

2nd Qtr. 2020.

Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.06.2020	30.06.2019
1.	Total Tier 1 Capital	5,795,153,543.31	6,414,654,442.42
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	905,794,939.89	1,561,119,753.00
Less:-			
e.	Losses for the Current Year(Included OCI)	(209,318,926.13)	-
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.		30.06.2020	30.06.2019
1.	Tier II Capital	711,085,064.46	998,208,726.23
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	256,931,397.83	236,607,530.61
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	454,153,666.63	390,509,185.46
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	-	371,092,010.16

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

S.No.	Assets	Risk Weight %	30.06.2020 #		30.06.2019	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	18,901,516,450.59	-	9,816,175,010.87	-
2.	20% Risk Weighted Assets	20%	7,686,224,665.12	1,537,244,933.02	4,819,903,727.45	963,980,745.49
3.	50% Risk Weighted Assets	50%	523,409,608.05	261,704,804.03	460,921,815.04	230,460,907.52
4.	100% Risk Weighted Assets	100%	47,347,508,024.32	47,347,508,024.32	45,154,355,511.72	45,154,355,511.72
5.	150% Risk Weighted Assets	150%	1,465,105,431.17	2,197,658,146.75	421,380,818.89	632,071,228.34
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	Grand Totals		75,923,764,179.24	51,344,115,908.11	60,672,736,883.97	46,980,868,393.06

includes total assets of Nu.

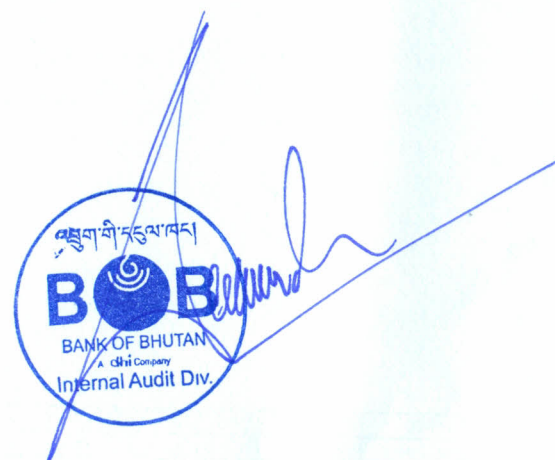
75,206,150,466.67 and Contingent

Liabilities of Nu.717,613,712.58



Item 24: Capital Adequacy Ratios

S.No.		30.06.2020	30.06.2019
1.	Tier 1 Capital	5,795,153,543.31	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	711,085,064.46	998,208,726.23
3.	Total qualifying Capital	6,506,238,607.77	7,412,863,168.65
4.	Core CAR	10.57%	13.65%
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	11.87%	14.81%
6.	Leverage Ratio	7.63%	10.57%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.06.2020		30.06.2019	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	212,783,251.38	11,093,875.90	197,169,051.78	4,106,771.85
2	Manufacturing/Industry	5,374,930,525.07	433,488,707.31	4,146,228,166.07	42,452,271.04
3	Service & Tourism	12,527,703,586.00	874,013,434.18	10,717,667,016.57	335,033,236.95
4	Trade & Commerce	2,840,213,390.22	521,377,819.03	2,372,695,708.64	257,925,306.22
5	Housing	15,210,335,724.16	669,153,143.64	12,407,559,454.56	554,916,626.96
6	Transport	1,817,862,797.14	681,346,742.76	2,076,935,302.19	266,774,647.98
7	Loans to Purchase Securities	304,023,355.97		336,934,201.70	11,636,673.49
8	Personal Loans	826,807,847.58	161,935,128.85	933,226,926.37	161,416,632.56
9	Education Loan	720,354,540.46	28,744,375.86	622,886,088.24	14,315,957.95
10	Loan against term deposits	139,594,091.10	15,349,381.70	133,743,040.85	5,272,281.77
11	Loans to FI (s)	3,436,084.98	3,436,084.98	2,297,477.24	-
12	Infrastructure Loans	-		-	-
13	Staff Loans (incentives)	346,698,492.85	3,866,409.96	417,238,051.78	375,585.57
14	Loans to govt Owned Companies	1,991,760,482.68	-	1,572,417,550.48	-
15	Consumer Loan	5,062,725,494.63	49,276,156.22	4,226,595,574.91	50,659,302.32
16	Government ways and means	-	-	461,472,139.49	-
	Total	47,379,229,664.22	3,453,081,260.39	40,625,065,750.87	1,704,885,294.66



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

Sl No	Counter Party	30.06.2020	30.06.2019
1	Overdrafts	6,773,217,724.60	6,158,395,233.74
a	Government	-	461,472,139.49
b	Government Corporations	315,979,154.85	57,424,785.28
c	Public Companies	520,957,979.45	447,516,698.75
d	Private Companies	5,290,581,714.69	4,451,406,813.20
e	Individuals	642,262,790.63	738,277,319.78
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	3,436,084.98	2,297,477.24
2	Term Loans	40,593,665,858.29	34,446,492,193.48
a	Government	-	-
b	Government Corporations	1,675,781,327.83	1,514,992,765.20
c	Public Companies	506,128,522.41	317,175,108.60
d	Private Companies	12,513,862,707.68	9,662,508,909.71
e	Individuals	25,897,893,300.37	22,951,815,409.97
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	47,366,883,582.89	40,604,887,427.22
	Bills	-	17,518.00
	Credit Cards	12,346,081.33	20,160,805.65
	Total Loan Outstanding	47,379,229,664.22	40,625,065,750.87




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

As of period ending 30.06.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,025,080,167.47	-	-	-	-	-	-	1,025,080,167.47
Gov't Securities								0.00
Investment securities		300,000,000.00	528,871,742.90	148,043,835.62	157,550,000.00		1,892,866,688.56	3,027,332,267.08
Loans & advances to banks	500,000,000.00	1,700,000,000.00	1,850,000,000.00	235,840,800.00				4,285,840,800.00
Loans & advances to customers	3,527,063.74	464,828,050.64	2,143,027,312.62	1,742,488,193.00	714,373,266.77	800,950,555.66	39,511,396,227.38	45,380,590,669.82
Other assets		20,361,731,031.01		-	-	-	1,125,575,531.29	21,487,306,562.30
TOTAL ASSETS	1,528,607,231.21	22,826,559,081.65	4,521,899,055.52	2,126,372,828.62	871,923,266.77	800,950,555.66	42,529,838,447.23	75,206,150,466.67
Amounts owed to other banks	29,829,411.57	-	-	-	-	-	-	29,829,411.57
Demand deposits	23,999,932,801.09	-	-	-	-	-	-	23,999,932,801.09
Savings deposits	22,552,701,032.89	-	-	-	-	-	-	22,552,701,032.89
Time deposits	226,896,613.97	3,357,724,435.16	919,192,940.14	1,054,272,841.73	1,242,912,502.52	1,452,173,351.66	13,491,563,655.92	21,744,736,341.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	120,360,244.04	-	-	-	-	6,758,590,635.98	6,878,950,880.02
TOTAL LIABILITIES	46,809,359,859.52	3,478,084,679.20	919,192,940.14	1,054,272,841.73	1,242,912,502.52	1,452,173,351.66	20,250,154,291.90	75,206,150,466.67
Assets/Liabilities	0.03	6.56	4.92	2.02	0.70	0.55	2.10	1.00
Net Mismatch in each Time Interval	-45,280,752,628.31	19,348,474,402.45	3,602,706,115.38	1,072,099,986.89	-370,989,235.75	-651,222,796.00	22,279,684,155.34	0.00
Cumulative Net Mismatch	-45,280,752,628.31	19,348,474,402.45	22,951,180,517.83	24,023,280,504.72	23,652,291,268.97	23,001,068,472.97	45,280,752,628.31	45,280,752,628.31

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

As of period ending 30.06.2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	934,658,836.66							934,658,836.66
Gov't Securities			3,978,192,500.00					3,978,192,500.00
Investment securities							2,362,493,178.79	2,362,493,178.79
Lo. & advances to banks		904,176,500.00	1,227,380,800.00					2,131,557,300.00
Loans & advances to customers	-	670,150,148.89	1,786,278,396.50	919,309,215.80	661,121,196.18	1,475,503,533.54	33,837,486,362.55	39,349,848,853.47
Other assets		10,596,555,133.65					958,166,558.66	11,554,721,692.31
TOTAL ASSETS	934,658,836.66	12,170,881,782.54	6,991,851,696.50	919,309,215.80	661,121,196.18	1,475,503,533.54	37,158,146,100.00	60,311,472,361.23
Amounts owed to other banks	29,672,127.63							29,672,127.63
Demand deposits	18,604,045,097.76							18,604,045,097.76
Savings deposits	17,123,502,007.12							17,123,502,007.12
Time deposits	50,090,262.58	229,158,373.60	1,990,636,679.91	1,141,968,276.32	1,392,700,256.21	1,297,450,052.86	8,878,555,656.81	14,980,559,558.29
Bonds & other negotiable instruments								0.00
Other liabilities		2,357,629,210.63					7,216,064,359.79	9,573,693,570.42
TOTAL LIABILITIES	35,807,309,495.09	2,586,787,584.23	1,990,636,679.91	1,141,968,276.32	1,392,700,256.21	1,297,450,052.86	16,094,620,016.60	60,311,472,361.22
Assets/Liabilities	0.03	4.71	3.51	0.81	0.47	1.14	2.31	1.00
Net Mismatch in each Time Interval	-34,872,650,658.43	9,584,094,198.31	5,001,215,016.59	-222,659,060.52	-731,579,060.03	178,053,480.68	21,063,526,083.40	0.00
Cumulative Net Mismatch	-34,872,650,658.43	9,584,094,198.31	14,585,309,214.90	14,362,650,154.38	13,631,071,094.35	13,809,124,575.03	34,872,650,658.43	34,872,650,658.44



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

As of period ending 30.06.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,025,080,167.47	-	-	-	-	-	-	1,025,080,167.47
Gov't Securities	-	-	-	-	-	-	-	0.00
Investment securities	-	-	-	676,915,578.52	-	-	2,350,416,688.56	3,027,332,267.08
Loans & advances to banks	-	800,000,000.00	1,100,000,000.00	1,950,000,000.00	200,000,000.00	235,840,800.00	-	4,285,840,800.00
Loans & advances to customers	-	10,253,879.25	208,866,800.51	41,418,779.58	11,953,846.45	357,173,642.34	44,750,923,721.69	45,380,590,669.82
Other assets	-	20,361,731,031.01	-	-	-	-	1,125,575,531.29	21,487,306,562.30
TOTAL ASSETS	1,025,080,167.47	21,171,984,910.26	1,308,866,800.51	2,668,334,358.10	211,953,846.45	593,014,442.34	48,226,915,941.54	75,206,150,466.67
Amounts owed to other banks	29,829,411.57	-	-	-	-	-	-	29,829,411.57
Demand deposits	23,999,932,801.09	-	-	-	-	-	-	23,999,932,801.09
Savings deposits	22,552,701,032.89	-	-	-	-	-	-	22,552,701,032.89
Time deposits	-	1,000,000,000.00	900,000,000.00	482,467,914.99	177,962,211.36	1,053,932,457.57	18,130,373,757.18	21,744,736,341.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	120,360,244.04	-	-	-	-	6,758,590,635.98	6,878,950,880.02
TOTAL LIABILITIES	46,582,463,245.55	1,120,360,244.04	900,000,000.00	482,467,914.99	177,962,211.36	1,053,932,457.57	24,888,964,393.16	75,206,150,466.67
Assets/Liabilities	0.02	18.90	1.45	5.53	1.19	0.56	1.94	1.00
Net Mismatch in each Time Interval	-45,557,383,078.08	20,051,624,666.22	408,866,800.51	2,185,866,443.11	33,991,635.09	-460,918,015.23	23,337,951,548.38	0.00
Cumulative Net Mismatch	-45,557,383,078.08	20,051,624,666.22	20,460,491,466.73	22,646,357,909.84	22,680,349,544.93	22,219,431,529.70	45,557,383,078.08	45,557,383,078.08

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

As of period ending 30.06.2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	934,658,836.66	-	-	-	-	-	-	934,658,836.66
Gov't Securities	-	-	3,978,192,500.00	-	-	-	-	3,978,192,500.00
Investment securities	-	-	-	-	-	-	2,362,493,178.79	2,362,493,178.79
Loans & advances to banks	-	500,000,000.00	450,000,000.00	200,000,000.00	-	904,176,500.00	77,380,800.00	2,131,557,300.00
Loans & advances to customers	-	480,592,790.86	19,832,266.82	38,996,078.63	92,563,146.21	194,827,500.81	38,523,037,070.13	39,349,848,853.47
Other assets	-	10,596,555,133.65	-	-	-	-	958,166,558.66	11,554,721,692.31
TOTAL ASSETS	934,658,836.66	11,577,147,924.51	4,448,024,766.82	238,996,078.63	92,563,146.21	1,099,004,000.81	41,921,077,607.58	60,311,472,361.23
Amounts owed to other banks	29,672,127.63	-	-	-	-	-	-	29,672,127.63
Demand deposits	18,604,045,097.76	-	-	-	-	-	-	18,604,045,097.76
Savings deposits	17,123,502,007.12	-	-	-	-	-	-	17,123,502,007.12
Time deposits	-	-	-	1,620,866,148.60	215,779,000.00	871,009,140.02	12,272,905,269.67	14,980,559,558.29
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,357,629,210.63	-	-	-	-	7,216,064,359.79	9,573,693,570.42
TOTAL LIABILITIES	35,757,219,232.51	2,357,629,210.63	0.00	1,620,866,148.60	215,779,000.00	871,009,140.02	19,488,969,629.46	60,311,472,361.22
Assets/Liabilities	0.03	4.91	#DIV/0!	0.15	0.43	1.26	2.15	1.00
Net Mismatch in each Time Interval	-34,822,560,395.85	9,219,518,713.88	4,448,024,766.82	-1,381,870,069.97	-123,215,853.79	227,994,860.79	22,432,107,978.12	0.00
Cumulative Net Mismatch	-34,822,560,395.85	9,219,518,713.88	13,667,543,480.70	12,285,673,410.73	12,162,457,556.94	12,390,452,417.73	34,822,560,395.85	34,822,560,395.86



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2020	30.06.2019
1	Amount of NPL's (Gross)	3,453,081,260.39	1,704,885,294.66
a	Substandard	1,850,641,056.96	564,186,300.00
b	Doubtful	228,115,229.31	183,240,117.04
c	Loss	1,374,324,974.12	957,458,877.62
2	Specific Provisions	1,609,131,778.70	1,003,530,337.07
a	Substandard	455,869,362.51	129,969,639.94
b	Doubtful	108,805,212.68	89,441,785.99
c	Loss	1,044,457,203.51	784,118,911.13
3	Interest in Suspense	389,507,215.70	271,686,560.34
a	Substandard	55,928,631.30	14,294,943.44
b	Doubtful	10,591,216.19	11,977,655.83
c	Loss	322,987,368.21	245,413,961.07
4	Net NPLs	1,454,442,265.99	501,742,391.83
a	Substandard	1,338,843,063.15	419,921,716.62
b	Doubtfull	108,718,800.44	81,820,675.22
c	Loss	6,880,402.40	-
5	Gross NPL's to Gross Loans	7.29%	4.20%
6	Net NPLs to net Loans	3.20%	1.28%
7	General Provisions	454,153,666.63	390,509,185.46
a	Standard	395,908,750.57	370,080,858.71
b	Watch	58,244,916.06	20,428,326.75

Gross Loans	47,379,229,664.22	40,625,065,750.87
Gross NPL	3,453,081,260.39	1,704,885,294.66
Net NPLs	1,454,442,265.99	501,742,391.83
NET LOANS	45,380,590,669.82	39,349,848,853.46

(0.00)

(0.00)



Item 30: Assets and Investments

S.No.	Investment	30.06.2020	30.06.2019
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	3,978,192,500.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	1,874,737,000.00	1,981,816,350.00
d.	Others	684,914,780.08	-
	Sub-Total	2,559,651,780.08	5,960,008,850.00
2.	Equity Investments		
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	-	-
	Sub-Total	467,680,487.00	380,676,828.79
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,758,886,419.56	1,522,324,058.34
Less:			
b.	Accumulated Depreciation	633,310,888.27	564,157,499.68
c.	Fixed Assets (Net Book Value)	1,125,575,531.29	958,166,558.66

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.06.2020	30.06.2019	30.06.2020	30.06.2019	30.06.2020	30.06.2019
Demand Deposits held with other banks	1,918,116.80	1,097,988.05	523,409,608.05	460,921,815.04	1,398,633,968.24	705,432,089.40
Time deposits held with other banks	4,050,000,000.00	1,650,000,000.00	-	-	235,840,800.00	481,557,300.00
Borrowings	-	-	-	-	-	-



Item 32: Credit Risk Exposure by Collateral

SI No	Particular	30.06.2020	30.06.2019
1	Secured Loans	47,364,149,448.37	40,609,985,535.02
a	Loans secured by physical/real estate collateral	41,479,032,848.72	35,578,461,574.31
b	Loans Secured by financial collateral	458,659,122.83	475,080,594.71
c	Loans secured by guarantees	5,426,457,476.82	4,556,443,366.00
2	Unsecured Loans	15,080,215.85	15,080,215.85
3	Total Loans	47,379,229,664.22	40,625,065,750.87

