

Annexure.1 Formats for Annual Disclosures 1 (2021)

Item 1: Tier 1 Capital and its sub-components

| S. No | | Current Period (2021) | Corresponding Period of Previous Year (2020) |
|---------------|-----------------------------|-----------------------|--|
| 1. | Total Tier 1 Capital | | |
| a. | Paid-Up Capital | 300,000,000.00 | 300,000,000.00 |
| b. | General Reserves | 250,132,677.00 | 209,935,646.00 |
| c. | Share Premium Account | | |
| d. | Retained Earnings | 200,510,307.00 | 82,030,946.00 |
| <i>Less:-</i> | | | |
| e. | Losses for the Current Year | | |

Item 2: Tier 2 Capital and its sub-components

| S.no. | | Current Period | COPPY |
|-------|----------------------------------|----------------|----------------|
| 1. | Tier II Capital | | |
| a. | Capital Reserve | 12,803,938.00 | 12,803,938.00 |
| b. | Fixed Assets Revaluation Reserve | | - |
| c. | Exchange Fluctuation Reserve | | - |
| d. | Investment Fluctuation Reserve | 6,980,601.00 | - |
| e. | Research and Development Fund | | - |
| f. | General Provision | 21,956,309.32 | 17,561,156.38 |
| g. | Capital Grants | | - |
| h. | Subordinated Debt | 120,000,000.00 | 120,000,000.00 |
| i. | Profit for the Year | | - |

Item 3: Risk weighted assets (Current Period)2)3

| S.no. | Assets | Balance Sheet Amount | Risk Weight | Risk Weighted Asset |
|-------|--|----------------------|-------------|---------------------|
| 1. | Zero-Risk Weighted Assets | 618,000.00 | 0 | - |
| 2. | 20% Risk Weighted Assets | 426,723,496.00 | 20% | 85,344,699.20 |
| 3. | 50% Risk Weighted Assets | - | 50% | - |
| 4. | 100% Risk Weighted Assets | 2,488,224,277.00 | 100% | 2,488,224,277.00 |
| 5. | 150% Risk weighted Assets | - | 150% | - |
| 6. | off balance sheet items: | | | |
| 7. | Direct Credit Substitute | - | 100% | - |
| | Transaction Related Contingent items | 163,782,547.00 | 50% | 81,891,273.50 |
| | Capital conservation Buffer(2.5%) | | | 66,386,506.24 |
| | Grand Totals | | | 2,721,846,755.94 |

Item 3: Risk weighted assets (COPPY)

| S.no. | Assets | Balance Sheet Amount | Risk Weight | Risk Weighted Asset |
|-------|-----------------------------------|----------------------|-------------|---------------------|
| 1. | Zero-Risk Weighted Assets | 613,000.00 | 0 | - |
| 2. | 20% Risk Weighted Assets | 372,974,770.00 | 20% | 74,594,954.00 |
| 3. | 50% Risk Weighted Assets | - | 50% | - |
| 4. | 100% Risk Weighted Assets | 1,813,871,409.00 | 100% | 1,813,871,409.00 |
| 5. | 150% Risk weighted Assets | 217,399,293.00 | 150% | 326,098,939.50 |
| | off balance sheet items | | | |
| 6. | 100% Risk Weighted Assets | | 100% | - |
| 7. | 50% Risk weighted Assets | 92,099,387.00 | 50% | 46,049,693.50 |
| 8. | Capital conservation buffer(2.5%) | | | 56,515,374.90 |
| | Grand Totals | | | 2,317,130,370.90 |

Item 4: Capital Adequacy ratios

| S.no. | | Current Period | COPPY |
|-------|--|----------------|----------------|
| 1. | Tier 1 Capital | 749,642,984.00 | 551,196,405.00 |
| a. | <i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i> | | |

| | | | |
|------|---|----------------|----------------|
| b. | <i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i> | | |
| i. | <i>Sector 1</i> | | |
| ii. | <i>Sector 2</i> | | |
| iii. | <i>Sector 3</i> | | |
| 2. | Tier 2 Capital | 247,890,010.00 | 191,044,954.00 |
| 3. | Total qualifying capital | 997,532,994.00 | 742,241,359.00 |
| 4. | Core CAR | 27.54% | 24% |
| a. | <i>Of which CCyB (if applicable) expressed as % of RWA</i> | | |
| b. | <i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i> | | |
| i. | <i>Sector 1</i> | | |
| ii. | <i>Sector 2</i> | | |
| iii. | <i>Sector 3</i> | | |
| 5. | CAR | 36.65% | 32.03% |
| 6. | Leverage ratio | 31.82% | 28.74% |

Item 5: Loans and NPL by Sectoral Classification⁴

| S.no | Sector | Current Period | | COPPY | |
|------|----------------------------------|----------------|-----|----------------|-----|
| | | Total Loans | NPL | Total Loans | NPL |
| a. | Agriculture | - | | 1,313,178.63 | |
| b. | Manufacturing/Industry | 269,278,856.62 | | 186,903,324.91 | |
| c. | Service & Tourism | 216,621,947.76 | | 53,156,786.46 | |
| d. | Trade & Commerce | 231,575,737.20 | | 257,298,665.82 | |
| e. | Housing | 853,475,657.37 | | 806,549,592.01 | |
| f. | Transport | 640,129,358.83 | | 592,345,621.31 | |
| g. | Loans to Purchase Securities | 66,082,498.22 | | 29,122,491.69 | |
| h. | Personal Loan | 43,260,252.66 | | 113,304,274.55 | |
| i. | Education Loan | | | | |
| j. | Loan Against Term Deposit | | | | |
| k. | Loans to FI(s) | | | | |
| l. | Infrastructure Loan | | | | |
| m. | Staff loan (incentive) | 26,835,368.67 | | 22,332,433.16 | |
| n. | Loans to Govt. Owned Corporation | | | | |
| o. | Consumer Loan (GE) | | | | |

Item 6: Loans (Over-drafts and term loans) by type of counter-party

| S.no | Counter-party | Current Period | COPPY |
|------|---------------------------------|----------------|----------------|
| 1. | Overdrafts | | |
| a. | Government | | - |
| b. | Government Corporations | | - |
| c. | Public Companies | | - |
| d. | Private Companies | 289,941,484.81 | 178,261,031.94 |
| e. | Individuals | 58,044,031.98 | 105,323,135.25 |
| f. | Commercial Banks | | - |
| g. | Non-Bank Financial Institutions | | - |
| 2. | Term Loans | | - |
| a. | Government | | - |
| b. | Government Corporations | | - |

| | | | |
|----|---------------------------------|------------------|------------------|
| c. | Public Companies | | - |
| d. | Private Companies | 377,756,552.45 | 288,714,982.22 |
| e. | Individuals | 1,621,517,608.09 | 1,490,027,575.61 |
| f. | Commercial Banks | | - |
| g. | Non-Bank Financial Institutions | - | - |

Item 7: Non performing Loans and Provisions

| | | Current Period | COPPY |
|----|----------------------------------|----------------|----------------|
| 1. | Amount of NPLs (Gross) | | |
| a. | Substandard | 36,362,203.03 | 214,303,242.41 |
| b. | Doubtful | 23,330,985.14 | 97,847,252.24 |
| c. | Loss | 86,944,693.97 | 97,125,885.66 |
| 2. | Specific Provisions | | |
| a. | Substandard | 7,272,440.61 | 42,860,648.48 |
| b. | Doubtful | 11,665,492.57 | 50,395,136.66 |
| c. | Loss | 86,944,693.97 | 97,125,885.66 |
| 3. | Interest-in-Suspense | | |
| a. | Substandard | 4,653,581.85 | 11,382,609.19 |
| b. | Doubtful | 2,830,116.39 | 6,945,598.94 |
| c. | Loss | 13,306,609.30 | 26,519,863.31 |
| 4. | Net NPLS | | |
| a. | Substandard | 2,618,858.76 | 31,478,039.29 |
| b. | Doubtful | 8,835,376.18 | 43,449,537.72 |
| c. | Loss | 73,638,084.67 | 70,606,022.35 |
| 5. | Gross NPLs to Gross Loans | 7.13% | 22.11% |
| 6. | Net NPLs to Net loans | 2.70% | 11.96% |
| 7. | General Provisions | | |
| a. | Standard | 18,156,185.72 | 11,946,911.22 |
| b. | Watch | 3,800,123.60 | 5,614,245.15 |

Item 8: Assets and Investments

| S.no | Investment | Current Period | COPPY |
|-------------|---|----------------|---------------|
| 1. | Marketable Securities (Interest Earning) | | |
| a. | RMA Securities | | - |
| b. | RGOB Bonds/Securities | | - |
| c. | Corporate Bonds | 60,000,000.00 | 60,000,000.00 |
| d. | Others | - | - |
| | Sub-total | 60,000,000.00 | 60,000,000.00 |
| 2. | Equity Investments | | - |
| e. | Public Companies | 3,995,159.00 | 1,750,000.00 |
| f. | Private Companies | - | - |
| g. | Commercial Banks | 49,129,090.00 | 10,413,090.00 |
| h. | Non-Bank Financial Institutions | 6,000,000.00 | 6,000,000.00 |
| <i>Less</i> | | | |
| i. | Specific Provisions | - | - |

| | | | |
|-------------|-------------------------------|----------------|----------------|
| 3.00 | Fixed Assets | | |
| j. | Fixed Assets (Gross) | 116,644,445.00 | 107,749,981.00 |
| <i>Less</i> | | | |
| k. | Accumulated Depreciation | | |
| l. | Fixed Assets (Net Book Value) | 116,644,445.00 | 107,749,981.00 |

Item 9: Geographical Distribution of Exposures

| | Domestic | | India | | Other | |
|---------------------------------------|----------------|----------------|----------------|-------|----------------|-------|
| | Current Period | COPPY | Current Period | COPPY | Current Period | COPPY |
| Demand deposits held with other banks | 203,437,303.10 | 187,974,770.04 | - | - | - | - |
| Time deposits held with other | 125,000,000.00 | 125,000,000.00 | - | - | - | - |
| Borrowings | 196,309,372.00 | 351,581,066.00 | - | - | - | - |

Item 10: Credit Risk Exposures by collateral

| S. No | Particular | Current Period | COPPY |
|-------|---|------------------|------------------|
| 1. | Secured Loans | 2,347,259,677.00 | 2,062,326,725.02 |
| a. | Loans secured by physical/ real estate collateral | - | - |
| b. | Loans secured by financial collateral | - | - |
| c. | Loans secured by guarantees | 6,478,510.64 | 6,128,208.31 |
| 2. | Unsecured Loans | - | - |
| 3. | Total Loans | 2,347,259,677.00 | 2,062,326,725.02 |

Item 11: Concentration of Credit and Deposits

| S. No | Particular | End of Current | COPPY |
|-------|---|----------------|----------------|
| 1. | Total loans to 10 largest borrowers | 484,624,764.80 | 410,919,941.12 |
| 2. | As % of total Loans | 20.65% | 19.93% |
| 3. | Total deposits of the 10 largest depositors | - | - |
| 4. | As % of total deposits | - | - |

Item 12: Exposure to 5 Largest NPL accounts

| S. No | Particular | End of Current | COPPY |
|-------|---------------------------|----------------|---------------|
| 1. | Five largest NPL accounts | 49,477,196.16 | 90,658,653.81 |
| 2. | As % of total NPLs | 29.55% | 19.96% |