

AI-01 - credit growth

Negative growth 0

1% - 10%	1
11% - 20%	2
21% - 30%	3
31% - 40%	5
41% - 45%	6
46% - 50%	7
51% - 55%	8
56% - 59%	9
60% - 65%	10
66% - 70%	11
71% - 79%	12
80% - 85%	13
86% - 90%	14
91% - 100%	15

AI-02 - Average growth in Advances

Negative growth 0

1%	1
2%	2
3%	3
4%	4
5%	5
6%	6
7%	7
8%	8
9%	9
10%	10
11% to 12%	11
13% to 15%	12
16%	13
17%	14
18%	15
19%	17
20% to 23%	18
21% - 23%	19
23% & above	20

A1 - 03 - Performance under Primary Sector Lending

Negative growth 0

1.	1
2.	2
3.	3
4.	4
5.	5
6.	6
7.	7
8.	8
9.	9
10.	10
11.	10
12.	11 11
13.	12 11
14.	13 12
15.	14 12
16.	13
17.	13
18.	14
19.	14
20. & Above	15

A1 - 04 - Performance under Personal Sector Lending

Negative growth 0

1. to 10.	1
11. to 19.	2
20. - 29.	3
30. - 39.	4
40. - 49.	5
50. - 59.	6
60. - 69.	7
70. - 75.	8
76. & Above	9
	10

B1 - Recovery

B1 - 01 Protection of Standard Assets

slippage upto	1%.	20
	2%.	17
	3%.	15
	4%.	12
	5%.	11
	6%.	10
	7%.	9
	8%.	7
	9%.	5
	10%.	2
slip above	10%.	0

B1 - 03

Target Achievement in Cash Recovery:

100% Recovery	100%.	10
90 - 99%	9%.	9
80 - 89%	8%.	8
70 - 79%	7%.	7
60 - 69%	6%.	6
50 - 59%	5%.	5
40 - 49%	4%.	4
30 - 39%	3%.	3
20 - 29%	2%.	2
10 - 19%	1%.	1
Less than 5%	0%.	0

B1 - 02 - Reduction in NPA

Reduction more than 15%.

Reduction	14%.	17
	13%.	15
	12%.	13
	11%.	12
	10%.	12
	9%.	10
	8%.	10
	7%.	9
	6%.	8
	5%.	7
	4%.	6
	3%.	4
	2%.	3
	1%.	1

no reduction

0

C1 - Deposits

(4)

C1 - 01 - Deposits

C1 - 02 -
Av. growth

96 - 100	20
91 - 95	19
85 - 90	18
80 - 84	17
75 - 79	15
70 - 75	13
60 - 69	12
56 - 59	10
51 - 55	9
45 - 50	8
40 - 44	7
30 - 39	6
20 - 29	5
11 - 19	4
6 - 10	2
1 - 5	1

negative growth 0

Q- Deposits

5

Q1 Growth in Av Demand Deposits

Growth	25.1. & 06.2.20	20
	28.1. - 29.1.20	19
	20.1.20	18
	19	17
	18	16
	17	15
	16	14
	15	13
	14	12
	13	11
	12	11
	11	10
	10	10
	9	9
	8	8
	7	8
	6	7
	5	7
	4	6
	3	4
	2	2
	1	1

Negative growth 0

Q1-04-

Self explanatory.

D1 - Cash

D1 - 01 Average Cash Holdings:

Av. less than CRL	10
Exceeds CRL 1-5%.	9
Exceeds CRL by 6% - 10%.	8
Exceeds by 11% - 15%.	6
CRL 16% - 20%.	5
21% - 25%.	4
26% - 35%.	3
36% - 40%.	2
41% - 50%.	1
More than 50%.	0

D1 - 02

Local Banks: as per Auditor observation

D1 - 03

Position of Curr/soiled notes.

1/2	1% - 2%.	5
	2 - 3%.	4
	3 - 4%.	3
	4 - 5%.	2
	5% & above	0

E1 Profitability

E1 - 01 - Increase / Dec in Profit after TP

Profit

Above 25%.	40
22 - 24%.	38
20 - 21%.	35
18 - 19%.	34
17 - 18%.	33
15 - 16%.	27
13 - 14%.	24
10 - 12%.	20
7 - 9%.	17
5 - 7%.	14
3 - 4%.	12
2 - 3%.	8
1%.	5

No increase / nega 0

Loss

Reduction Ht% above	40
40 - 43	36
36 - 39	33
30 - 35	27
26 - 29	24
20 - 25	21
16 - 19	18
10 - 15	15
9%.	12
8%.	10
7%.	7
6%.	4
5%.	2

1 - 5% / incr in loss 0

E1 - 02

increase in Non int income:

Above 20.1.	20
18 - 20.1.	19
15 - 18.1.	18
14.1.	17
13.1.	16
12.1.	14
11.1.	13
10.1.	12
9.1.	11
8.1.	10
7.1.	9
6.1.	8
5.1.	7
4.1. - 4.1.	6
3.1.	4
2.1.	2
1.1.	1
No increase	0

E1 - 03

start producing

15.1. & abo	10
14.1.	9
13.1.	8
12.1.	8
11.1. 11.1.	7
10.1.	7
9.1.	6
8.1.	6
7.1.	5
6.1.	4
5.1.	3
4.1.	2
3.1.	2
2.1.	1
1.1.	1

negative growth 0

E1 - 04

other operating exp

1 - 10% 10

11% 9

12% 8

13% 6

14% 4

15% 3

16% 1

More than 16% 0

E1 - 05 - Av yield on Advances:

10% & above 10

9 9 -

8 7 -

7 6 -

6 3 -

5 2

4 0

3 0

2 0

1 0

~~10% & above 10~~

~~7-9~~

E1 - 06 - Av Cost g funds:

1% - 5% 10

5% - 5.5% 8

5.5% - 6% 5

6% - 6.5% 3

More than 6.5% 0