NPRR-Disclosures Requirements Amount('000' No.,
Reporting : Annual & Quarterly,
Item 1 : Tier I Capital and its sub-components Effective : July, 2015
Applicable : Dec, 2017 '000'

Sl		Current Period	Corresponding Period of Previous Year-(COPPY)
1	**Total Tier I Capital**		
a	Paid - Up Capital	450,000.00	450,000.00
b	General Reserves	419,736.25	337,657.81
c	Share Premium Account	28,150.90	28,150.90
d	Retained Earning	237,871.42	193,429.23
	Less		
e	Losses for the Current Year		
	Total	**1,135,760.47**	**999,238.00**

Item 2 : Tier 2 Capital and its sub-components

Sl		Current Period	COPPY
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	11,049.03	8,369.85
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	64,793.29	49,644.05
g	Capital Grants	-	-
h	Subordinate Debt	150,000.00	178,800.00
i	Profits tha Year	-	-
	Total	**225,842.31**	**236,813.90**

Item 3 : Risk weighted assets (Current period and

Sl	Risk Weighted Assets	Balance Sheet Amount		Risk Weight %	Risk Weighted Asset	
		Current Period	COPPY		Current Period	COPPY
1	**LAFD**	117,253.05	89,775.37	**0%**	-	0.00
2	**L & A other than LAFD & NPL**	6,124,289.74	4,786,472.04	**100%**	6,124,289.74	4,786,472.04
3	**Non Performing Loan less sepcific prov. & Susp. Interest**	17,933.00	45,738.18	**150%**	26,898.83	61,908.77
4	**Claim on Commercial Banks**	2,329,477.08	2,154,638.33	**20%**	465,895.41	430,927.67
	Bonds/Securities	260,000.00	250,000.00	**20%**	52,000.00	50,000.00
	Claims on Fis in India	403,025.40	-	**50%**	201,560.20	-
5	**Fixed Assets**	95,434.83	42,838.89	**100%**	95,434.83	42,838.89
6	**Other Assets**	155,591.46	574,346.35	**100%**	155,591.46	574,346.35
7	**Off Balance Sheet Items (Direct Credit Substitute)**	574,263.49	428,333.88	**100%**	574,263.49	428333.88
8	**Off Balance Sheet Items (Transaction related contingent Item)**	1,084,195.33	1,728,706.08	**100%**	1,094,195.33	864353.49
	Total Credit Risk				8,749,129.29	7,258,381.09
9	**Operational risk**	319,391.94	452,305.10		319,391.94	452,305.10
	Grand Total	**11,642,751.85**	**10,548,156.17**		**9,268,921.23**	**7,894,686.24**

Note : In case of same risk weights in different sectors, same RW % to be added and shown under one head.

Item 4 : Capital Adequacy Ratio

Sl		Current Period	COPPY
1	Tier I Capital	1,135,760.47	999,238.00
a	**Of which Counter-Cyclical Capital Buffer (CCB) (if applicable)**		
b	**Of which Sectoral Capital Requirements (SCR) (if applicable)**		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	225,842.31	236,813.90
3	Total Qualifiyng capital	1,361,602.78	1,236,052.90
4	Cora CAR	11.70	9.13
a	Of which CCB (if applicable) expressed as % of **RWA**		
b	Of which SCR (if applicable) expressed as % of **Sectoral** RWA		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	9.14	9.18
6	Leverage ratio	8.10	9.09

NPRR-Disclosures Requirements Reporting : Annual & Quarterly,
Item 5 : Loans and NPL by Sectoral Classifications Effective : July, 2015
31.12.2016 Applicable : Dec, 2017

Sl No.	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a	Agriculture	16,987.61	524.32	15,478.59	473.46
b	Manufacturing / Industry	1,476,105.08	41,868.44	838,525.44	42,790.06
c	Service & Tourism	1,882,205.63	85,215.36	1,367,953.08	69,655.59
d	Trade & Commerce	436,698.93	14,051.20	414,741.00	13,985.49
e	Housing	1,820,587.36	7,339.37	1,459,988.84	7,031.69
f	Transport	531,380.53	5,568.21	327,774.54	7,595.78
g	Loans to Purchase Securities	273,355.74	-	286,420.34	0
h	Personal Loan	1,091,867.78	8,122.11	258,992.26	20,836.49
i	Education Loan	9,893.14	141.98	14,860.63	492.16
j	Loan Against Term Deposits	117,255.05	-	89,775.37	0
k	Loans to FI(s)	351,253.63	-	250,979.34	0
l	Infrastructure Loan	-	-	-	0
m	Staff loan (Incentive)	40,752.47	-	32,545.02	0
n	Loans to Govt. Owned Corporation	-	-	199,366.04	0
o	Consumer Loan (GE)	119,027.54	1,810.12	-	0
p	Others	12,083.19	12,083.19		
	Total	**8,410,293.05**	**176,744.26**	**5,948,223.49**	**163,982.08**

Item 6 : Loans /Over-drafts and term loans I be hose of cou

Sl. No.	Counter-Party	Current Period	COPPY
1	**Overdrafts**		
a	Government		
b	Government Corporations	69,708.60	40,093.16
c	Public Companies	49,184.60	-
d	Private Companies	650,056.98	538,483.19
e	Individuals	983,760.75	776,523.38
f	Commercial Banks		-
g	Non-Bank Financial Institutions	231,273.83	250,073.34
	Sub-total	**2,083,984.79**	**1,605,141.05**
2	**Term Loans**		-
a	Government		-
b	Government Corporations	96,438.49	165,566.04
c	Public Companies	2,361.65	-
d	Private Companies	989,826.61	406,116.55
e	Individuals	3,361,187.21	2,923,406.26
f	Commercial Banks		-
g	Non-Bank Financial Institutions		-
	Sub-total	**4,349,734.26**	**3,455,088.35**
	Total loans	**6,410,293.05**	**5,060,229.40**

NPRR-Disclosures Requirements Reporting : Annual & Quarterly,
Item 7 : Assets (net of provisions) and **Liabilities** by **Residual** Maturity (Current Period and COPPY) Effective : January, 2017
Applicable : December, 2017

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	143,626.78							143,626.78
2	Govt. Securities								-
3	Investment/Securities		384,650.72	272,326.92	163,843.84	27,771.53	27,771.53	371,324.76	1,247,689.30
4	Loans and Advances to banks								-
5	Loans and Advances to customers	7,694.24	63,923.18	301,894.57	220,159.28	255,655.83	255,655.83	5,158,964.73	6,263,186.66
6	Other assets	1,154,884.63	2,733,515.01	331,124.10	251,679.82	34,354.23	34,354.25	892,175.66	5,992,892.18
	TOTAL	**1,305,571.65**	**3,183,688.41**	**911,345.59**	**635,683.94**	**317,781.59**	**317,781.59**	**6,422,465.14**	**13,645,597.92**
1	Amount owed to other banks								-
2	Demand deposits	304,097.65	608,195.30					3,038,883.54	3,951,176.49
3	Saving deposits	154,803.36	269,650.72					2,983,857.94	3,408,312.02
4	Time deposits	18,859.17	271,439.04	831,317.32	970,376.60	483,837.41	483,837.41	2,392,854.03	5,392,498.98
5	Bonds & other negotiable instruments								-
6	Other liabilities	859.87	33,484.44	46,305.06	14,980.70	10,937.35	10,937.35	1,762,570.21	1,879,875.04
	TOTAL	**478,619.05**	**1,182,769.50**	**877,622.38**	**985,276.70**	**494,774.76**	**494,774.76**	**9,847,515.73**	**13,645,397.00**
1	**Assets/Liabilities**	**1,487,187.60**	**1,980,920.91**	**33,723.22**	**(481,592.76)**	**(176,993.15)**	**(176,993.15)**	**(3,425,050.57)**	**-**
2	**Net Mismatch in each Time Interval**								
3	**Cumulative Net Mismatch**								

Item 8 : Assets (net of provisions) and **Liabilities** by **Original** Maturity (Current Period and COPPY)

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	143,626.78							143,626.78
2	Govt. Securities								-
3	Investment/Securities		384,650.72	272,326.92	163,843.84	27,771.53	27,771.53	371,324.76	1,247,689.30
4	Loans and Advances to banks								-
5	Loans and Advances to customers	7,694.24	63,923.18	301,894.57	220,159.28	255,655.83	255,655.83	5,158,964.73	6,263,186.66
6	Other assets	1,154,884.63	2,733,515.01	331,124.10	251,679.82	34,354.23	34,354.25	892,175.66	5,992,892.18
	TOTAL	**1,305,571.65**	**3,183,688.41**	**911,345.59**	**635,683.94**	**317,781.59**	**317,781.59**	**6,422,465.14**	**13,645,597.92**
1	Amount owed to other banks								-
2	Demand deposits	304,097.65	608,195.30					3,038,883.54	3,951,176.49
3	Saving deposits	154,803.36	269,650.72					2,983,857.94	3,408,312.02
4	Time deposits	18,859.17	271,439.04	831,317.32	970,376.60	483,837.41	483,837.41	2,392,854.03	5,392,498.98
5	Bonds & other negotiable instruments								-
6	Other liabilities	859.87	33,484.44	46,305.06	14,980.70	10,937.35	10,937.35	1,762,570.21	1,879,875.04
	TOTAL	**478,619.05**	**1,182,769.50**	**877,622.38**	**985,276.70**	**494,774.76**	**494,774.76**	**9,847,515.73**	**13,645,397.00**
1	**Assets/Liabilities**	**1,487,187.60**	**1,980,920.91**	**33,723.22**	**(481,592.76)**	**(176,993.15)**	**(176,993.15)**	**(3,425,050.57)**	**-**
2	**Net Mismatch in each Time Interval**								
3	**Cumulative Net Mismatch**								

Item 9 : Assets and Liabilities by time - to - re-pricing (Current Period and COPPY) Annually

Sl	As of period ending	Time to re-pricing				Non-interest bearing	Total
	Assets	0-3 months	3-6 months	6-12 months	More than 12 months		
1	Cash and Balances with banks	143,626.78					143,626.78
2	Treasury Bills						-
3	Loans and Advances	372,853.98	220,159.28	511,210.67	5,158,964.73		6,263,186.66
4	Investment/securities	384,650.72	436,376.16	35,543.66	371,324.76		1,247,895.30
5	Other Assets	4,480,204.14	529,831.60	68,708.46	892,175.66		5,992,892.18
6	Total financial assets						-
		5,381,335.63	**1,186,367.04**	**615,463.19**	**6,422,465.14**	**-**	**13,645,597.00**
	Liabilities						
1	Deposits	2,018,970.03	980,276.70	988,829.48	7,284,945.51		11,883,021.71
2	Borrowings						-
3	Other Liabilities				1,762,570.21		1,762,570.21
4	**Total financial liabilities**	**2,018,970.03**	**980,276.70**	**988,829.48**	**9,047,515.73**	**-**	**13,645,597.92**
5	Total market Re-pricing gap						

NPRR-Disclosures Requirements Reporting : Annual & Quarterly,
Item 10 : Non Performing Loans and Provisions Effective : July, 2015
31.12.2017 Applicable : Dec, 2017

Sl.		Current Period	COPPY
	Gross Loans	6,410,293.05	5,060,229.40
1	**Amount of NPLs (Gross)**	176,744.26	163,982.08
a	Substandard	6,356.35	2,347.19
b	Doubtful	33,901.58	19,339.80
c	Loss	137,486.33	142,295.09
		176,744.26	**163,982.08**
2	**Specific Provisions**	123,240.82	123,240.82
a	Substandard	1,424.04	424.01
b	Doubtful	16,973.51	9,642.85
c	Loss	108,123.83	113,174.96
		126,562.31	**123,242.82**
3	**Interest - in Suspense**	30,759.48	30,759.48
a	Substandard	174.28	232.13
b	Doubtful	2,859.67	1,416.69
c	Loss	29,745.45	29,130.66
		32,779.40	**30,779.48**
4	**Net NPLs**	17,402.05	9,993.50
a	Substandard	4,757.03	1,690.38
b	Doubtful	13,168.88	8,283.43
c	Loss	-	-
		17,925.91	**9,973.81**
	Net NPLs	17,902.03	9,993.50
	Net Loans	**6,259,471.34**	**4,885,216.91**
5	**Gross NPLs to Gross Loans**	**0.03**	**0.03**
6	**Net NPLs to net Loans**	**0.003**	**0.002**
7	**General Provisioning**	**64,793.29**	**49,644.05**
a	Standard	55,958.23	44,731.00
b	Watch	8,835.06	4,913.05

0.027537697
0.033153463

Item 10 : Provisioning Coverage Ratio Annually

Year	Gross NPL	Additional NPL	Additional Specific Provisions	Additional- Interest-in-Suspense Alc.	Required PCR (50% of Additional NPL)	Accretion to the buffer	Cracking-off provisioning buffer (Stock)
1	2	**3.00**	**4.00**	5	6= (abs.of col.3)	7 = (5-3-4)	8
COPPY	163,982.08	0.03					
Current year	176,744.26	12,762.18	2,849.50	1,949.72	7,637.30	2,865.14	

Item 13 : Concentration of Credit & Deposits Annually

S. No.	Particular	End of Current Period	COPPY
1	**Total loans to 10 largest borrowers**	2,267,147.64	1,412,898.77
	Total loans	3,243,516.10	2,086.22
2	**As % of total Loans**	34.53	28.03.28
3	**Total deposits of the 10 largest depositors**	3,549,313.89	2,780,486.00
4	**As % of total Deposits**	1.00	1.00
	Note: Deposits to 10 LD	3,549,313.89	2,780,486.00

Item 20 : Exposure to 5 Largest NPL accounts. Annually

S.No.	Particular	End of Current Period	COPPY
1	**Five largest NPL accounts.**	84,236.00	83,006.22
	Total NPLs	176,746.46	163,986.00
2	**As % of total NPLs**	47.65	50.63