % of RWA</i>		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
5.	CAR	17.10%	13.93%
6.	Leverage Ratio	9.42%	9.51%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.09.2017		30.09.2016	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	49,703,936.09	-	35,600,287.62	29,884,868.85
2	Manufacturing/Industry	3,131,758,567.59	18,943,738.67	2,876,661,619.49	448,853,973.02
3	Service & Tourism	5,798,484,592.65	252,859,711.07	3,293,590,327.85	113,015,647.31
4	Trade & Commerce	1,407,263,072.40	127,002,536.08	1,948,118,347.34	323,073,099.10
5	Housing	6,300,147,913.88	499,082,807.59	5,398,507,482.73	488,870,687.29
6	Transport	1,126,239,996.99	74,928,462.85	750,456,261.78	107,094,758.83
7	Loans to Purchase Securities	135,433,761.76	-	165,615,747.87	4,941,134.23
8	Personal Loans	1,477,860,241.83	212,381,090.18	1,506,174,640.66	287,396,847.05
9	Education Loan	217,268,342.11	7,080,181.32	45,301,166.79	10,195,953.22
10	Loan against term deposits	89,728,427.74	13,513,542.10	83,124,989.17	20,735,297.36
11	Loans to FI (s)	458,583,568.14	-	669,982,255.25	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	532,384,507.75	1,061,446.30	386,424,928.12	2,272,069.70
14	Loans to govt Owned Companies	1,069,420,082.73	13,065,702.77	620,397,698.27	9,079,350.73
15	Consumer Loan	3,154,113,133.15	53,120,750.30	3,051,317,470.58	64,060,345.74
	Total	24,948,390,144.81	1,273,039,969.23	20,831,273,223.52	1,909,474,032.43

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

SI No	Counter Party	31.09.2017	31.09.2016
1	Overdrafts	4,465,656,706.73	3,862,823,765.00
a	Government	-	-
b	Government Corporations	13,948,337.69	12,401,350.91
c	Public Companies	233,011,263.17	335,843,847.66
d	Private Companies	3,298,849,707.28	2,260,851,961.03
e	Individuals	461,263,830.45	1,253,726,605.40
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	458,583,568.14	-
2	Term Loans	20,482,733,438.08	16,968,449,458.52
a	Government	-	-
b	Government Corporations	1,055,471,745.04	607,996,347.36
c	Public Companies	217,765,369.30	219,026,694.65
d	Private Companies	5,933,993,855.46	3,978,929,720.93
e	Individuals	13,275,502,468.28	12,162,496,695.58
f	Commercial Banks	-	-
	Total	24,948,390,144.81	20,831,273,223.52
	Bills	7,407,190.16	223,430.25
	Credit Cards	4,481,640.58	5,258,605.68
	Total Loan Outstanding	24,960,278,975.55	20,836,755,259.45

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

As of period ending 30.09.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,051,975,056.21							1,051,975,056.21
Gov't Securities		2,991,792,500.00	2,988,094,200.00					5,979,886,700.00
Investment securities				98,235,616.44			2,339,686,710.45	2,437,922,326.89
Loans & advances to banks				300,000,000.00		1,452,545,600.00		1,752,545,600.00
Loans & advances to customers	102,819,550.02	202,639,150.30	908,721,735.08	451,907,845.61	853,220,779.23	942,082,671.91	20,372,359,979.11	23,833,751,711.26
Other assets		11,940,802,039.43	674,573,671.40				620,665,319.16	13,236,041,029.99
TOTAL ASSETS	1,154,794,606.23	15,135,233,689.73	4,571,389,606.48	850,143,462.05	853,220,779.23	2,394,628,271.91	23,332,712,008.72	48,292,122,424.35
Amounts owed to other banks	205,594,385.93							205,594,385.93
Demand deposits	17,722,660,575.17							17,722,660,575.17
Savings deposits	12,964,347,283.87							12,964,347,283.87
Time deposits		587,556,530.26	1,414,208,474.24	533,517,674.63	729,840,387.89	1,264,978,540.55	4,466,639,006.36	8,996,740,613.93
Bonds & other negotiable instruments								
Other liabilities			2,663,983,827.15				5,738,795,738.31	8,402,779,565.45
TOTAL LIABILITIES	30,892,602,244.97	587,556,530.26	4,078,192,301.39	533,517,674.63	729,840,387.89	1,264,978,540.55	10,205,434,744.67	48,292,122,424.35
Assets/Liabilities	0.04	25.76	1.12	1.59	1.17	1.89	2.29	1.00
Net Mismatch in each Time Interval	(29,737,807,638.74)	14,547,677,159.47	493,197,305.10	316,625,787.41	123,380,391.34	1,129,649,731.36	13,127,277,264.06	0.00
Cumulative Net Mismatch	(29,737,807,638.74)	14,547,677,159.47	15,040,874,464.56	15,357,500,251.98	15,480,880,643.32	16,610,530,374.69	29,737,807,638.74	29,737,807,638.74

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

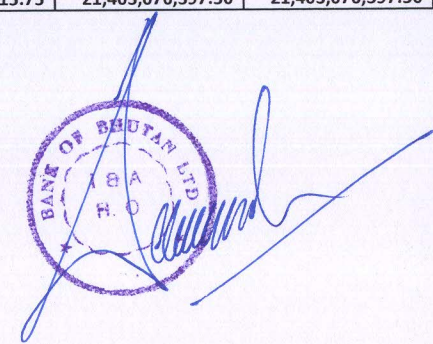
As of period ending 30.09.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	881,001,541.51							881,001,541.51
Gov't Securities		986,580,000.00	2,177,393,000.00					3,163,973,000.00
Investment securities							2,340,186,710.45	2,340,186,710.45
Loans & advances to banks	2,304,940,098.17		633,810,000.00	1,250,000,000.00	600,000,000.00			4,788,750,098.17
Loans & advances to customers	0.00	49,833,209.63	271,813,467.50	671,087,886.71	665,246,300.84	962,357,488.08	16,975,183,669.65	19,595,522,022.42
Other assets		8,637,607,997.30	330,986,993.39				556,334,572.02	9,524,929,562.71
TOTAL ASSETS	3,185,941,639.68	9,674,021,206.93	3,414,003,460.89	1,921,087,886.71	1,265,246,300.84	962,357,488.08	19,871,704,952.12	40,294,362,935.26
Amounts owed to other banks	108,135,659.74							108,135,659.74
Demand deposits	14,440,871,379.48							14,440,871,379.48
Savings deposits	10,040,010,997.96							10,040,010,997.96
Time deposits	4,110,967.20	986,993,544.87	441,788,056.61	493,943,050.67	1,069,238,657.64	1,102,067,846.04	5,051,923,260.67	9,150,065,383.70
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			942,528,513.66				5,112,751,000.72	6,055,279,514.38
TOTAL LIABILITIES	24,593,129,004.38	986,993,544.87	1,384,316,570.27	493,943,050.67	1,069,238,657.64	1,102,067,846.04	10,664,674,261.39	40,294,362,935.26
Assets/Liabilities	0.13	9.80	2.47	3.89	1.18	0.87	1.86	1.00
Net Mismatch in each Time Interval	(21,407,187,364.70)	8,687,027,662.06	2,029,686,890.63	1,427,144,836.04	196,007,643.20	(139,710,357.96)	9,207,030,690.73	-
Cumulative Net Mismatch	(21,407,187,364.70)	8,687,027,662.06	10,716,714,552.68	12,143,859,388.73	12,339,867,031.93	12,200,156,673.97	21,407,187,364.70	21,407,187,364.70

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

As of period ending 30.09.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,051,975,056.21							1,051,975,056.21
Gov't Securities			2,991,792,500.00	2,988,094,200.00				5,979,886,700.00
Investment securities					98,235,616.44		2,339,686,710.45	2,437,922,326.89
Loans & advances to banks						1,680,720,000.00	71,825,600.00	1,752,545,600.00
Loans & advances to customers	102,819,550.02	(0.00)	1,820,278.84	185,185,107.43	72,208,768.82	219,698,611.18	23,252,019,394.99	23,833,751,711.26
Other assets	-	11,940,802,039.43	674,573,671.40	-	-	-	620,665,319.16	13,236,041,029.99
TOTAL ASSETS	1,154,794,606.23	11,940,802,039.43	3,668,186,450.24	3,173,279,307.43	170,444,385.26	1,900,418,611.18	26,284,197,024.60	48,292,122,424.35
Amounts owed to other banks	205,594,385.93							205,594,385.93
Demand deposits	17,722,660,575.17							17,722,660,575.17
Savings deposits	12,964,347,283.87							12,964,347,283.87
Time deposits	-	15,100,000.00	20,505,547.95	75,245,978.65	60,879,204.55	1,941,446,859.54	6,883,563,023.24	8,996,740,613.93
Bonds & other negotiable instruments	-	-	2,663,983,827.15	-	-	-	5,738,795,738.31	8,402,779,565.45
Other liabilities	-	-	-	-	-	-	-	-
TOTAL LIABILITIES	30,892,602,244.97	15,100,000.00	2,684,489,375.10	75,245,978.65	60,879,204.55	1,941,446,859.54	12,622,358,761.55	48,292,122,424.35
Assets/Liabilities	0.04	790.78	1.37	42.17	2.80	0.98	2.08	1.00
Net Mismatch in each Time Interval	(29,737,807,638.74)	11,925,702,039.43	983,697,075.14	3,098,033,328.78	109,565,180.71	(41,028,248.36)	13,661,838,263.05	0.00
Cumulative Net Mismatch	(29,737,807,638.74)	11,925,702,039.43	12,909,399,114.57	16,007,432,443.35	16,116,997,624.05	16,075,969,375.69	29,737,807,638.74	29,737,807,638.74

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

As of period ending 30.09.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	881,001,541.51							881,001,541.51
Gov't Securities			1,979,504,444.44	1,184,468,555.56				3,163,973,000.00
Investment securities							2,340,186,710.45	2,340,186,710.45
Loans & advances to banks	2,304,940,098.17		133,810,000.00	300,000,000.00	250,000,000.00	1,800,000,000.00		4,788,750,098.17
Loans & advances to customers	-	5,258,605.68	263,088.29	33,239,378.06	28,747,897.64	120,500,196.55	19,407,512,856.20	19,595,522,022.42
Other assets	-	8,637,607,997.30	330,986,993.39	-	-	-	556,334,572.02	9,524,929,562.71
TOTAL ASSETS	3,185,941,639.68	8,642,866,602.98	2,444,564,526.12	1,517,707,933.62	278,747,897.64	1,920,500,196.55	22,304,034,138.67	40,294,362,935.26
Amounts owed to other banks	108,135,659.74							108,135,659.74
Demand deposits	14,440,871,379.48							14,440,871,379.48
Savings deposits	10,040,010,997.96							10,040,010,997.96
Time deposits	-	10,800,000.00	5,740,000.00	47,185,836.05	22,211,350.00	2,234,697,041.46	6,829,431,156.19	9,150,065,383.70
Bonds & other negotiable instruments	-	-	942,528,513.66	-	-	-	500,000,000.00	500,000,000.00
Other liabilities	-	-	-	-	-	-	5,112,751,000.72	6,055,279,514.38
TOTAL LIABILITIES	24,589,018,037.18	10,800,000.00	948,268,513.66	47,185,836.05	22,211,350.00	2,234,697,041.46	12,442,182,156.91	40,294,362,935.26
Assets/Liabilities	0.13	800.27	2.58	32.16	12.55	0.86	1.79	1.00
Net Mismatch in each Time Interval	(21,403,076,397.50)	8,632,066,602.98	1,496,296,012.46	1,470,522,097.57	256,536,547.64	(314,196,844.91)	9,861,851,981.75	-
Cumulative Net Mismatch	(21,403,076,397.50)	8,632,066,602.98	10,128,362,615.44	11,598,884,713.01	11,855,421,260.66	11,541,224,415.75	21,403,076,397.50	21,403,076,397.50



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.09.2017	30.09.2016
1	Amount of NPL's (Gross)	1,273,039,969.24	1,909,474,032.43
a	Substandard	236,695,586.22	641,958,892.87
b	Doubtful	166,925,217.79	414,084,894.99
c	Loss	869,419,165.23	853,430,244.57
2	Specific Provisions	835,665,454.61	1,047,684,491.08
a	Substandard	55,710,471.65	113,930,919.15
b	Doubtful	84,205,041.64	208,642,819.35
c	Loss	695,749,941.32	725,110,752.59
3	Interest in Suspense	206,330,797.56	193,325,315.70
a	Substandard	18,109,885.69	33,478,553.28
b	Doubtful	14,551,687.97	31,527,270.44
c	Loss	173,669,223.90	128,319,491.98
4	Net NPLs	231,043,717.07	668,464,225.65
a	Substandard	162,875,228.88	494,549,420.44
b	Doubtfull	68,168,488.18	173,914,805.20
c	Loss	0.01	-
5	Gross NPL's to Gross Loans	5.10%	9.16%
6	Net NPLs to net Loans	0.93%	3.59%
7	General Provisions	230,074,059.88	177,481,503.85
a	Standard	225,944,376.21	178,478,732.28
b	Watch	3,973,759.41	4,339,391.14

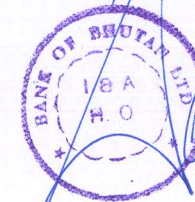


Item 30: Assets and Investments

S.No.	Investment	30.09.2017	30.09.2016
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	5,979,886,700.00	3,163,973,000.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,319,917,616.44	2,221,682,000.00
d.	Others		
	Sub-Total	8,299,804,316.44	5,385,655,000.00
2.	Equity Investments		
a.	Public Companies	85,467,710.45	85,467,710.45
b.	Private Companies		
c.	Commercial Banks	12,726,000.00	12,726,000.00
d.	Non-Bank Financial Institutions	19,811,000.00	20,311,000.00
<i>Less</i>			
e.	Specific Provisions	-	-
	Sub-Total	118,004,710.45	118,504,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,049,329,246.45	905,966,235.75
<i>Less:</i>			
b.	Accumulated Depreciation	428,663,927.29	349,631,663.73
c.	Fixed Assets (Net Book Value)	620,665,319.16	556,334,572.02

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Demand Deposits held with other banks	200,000.00	30,171,085.57	481,451,692.48	1,098,619,018.07	1,521,963,444.35	1,176,149,994.53
Time deposits held with other banks	1,550,000,000.00	2,350,000,000.00	-	-	202,545,600.00	133,810,000.00
Borrowings	-	500,000,000.00	-	-	-	-



Item 32: Credit Risk Exposure by Collateral

Sl No	Particular	30.09.2017	30.09.2016
1	Secured Loans	24,944,498,759.70	20,820,975,043.60
a	Loans secured by physical/real estate collateral	20,286,270,927.40	16,040,191,889.21
b	Loans Secured by financial collateral	696,517,223.29	921,208,513.63
c	Loans secured by guarantees	3,961,710,609.01	3,859,574,640.76
2	Unsecured Loans	15,780,215.85	15,780,215.85
3	Total Loans	24,960,278,975.55	20,836,755,259.45