

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

S.No.		31.03.2020	31.03.2019
1.	<b>Total Tier 1 Capital</b>	<b>5,885,151,055.61</b>	<b>6,414,654,442.42</b>
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,098,677,529.55	1,853,534,689.42
c.	Share Premium Account	-	-
d.	Retained Earnings	1,084,543,541.02	1,561,119,753.00
Less:-			
e.	Losses for the Current Year(including OCI/(Loss))	(298,070,014.95)	-
f.	Buyback of FI's own shares	-	-
g.	Holdings of Tier 1 instruments issued by FIs	-	-

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

S.No.		31.03.2020	31.03.2019
1.	<b>Tier II Capital</b>	<b>698,128,062.48</b>	<b>416,000,685.25</b>
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	256,931,397.82	236,607,530.61
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	441,196,664.65	13,898,351.43
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	-	165,494,803.21

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

S.No.	Assets	Risk Weight %	31.03.2020		31.03.2019	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,162,606,502.82	-	12,297,548,411.43	-
2.	20% Risk Weighted Assets	20%	7,370,043,806.48	1,474,008,761.30	4,804,482,049.62	960,896,409.92
3.	50% Risk Weighted Assets	50%	646,152,846.00	323,076,423.00	456,465,604.69	228,232,802.35
4.	100% Risk Weighted Assets	100%	46,000,077,071.39	46,000,077,071.39	43,245,727,925.75	43,245,727,925.75
5.	150% Risk Weighted Assets	150%	1,463,064,682.52	2,194,597,023.78	233,935,090.16	350,902,635.24
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
<b>Grand Totals</b>			<b>73,641,944,909.21</b>	<b>49,991,759,279.47</b>	<b>61,038,159,081.65</b>	<b>44,785,759,773.26</b>

\* includes total assets of Nu. 72,519,844,651.98 and Contingent Liabilities of Nu.1,122,100,257.23

**Item 24: Capital Adequacy Ratios**

S.No.		31.03.2020	31.03.2019
1.	Tier 1 Capital	5,885,151,055.61	6,414,654,442.42
a.	of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)		
b.	of which Sectoral Capital Requirements (SCR) (If applicable)		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
2.	Tier 2 Capital	698,128,062.48	416,000,685.25
3.	Total qualifying Capital	6,583,279,118.09	6,830,655,127.67
4.	Core CAR	11.77%	14.32%
3.	BIA	3,458,909,110.49	3,076,240,704.14
a.	of which CCyB (If applicable) expressed as % of RWA		
b.	of which SCR (If applicable) expressed as % of RWA		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
5.	CAR	12.32%	14.27%
6.	Leverage Ratio	7.99%	10.51%



Item 25: Loans and NPL by Sectoral Classification

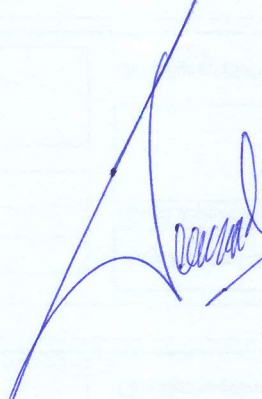

SI No	Sector	31.03.2020		31.03.2019	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	213,717,764.44	11,174,238.53	187,831,346.88	1,917,421.86
2	Manufacturing/Industry	4,851,441,892.34	429,697,755.96	4,116,334,665.69	86,672,916.27
3	Service & Tourism	12,351,413,193.70	880,317,951.75	10,086,347,055.67	240,270,144.85
4	Trade & Commerce	2,611,949,382.80	523,979,044.19	2,373,239,557.56	224,935,217.64
5	Housing	14,732,814,518.49	668,065,608.32	11,021,840,118.77	431,520,651.85
6	Transport	1,848,239,771.80	690,698,424.05	2,104,638,998.60	177,560,910.20
7	Loans to Purchase Securities	312,295,528.90	-	367,037,495.21	11,276,870.76
8	Personal Loans	832,843,266.92	163,162,917.12	971,741,122.78	128,286,512.04
9	Education Loan	729,339,921.29	29,633,981.39	544,711,396.24	8,510,178.86
10	Loan against term deposits	136,403,235.98	17,166,012.10	128,238,790.07	8,343,489.34
11	Loans to FI (s)	3,436,084.98	3,436,084.98	579,935.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	359,503,834.07	359,911.25	433,520,330.60	3,595,738.60
14	Loans to govt Owned Companies	1,768,713,656.94	-	1,616,417,205.27	-
15	Consumer Loan	4,898,085,150.67	52,080,389.90	4,227,498,271.07	40,300,867.70
	<b>Total</b>	<b>45,650,197,203.32</b>	<b>3,469,772,319.54</b>	<b>38,179,976,290.39</b>	<b>1,363,190,919.97</b>





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

SI No	Counter Party	31.03.2020	31.03.2019
<b>1</b>	<b>Overdrafts</b>	<b>6,391,337,236.67</b>	<b>5,697,296,588.53</b>
a	Government	-	-
b	Government Corporations	137,539,151.09	93,999,347.34
c	Public Companies	444,128,122.97	403,411,387.32
d	Private Companies	5,137,889,870.50	4,432,659,138.67
e	Individuals	668,344,007.13	766,646,779.22
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	3,436,084.98	579,935.98
<b>2</b>	<b>Term Loans</b>	<b>39,238,220,669.46</b>	<b>32,465,631,856.85</b>
a	Government	-	-
b	Government Corporations	1,631,174,505.85	1,522,417,857.93
c	Public Companies	352,701,310.39	308,480,830.10
d	Private Companies	11,748,645,426.56	9,359,599,399.90
e	Individuals	25,505,699,426.66	21,275,133,768.92
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Total</b>	<b>45,629,557,906.13</b>	<b>38,162,928,445.38</b>
	Bills	5,211,013.03	1,193,453.00
	Credit Cards	15,428,284.16	15,854,392.01
	<b>Total Loan Outstanding</b>	<b>45,650,197,203.32</b>	<b>38,179,976,290.39</b>

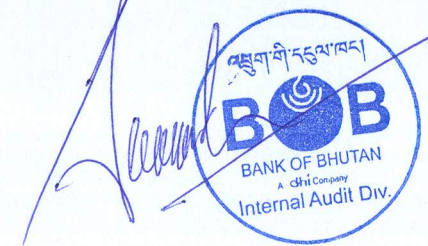


Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.20	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,179,757,140.23	-	-	-	-	-	-	1,179,757,140.23
Gov't Securities	-	2,891,630,000.00	-	-	-	-	-	2,891,630,000.00
Investment securities	-	-	-	300,000,000.00	-	157,550,000.00	1,892,866,688.56	2,350,416,688.56
Loans & advances to banks	500,000,000.00	1,100,000,000.00	2,050,000,000.00	700,000,000.00	462,457,800.00	-	-	4,812,457,800.00
Loans & advances to customers	(0.00)	453,477,686.96	2,210,356,101.12	1,652,080,441.34	539,847,916.46	714,258,492.18	38,062,805,763.08	43,632,826,401.12
Other assets	-	16,561,988,338.28	-	-	-	-	1,090,768,283.79	17,652,756,622.07
<b>TOTAL ASSETS</b>	<b>1,679,757,140.23</b>	<b>21,007,096,025.24</b>	<b>4,260,356,101.12</b>	<b>2,652,080,441.34</b>	<b>1,002,305,716.46</b>	<b>871,808,492.18</b>	<b>41,046,440,735.43</b>	<b>72,519,844,651.98</b>
Amounts owed to other banks	21,921,618.92	-	-	-	-	-	-	21,921,618.92
Demand deposits	24,888,519,006.54	-	-	-	-	-	-	24,888,519,006.54
Savings deposits	18,453,144,994.88	-	-	-	-	-	-	18,453,144,994.88
Time deposits	209,066,047.90	2,207,919,129.33	1,932,664,206.97	2,238,780,701.00	780,089,120.40	1,048,531,987.72	11,915,398,043.75	20,332,449,237.07
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,001,302,322.48	-	-	-	-	6,822,507,472.09	8,823,809,794.57
<b>TOTAL LIABILITIES</b>	<b>43,572,651,668.24</b>	<b>4,209,221,451.81</b>	<b>1,932,664,206.97</b>	<b>2,238,780,701.00</b>	<b>780,089,120.40</b>	<b>1,048,531,987.72</b>	<b>18,737,905,515.84</b>	<b>72,519,844,651.98</b>
Assets/Liabilities	0.04	4.99	2.20	1.18	1.28	0.83	2.19	1.00
Net Mismatch in each Time Interval	-41,892,894,528.01	16,797,874,573.43	2,327,691,894.15	413,299,740.34	222,216,596.06	-176,723,495.54	22,308,535,219.59	0.00
Cumulative Net Mismatch	-41,892,894,528.01	16,797,874,573.43	19,125,566,467.57	19,538,866,207.91	19,761,082,803.96	19,584,359,308.42	41,892,894,528.01	41,892,894,528.01

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
<b>TOTAL ASSETS</b>	<b>1,021,652,755.87</b>	<b>10,527,630,849.97</b>	<b>6,118,669,410.27</b>	<b>2,650,944,085.29</b>	<b>689,529,670.12</b>	<b>595,765,984.12</b>	<b>35,153,332,992.28</b>	<b>56,757,525,747.92</b>
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
<b>TOTAL LIABILITIES</b>	<b>35,427,502,975.12</b>	<b>202,541,649.40</b>	<b>3,596,778,240.50</b>	<b>803,153,789.02</b>	<b>717,429,970.98</b>	<b>1,412,710,581.39</b>	<b>14,597,408,541.51</b>	<b>56,757,525,747.92</b>
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 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.20	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,179,757,140.23	-	-	-	-	-	-	1,179,757,140.23
Gov't Securities	-	-	2,891,630,000.00	-	-	-	-	2,891,630,000.00
Investment securities	-	-	-	-	-	-	2,350,416,688.56	2,350,416,688.56
Loans & advances to banks	-	1,300,000,000.00	800,000,000.00	2,050,000,000.00	200,000,000.00	462,457,800.00	-	4,812,457,800.00
Loans & advances to customers	-	18,816,323.51	9,416,807.21	32,735,078.92	148,089,616.31	190,901,186.75	43,232,867,388.42	43,632,826,401.12
Other assets	-	16,561,988,338.28	-	-	-	-	1,090,768,283.79	17,652,756,622.07
<b>TOTAL ASSETS</b>	<b>1,179,757,140.23</b>	<b>17,880,804,661.79</b>	<b>3,701,046,807.21</b>	<b>2,082,735,078.92</b>	<b>348,089,616.31</b>	<b>653,358,986.75</b>	<b>46,674,052,360.77</b>	<b>72,519,844,651.98</b>
Amounts owed to other banks	21,921,618.92	-	-	-	-	-	-	21,921,618.92
Demand deposits	24,888,519,006.54	-	-	-	-	-	-	24,888,519,006.54
Savings deposits	18,453,144,994.88	-	-	-	-	-	-	18,453,144,994.88
Time deposits	-	1,000,000,000.00	900,000,000.00	921,385,343.85	329,685,000.00	269,524,558.21	16,911,854,335.01	20,332,449,237.07
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,001,302,322.48	-	-	-	-	6,822,507,472.09	8,823,809,794.57
<b>TOTAL LIABILITIES</b>	<b>43,363,585,620.34</b>	<b>3,001,302,322.48</b>	<b>900,000,000.00</b>	<b>921,385,343.85</b>	<b>329,685,000.00</b>	<b>269,524,558.21</b>	<b>23,734,361,807.10</b>	<b>72,519,844,651.98</b>
Assets/Liabilities	0.03	5.96	4.11	2.26	1.06	2.42	1.97	1.00
<b>Net Mismatch in each Time Interval</b>	<b>-42,183,828,480.11</b>	<b>14,879,502,339.31</b>	<b>2,801,046,807.21</b>	<b>1,161,349,735.07</b>	<b>18,404,616.31</b>	<b>383,834,428.54</b>	<b>22,939,690,553.67</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>-42,183,828,480.11</b>	<b>14,879,502,339.31</b>	<b>17,680,549,146.52</b>	<b>18,841,898,881.59</b>	<b>18,860,303,497.90</b>	<b>19,244,137,926.44</b>	<b>42,183,828,480.11</b>	<b>42,183,828,480.11</b>

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
<b>TOTAL ASSETS</b>	<b>1,021,652,755.87</b>	<b>9,494,537,465.58</b>	<b>5,048,035,231.08</b>	<b>1,026,815,602.82</b>	<b>136,941,045.11</b>	<b>389,997,310.87</b>	<b>39,639,546,336.59</b>	<b>56,757,525,747.92</b>
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
<b>TOTAL LIABILITIES</b>	<b>35,380,542,066.23</b>	<b>0.00</b>	<b>2,820,779,845.93</b>	<b>109,060,760.93</b>	<b>3,507,500.00</b>	<b>1,213,954,135.60</b>	<b>17,229,681,439.23</b>	<b>56,757,525,747.92</b>
Assets/Liabilities	0.03	#DIV/0!	1.79	9.42	39.04	0.32	2.30	1.00
<b>Net Mismatch in each Time Interval</b>	<b>-34,358,889,310.36</b>	<b>9,494,537,465.58</b>	<b>2,227,255,385.15</b>	<b>917,754,841.89</b>	<b>133,433,545.11</b>	<b>-823,956,824.73</b>	<b>22,409,864,897.36</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>-34,358,889,310.36</b>	<b>9,494,537,465.58</b>	<b>11,721,792,850.73</b>	<b>12,639,547,692.62</b>	<b>12,772,981,237.73</b>	<b>11,949,024,413.00</b>	<b>34,358,889,310.36</b>	<b>34,358,889,310.36</b>





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

Sl.No.	Particulars	31.03.20	31.03.19
<b>1</b>	<b>Amount of NPL's (Gross)</b>	<b>3,469,772,319.54</b>	<b>1,363,190,919.97</b>
a	Substandard	1,865,519,462.68	335,627,731.21
b	Doubtful	228,405,663.47	129,005,521.27
c	Loss	1,375,847,193.39	898,557,667.49
<b>2</b>	<b>Specific Provisions</b>	<b>1,626,999,960.56</b>	<b>879,565,548.10</b>
a	Substandard	465,559,387.10	71,230,654.37
b	Doubtful	109,335,614.32	61,436,686.10
c	Loss	1,052,104,959.14	746,898,207.63
<b>3</b>	<b>Interest in Suspense</b>	<b>390,370,841.64</b>	<b>249,690,281.71</b>
a	Substandard	55,990,303.37	11,090,186.98
b	Doubtful	10,638,304.02	7,016,504.56
c	Loss	323,742,234.25	231,583,590.17
<b>4</b>	<b>Net NPLs</b>	<b>1,452,401,517.34</b>	<b>313,859,220.47</b>
a	Substandard	1,343,969,772.22	253,306,889.86
b	Doubtful	108,431,745.13	60,552,330.61
c	Loss	-	-
<b>5</b>	<b>Gross NPL's to Gross Loans</b>	<b>7.60%</b>	<b>3.57%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>3.33%</b>	<b>0.85%</b>
<b>7</b>	<b>General Provisions</b>	<b>441,196,664.65</b>	<b>374,409,930.32</b>
a	Standard	382,317,511.05	329,064,782.15
b	Watch	58,879,153.60	45,345,148.17

Gross Loans	45,650,197,203.32	38,179,976,290.39
Gross NPL	3,469,772,319.54	1,363,190,919.97
Net NPLs	1,452,401,517.34	313,859,220.47
NET LOANS	43,632,826,401.12	37,050,720,460.58

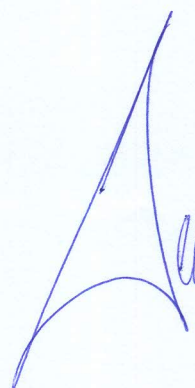



**Item 30: Assets and Investments**

S.No.	Investment	31.03.2020	31.03.2019
1.	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	2,891,630,000.00	3,972,210,000.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	1,882,736,201.56	1,981,816,350.00
d.	Others		
	<b>Sub-Total</b>	<b>4,774,366,201.56</b>	<b>5,954,026,350.00</b>
2.	<b>Equity Investments</b>		
a.	Public Companies	388,042,439.00	297,931,333.36
b.	Private Companies		
c.	Commercial Banks	54,950,868.00	61,090,196.22
d.	Non-Bank Financial Institutions	24,687,180.00	21,655,299.21
Less:			
e.	Specific Provisions		
	<b>Sub-Total</b>	<b>467,680,487.00</b>	<b>380,676,828.79</b>
3.	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	1,711,270,553.69	1,372,965,960.36
Less:			
b.	Accumulated Depreciation	620,502,269.90	556,388,147.01
c.	<b>Fixed Assets (Net Book Value)</b>	<b>1,090,768,283.79</b>	<b>816,577,813.35</b>

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	31.03.2020	31.03.2019	31.03.2020	31.03.2019	31.03.2020	31.03.2019
Demand Deposits held with other banks	1,081,651.67	1,218,621.16	646,152,846.00	456,465,604.69	1,233,588,153.25	1,838,844,278.46
Time deposits held with other banks	4,350,000,000.00	500,000,000.00		-	462,457,800.00	482,602,800.00
Borrowings		-	-	-	-	-



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

SI No	Particular	31.03.2020	31.03.2019
1	<b>Secured Loans</b>	<b>45,635,116,987.47</b>	<b>38,164,696,074.54</b>
a	Loans secured by physical/real estate collateral	39,896,938,099.45	32,439,805,240.29
b	Loans Secured by financial collateral	469,663,235.34	513,987,753.40
c	Loans secured by guarantees	5,268,515,652.68	5,210,903,080.85
2	<b>Unsecured Loans</b>	<b>15,080,215.85</b>	<b>15,280,215.85</b>
3	<b>Total Loans</b>	<b>45,650,197,203.32</b>	<b>38,179,976,290.39</b>