

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

S.No.		30.06.2018	30.06.2017
1.	<b>Total Tier 1 Capital</b>	<b>5,336,007,914.83</b>	<b>4,996,782,203.66</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	1,030,145,266.27
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.		30.06.2018	30.06.2017
1.	<b>Tier II Capital</b>	<b>845,013,849.58</b>	<b>580,610,042.83</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	288,836,776.71	220,113,824.75
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	350,445,355.12	163,814,405.41


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

S.No.	Assets	Risk Weight %	30.06.2018		30.06.2017	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,816,613,014.17	-	18,720,949,529.52	-
2.	20% Risk Weighted Assets	20%	6,258,123,752.73	1,251,624,750.55	4,480,559,033.85	896,111,806.77
3.	50% Risk Weighted Assets	50%	363,199,735.89	181,599,867.95	1,075,851,316.70	537,925,658.35
4.	100% Risk Weighted Assets	100%	35,011,665,524.74	35,011,665,524.74	26,762,888,970.44	26,762,888,970.44
5.	150% Risk Weighted Assets	150%	716,034,936.03	1,074,052,404.05	307,779,777.66	461,669,666.49
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	<b>Grand Totals</b>		<b>61,165,636,963.57</b>	<b>37,518,942,547.29</b>	<b>51,348,028,628.17</b>	<b>28,658,596,102.05</b>

**Item 24: Capital Adequacy Ratios**

S.No.		30.06.2018	30.06.2017
1.	Tier 1 Capital	5,336,007,914.83	4,996,782,203.66
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	845,013,849.58	580,610,042.83
3.	Total qualifying Capital	6,181,021,764.41	5,577,392,246.49
4.	Core CAR	14.22%	17.44%
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	15.37%	17.85%
6.	Leverage Ratio	8.72%	9.73%



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

SI No	Sector	30.06.2018		30.06.2017	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	116,448,837.43	2,501,367.26	41,520,928.73	-
2	Manufacturing/Industry	3,338,577,896.98	509,826,966.06	3,154,987,299.54	222,440,596.01
3	Service & Tourism	7,765,593,656.41	200,687,358.55	5,603,443,389.37	234,005,229.51
4	Trade & Commerce	1,889,959,174.21	142,117,801.50	1,320,833,187.81	83,184,422.84
5	Housing	8,185,594,902.78	499,431,444.06	6,032,528,892.28	420,906,094.33
6	Transport	1,910,637,914.42	239,100,799.94	1,008,857,068.46	78,619,010.93
7	Loans to Purchase Securities	370,255,969.46	13,825,260.84	157,547,156.27	-
8	Personal Loans	1,157,469,579.32	157,187,815.28	1,515,917,389.78	202,768,649.00
9	Education Loan	355,437,530.88	8,723,885.71	157,785,957.26	8,187,023.73
10	Loan against term deposits	90,657,224.62	5,211,387.28	85,960,334.11	9,996,367.94
11	Loans to FI (s)	63,415,665.58	-	513,181,570.73	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	498,112,859.86	3,881,107.02	510,541,880.73	1,292,283.49
14	Loans to govt Owned Companies	1,672,365,187.41	-	715,890,572.91	-
15	Consumer Loan	3,746,247,338.64	59,211,511.25	3,128,001,490.91	57,672,674.39
16	Government Ways & Means	112,209,254.30	-	-	-
	<b>Total</b>	<b>31,272,982,992.30</b>	<b>1,841,706,704.75</b>	<b>23,946,997,118.89</b>	<b>1,319,072,352.17</b>





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

Sl No	Counter Party	30.06.2018	30.06.2017
<b>1</b>	<b>Overdrafts</b>	<b>4,415,467,242.10</b>	<b>4,675,197,655.29</b>
a	Government	112,209,254.30	-
b	Government Corporations	100,431,111.10	101,487,906.27
c	Public Companies	300,656,647.37	715,974,549.43
d	Private Companies	3,370,477,642.58	2,062,575,423.08
e	Individuals	468,276,921.17	1,281,978,205.78
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	63,415,665.58	513,181,570.73
<b>2</b>	<b>Term Loans</b>	<b>26,842,990,749.24</b>	<b>19,258,235,120.40</b>
a	Government	-	-
b	Government Corporations	1,571,934,076.31	614,402,666.64
c	Public Companies	250,247,101.49	211,837,845.13
d	Private Companies	7,195,603,029.33	5,853,226,266.26
e	Individuals	17,825,206,542.11	12,578,768,342.37
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Total</b>	<b>31,258,457,991.34</b>	<b>23,933,432,775.69</b>
	Bills	189,772.50	7,568,550.87
	Credit Cards	14,335,228.46	5,995,792.33
	<b>Total Loan Outstanding</b>	<b>31,272,982,992.30</b>	<b>23,946,997,118.89</b>



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

As of period ending 30.06.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year
Cash in hand	874,968,831.37						
Gov't Securities			5,974,713,300.00				
Investment securities			1,991,104,043.84	48,767,125.00			2,339,686,710.45
Loans & advances to banks			1,727,688,950.00		300,000,000.00		
Loans & advances to customers	0.00	395,480,435.76	1,209,113,005.96	341,703,069.52	766,230,187.92	1,267,685,885.09	26,166,908,866.85
Other assets		12,146,155,958.39	520,995,674.57				666,081,282.18
<b>TOTAL ASSETS</b>	<b>874,968,831.37</b>	<b>12,541,636,394.15</b>	<b>11,423,614,974.37</b>	<b>390,470,194.52</b>	<b>1,066,230,187.92</b>	<b>1,267,685,885.09</b>	<b>29,172,676,859.48</b>
Amounts owed to other banks	26,306,269.99						
Demand deposits	20,569,749,673.20						
Savings deposits	14,822,913,389.39						
Time deposits	105,460.98	538,930,937.08	700,884,604.77	3,554,036,423.03	1,571,771,580.92	889,127,345.57	4,495,636,731.13
Bonds & other negotiable instruments							
Other liabilities			3,374,073,146.42				6,193,747,764.41
<b>TOTAL LIABILITIES</b>	<b>35,419,074,793.56</b>	<b>538,930,937.08</b>	<b>4,074,957,751.19</b>	<b>3,554,036,423.03</b>	<b>1,571,771,580.92</b>	<b>889,127,345.57</b>	<b>10,689,384,495.54</b>
<b>Assets/Liabilities</b>	<b>0.02</b>	<b>23.27</b>	<b>2.80</b>	<b>0.11</b>	<b>0.68</b>	<b>1.43</b>	<b>2.73</b>
<b>Net Mismatch in each Time Interval</b>	<b>(34,544,105,962.19)</b>	<b>12,002,705,457.07</b>	<b>7,348,657,223.17</b>	<b>(3,163,566,228.51)</b>	<b>(505,541,393.00)</b>	<b>378,558,539.52</b>	<b>18,483,292,363.94</b>
<b>Cumulative Net Mismatch</b>	<b>(34,544,105,962.19)</b>	<b>12,002,705,457.07</b>	<b>19,351,362,680.25</b>	<b>16,187,796,451.74</b>	<b>15,682,255,058.73</b>	<b>16,060,813,598.25</b>	<b>34,544,105,962.19</b>

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

As of period ending 30.06.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year
Cash in hand	803,482,951.45						
Gov't Securities		6,997,518,900.00					
Investment securities			529,938,082.20				2,339,686,710.45
Loans & advances to banks			1,379,290,000.00		300,000,000.00		
Loans & advances to customers	(0.00)	564,743,521.73	1,010,242,535.76	403,594,218.00	400,233,928.29	871,659,453.43	19,677,692,336.30
Other assets		11,463,121,060.89	408,040,891.47				592,479,001.26
<b>TOTAL ASSETS</b>	<b>803,482,951.45</b>	<b>19,025,383,482.62</b>	<b>3,327,511,509.43</b>	<b>403,594,218.00</b>	<b>700,233,928.29</b>	<b>871,659,453.43</b>	<b>22,609,858,048.01</b>
Amounts owed to other banks	122,639,756.25						
Demand deposits	17,632,190,406.22						
Savings deposits	12,602,250,307.69						
Time deposits	2,667,739.79	485,496,036.11	700,307,341.67	1,453,908,642.91	459,221,528.83	915,141,339.72	4,897,800,074.70
Bonds & other negotiable instruments							
Other liabilities			2,879,982,170.85				5,590,118,246.49
<b>TOTAL LIABILITIES</b>	<b>30,359,748,209.95</b>	<b>485,496,036.11</b>	<b>3,580,289,512.52</b>	<b>1,453,908,642.91</b>	<b>459,221,528.83</b>	<b>915,141,339.72</b>	<b>10,487,918,321.19</b>
<b>Assets/Liabilities</b>	<b>0.03</b>	<b>39.19</b>	<b>0.93</b>	<b>0.28</b>	<b>1.52</b>	<b>0.95</b>	<b>2.16</b>
<b>Net Mismatch in each Time Interval</b>	<b>(29,556,265,258.50)</b>	<b>18,539,887,446.51</b>	<b>(252,778,003.09)</b>	<b>(1,050,314,424.91)</b>	<b>241,012,399.46</b>	<b>(43,481,886.29)</b>	<b>12,121,939,726.82</b>
<b>Cumulative Net Mismatch</b>	<b>(29,556,265,258.50)</b>	<b>18,539,887,446.51</b>	<b>18,287,109,443.41</b>	<b>17,236,795,018.50</b>	<b>17,477,807,417.96</b>	<b>17,434,325,531.68</b>	<b>29,556,265,258.50</b>





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

As of period ending 30.06.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	874,968,831.37							874,968,831.37
Gov't Securities			5,974,713,300.00					5,974,713,300.00
Investment securities			28,411,945.21	2,011,459,223.63			2,339,686,710.45	4,379,557,879.29
Loans & advances to banks						1,950,929,750.00	76,759,200.00	2,027,688,950.00
Loans & advances to customers	-	112,269,412.11	17,897,622.93	12,202,576.42	86,501,292.73	303,626,098.21	29,614,624,448.70	30,147,121,451.09
Other assets	-	12,146,155,958.39	520,995,674.57	-	-	-	666,081,282.18	13,333,232,915.14
<b>TOTAL ASSETS</b>	<b>874,968,831.37</b>	<b>12,258,425,370.50</b>	<b>6,542,018,542.71</b>	<b>2,023,661,800.05</b>	<b>86,501,292.73</b>	<b>2,254,555,848.21</b>	<b>32,697,151,641.33</b>	<b>56,737,283,326.89</b>
Amounts owed to other banks	26,306,269.99							26,306,269.99
Demand deposits	20,569,749,673.20							20,569,749,673.20
Savings deposits	14,822,913,389.39							14,822,913,389.39
Time deposits	-	13,760,200.00	52,007,600.00	74,698,038.51	84,310,957.00	4,181,294,237.04	7,344,422,050.93	11,750,493,083.48
Bonds & other negotiable instruments								0.00
Other liabilities	-	-	3,374,073,146.42	-	-	-	6,193,747,764.41	9,567,820,910.83
<b>TOTAL LIABILITIES</b>	<b>35,418,969,332.58</b>	<b>13,760,200.00</b>	<b>3,426,080,746.42</b>	<b>74,698,038.51</b>	<b>84,310,957.00</b>	<b>4,181,294,237.04</b>	<b>13,538,169,815.34</b>	<b>56,737,283,326.89</b>
<b>Assets/Liabilities</b>	<b>0.02</b>	<b>890.86</b>	<b>1.91</b>	<b>27.09</b>	<b>1.03</b>	<b>0.54</b>	<b>2.42</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(34,544,000,501.21)</b>	<b>12,244,665,170.50</b>	<b>3,115,937,796.29</b>	<b>1,948,963,761.54</b>	<b>2,190,335.73</b>	<b>(1,926,738,388.83)</b>	<b>19,158,981,825.99</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>(34,544,000,501.21)</b>	<b>12,244,665,170.50</b>	<b>15,360,602,966.79</b>	<b>17,309,566,728.33</b>	<b>17,311,757,064.05</b>	<b>15,385,018,675.22</b>	<b>34,544,000,501.21</b>	<b>34,544,000,501.21</b>

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

As of period ending 30.06.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	803,482,951.45							803,482,951.45
Gov't Securities		6,997,518,900.00						6,997,518,900.00
Investment securities				529,938,082.20			2,339,686,710.45	2,869,624,792.65
Loans & advances to banks			129,290,000.00		1,250,000,000.00	300,000,000.00		1,679,290,000.00
Loans & advances to customers	-	5,995,792.33	4,446,857.11	145,764,137.97	140,317,209.34	179,179,363.81	22,452,462,632.95	22,928,165,993.51
Other assets	-	11,463,121,060.89	408,040,891.47	-	-	-	592,479,001.26	12,463,640,953.62
<b>TOTAL ASSETS</b>	<b>803,482,951.45</b>	<b>18,466,635,753.22</b>	<b>541,777,748.58</b>	<b>675,702,220.17</b>	<b>1,390,317,209.34</b>	<b>479,179,363.81</b>	<b>25,384,628,344.66</b>	<b>47,741,723,591.23</b>
Amounts owed to other banks	122,639,756.25							122,639,756.25
Demand deposits	17,632,190,406.22							17,632,190,406.22
Savings deposits	12,602,250,307.69							12,602,250,307.69
Time deposits	-	18,280,000.00	27,714,000.00	59,492,221.24	31,463,293.59	1,912,094,301.83	6,865,498,887.07	8,914,542,703.73
Bonds & other negotiable instruments								-
Other liabilities	-	-	2,879,982,170.85	-	-	-	5,590,118,246.49	8,470,100,417.34
<b>TOTAL LIABILITIES</b>	<b>30,357,080,470.16</b>	<b>18,280,000.00</b>	<b>2,907,696,170.85</b>	<b>59,492,221.24</b>	<b>31,463,293.59</b>	<b>1,912,094,301.83</b>	<b>12,455,617,133.56</b>	<b>47,741,723,591.23</b>
<b>Assets/Liabilities</b>	<b>0.03</b>	<b>1,010.21</b>	<b>0.19</b>	<b>11.36</b>	<b>44.19</b>	<b>0.25</b>	<b>2.04</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>(29,553,597,518.71)</b>	<b>18,448,355,753.22</b>	<b>(2,365,918,422.27)</b>	<b>616,209,998.93</b>	<b>1,358,853,915.75</b>	<b>(1,432,914,938.02)</b>	<b>12,929,011,211.11</b>	<b>(0.00)</b>
<b>Cumulative Net Mismatch</b>	<b>(29,553,597,518.71)</b>	<b>18,448,355,753.22</b>	<b>16,082,437,330.95</b>	<b>16,698,647,329.88</b>	<b>18,057,501,245.62</b>	<b>16,624,586,307.60</b>	<b>29,553,597,518.71</b>	<b>29,553,597,518.70</b>



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

Sl.No.	Particulars	30.06.18	30.06.2017
<b>1</b>	<b>Amount of NPL's (Gross)</b>	<b>1,841,706,704.75</b>	
a	Substandard	956,907,191.58	393,772,733.39
b	Doubtful	129,585,560.99	221,828,730.90
c	Loss	755,213,952.18	703,440,887.88
<b>2</b>	<b>Specific Provisions</b>	<b>880,404,346.92</b>	
a	Substandard	198,223,814.88	83,400,389.14
b	Doubtful	64,820,342.15	114,709,129.73
c	Loss	617,360,189.89	549,683,089.14
<b>3</b>	<b>Interest in Suspense</b>	<b>245,267,421.79</b>	
a	Substandard	42,157,518.74	15,397,479.26
b	Doubtful	6,888,350.26	17,190,866.56
c	Loss	196,221,552.79	153,747,898.74
<b>4</b>	<b>Net NPLs</b>	<b>774,402,726.54</b>	
a	Substandard	716,525,857.96	294,974,864.99
b	Doubtful	57,876,868.58	89,928,734.61
c	Loss		9,900.00
<b>5</b>	<b>Gross NPL's to Gross Loans</b>	<b>5.91%</b>	<b>5.51%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>2.49%</b>	<b>1.67%</b>
<b>7</b>	<b>General Provisions</b>	<b>288,836,776.71</b>	<b>219,940,338.57</b>
a	Standard	28,549,465,950.80	214,206,258.09
b	Watch	769,601,082.45	5,734,080.48

<b>Gross Loans</b>	<b>31,272,982,992.30</b>	<b>23,933,432,775.69</b>
<b>Gross NPL</b>	<b>1,841,706,704.75</b>	<b>1,319,042,352.17</b>
<b>Net NPLs</b>	<b>774,402,726.54</b>	<b>384,913,499.61</b>
<b>NET LOANS</b>	<b>30,147,311,223.59</b>	<b>22,999,303,623.03</b>





**Item 30: Assets and Investments**

S.No.	Investment	30.06.2018	30.06.2017
<b>1.</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	5,974,713,300.00	6,997,518,900.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	4,261,553,168.84	2,751,620,082.20
d.	Others		
	<b>Sub-Total</b>	<b>10,236,266,468.84</b>	<b>9,749,138,982.20</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)	1,146,399,659.58	1,003,082,042.93
Less:			
b.	Accumulated Depreciation	480,318,377.40	410,603,041.67
c.	<b>Fixed Assets (Net Book Value)</b>	<b>666,081,282.18</b>	<b>592,479,001.26</b>

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Demand Deposits held with other banks	5,131,863.79	200,000.00	363,199,735.89	1,075,851,316.70	2,003,620,938.94	579,387,033.85
Time deposits held with other banks	1,550,000,000.00	1,550,000,000.00	-	-	477,688,950.00	129,290,000.00
Borrowings	-	-	-	-	-	-





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

SI No	Particular	30.06.2018	30.06.2017
1	<b>Secured Loans</b>	<b>31,257,202,776.45</b>	<b>23,931,216,903.04</b>
a	Loans secured by physical/real estate collateral	26,472,124,754.41	19,283,691,164.34
b	Loans Secured by financial collateral	537,038,424.39	770,973,303.81
c	Loans secured by guarantees	4,248,039,597.65	3,876,552,434.89
2	<b>Unsecured Loans</b>	<b>15,780,215.85</b>	<b>15,780,215.85</b>
3	<b>Total Loans</b>	<b>31,272,982,992.30</b>	<b>23,946,997,118.89</b>

