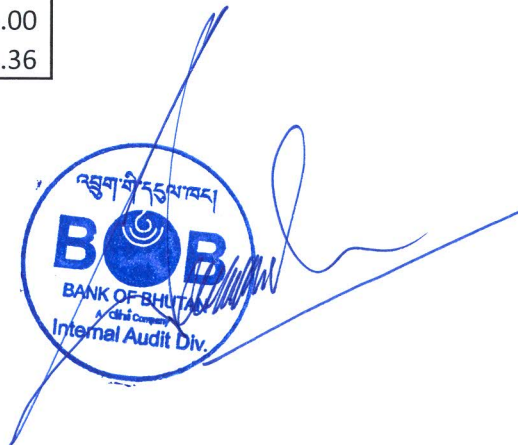


**Item 21: Tier 1 Capital and Its Sub-components**

S.No.		31.03.2018	31.03.2017
1.	<b>Total Tier 1 Capital</b>	<b>5,336,007,914.83</b>	<b>5,296,782,203.66</b>
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	1,015,613,108.53	1,330,145,266.27
Less:-			
e.	Losses for the Current Year	-	-
f.	Buyback of FI's own shares	-	-
	Holdings of Tier 1 instruments issued		
g.	by FIs	(12,726,000.00)	12,726,000.00

**Item 22: Tier 2 Capital and Its Sub-components**

S.No.		31.03.2018	31.03.2017
1.	<b>Tier II Capital</b>	<b>620,561,327.64</b>	<b>926,137,685.29</b>
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	282,041,713.18	207,550,989.26
g.	Capital Grants	-	-
h.	Subordinated Debt	-	500,000,000.00
i.	Profit for the Year	132,787,896.72	21,904,883.36



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

S.No.	Assets	Risk Weight %	31.03.2018		31.03.2017	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	24,048,239,496.47	-	23,423,888,538.01	-
2.	20% Risk Weighted Assets	20%	5,690,206,582.14	1,138,041,316.43	5,870,211,708.32	1,174,042,341.66
3.	50% Risk Weighted Assets	50%	380,955,152.08	190,477,576.04	624,929,780.02	312,464,890.01
4.	100% Risk Weighted Assets	100%	33,345,756,838.01	33,345,756,838.01	27,450,364,888.01	27,450,364,888.01
5.	150% Risk Weighted Assets	150%	417,828,096.68	626,742,145.02	283,513,211.03	425,269,816.55
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	<b>Grand Totals</b>		<b>63,882,986,165.38</b>	<b>35,301,017,875.50</b>	<b>57,652,908,125.40</b>	<b>29,362,141,936.24</b>

**Item 24: Capital Adequacy Ratios**

S.No.		31.03.2018	31.03.2017
1.	Tier 1 Capital	5,336,007,914.83	5,296,782,203.66
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	620,561,327.64	926,137,685.29
3.	Total qualifying Capital	5,956,569,242.47	6,222,919,888.94
4.	Core CAR	15.12%	18.04%
3.	BIA	2,693,516,356.74	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.	Secotr 3		
5.	CAR	15.68%	19.48%
6.	Leverage Ratio	8.35%	9.19%



**Item 25: Loans and NPL by Sectoral Classification**

SI No	Sector	31.03.2018		31.03.2017	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	92,561,348.72	-	7,522,298.58	-
2	Manufacturing/Industry	3,289,176,814.34	48,665,654.75	3,104,091,968.33	32,005,908.98
3	Service & Tourism	6,990,362,518.75	219,240,197.11	4,727,605,222.36	307,682,369.65
4	Trade & Commerce	1,909,674,084.66	285,412,018.74	1,382,652,876.29	184,433,100.69
5	Housing	7,224,942,191.65	443,615,737.44	5,534,591,434.06	350,857,250.71
6	Transport	1,577,961,997.03	111,288,761.31	879,832,537.89	101,006,249.34
7	Loans to Purchase Securities	275,963,836.61	75,477,716.44	164,362,731.85	2,471,941.26
8	Personal Loans	1,250,883,259.97	187,004,624.01	1,428,941,478.36	167,578,848.19
9	Education Loan	301,186,032.04	10,430,426.73	98,100,645.92	6,742,160.01
10	Loan against term deposits	91,603,323.06	14,815,980.62	77,840,021.98	11,848,137.90
11	Loans to FI (s)	345,315,585.83	-	566,660,597.23	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	519,474,694.78	510,803.38	472,557,324.57	1,354,954.86
14	Loans to govt Owned Companies	1,705,163,509.78	-	753,533,657.80	-
15	Consumer Loan	3,606,297,943.99	55,181,446.47	3,137,847,505.83	51,779,571.41
	<b>Total</b>	<b>29,180,567,141.21</b>	<b>1,451,643,367.00</b>	<b>22,336,140,301.05</b>	<b>1,217,760,493.00</b>



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

SI No	Counter Party	31.03.2018	31.03.2017
<b>1</b>	<b>Overdrafts</b>	<b>4,747,845,621.72</b>	<b>4,313,948,662.77</b>
a	Government	-	-
b	Government Corporations	108,409,739.05	85,080,720.80
c	Public Companies	394,090,447.75	394,531,686.46
d	Private Companies	3,393,847,692.42	2,811,726,539.67
e	Individuals	506,182,156.67	455,949,118.61
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	345,315,585.83	566,660,597.23
<b>2</b>	<b>Term Loans</b>	<b>24,418,302,004.02</b>	<b>18,008,198,780.59</b>
a	Government	-	-
b	Government Corporations	1,596,753,770.73	592,657,507.02
c	Public Companies	235,650,812.86	216,911,815.37
d	Private Companies	6,971,948,639.36	5,144,171,533.92
e	Individuals	15,613,948,781.07	12,054,457,924.28
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Total</b>	<b>29,166,147,625.74</b>	<b>22,322,147,443.36</b>
	Bills	761,104.00	7,257,223.61
	Credit Cards	13,658,411.47	6,735,634.12
	<b>Total Loan Outstanding</b>	<b>29,180,567,141.21</b>	<b>22,336,140,301.09</b>



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

As of period ending 31.03.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,044,963,943.39							1,044,963,943.39
Gov't Securities		5,956,950,000.00	6,950,885,300.00					12,907,835,300.00
Investment securities		698,561,643.84					2,339,686,710.45	3,038,248,354.29
Loans & advances to banks				128,790,000.00	1,321,825,600.00	300,000,000.00		1,750,615,600.00
Loans & advances to customers	0.00	1,097,717,824.34	274,670,802.99	1,187,804,008.93	486,232,802.60	861,975,098.86	24,237,590,229.17	28,145,990,766.89
Other assets		11,076,713,939.38	454,375,742.40				659,842,053.69	12,190,931,735.47
<b>TOTAL ASSETS</b>	<b>1,044,963,943.39</b>	<b>18,829,943,407.56</b>	<b>7,679,931,845.39</b>	<b>1,316,594,008.93</b>	<b>1,808,058,402.60</b>	<b>1,161,975,098.86</b>	<b>27,237,118,993.31</b>	<b>59,078,585,700.04</b>
Amounts owed to other banks	78,891,069.05							78,891,069.05
Demand deposits	26,224,438,066.44							26,224,438,066.44
Savings deposits	13,319,410,030.34							13,319,410,030.34
Time deposits	117,158.19	712,835,181.31	665,495,481.90	1,232,368,433.04	3,542,050,023.98	1,578,457,501.66	3,468,074,243.45	11,199,398,023.53
Bonds & other negotiable instruments								0.00
Other liabilities			2,314,782,628.43				5,941,665,882.26	8,256,448,510.68
<b>TOTAL LIABILITIES</b>	<b>39,622,856,324.02</b>	<b>712,835,181.31</b>	<b>2,980,278,110.33</b>	<b>1,232,368,433.04</b>	<b>3,542,050,023.98</b>	<b>1,578,457,501.66</b>	<b>9,409,740,125.71</b>	<b>59,078,585,700.04</b>
Assets/Liabilities	0.03	26.42	2.58	1.07	0.51	0.74	2.89	1.00
Net Mismatch in each Time Interval	(38,577,892,380.63)	18,117,108,226.25	4,699,653,735.07	84,225,575.89	(1,733,991,621.38)	(416,482,402.80)	17,827,378,867.60	0.00
Cumulative Net Mismatch	(38,577,892,380.63)	18,117,108,226.25	22,816,761,961.32	22,900,987,537.21	21,166,995,915.83	20,750,513,513.03	38,577,892,380.63	38,577,892,380.63

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

As of period ending 31.03.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	956,877,611.13							956,877,611.13
Gov't Securities		3,995,654,100.00	7,086,683,000.00					11,082,337,100.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	2,593,489,488.34	1,839,404,108.00		129,970,000.00				4,562,863,596.34
Loans & advances to customers	647,557,473.33	776,295,869.32	94,479,919.48	1,202,630,292.53	355,126,618.54	388,668,764.27	17,928,758,498.55	21,393,517,436.02
Other assets		10,468,457,425.01	407,500,665.33				562,508,232.21	11,438,466,322.55
<b>TOTAL ASSETS</b>	<b>4,197,924,572.80</b>	<b>17,079,811,502.33</b>	<b>7,588,663,584.81</b>	<b>1,332,600,292.53</b>	<b>355,126,618.54</b>	<b>388,668,764.27</b>	<b>20,830,953,441.21</b>	<b>51,773,748,776.50</b>
Amounts owed to other banks	1,326,632,367.53							1,326,632,367.53
Demand deposits	15,684,641,165.38							15,684,641,165.38
Savings deposits	11,322,702,520.58							11,322,702,520.58
Time deposits	4,113,000.00	250,338,523.43	1,089,260,806.72	723,877,915.82	2,037,700,908.06	676,630,516.14	5,189,135,159.34	9,971,056,829.51
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			7,233,070,004.55				5,735,645,888.94	12,968,715,893.50
<b>TOTAL LIABILITIES</b>	<b>28,338,089,053.49</b>	<b>250,338,523.43</b>	<b>8,322,330,811.27</b>	<b>723,877,915.82</b>	<b>2,037,700,908.06</b>	<b>676,630,516.14</b>	<b>11,424,781,048.28</b>	<b>51,773,748,776.50</b>
Assets/Liabilities	0.15	68.23	0.91	1.84	0.17	0.57	1.82	1.00
Net Mismatch in each Time Interval	(24,140,164,480.69)	16,829,472,978.90	(733,667,226.46)	608,722,376.71	(1,682,574,289.52)	(287,961,751.87)	9,406,172,392.93	0.00
Cumulative Net Mismatch	(24,140,164,480.69)	16,829,472,978.90	16,095,805,752.44	16,704,528,129.15	15,021,953,839.63	14,733,992,087.76	24,140,164,480.69	24,140,164,480.69



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

As of period ending 31.03.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,044,963,943.39							1,044,963,943.39
Gov't Securities			3,973,407,800.00	8,934,427,500.00				12,907,835,300.00
Investment securities					698,561,643.84		2,339,686,710.45	3,038,248,354.29
Loans & advances to banks						1,678,790,000.00	71,825,600.00	1,750,615,600.00
Loans & advances to customers	-	44,134.63	752,343.29	113,753,116.76	78,410,953.05	232,289,354.95	27,720,740,864.22	28,145,990,766.89
Other assets	0	11076713939	454375742.4	0	0	0	659,842,053.69	12,190,931,735.47
<b>TOTAL ASSETS</b>	<b>1,044,963,943.39</b>	<b>11,076,758,074.01</b>	<b>4,428,535,885.69</b>	<b>9,048,180,616.76</b>	<b>776,972,596.89</b>	<b>1,911,079,354.95</b>	<b>30,792,095,228.36</b>	<b>59,078,585,700.04</b>
Amounts owed to other banks	78,891,069.05							78,891,069.05
Demand deposits	26,224,438,066.44							26,224,438,066.44
Savings deposits	13,319,410,030.34							13,319,410,030.34
Time deposits	-	15,755,000.00	40,081,428.30	88,865,078.77	84,179,900.69	3,999,219,112.65	6,971,297,503.12	11,199,398,023.53
Bonds & other negotiable instruments							-	0.00
Other liabilities	0	0	2314782628	0	0	0	5941665882	8,256,448,510.68
<b>TOTAL LIABILITIES</b>	<b>39,622,739,165.83</b>	<b>15,755,000.00</b>	<b>2,354,864,056.73</b>	<b>88,865,078.77</b>	<b>84,179,900.69</b>	<b>3,999,219,112.65</b>	<b>12,912,963,385.38</b>	<b>59,078,585,700.04</b>
<b>Assets/Liabilities</b>	<b>0.03</b>	<b>703.06</b>	<b>1.88</b>	<b>101.82</b>	<b>9.23</b>	<b>0.48</b>	<b>2.38</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(38,577,775,222.44)</b>	<b>11,061,003,074.01</b>	<b>2,073,671,828.96</b>	<b>8,959,315,537.99</b>	<b>692,792,696.20</b>	<b>(2,088,139,757.70)</b>	<b>17,879,131,842.98</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>(38,577,775,222.44)</b>	<b>11,061,003,074.01</b>	<b>13,134,674,902.97</b>	<b>22,093,990,440.96</b>	<b>22,786,783,137.16</b>	<b>20,698,643,379.46</b>	<b>38,577,775,222.44</b>	<b>38,577,775,222.44</b>

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

As of period ending 31.03.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	956,877,611.13							956,877,611.13
Gov't Securities		999,860,000.00	5,493,265,700.00	4,589,211,400.00				11,082,337,100.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	2,593,489,488.34		419,374,108.00		1,250,000,000.00	300,000,000.00		4,562,863,596.34
Loans & advances to customers	-	-	38,334,470.37	154,943,397.17	59,684,231.03	520,059,701.04	20,620,495,636.41	21,393,517,436.02
Other assets		10,468,457,425.01	407,500,665.33				562,508,232.21	11,438,466,322.55
<b>TOTAL ASSETS</b>	<b>3,550,367,099.47</b>	<b>11,468,317,425.01</b>	<b>6,358,474,943.70</b>	<b>4,744,154,797.17</b>	<b>1,309,684,231.03</b>	<b>820,059,701.04</b>	<b>23,522,690,579.08</b>	<b>51,773,748,776.50</b>
Amounts owed to other banks	1,326,632,367.53							1,326,632,367.53
Demand deposits	15,684,641,165.38							15,684,641,165.38
Savings deposits	11,322,702,520.58							11,322,702,520.58
Time deposits	-	8,020,000.00	23,700,000.00	36,505,000.00	37,860,751.87	2,913,118,606.54	6,951,852,471.10	9,971,056,829.51
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			7,233,070,004.55				5,735,645,888.94	12,968,715,893.50
<b>TOTAL LIABILITIES</b>	<b>28,333,976,053.49</b>	<b>8,020,000.00</b>	<b>7,256,770,004.55</b>	<b>36,505,000.00</b>	<b>37,860,751.87</b>	<b>2,913,118,606.54</b>	<b>13,187,498,360.04</b>	<b>51,773,748,776.50</b>
<b>Assets/Liabilities</b>	<b>0.13</b>	<b>1,429.96</b>	<b>0.88</b>	<b>129.96</b>	<b>34.59</b>	<b>0.28</b>	<b>1.78</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(24,783,608,954.02)</b>	<b>11,460,297,425.01</b>	<b>(898,295,060.85)</b>	<b>4,707,649,797.17</b>	<b>1,271,823,479.16</b>	<b>(2,093,058,905.50)</b>	<b>10,335,192,219.03</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>(24,783,608,954.02)</b>	<b>11,460,297,425.01</b>	<b>10,562,002,364.16</b>	<b>15,269,652,161.33</b>	<b>16,541,475,640.49</b>	<b>14,448,416,734.99</b>	<b>24,783,608,954.02</b>	<b>24,783,608,954.02</b>



**Item 29: Non performing Loans and Provisions**

Sl.No.	Particulars	30.03.18	31.03.2017
<b>1</b>	<b>Amount of NPL's (Gross)</b>	<b>1,451,643,367.00</b>	<b>957,165,511.91</b>
a	Substandard	567,905,359.39	723,436,596.39
b	Doubtful	105,219,571.40	84,067,815.71
c	Loss	778,518,436.21	726,250,111.85
<b>2</b>	<b>Specific Provisions</b>	<b>759,528,785.20</b>	<b>553,227,983.15</b>
a	Substandard	118,775,163.20	150,804,366.48
b	Doubtful	54,538,278.98	43,633,542.83
c	Loss	586,215,343.02	445,735,890.38
<b>3</b>	<b>Interest in Suspense</b>	<b>217,123,287.02</b>	<b>149,501,734.57</b>
a	Substandard	19,945,456.09	10,179,052.11
b	Doubtful	4,874,737.74	7,011,136.40
c	Loss	192,303,093.19	132,311,546.06
<b>4</b>	<b>Net NPLs</b>	<b>474,991,294.78</b>	<b>244,435,794.19</b>
a	Substandard	429,184,740.10	199,399,357.37
b	Doubtful	45,806,554.68	45,036,436.82
c	Loss	-	-
<b>5</b>	<b>Gross NPL's to Gross Loans</b>	<b>4.97%</b>	<b>4.45%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>1.63%</b>	<b>1.14%</b>
<b>7</b>	<b>General Provisions</b>	<b>282,041,713.18</b>	<b>200,276,373.07</b>
a	Standard	244,172,697.61	193,932,850.15
b	Watch	37,869,015.57	6,343,522.92

<b>Gross Loans</b>	<b>29,180,567,141.21</b>	<b>21,515,261,384.40</b>
<b>Gross NPL</b>	<b>1,451,643,367.00</b>	<b>957,165,511.91</b>
<b>Net NPLs</b>	<b>474,991,294.78</b>	<b>244,435,794.20</b>
<b>NET LOANS</b>	<b>28,203,915,068.99</b>	<b>20,802,531,666.70</b>



**Item 30: Assets and Investments**

S.No.	Investment	31.03.2018	31.03.2017
<b>1.</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	12,907,835,300.00	11,082,337,100.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,920,243,643.84	2,511,086,108.00
d.	Others		
	<b>Sub-Total</b>	<b>15,828,078,943.84</b>	<b>13,593,423,208.00</b>
<b>2.</b>	<b>Equity Investments</b>		
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	-	-
	<b>Sub-Total</b>	<b>118,004,710.45</b>	<b>118,004,710.45</b>
<b>3.</b>	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	1,120,897,877.61	968,079,307.49
Less:			
b.	Accumulated Depreciation	461,055,823.92	405,571,075.28
c.	<b>Fixed Assets (Net Book Value)</b>	<b>659,842,053.69</b>	<b>562,508,232.21</b>

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
Demand Deposits held with other banks	200,000.00	6,999,767.80	380,955,152.08	624,929,780.02	1,721,711,392.21	1,961,559,940.52
Time deposits held with other banks	1,550,000,000.00	1,550,000,000.00	-	-	200,615,600.00	129,970,000.00
Borrowings	-	500,000,000.00	-	-	-	-





**Item 32: Credit Risk Exposure by Collateral**

SI No	Particular	31.03.2018	31.03.2017
1	<b>Secured Loans</b>	<b>29,164,786,925.36</b>	<b>22,320,360,085.24</b>
a	Loans secured by physical/real estate collateral	23,936,837,103.68	17,713,726,675.01
b	Loans Secured by financial collateral	728,991,650.85	822,425,974.09
c	Loans secured by guarantees	4,498,958,170.83	3,784,207,436.14
2	<b>Unsecured Loans</b>	<b>15,780,215.85</b>	<b>15,780,215.85</b>
3	<b>Total Loans</b>	<b>29,180,567,141.21</b>	<b>22,336,140,301.09</b>

