

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		31.Mar.24	31.Mar.23
1	Total Tier 1 Capital	4,068.03	2,227.02
a.	Paid-Up Capital	1680.04	840.00
b.	General Reserves	877.36	605.22
c.	Share Premium Account	741.16	153.15
d.	Retained Earnings	769.46	628.65
Less:-			
e.	Losses for the Current Year and other regulatory deduction	0.00	0.00

Item 22: Tier 2 Capital and its sub-components

Million Nu.

Sl. No		31.Mar.24	31.Mar.23
1	Tier II Capital	506.53	540.10
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	69.36	63.89
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	274.10	249.17
g.	Capital Grants	150.00	150.00
h.	Subordinated Debt	0.00	0.00
	Profit for the Year	13.07	77.04

Item 23: Risk weighted exposure table

Million Nu.

Sl. No	Assets	Balance Sheet Amount		Risk weight %	Risk Component	
		31.Mar.24	31.Mar.23		31.Mar.24	31.Mar.23
1	Zero-Risk Weighted Assets	13575.98	12921.11	0.00%	0.00	0.00
2	20% Risk Weighted Assets	3102.31	2941.13	20.00%	620.46	588.23
3	50% Risk Weighted Assets	566.91	218.77	50.00%	283.45	109.39
4	100% Risk Weighted Assets	20954.30	18888.62	100.00%	20,954.30	18,888.62
5	150% Risk Weighted Assets	0.00	0.00	150.00%	0.00	0.00
6	200% Risk Weighted Assets	0.00	0.00	200.00%	0.00	0.00
7	250% Risk Weighted Assets	0.00	0.00	250.00%	0.00	0.00
8	300% Risk Weighted	0.00	0.00	300.00%	0.00	0.00
	Subordinated Debt					
Grand Totals		38,199.49	34,969.64		21,858.21	19,586.24

Item 24: Capital Adequacy ratios

Million Nu.

Sl. No		31.Mar.24	31.Mar.23
1	Tier 1 Capital	4,068.03	2,227.02
a.	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)	0.00	0.00
b.	Of which Sectoral Capital Requirements (SCR) (if applicable)	0.00	0.00
i.	Sector 1	0.00	0.00
ii.	Sector 2	0.00	0.00
iii.	Sector 3	0.00	0.00
2	Tier 2 Capital	506.53	540.10
3	Total qualifying capital	4,574.56	2,767.12
4	Core CAR	17.62	10.87
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	2.50
b.	Of which SCR (if applicable) expressed as % of Sectoral RWA	0.00	0.00
i.	Sector 1	0.00	0.00
ii.	Sector 2	0.00	0.00
iii.	Sector 3	0.00	0.00
5	CAR	19.81	13.51
6	Leverage ratio	10.28	6.11

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		31.Mar.24		31.Mar.23	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	7.94	0.00	25.33	0.00
b.	Manufacturing / Industry	3,712.57	0.00	3,728.40	0.00
c.	Service & Tourism	4,523.66	120.12	4,315.16	119.84
d.	Trade & Commerce	2,314.73	14.32	2,077.43	14.62
e.	Housing	6,341.74	2.60	5,045.88	2.64
f.	Transport	151.86	16.26	174.69	16.26
g.	Loans to Purchase Securities	293.27	0.00	258.97	0.00
h.	Personal Loan	308.39	0.00	272.93	0.50
i.	Education Loan	148.25	0.00	286.96	0.00
j.	Loan Against Term Deposit	838.28	0.00	587.08	0.00
k.	Loans to FI(s)	0.00	0.00	0.00	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	134.90	0.00	129.21	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	345.41	0.00	141.47	0.00
	Total	19,120.98	153.31	17,043.49	153.86

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

Million Nu.

Sl. No	Counter-Party	31.Mar.24	31.Mar.23
1	Overdrafts	5,917.54	5,393.16
a.	Government	0.00	0.00
b.	Government Corporations	13.41	82.10
c.	Public Companies	145.05	137.80
d.	Private Companies	1,159.47	1,718.05
e.	Individuals	4,599.61	3,455.21
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	Term Loans	13,203.44	11,650.33
a.	Government	0.00	0.00
b.	Government Corporations	2.83	80.81
c.	Public Companies	15.41	57.79
d.	Private Companies	1,378.20	2,240.84
e.	Individuals	11,807.01	9,270.89
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00

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

Million Nu.

As of period ending March 31, 2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	157.96	0.00	0.00	0.00	0.00	0.00	0.00	157.96
Balance with RMA	1651.35	6605.40	0.00	0.00	0.00	0.00	0.00	8256.75
Demand Deposits with Other Banks	616.37	0.00	0.00	0.00	0.00	0.00	0.00	616.37
Time Deposits with other Banks	0.00	102.87	2389.97	144.32	2.09	0.00	342.62	2981.88
Govt. securities	0.00	3528.53	0.00	157.40	213.40	0.00	509.68	4,409.01
Investment securities	0.00	11.00	0.00	0.49	0.67	0.00	1.59	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	135.50	2520.19	2818.46	2311.01	2633.92	0.00	8560.95	18,980.03
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	57.94	57.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1282.50	1,282.50
TOTAL	2,561.18	12,768.00	5,208.43	2,613.23	2,850.07	0.00	10,755.27	36,756.18
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	1680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2894.52	2,894.52
Demand deposits	709.54	1419.08	0.00	0.00	0.00	0.00	4966.78	7,095.40
Savings deposits	482.40	964.80	0.00	0.00	0.00	0.00	3376.81	4,824.02
Time deposits	0.00	27.36	3319.46	1320.49	2495.07	0.00	11076.42	18,238.80
iv) Recurring deposits	0.00	0.25	29.96	11.92	22.52	0.00	99.98	164.64
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	591.54	0.00	1267.23	1,858.77
TOTAL	1,191.94	2,411.49	3,349.43	1,332.41	3,109.13	0.00	25,361.79	36,756.18
Assets/Liabilities								
Net Mismatch in each Time Interval	1,369.24	10,356.51	1,859.01	1,280.82	-259.06	0.00	-14,606.51	0.00
Cumulative Net Mismatch	1,369.24	11,725.75	13,584.76	14,865.58	14,606.51	14,606.51	0.00	0.00

As of period ending Mar 31, 2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	190.04	0.00	0.00	0.00	0.00	0.00	0.00	190.04
Balance with RMA	1955.76	7823.04	0.00	0.00	0.00	0.00	0.00	9778.80
Demand Deposits with Other Banks	336.40	0.00	0.00	0.00	0.00	0.00	0.00	336.40
Time Deposits with other Banks	0.00	97.41	2263.04	136.66	1.98	0.00	324.42	2823.50
Govt. securities	0.00	1932.68	0.00	86.21	116.88	0.00	279.17	2,414.94
Investment securities	0.00	11.00	0.00	0.49	0.67	0.00	1.59	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	119.95	2228.82	2512.51	2058.80	2347.52	0.00	7630.08	16,897.69
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	61.65	61.65
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1034.31	1,034.31
TOTAL	2,602.15	12,092.96	4,775.55	2,282.16	2,467.04	0.00	9,331.22	33,551.08
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.00	840.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1777.12	1,777.12
Demand deposits	803.53	1607.05	0.00	0.00	0.00	0.00	5624.68	8,035.26
Savings deposits	463.79	927.58	0.00	0.00	0.00	0.00	3246.53	4,637.91
Time deposits	0.00	24.64	2,989.53	1,189.24	2247.08	0.00	9,975.51	16,426.00
iv) Recurring deposits	0.00	0.23	27.70	11.02	20.82	0.00	92.42	152.18
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	150.00	0.00	150.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	0.00	415.10	1117.52	1,532.62
TOTAL	1,267.32	2,559.50	3,017.23	1,200.26	2,267.89	565.10	22,673.78	33,551.08
Assets/Liabilities								
Net Mismatch in each Time Interval	1,334.84	9,533.46	1,758.32	1,081.90	199.15	-565.10	-13,342.56	0.00
Cumulative Net Mismatch	1,334.84	10,868.29	12,626.62	13,708.52	13,907.67	13,342.56	0.00	0.00

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

Million Nu.

As of period ending March 31, 2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	157.96	0.00	0.00	0.00	0.00	0.00	0.00	157.96
Balance with RMA	1651.35	6605.40	0.00	0.00	0.00	0.00	0.00	8256.75
Demand Deposits with Other Banks	616.37	0.00	0.00	0.00	0.00	0.00	0.00	616.37
Time Deposits with other Banks	0.00	102.87	2389.97	144.32	2.09	0.00	342.62	2981.88
Govt. securities	0.00	3528.53	0.00	157.40	213.40	0.00	509.68	4,409.01
Investment securities	0.00	11.00	0.00	0.49	0.67	0.00	1.59	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	5980.64	2248.10	1836.26	1551.64	1732.64	0.00	5630.75	18,980.03
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	57.94	57.94
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1282.50	1,282.50
TOTAL	8,406.32	12,495.91	4,226.23	1,853.85	1,948.79	0.00	7,825.08	36,756.18
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	1680.04	1,680.04
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	2894.52	2,894.52
Demand deposits	7095.40	0.00	0.00	0.00	0.00	0.00	0.00	7,095.40
Savings deposits	4824.02	0.00	0.00	0.00	0.00	0.00	0.00	4,824.02
Time deposits	0.00	27.36	3319.46	1320.49	2495.07	0.00	11076.42	18,238.80
iv) Recurring deposits	0.00	0.25	29.96	11.92	22.52	0.00	99.99	164.64
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	591.54	0.00	1267.22	1,858.76
TOTAL	11,919.42	27.61	3,349.43	1,332.41	3,109.13	0.00	17,018.19	36,756.18
Assets/Liabilities								
Net Mismatch in each Time Interval	-3,513.10	12,468.31	876.81	521.44	-1,160.34	0.00	-9,193.11	0.00
Cumulative Net Mismatch	-3,513.10	8,955.21	9,832.01	10,353.46	9,193.11	9,193.11	0.00	0.00

As of period ending March 31, 2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	190.04	0.00	0.00	0.00	0.00	0.00	0.00	190.04
Balance with RMA	1955.76	7823.04	0.00	0.00	0.00	0.00	0.00	9778.80
Demand Deposits with Other Banks	336.40	0.00	0.00	0.00	0.00	0.00	0.00	336.40
Time Deposits with other Banks	0.00	97.41	2263.04	136.66	1.98	0.00	324.42	2823.50
Govt. securities	0.00	1932.68	0.00	86.21	116.88	0.00	279.17	2,414.94
Investment securities	0.00	11.00	0.00	0.49	0.67	0.00	1.59	13.75
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	5442.39	1981.07	1618.14	1367.33	1526.83	0.00	4961.92	16,897.69
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	61.65	61.65
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	1034.31	1,034.31
TOTAL	7,924.59	11,845.20	3,881.18	1,590.69	1,646.36	0.00	6,663.06	33,551.08
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	840.00	840.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1777.12	1,777.12
Demand deposits	8035.26	0.00	0.00	0.00	0.00	0.00	0.00	8,035.26
Savings deposits	4637.91	0.00	0.00	0.00	0.00	0.00	0.00	4,637.91
Time deposits	0.00	24.64	2,989.53	1,189.24	2,247.08	0.00	9,975.51	16,426.00
iv) Recurring deposits	0.00	0.23	27.70	11.02	20.82	0.00	92.42	152.18
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	150.00	0.00	150.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other liabilities	0.00	0.00	0.00	0.00	0.00	415.10	1117.52	1,532.62
TOTAL	12,673.16	24.87	3,017.23	1,200.26	2,267.89	565.10	13,802.57	33,551.08
Assets/Liabilities								
Net Mismatch in each Time Interval	-4,748.57	11,820.34	863.95	390.43	-621.54	-565.10	-7,139.51	0.00
Cumulative Net Mismatch	-4,748.57	7,071.77	7,935.72	8,326.15	7,704.61	7,139.51	0.00	0.00

Item 29: Non performing Loans and Provisions

Million Nu.

		31.Mar.24	31.Mar.23
1	Amount of NPLs (Gross)	153.31	153.86
	a. Substandard	2.90	17.96
	b. Doubtful	21.40	25.24
	c. Loss	129.01	110.65
2	Specific Provisions	120.73	125.52
	a. Substandard	0.54	3.20
	b. Doubtful	4.53	13.08
	c. Loss	115.66	109.24
3	Interest-in-Suspense	20.22	20.28
	a. Substandard	0.19	1.95
	b. Doubtful	1.04	2.03
	c. Loss	19.00	16.31
4	Net NPLS	12.36	8.06
	a. Substandard	2.17	12.81
	b. Doubtful	15.83	10.13
	c. Loss	-5.65	-14.89
5	Gross NPLs to Gross Loans	0.80%	0.90%
6	Net NPLs to Net loans	0.07%	0.05%
7	General Provisions	274.10	249.17
	a. Standard	273.12	239.69
	b. Watch	0.98	9.47

Item 30: Assets and Investments

Million Nu.

	Investment	31.Mar.24	31.Mar.23
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,713.73	1,728.88
b.	RGOB Bonds/Securities	598.80	598.80
c.	Corporate Bonds	55.00	55.00
d.	Others	41.48	32.26
	Sub-total	4,409.01	2,414.94
2	Equity Investments	13.75	13.75
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
Less:-			
e.	Specific Provisions	0.00	0.00
3	Fixed Assets		
a.	Fixed Assets (Gross)	229.93	218.02
Less:-			
b.	Accumulated Depreciation	171.99	156.37
c.	Fixed Assets (Net Book Value)	57.94	61.65

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	31.Mar.24	31.Mar.23	31.Mar.24	31.Mar.23	31.Mar.24	31.Mar.23
Demand deposits held with other banks	128.81	92.44	566.91	218.77	-79.35	25.18
Time deposits held with other banks	2,981.88	2,823.50				
Borrowings	150.00	150.00				

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No	Particular	31.Mar.24	31.Mar.23
1	Secured Loans	18,932.55	16,872.52
a.	Loans secured by physical/ real estate collateral	17,464.50	15,885.00
b.	Loans secured by financial collateral	1,468.04	987.52
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	188.43	170.97
3	Total Loans	19,120.98	17,043.49