



Note 6.0 - MACRO PRUDENTIAL DISCLOSURES

a. Quantitative Disclosures:

Item 1: Tier 1 Capital and Its Sub-components			
S.No.		31.12.2017	31.12.2016
1.	Total Tier 1 Capital	5,336,007,914.84	5,309,508,203.66
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	1,333,120,806.30	979,362,937.39
c.	Share Premium Account	-	-
d.	Retained Earnings	1,015,613,108.54	1,330,145,266.27
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 2: Tier 2 Capital and Its Sub-components			
S.No.		31.12.2017	31.12.2016
1.	Tier II Capital	808,450,003.09	896,958,185.74
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	205,731,717.74	196,681,812.67
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	258,010,321.51	200,276,373.07
g.	Capital Grants	-	-
h.	Subordinated Debt	-	500,000,000.00
i.	Profit after Appropriation	344,707,963.84	-





Item 3: Risk Weighted Exposure Table

S.No.	Assets	Risk Weight %	31.12.2017		31.12.2016	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,634,300,893.60	-	18,057,002,681.18	-
2.	20% Risk Weighted Assets	20%	5,163,575,851.77	1,032,715,170.35	4,920,259,711.48	984,051,942.30
3.	50% Risk Weighted Assets	50%	293,020,757.56	146,510,378.78	598,983,452.58	299,491,726.29
4.	100% Risk Weighted Assets	100%	31,511,159,817.18	31,511,159,817.18	24,725,821,670.95	24,725,821,670.95
5.	150% Risk Weighted Assets	150%	33,213,237.25	49,819,855.88	236,056,224.81	354,084,337.22
6.	200% Risk Weighted Assets	200%		-	-	-
7.	250% Risk Weighted Assets	250%		-	-	-
8.	300% Risk Weighted Assets	300%		-	-	-
	Grand Totals		55,635,270,557.36	32,740,205,222.19	48,538,123,741.00	26,363,449,676.76



**Item 4: Capital Adequacy Ratios**

S.No.		31.12.2017	31.12.2016
1.	Tier 1 Capital	5,336,007,914.84	5,309,508,203.66
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.	Secotr 3		
2.	Tier 2 Capital	808,450,003.09	896,958,185.74
3.	Total qualifying Capital	6,144,457,917.93	6,206,466,389.40
4.	Core CAR	16.30%	20.14%
3.	BIA	2,580,612,757.40	2,362,431,957.68
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.	Secotr 3		
5.	CAR	17.40%	21.61%
6.	Leverage Ratio	9.59%	10.94%



Item 5: Loans and NPL by Sectoral Classification

Sl No	Sector	31.12.2017		31.12.2016	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	58,844,642.65	-	36,512,615.30	-
2	Manufacturing/Industry	3,212,233,731.49	12,055,264.44	3,134,943,641.46	21,938,450.18
3	Service & Tourism	6,564,002,688.07	163,279,029.10	4,061,622,343.70	220,292,337.69
4	Trade & Commerce	1,690,977,704.64	51,400,085.88	1,414,517,007.74	51,702,189.97
5	Housing	6,723,056,769.41	367,733,388.53	5,456,667,072.61	323,305,405.07
6	Transport	1,205,149,275.38	65,322,731.32	790,439,485.53	90,674,339.97
7	Loans to Purchase Securities	250,253,021.06	3,029,898.74	173,318,012.71	-
8	Personal Loans	1,266,117,450.32	136,719,981.23	1,443,012,199.35	184,849,404.87
9	Education Loan	259,554,949.96	3,654,186.75	67,994,508.02	6,633,162.63
10	Loan against term deposits	63,248,137.57	226,871.10	102,444,107.38	3,545,116.04
11	Loans to FI (s)	380,457,125.80	-	596,875,658.86	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	542,002,017.50	58,273.77	424,291,766.45	1,037,074.22
14	Loans to govt Owned Companies	1,669,149,520.58	-	697,394,844.19	-
15	Consumer Loan	3,329,219,226.16	50,874,228.89	3,115,228,121.10	53,188,031.27
	Total	27,214,266,260.59	854,353,939.75	21,515,261,384.40	957,165,511.91





Item 6: Loans (Overdrafts and term loans) by type of counter- party

Sl No	Counter Party	31.12.2017	31.12.2016
1	Overdrafts	4,449,242,309.80	4,300,868,436.41
a	Government	-	-
b	Government Corporations	70,835,969.72	101,517,547.64
c	Public Companies	180,065,902.54	378,021,396.68
d	Private Companies	3,255,568,361.98	2,656,764,456.59
e	Individuals	562,314,949.76	567,689,376.64
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	380,457,125.80	596,875,658.86
2	Term Loans	22,753,999,171.73	17,207,976,679.43
a	Government	-	-
b	Government Corporations	1,598,313,550.86	595,877,296.55
c	Public Companies	140,471,573.40	216,633,659.81
d	Private Companies	6,733,485,923.32	3,998,219,520.65
e	Individuals	14,281,728,124.15	12,397,246,202.42
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	27,203,241,481.53	21,508,845,115.84
	Bills	477,994.50	529,042.50
	Credit Cards	10,546,784.56	5,887,226.06
	Total Loan Outstanding	27,214,266,260.59	21,515,261,384.40



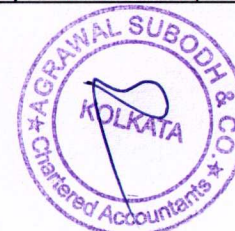


Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.12.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	744,021,387.03							744,021,387.03
Gov't Securities		1,488,700,800.00	1,792,244,000.00				3,280,944,800.00	6,561,889,600.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	1,311,661,164.06		1,685,900,000.00	300,000,000.00				3,297,561,164.06
Loans & advances to customers	0.00	58,547,422.40	1,360,153,947.94	570,204,517.60	917,536,638.41	543,352,711.77	17,275,083,564.12	20,724,878,802.24
Other assets		13,335,272,098.22	456,936,240.71				594,067,738.63	14,386,276,077.56
TOTAL ASSETS	2,055,682,551.09	14,882,520,320.62	5,295,234,188.64	870,204,517.60	917,536,638.41	543,352,711.77	20,208,838,013.20	44,773,368,941.34
Amounts owed to other banks	477,794,543.81							477,794,543.81
Demand deposits	15,268,082,401.53							15,268,082,401.53
Savings deposits	10,808,920,368.95							10,808,920,368.95
Time deposits	4,650,729.17	217,174,577.30	642,633,944.34	1,077,746,772.04	1,013,960,618.55	2,087,752,201.85	5,034,114,909.74	10,078,033,752.99
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			1,934,071,484.66				5,706,466,389.40	7,640,537,874.06
TOTAL LIABILITIES	26,559,448,043.46	217,174,577.30	2,576,705,429.00	1,077,746,772.04	1,013,960,618.55	2,087,752,201.85	11,240,581,299.14	44,773,368,941.34
Assets/Liabilities	0.08	68.53	2.06	0.81	0.90	0.26	1.80	1.00
Net Mismatch in each Time Interval	(24,503,765,492.37)	14,665,345,743.32	2,718,528,759.64	(207,542,254.44)	(96,423,980.14)	(1,544,399,490.08)	8,968,256,714.07	(0.00)
Cumulative Net Mismatch	(24,503,765,492.37)	14,665,345,743.32	17,383,874,502.96	17,176,332,248.52	17,079,908,268.38	15,535,508,778.30	24,503,765,492.37	24,503,765,492.37

Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.12.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	768,699,868.86							768,699,868.86
Gov't Securities			6,671,021,000.00					6,671,021,000.00
Investment securities			98,235,616.44				2,339,686,710.45	2,437,922,326.89
Loans & advances to banks			300,000,000.00		700,615,600.00	750,000,000.00		1,750,615,600.00
Loans & advances to customers	(0.00)	127,925,717.07	922,437,226.51	903,278,522.86	983,317,285.48	628,675,753.42	22,820,580,305.64	26,386,214,810.97
Other assets		12,106,670,892.33	569,818,522.05				664,567,550.99	13,341,056,965.37
TOTAL ASSETS	768,699,868.86	12,234,596,609.40	8,561,512,365.00	903,278,522.86	1,683,932,885.48	1,378,675,753.42	25,824,834,567.08	51,355,530,572.09
Amounts owed to other banks	58,726,219.18							58,726,219.18
Demand deposits	18,663,015,013.94							18,663,015,013.94
Savings deposits	12,818,463,287.29							12,818,463,287.29
Time deposits	12,462.13		321,933,211.54	900,886,482.71	1,442,972,954.49	887,407,660.85	7,803,496,103.75	11,356,708,875.47
Bonds & other negotiable instruments								0.00
Other liabilities			2,301,433,258.46				6,157,183,917.75	8,458,617,176.21
TOTAL LIABILITIES	31,540,216,982.54	0.00	2,623,366,470.00	900,886,482.71	1,442,972,954.49	887,407,660.85	13,960,680,021.50	51,355,530,572.09
Assets/Liabilities	0.02	#DIV/0!	3.26	1.00	1.17	1.55	1.85	1.00
Net Mismatch in each Time Interval	(30,771,517,113.68)	12,234,596,609.40	5,938,145,895.00	2,392,040.15	240,959,930.99	491,268,092.57	11,864,154,545.58	0.00
Cumulative Net Mismatch	(30,771,517,113.68)	12,234,596,609.40	18,172,742,504.39	18,175,134,544.55	18,416,094,475.53	18,907,362,568.10	30,771,517,113.68	30,771,517,113.68





Item 8: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.12.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	744,021,387.03							744,021,387.03
Gov't Securities			3,280,944,800.00					3,280,944,800.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	1,311,661,164.06	500,000,000.00	935,900,000.00	250,000,000.00	-	300,000,000.00		3,297,561,164.06
Loans & advances to customers	-	26,673,244.73	20,142,404.44	154,110,747.03	5,388,134.93	241,754,365.63	20,276,809,905.48	20,724,878,802.24
Other assets		13,335,272,098.22	456,936,240.71				594,067,738.63	14,386,276,077.56
TOTAL ASSETS	2,055,682,551.09	13,861,945,342.95	4,693,923,445.14	404,110,747.03	5,388,134.93	541,754,365.63	23,210,564,354.56	44,773,368,941.34
Amounts owed to other banks	477,794,543.81							477,794,543.81
Demand deposits	15,268,082,401.53							15,268,082,401.53
Savings deposits	10,808,920,368.95							10,808,920,368.95
Time deposits	-	5,987,729.17	11,410,978.81	36,475,965.85	51,807,997.17	3,029,305,552.51	6,943,045,529.48	10,078,033,752.99
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			1,934,071,484.66				5,706,466,389.40	7,640,537,874.06
TOTAL LIABILITIES	26,554,797,314.29	5,987,729.17	1,945,482,463.47	36,475,965.85	51,807,997.17	3,029,305,552.51	13,149,511,918.88	44,773,368,941.34
Assets/Liabilities	0.08	2,315.06	2.41	11.08	0.10	0.18	1.77	1.00
Net Mismatch in each Time Interval	(24,499,114,763.20)	13,855,957,613.78	2,748,440,981.67	367,634,781.18	(46,419,862.24)	(2,487,551,186.88)	10,061,052,435.68	0.00
Cumulative Net Mismatch	(24,499,114,763.20)	13,855,957,613.78	16,604,398,595.46	16,972,033,376.64	16,925,613,514.40	14,438,062,327.52	24,499,114,763.20	24,499,114,763.20

Item 8: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.12.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	768,699,868.86							768,699,868.86
Gov't Securities				6,671,021,000.00				6,671,021,000.00
Investment securities					98,235,616.44		2,339,686,710.45	2,437,922,326.89
Loans & advances to banks						1,678,790,000.00	71,825,600.00	1,750,615,600.00
Loans & advances to customers	-	(0.00)	10,996,229.02	213,940,205.87	100,737,572.67	155,073,346.21	25,905,467,457.21	26,386,214,810.97
Other assets	0	12106670892	569818522	0	0	0	664,567,550.99	13,341,056,965.37
TOTAL ASSETS	768,699,868.86	12,106,670,892.33	580,814,751.07	6,884,961,205.87	198,973,189.11	1,833,863,346.21	28,981,547,318.65	51,355,530,572.09
Amounts owed to other banks	58,726,219.18							58,726,219.18
Demand deposits	18,663,015,013.94							18,663,015,013.94
Savings deposits	12,818,463,287.29							12,818,463,287.29
Time deposits	-	25,587,000.00	46,205,102.00	76,300,732.88	75,737,463.01	4,048,899,946.84	7,083,978,630.74	11,356,708,875.47
Bonds & other negotiable instruments							-	0.00
Other liabilities	0	0	2301433258	0	0	0	6157183918	8,458,617,176.21
TOTAL LIABILITIES	31,540,204,520.41	25,587,000.00	2,347,638,360.46	76,300,732.88	75,737,463.01	4,048,899,946.84	13,241,162,548.49	51,355,530,572.09
Assets/Liabilities	0.02	473.16	0.25	90.23	2.63	0.45	2.19	1.00
Net Mismatch in each Time Interval	(30,771,504,651.55)	12,081,083,892.33	(1,766,823,609.39)	6,808,660,472.99	123,235,726.10	(2,215,036,600.63)	15,740,384,770.16	0.00
Cumulative Net Mismatch	(30,771,504,651.55)	12,081,083,892.33	10,314,260,282.94	17,122,920,755.92	17,246,156,482.02	15,031,119,881.39	30,771,504,651.55	30,771,504,651.55

3

[Handwritten signature]

[Handwritten signature]





Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.2016	Time to re-pricing				Non-interest bearing	Total
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks	1,685,900,000.00	300,000,000.00	-		15,390,425,606.81	17,376,325,606.81
Treasury Bills	3,280,944,800.00					3,280,944,800.00
Loans and Advances	1,418,701,370.33	570,204,517.60	1,460,889,350.18	17,275,083,564.12		20,724,878,802.24
Investment Securities				2,221,682,000.00	118,004,710.45	2,339,686,710.45
Other Assets	529,042.50				1,051,003,979.34	1,051,533,021.84
Total financial assets	6,386,075,212.83	870,204,517.60	1,460,889,350.18	19,496,765,564.12	16,559,434,296.60	44,773,368,941.34
Liabilities						
Deposits	864,459,250.81	1,077,746,772.04	3,101,712,820.40	5,034,114,909.74	26,554,797,314.29	36,632,831,067.28
Borrowings				500,000,000.00		500,000,000.00
Other Liabilities					7,640,537,874.06	7,640,537,874.06
Total financial liabilities	864,459,250.81	1,077,746,772.04	3,101,712,820.40	5,534,114,909.74	34,195,335,188.35	44,773,368,941.34
Total interest Re-pricing gap	5,521,615,962.02	(207,542,254.44)	(1,640,823,470.22)	13,962,650,654.38	(17,635,900,891.75)	(0.00)

Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.17	Time to re-pricing				Non-interest bearing	Total
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks	768,699,868.86	-	-	-	12,106,192,897.83	12,874,892,766.69
Treasury Bills	6,671,021,000.00	-	-	-	-	6,671,021,000.00
Loans and Advances	1,350,362,943.58	903,278,522.86	3,062,608,638.89	22,820,580,305.64	-	28,136,830,410.97
Investment Securities				2,339,686,710.45	-	2,339,686,710.45
Other Assets	477,994.50				1,234,386,073.04	1,234,864,067.54
Total financial assets	8,790,561,806.94	903,278,522.86	3,062,608,638.89	25,160,267,016.09	13,340,578,970.87	51,257,294,955.65
Liabilities						
Deposits	321,945,673.67	900,886,482.71	2,330,380,615.34	7,803,496,103.75	31,540,204,520.41	42,896,913,395.88
Borrowings					-	-
Other Liabilities					8,458,617,176.21	8,458,617,176.21
Total financial liabilities	321,945,673.67	900,886,482.71	2,330,380,615.34	7,803,496,103.75	39,998,821,696.62	51,355,530,572.09
Total interest Re-pricing gap	8,468,616,133.27	2,392,040.15	732,228,023.55	17,356,770,912.34	(26,658,242,725.75)	(98,235,616.44)





Item 10: Nonperforming Loans and Provisions

Sl.No.	Particulars	31.12.17	31.12.2016
1	Amount of NPL's (Gross)	854,353,939.74	957,165,511.91
a	Substandard	101,101,009.44	273,436,959.42
b	Doubtful	64,985,869.50	105,681,116.05
c	Loss	688,267,060.80	578,047,436.44
2	Specific Provisions	568,375,206.63	563,227,983.15
a	Substandard	25,474,865.35	63,858,549.94
b	Doubtful	31,393,611.98	53,633,542.83
c	Loss	511,506,729.30	445,735,890.38
3	Interest in Suspense	182,845,947.57	149,501,734.57
a	Substandard	2,422,128.69	10,179,052.11
b	Doubtful	3,663,487.34	7,011,136.40
c	Loss	176,760,331.54	132,311,546.06
4	Net NPLs	102,654,544.44	244,435,794.19
a	Substandard	73,204,015.40	199,399,357.37
b	Doubtful	29,450,529.04	45,036,436.82
c	Loss	-	-
5	Gross NPL's to Gross Loans	3.16%	4.45%
6	Net NPLs to net Loans	0.39%	1.14%
7	General Provisions	258,018,189.34	200,276,373.07
a	Standard	248,989,255.30	193,932,850.15
b	Watch	9,091,934.04	6,343,522.92





Item 11: Assets and Investments

S.No.	Investment	31.12.2017	31.12.2016
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	6,671,021,000.00	3,280,944,800.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,319,917,616.44	2,221,682,000.00
d.	Others		
	Sub-Total	8,990,938,616.44	5,502,626,800.00
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	19,811,000.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	118,004,710.45	118,004,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,107,510,625.38	965,062,344.24
Less:			
b.	Accumulated Depreciation	442,943,074.39	370,994,605.61
c.	Fixed Assets (Net Book Value)	664,567,550.99	594,067,738.63

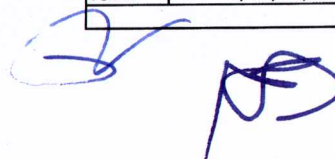


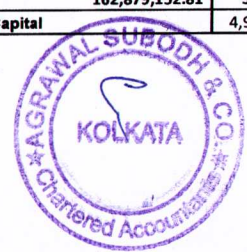
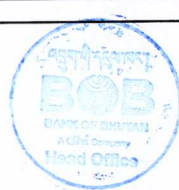
Item 12: Foreign exchange assets and liabilities as at 31.12.2016

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	554,655,537.71	824,839,490.33	(270,183,952.62)	171,981,450.00		171,981,450.00	(98,202,502.62)	(2.21)
SGD	15,206,997.81		15,206,997.81			-	15,206,997.81	0.34
EURO	13,486,705.15	32,191,676.12	(18,704,970.97)			-	(18,704,970.97)	(0.42)
AUD	87,423,764.81		87,423,764.81			-	87,423,764.81	1.97
CAD	2,929,811.16		2,929,811.16			-	2,929,811.16	0.07
HKD	725,240.40		725,240.40			-	725,240.40	0.02
GBP	25,010,650.62		25,010,650.62			-	25,010,650.62	0.56
CHF	7,131,593.73		7,131,593.73			-	7,131,593.73	0.16
JPY	30,156,134.88		30,156,134.88			-	30,156,134.88	0.68
DKK	16,131,015.95		16,131,015.95			-	16,131,015.95	0.36
SEK	3,745.00		3,745.00			-	3,745.00	-
NOK	40,239.00		40,239.00			-	40,239.00	-
TOTAL	752,901,436.22	857,031,166.45	(104,129,730.23)	171,981,450.00	-	171,981,450.00	67,851,719.77	1.53

Item 12: Foreign exchange assets and liabilities as at 31.12.2017

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	783,335,025.26	1,026,012,571.48	(242,677,546.22)	162,879,152.81		162,879,152.81	(79,798,393.41)	(1.60)
SGD	10,828,432.35		10,828,432.35			-	10,828,432.35	0.22
EURO	62,504,555.40	13,044,021.75	49,460,533.65			-	49,460,533.65	0.99
AUD	234,524,432.29	3,834.09	234,520,598.20			-	234,520,598.20	4.71
CAD	5,045,158.21		5,045,158.21			-	5,045,158.21	0.10
HKD	4,391,269.40		4,391,269.40			-	4,391,269.40	0.09
GBP	36,672,208.01		36,672,208.01			-	36,672,208.01	0.74
CHF	33,973,202.83		33,973,202.83			-	33,973,202.83	0.68
JPY	46,498,070.87		46,498,070.87			-	46,498,070.87	0.93
DKK	8,784,184.32		8,784,184.32			-	8,784,184.32	0.18
SEK	-		-			-	-	-
NOK	-		-			-	-	-
TOTAL	1,226,556,538.94	1,039,060,427.32	187,496,111.62	162,879,152.81	-	162,879,152.81	350,375,264.43	7.03
Core Capital							4,981,971,637.72	





**Item 13: Geographical Distribution of Exposures**

	Domestic		India		Other	
	31.12.2017	31.12.2016	31.12.2017	31.12.2016	31.12.2017	31.12.2016
Demand Deposits held with other banks	200,000.00	14,268,055.55	293,020,757.56	598,983,452.58	1,195,836,911.46	698,409,655.93
Time deposits held with other banks	1,550,000,000.00	1,850,000,000.00	-	-	200,615,600.00	135,900,000.00
Borrowings	-	500,000,000.00	-	-	-	-



**Item: 14 Credit Risk Exposure by Collateral**

Sl No	Particular	31.12.2017	31.12.2016
1	Secured Loans	27,198,486,044.74	21,499,481,168.55
a	Loans secured by physical/real estate collateral	22,276,831,037.90	16,799,983,121.50
b	Loans Secured by financial collateral	740,713,850.76	894,269,991.02
c	Loans secured by guarantees	4,180,941,156.08	3,805,228,056.03
2	Unsecured Loans	15,780,215.85	15,780,215.85
3	Total Loans	27,214,266,260.59	21,515,261,384.40

Item 15: Earnings Ratios

Sl.No.	Ratio	31.12.2017
1	Interest Income as a percentage of Average Assets	5.59%
2	Non-interest income as a percentage of Average Assets	0.77%
3	Operating Profit as a percentage of Average Assets	2.13%
4	Return on Assets	1.38%
5	Business (Deposits plus Advances) per employee (Nu. In million)	97.31
6	Profit per employee (Nu. In million)	0.99

Item 16: Penalties imposed by RMA in the past period

SL#	31.12.2017		31.12.2016	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
	NIL		NIL	

Item 17: Customer Complaints

SL#	Particular	31.12.2017	31.12.2016
1	No. of complaints pending at the beginning of the year	75	34
2	No. of complaints received during the year	40,954	11,086
3	No. of complaints redressed during the year	40,397	11,045
4	No. of complaints pending at the end of the year	632	75



Item 18: Provision Coverage Ratio

Year	Gross NPL	Additional NPL	Additional Specific Prov	Additional Interest Suspense	Required PCR (60% of Add NPL)	Accretion to the buffer	Countercyclical provision buffer (Stock)
1	2	3	4	5	6=(60%*Col.3)	7=(6-5-4)	8
31.12.2017	854,353,939.75	(102,811,572.16)	5,625,464.60	33,344,213.00	(61,686,943.30)	(100,656,620.90)	
31.12.2016	957,165,511.91	95,004,726.67	59,761,055.97	(8,295,209.68)	57,002,836.00	5,536,989.71	

Item 19: Concentration of Credit and Deposits

Sl.No.	Particulars	31.12.2017	31.12.2016
1	Total loans to 10 largest borrowers	6,101,939,638.08	5,697,943,726.59
2	As % of total loans	22.42%	29.57%
3	Total deposits of the 10 largest depositors	10,020,054,381.85	18,320,177,708.27
4	As % of total deposits	23.36%	54.70%

Item 20: Exposure to 5 Largest NPL accounts

Sl No	Particulars	31.12.2017	31.12.2016
1	Five largest NPL accounts	356,093,635.99	360,038,881.64
2	% of Total NPLs	41.74%	37.62%

