

Full Name of Bank and Financial Institutions

Form No. 1

Capital Adequacy Table

At the month end of Ashadh, 2079

(Rs in)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	4,328,870.65	4,379,804.25
b	Risk Weighted Exposure for Operational Risk	343,794.24	343,794.24
c	Risk Weighted Exposure for Market Risk	-	
Total Risk Weighted Exposures (Before adjustments of Pillar II)		4,672,664.89	4,723,598.49
Adjustments under Pillar II			
SRP 6.4a (5)	Select answer of SRP 6.4a (5) in SRP sheet	-	
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	41,153.40
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.	50,476.60	50,476.60
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	93,453.30	94,471.97
SRP 6.4a (10)	Answer the question SRP 6.4a (9) in SRP sheet	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		4,816,594.79	4,909,700.46

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		842,053.94	763,195.24
a	Paid up Equity Share Capital	834,338.43	834,338.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium		
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	64,645.03	77,032.72
f	Retained Earnings	(80,782.57)	(79,538.55)
g	Un-audited current year cumulative profit/(loss)	23,853.06	(68,637.36)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves		
l	Other Free Reserve		
n	Less: Goodwill		
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests		
r	Less: Investment in equity of institutions in excess of limits		
s	Less: Investments arising out of underwriting commitments		
t	Less: Reciprocal crossholdings		
u	Less: Purchase of land & building in excess of limit and unutilized		
v	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Answer the question SRP 6.4a (1) in SRP sheet	-	
SRP 6.4a(2)	Answer the question SRP 6.4a (2) in SRP sheet	-	

(B) Supplementary Capital (Tier 2)		Current Period	Previous Period
(eligible Rs. 79473.81 only)		87,161.52	80,718
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	87,161.52	80,717.58
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		921,527.76	843,912.82

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		17.48%	15.54%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		19.13%	17.19%