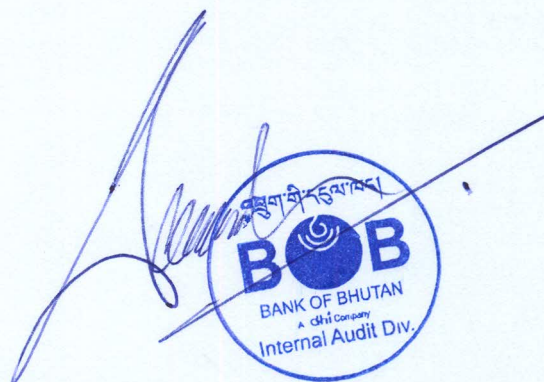


Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2019	31.03.2018
1.	Total Tier 1 Capital	6,414,654,442.42	5,336,007,914.83
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	1,853,534,689.42	1,333,120,806.30
c.	Share Premium Account	-	-
d.	Retained Earnings	1,561,119,753.00	1,015,613,108.53
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.		31.03.2019	31.03.2018
1.	Tier II Capital	416,000,685.25	620,561,327.64
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	236,607,530.61	205,731,717.74
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	13,898,351.43	282,041,713.18
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	165,494,803.21	132,787,896.72

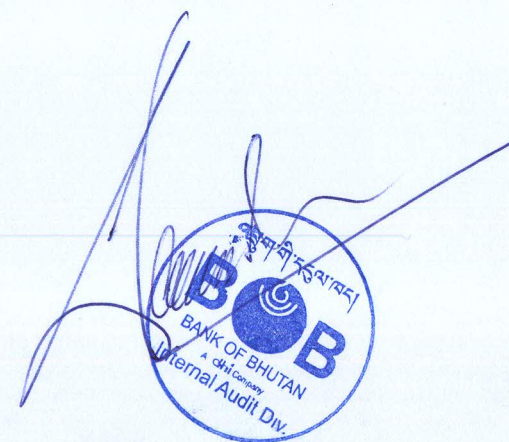


Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	31.03.2019		31.03.2018	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	12,297,548,411.43	-	24,048,239,496.47	-
2.	20% Risk Weighted Assets	20%	4,804,482,049.62	960,896,409.92	5,690,206,582.14	1,138,041,316.43
3.	50% Risk Weighted Assets	50%	456,465,604.69	228,232,802.35	380,955,152.08	190,477,576.04
4.	100% Risk Weighted Assets	100%	43,245,727,925.75	43,245,727,925.75	33,345,756,838.01	33,345,756,838.01
5.	150% Risk Weighted Assets	150%	233,935,090.16	350,902,635.24	417,828,096.68	626,742,145.02
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	Grand Totals		61,038,159,081.65	44,785,759,773.26	63,882,986,165.38	35,301,017,875.50

Item 24: Capital Adequacy Ratios

S.No.		31.03.2019	31.03.2018
1.	Tier 1 Capital	6,414,654,442.42	5,336,007,914.83
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	416,000,685.25	620,561,327.64
3.	Total qualifying Capital	6,830,655,127.67	5,956,569,242.47
4.	Core CAR	14.32%	15.12%
3.	BIA	3,076,240,704.14	2,693,516,356.74
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	14.27%	15.68%
6.	Leverage Ratio	10.51%	8.35%




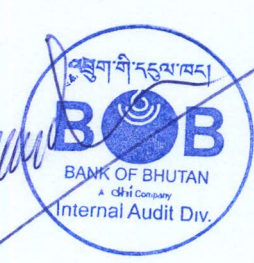
Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2019		31.03.2018	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	187,831,346.88	1,917,421.86	92,561,348.72	-
2	Manufacturing/Industry	4,116,334,665.69	86,672,916.27	3,289,176,814.34	48,665,654.75
3	Service & Tourism	10,086,347,055.67	240,270,144.85	6,990,362,518.75	219,240,197.11
4	Trade & Commerce	2,373,239,557.56	224,935,217.64	1,909,674,084.66	285,412,018.74
5	Housing	11,021,840,118.77	431,520,651.85	7,224,942,191.65	443,615,737.44
6	Transport	2,104,638,998.60	177,560,910.20	1,577,961,997.03	111,288,761.31
7	Loans to Purchase Securities	367,037,495.21	11,276,870.76	275,963,836.61	75,477,716.44
8	Personal Loans	971,741,122.78	128,286,512.04	1,250,883,259.97	187,004,624.01
9	Education Loan	544,711,396.24	8,510,178.86	301,186,032.04	10,430,426.73
10	Loan against term deposits	128,238,790.07	8,343,489.34	91,603,323.06	14,815,980.62
11	Loans to FI (s)	579,935.98	-	345,315,585.83	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	433,520,330.60	3,595,738.60	519,474,694.78	510,803.38
14	Loans to govt Owned Companies	1,616,417,205.27	-	1,705,163,509.78	-
15	Consumer Loan	4,227,498,271.07	40,300,867.70	3,606,297,943.99	55,181,446.47
	Total	38,179,976,290.39	1,363,190,919.97	29,180,567,141.21	1,451,643,367.00



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

SI No	Counter Party	31.03.2019	31.03.2018
1	Overdrafts	5,697,296,588.53	4,747,845,621.72
a	Government	-	-
b	Government Corporations	93,999,347.34	108,409,739.05
c	Public Companies	403,411,387.32	394,090,447.75
d	Private Companies	4,432,659,138.67	3,393,847,692.42
e	Individuals	766,646,779.22	506,182,156.67
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	579,935.98	345,315,585.83
2	Term Loans	32,465,631,856.85	24,418,302,004.02
a	Government	-	-
b	Government Corporations	1,522,417,857.93	1,596,753,770.73
c	Public Companies	308,480,830.10	235,650,812.86
d	Private Companies	9,359,599,399.90	6,971,948,639.36
e	Individuals	21,275,133,768.92	15,613,948,781.07
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	38,162,928,445.38	29,166,147,625.74
	Bills	1,193,453.00	761,104.00
	Credit Cards	15,854,392.01	13,658,411.47
	Total Loan Outstanding	38,179,976,290.39	29,180,567,141.21






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

As of period ending 31.03.19	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,021,652,755.87							1,021,652,755.87
Gov't Securities			3,972,210,000.00					3,972,210,000.00
Investment securities							2,362,493,178.79	2,362,493,178.79
Loans & advances to banks				982,602,800.00				982,602,800.00
Loans & advances to customers	-	14,688,776.55	3,211,727.78	44,212,802.82	136,941,045.11	389,997,310.87	36,460,475,344.45	37,049,527,007.58
Other assets	-	9,479,848,689.03	1,072,613,503.30				816,577,813.35	11,369,040,005.68
TOTAL ASSETS	1,021,652,755.87	9,494,537,465.58	5,048,035,231.08	1,026,815,602.82	136,941,045.11	389,997,310.87	39,639,546,336.59	56,757,525,747.92
Amounts owed to other banks	40,720,262.09							40,720,262.09
Demand deposits	19,632,761,531.58							19,632,761,531.58
Savings deposits	15,707,060,272.56							15,707,060,272.56
Time deposits				109,060,760.93	3,507,500.00	1,213,954,135.60	10,399,026,311.56	11,725,548,708.09
Bonds & other negotiable instruments								0.00
Other liabilities			2,820,779,845.93				6,830,655,127.67	9,651,434,973.60
TOTAL LIABILITIES	35,380,542,066.23	0.00	2,820,779,845.93	109,060,760.93	3,507,500.00	1,213,954,135.60	17,229,681,439.23	56,757,525,747.92
Assets/Liabilities	0.03	#DIV/0!	1.79	9.42	39.04	0.32	2.30	1.00
Net Mismatch in each Time Interval	-34,358,889,310.36	9,494,537,465.58	2,227,255,385.15	917,754,841.89	133,433,545.11	-823,956,824.73	22,409,864,897.36	0.00
Cumulative Net Mismatch	-34,358,889,310.36	9,494,537,465.58	11,721,792,850.73	12,639,547,692.62	12,772,981,237.73	11,949,024,413.00	34,358,889,310.36	34,358,889,310.36

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
TOTAL ASSETS	1,044,963,943.39	11,076,758,074.01	4,428,535,885.69	9,048,180,616.76	776,972,596.89	1,911,079,354.95	30,792,095,228.36	59,078,585,700.04
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
TOTAL LIABILITIES	39,622,739,165.83	15,755,000.00	2,354,864,056.73	88,865,078.77	84,179,900.69	3,999,219,112.65	12,912,963,385.38	59,078,585,700.04
Assets/Liabilities	0.03	703.06	1.88	101.82	9.23	0.48	2.38	1.00
Net Mismatch in each Time Interval	-38,577,775,222.44	11,061,003,074.01	2,073,671,828.96	8,959,315,537.99	692,792,696.20	-2,088,139,757.70	17,879,131,842.98	0.00
Cumulative Net Mismatch	-38,577,775,222.44	11,061,003,074.01	13,134,674,902.97	22,093,990,440.96	22,786,783,137.16	20,698,643,379.46	38,577,775,222.44	38,577,775,222.44

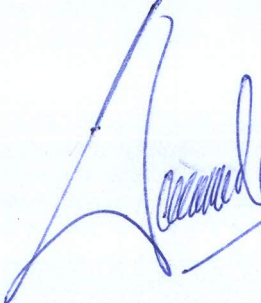




Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.19	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,021,652,755.87							1,021,652,755.87
Gov't Securities			3,972,210,000.00					3,972,210,000.00
Investment securities							2,362,493,178.79	2,362,493,178.79
Loans & advances to banks				982,602,800.00				982,602,800.00
Loans & advances to customers	0.00	1,047,782,160.94	1,073,845,906.97	1,668,341,285.29	689,529,670.12	595,765,984.12	31,974,262,000.13	37,049,527,007.58
Other assets		9,479,848,689.03	1,072,613,503.30				816,577,813.35	11,369,040,005.68
TOTAL ASSETS	1,021,652,755.87	10,527,630,849.97	6,118,669,410.27	2,650,944,085.29	689,529,670.12	595,765,984.12	35,153,332,992.28	56,757,525,747.92
Amounts owed to other banks	40,720,262.09							40,720,262.09
Demand deposits	19,632,761,531.58							19,632,761,531.58
Savings deposits	15,707,060,272.56							15,707,060,272.56
Time deposits	46,960,908.89	202,541,649.40	775,998,394.57	803,153,789.02	717,429,970.98	1,412,710,581.39	7,766,753,413.84	11,725,548,708.09
Bonds & other negotiable instruments								0.00
Other liabilities			2,820,779,845.93				6,830,655,127.67	9,651,434,973.60
TOTAL LIABILITIES	35,427,502,975.12	202,541,649.40	3,596,778,240.50	803,153,789.02	717,429,970.98	1,412,710,581.39	14,597,408,541.51	56,757,525,747.92
Assets/Liabilities	0.03	51.98	1.70	3.30	0.96	0.42	2.41	1.00
Net Mismatch in each Time Interval	-34,405,850,219.25	10,325,089,200.57	2,521,891,169.77	1,847,790,296.27	-27,900,300.86	-816,944,597.27	20,555,924,450.77	0.00
Cumulative Net Mismatch	-34,405,850,219.25	10,325,089,200.57	12,846,980,370.34	14,694,770,666.61	14,666,870,365.75	13,849,925,768.48	34,405,850,219.25	34,405,850,219.25

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
TOTAL ASSETS	1,044,963,943.39	18,829,943,407.56	7,679,931,845.39	1,316,594,008.93	1,808,058,402.60	1,161,975,098.86	27,237,118,993.31	59,078,585,700.04
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
TOTAL LIABILITIES	39,622,856,324.02	712,835,181.31	2,980,278,110.33	1,232,368,433.04	3,542,050,023.98	1,578,457,501.66	9,409,740,125.71	59,078,585,700.04
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 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.19	31.03.18
1	Amount of NPL's (Gross)	1,363,190,919.97	1,451,643,367.00
a	Substandard	335,627,731.21	567,905,359.39
b	Doubtful	129,005,521.27	105,219,571.40
c	Loss	898,557,667.49	778,518,436.21
2	Specific Provisions	879,565,548.10	759,528,785.20
a	Substandard	71,230,654.37	118,775,163.20
b	Doubtful	61,436,686.10	54,538,278.98
c	Loss	746,898,207.63	586,215,343.02
3	Interest in Suspense	249,690,281.71	217,123,287.02
a	Substandard	11,090,186.98	19,945,456.09
b	Doubtful	7,016,504.56	4,874,737.74
c	Loss	231,583,590.17	192,303,093.19
4	Net NPLs	313,859,220.47	474,991,294.78
a	Substandard	253,306,889.86	429,184,740.10
b	Doubtful	60,552,330.61	45,806,554.68
c	Loss	-	-
5	Gross NPL's to Gross Loans	3.57%	4.97%
6	Net NPLs to net Loans	0.85%	1.63%
7	General Provisions	374,409,930.32	282,041,713.18
a	Standard	329,064,782.15	244,172,697.61
b	Watch	45,345,148.17	37,869,015.57

Gross Loans	38,179,976,290.39	29,180,567,141.21
Gross NPL	1,363,190,919.97	1,451,643,367.00
Net NPLs	313,859,220.47	474,991,294.78
NET LOANS	37,050,720,460.58	28,203,915,068.99

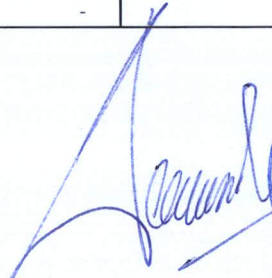




Item 30: Assets and Investments

S.No.	Investment	31.03.2019	31.03.2018
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,972,210,000.00	12,907,835,300.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	1,981,816,350.00	2,920,243,643.84
d.	Others	-	-
	Sub-Total	5,954,026,350.00	15,828,078,943.84
2.	Equity Investments		
a.	Public Companies	297,931,333.36	85,467,710.45
b.	Private Companies		
c.	Commercial Banks	61,090,196.22	12,726,000.00
d.	Non-Bank Financial Institutions	21,655,299.21	19,811,000.00
	<i>Less</i>		
e.	Specific Provisions	-	-
	Sub-Total	380,676,828.79	118,004,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,372,965,960.36	1,120,897,877.61
	<i>Less:</i>		
b.	Accumulated Depreciation	556,388,147.01	461,055,823.92
c.	Fixed Assets (Net Book Value)	816,577,813.35	659,842,053.69

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
Demand Deposits held with other banks	1,218,621.16	200,000.00	456,465,604.69	380,955,152.08	1,838,844,278.46	1,721,711,392.21
Time deposits held with other banks	500,000,000.00	1,550,000,000.00	-	-	482,602,800.00	200,615,600.00
Borrowings	-	-	-	-	-	-

Item 32: Credit Risk Exposure by Collateral

SI No	Particular	31.03.2019	31.03.2018
1	Secured Loans	38,164,696,074.54	29,164,786,925.36
a	Loans secured by physical/real estate collateral	32,439,805,240.29	23,936,837,103.68
b	Loans Secured by financial collateral	513,987,753.40	728,991,650.85
c	Loans secured by guarantees	5,210,903,080.85	4,498,958,170.83
2	Unsecured Loans	15,280,215.85	15,780,215.85
3	Total Loans	38,179,976,290.39	29,180,567,141.21

