

Calculation of Tier I capital	As on 30.09.2020	As on 31.03.2020
Share Capital	5,03,97,000.00	5,03,90,000.00
Statutory reserve	51,79,54,708.71	42,23,88,400.00
Share Premium	6,55,81,82,000	6,55,09,33,000
Balance In Profit & Loss account	2,14,05,96,183	1,76,35,63,600
Total	9,26,71,29,891	8,78,72,75,000
less: DTA	24,84,34,000	19,31,92,000
less: Intangible	81,68,000	50,55,000
less: Deferred Revenue Expenditure	1,87,35,000	0
less: First Loss Credit Enhancement	203352871	178034112.5
less: Corporate Guarantee	0	0
Tier I capital	8,78,84,40,020	8,41,09,93,888

Calculation of Tier II capital		
Subordinate Debt -II	20,00,00,000	20,00,00,000
Discounting	80%	80%
Sub-debt II	4,00,00,000	4,00,00,000
Subordinate Debt -III	20,00,00,000	20,00,00,000
Discounting	60%	60%
Sub-debt II	8,00,00,000	8,00,00,000
Add: Provisions (Substandard, doubtful, standard, contingent)	32,28,01,250	34,33,72,414
less: First Loss Credit Enhancement	203352871	178034112.5
less: Corporate Guarantee	0	0
Tier II capital	23,94,48,379	28,53,38,301

Risk Weighted assets	As on 30.09.2020	As on 31.03.2020	Rsik Weight	As on 30.09.2020	As on 31.03.2020
Fixed Assets	48,28,29,000	44,76,90,000	100%	48,28,29,000	44,76,90,000
Intangible FA	-	-	0%	81,68,000	50,55,000
DTA	-	-	0%	24,84,34,000	19,31,92,000
Current Tax	-	-	100%	-	-
Current investment (in FDR)	-	-	0%	4,55,68,51,000	3,70,44,98,000
Investments	72,91,64,000	1,38,36,90,000	100%	72,91,64,000	1,38,36,90,000
Non Current investment	-	-	100%	-	-
Trade Receivables	2,38,000	30,000	100%	2,38,000	30,000
Cash & balance in current account	-	-	0%	41,91,41,000	62,05,53,000
FDRs	-	-	0%	58,68,000	31,32,000
Loans & Advances	24,08,83,55,992	25,19,50,49,115	100%	24,08,83,55,991.98	25,19,50,49,115.00
Other financial assets	21,87,04,000	34,51,28,000	100%	21,87,04,000	34,51,28,000
Other non financial assets	15,26,15,000	3,95,74,000	100%	15,26,15,000	3,95,74,000

On BS RWA	25,67,19,05,992	27,41,11,61,115		30,91,03,67,992	31,93,75,91,115
Contingent Liability					
Corporate Guarantees	83,34,000	83,34,000	100%	83,34,000	83,34,000
Service Tax Liability	4,98,63,500	4,98,63,500	100%	4,98,63,500	4,98,63,500
IT Demand	-	-	50%	-	-
Others	4,34,500	4,34,500	100%	4,34,500	4,34,500
Undrawn commitments	9,35,62,000	-	100%	93562000	-
Total RWA	25,82,40,99,992	27,46,97,93,115			

CRAR	34.96%	31.66%
Tier I capital	34.03%	30.62%
Tier II capital	0.93%	1.04%