

Item 1: Tier 1 Capital and its sub-components

SI No		31-03-2021	31-03-2020
1	Total Tier 1 Capital	1,532,868	1,160,668
a	Paid up Capital	600,317	600,317
b	General Reserves	886,754	886,754
c	Share premium Account		
d	Retained Earnings	50,796	176,348
	Less:-		
e	Losses for the Current Year		492,751
f	Holdings of Tier 1 instruments issued by other FIs	5,000	10,000

Item 2: Tier 2 Capital and its sub-components

SI No		31-03-2021	31-03-2020
1	Total Tier II Capital	964,710	968,632
a	Capital Reserve		
b	Fixed Assets Revaluation Reserve		
c	Exchange Fluctuation Reserve		
d	Investment Fluctuation Reserve		
e	Research and Development Fund	83,767	84,601
f	General Provision	158,443	454,031
g	Capital Grants		
h	Subordinated Debt	722,500	430,000
i	Profit for the Year		

Item 3: Risk Weighted Assets (Current Year and Previous Year)

31-03-2021		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
SI No	Assets			
1	Zero - Risk Weighted Assets	6,233,279	0%	-
2	20% - Risk Weighted Assets	2,125,623	20%	425,125
3	50% - Risk Weighted Assets	20,117	50%	10,058
4	100% - Risk Weighted Assets	17,444,732	100%	17,444,732
5	150% - Risk Weighted Assets	1,559,360	150%	2,339,040
6	200% - Risk Weighted Assets			
7	250% - Risk Weighted Assets			
8	300% - Risk Weighted Assets			
	Add: Risk Weighted Assets for Operational Risk			1,250,585
	Grand Total	27,383,110		21,469,540

31-03-2020		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
SI No	Assets			
1	Zero - Risk Weighted Assets	4,379,692	0%	-
2	20% - Risk Weighted Assets	3,555,569	20%	711,114
3	50% - Risk Weighted Assets	3,447	50%	1,724
4	100% - Risk Weighted Assets	14,344,710	100%	14,344,710
5	150% - Risk Weighted Assets	3,264,989	150%	4,897,484
6	200% - Risk Weighted Assets			
7	250% - Risk Weighted Assets			
8	300% - Risk Weighted Assets			
	Add: Risk Weighted Assets for Operational Risk			1,376,699
	Grand Total	25,548,407		21,331,731



Item 4: Capital Adequacy Ratios

SI No		31-03-2021	31-03-2020
1	Tier 1 Capital	1,532,868	1,160,668
a	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)	536,739	533,293
b	Of which sectoral Capital Requirements (SCR) (if applicable)		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	964,710	968,632
3	Total qualifying capital	2,468,384	2,073,412
	Less: Total NPL of Related Parties	29,194	55,888
4	Core CAR	7.14%	5.44%
a	Of which CCyB (if applicable) expressed as % of RWA	2.50%	2.50%
b	Of which SCR(if applicable) expressed as % of Sectoral RWA		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	11.50%	9.72%
6	Leverage ratio	5.49	4.45%

Item 5: Loans and NPL by Sectoral Classification

SI No	Sector	31-03-2021		31-03-2020	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture	6,057,881	1,207,144	6,025,903	1,810,992
b	Production & Manufacturing	1,037,838	604,364	994,574	674,997
c	Service	3,660,418	1,740,749	3,242,225	1,951,422
d	Trade & Commerce	1,980,226	599,275	1,887,658	816,938
e	Loans to FI (s)				
f	Housing	4,666,822	674,405	4,183,754	1,010,212
g	Transport	1,275,660	248,420	914,340	310,190
h	Personal loan	2,254,013	409,666	2,230,845	568,393
i	Staff Loan	252,398	10,194	288,451	28,326
j	Education Loan	263,140	87,361	367,749	193,512
k	Loan Against Fixed Deposit	80,248	1,526	98,499	1,009
l	Loan to Govt. owned Corporation				
m	Others	77,423	40,857	46,903	11,281
	Total	21,606,067	5,623,961	20,280,901	7,377,272

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

SI No	Counter party	31-03-2021	31-03-2020
1	Overdrafts	3,694,155	3,583,098
a	Government		
b	Government Corporation		21,208
c	Public Companies		
d	Private Companies	471,257	415,114
e	Individuals	3,222,897	3,146,776
f	Commercial Banks		
g	Non-Bank Financial Institutions		
2	Term Loans	17,911,912	16,697,803
a	Government		
b	Government Corporation		
c	Public Companies		
d	Private Companies	668,295	505,086
e	Individuals	17,243,617	16,192,717
f	Commercial Banks		
g	Non-Bank Financial Institutions		



Item 7 : Assets (net of provisions) and liabilities by Residual Maturity (Current Year And Previous Year)



31-03-2021	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	967,996	0	0	0	0	0	0	967,996
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	599,845	0	0	0	0	554,108	1,153,953
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	430,805	109,004	308,368	401,589	529,605	678,610	15,092,255	17,550,236
Others Assets	2,416,638	2,692,113	572,439	448,131	190,010	42,465	818,148	7,179,944
Total	3,815,439	3,400,962	880,807	849,721	719,615	721,075	16,464,511	26,852,129
Amounts Owed to Others Bank	0	31,423	697	35,922	33,055	36,873	465,240	603,210
Demand Deposits	421,918	0	0	0	0	0	0	421,918
Savings Deposits	8,292,034	0	0	0	0	0	0	8,292,034
Time Deposit	100,485	642,774	842,159	891,783	998,368	824,851	9,292,865	13,593,284
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	980,500	980,500
Other Liabilities	306,449	153,929	19,290	37,956	36,807	24,060	2,382,695	2,961,186
Total	9,120,885	828,126	862,146	965,661	1,068,229	885,785	13,121,300	26,852,132
Assets/Liabilities	41.83%	410.68%	102.16%	87.99%	67.37%	81.41%	125.48%	100.00%
Net Mismatch in Each Time Interval	5,305,446	(2,572,836)	(18,661)	115,941	348,615	164,710	(3,343,211)	3
Cumulative Net Mismatch	5,305,446	2,732,610	2,713,949	2,829,889	3,178,504	3,343,214	3	6

31-03-2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	740,460	0	0	0	0	0	0	740,460
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	318,774	318,774
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	211,480	200,461	413,797	663,570	793,562	496,132	13,331,878	16,110,880
Others Assets	2,059,474	2,688,548	1,443,389	601,993	141,608	34,022	778,993	7,748,027
Total	3,011,414	2,889,009	1,857,186	1,265,563	935,170	530,154	14,429,645	24,918,141
Amounts Owed to Others Bank	0	9,677	1,358	17,540	11,035	17,540	677,500	734,652
Demand Deposits	801,012	0	0	0	0	0	0	801,012
Savings Deposits	5,661,515	0	0	0	0	0	0	5,661,515
Time Deposit	62,364	473,606	2,740,186	1,121,622	776,640	795,745	8,503,454	14,473,616
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other Liabilities	229,094	152,931	22,202	65,355	34,087	27,104	2,286,452	2,817,226
Total	6,753,985	636,215	2,763,746	1,204,518	821,761	840,390	11,897,406	24,918,020
Assets/Liabilities	44.59%	454.09%	67.20%	105.07%	113.80%	63.08%	121.28%	100.00%
Net Mismatch in Each Time Interval	3,742,570	(2,252,794)	906,560	(61,045)	(113,409)	310,236	(2,532,238)	(121)
Cumulative Net Mismatch	3,742,570	1,489,776	2,396,336	2,335,291	2,221,882	2,532,118	(121)	(242)

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Item 8 : Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)



31-03-2021	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	967,996	0	0	0	0	0	0	967,996
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	1,153,953	1,153,953
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	7,814	105	26,490	13,342	20,032	272,145	17,210,308	17,550,236
Others Assets	2,416,638	1,859,835	718	1,047,610	773,550	11,961	1,069,633	7,179,944
Total	3,392,448	1,859,940	27,207	1,060,952	793,581	284,106	19,433,894	26,852,129
Amounts Owed to Others Bank	0	31,423	697	35,922	33,055	36,873	465,240	603,210
Demand Deposits	421,918	0	0	0	0	0	0	421,918
Savings Deposits	8,292,034	0	0	0	0	0	0	8,292,034
Time Deposit	0	0	13,940	78,493	553,139	232,337	12,715,376	13,593,284
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	980,500	980,500
Other Liabilities	300,822	145,750	197	8,021	10,931	8,215	2,487,251	2,961,186
Total	9,014,774	177,173	14,834	122,436	597,124	277,424	16,648,367	26,852,132
Assets/Liabilities	37.63%	1049.79%	183.41%	866.54%	132.90%	102.41%	116.73%	100.00%
Net Mismatch in Each Time Interval	5,622,326	(1,682,767)	(12,373)	(938,516)	(196,457)	(6,682)	(2,785,527)	3
Cumulative Net Mismatch	5,622,326	3,939,559	3,927,186	2,988,669	2,792,212	2,785,530	3	6

31-03-2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	740,460	0	0	0	0	0	0	740,460
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	318,774	318,774
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	7,550	0	41,270	12,988	20,861	175,390	15,852,820	16,110,880
Others Assets	2,059,474	1,410,341	29,930	1,939,565	1,387,166	1,401	920,151	7,748,027
Total	2,807,484	1,410,341	71,200	1,952,553	1,408,027	176,791	17,091,745	24,918,141
Amounts Owed to Others Bank	0	9,677	1,358	17,540	11,035	17,540	677,500	734,652
Demand Deposits	801,012	0	0	0	0	0	0	801,012
Savings Deposits	5,661,515	0	0	0	0	0	0	5,661,515
Time Deposit	0	0	700,023	1,010,684	929,037	32,764	11,801,109	14,473,616
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other Liabilities	226,473	145,059	765	8,926	12,810	7,872	2,415,322	2,817,226
Total	6,688,999	154,736	702,146	1,037,150	952,882	58,176	15,323,931	24,918,020
Assets/Liabilities	41.97%	911.45%	10.14%	188.26%	147.77%	303.89%	111.54%	100.00%
Net Mismatch in Each Time Interval	3,881,515	(1,255,605)	630,945	(915,403)	(455,145)	(118,615)	(1,767,814)	(121)
Cumulative Net Mismatch	3,881,515	2,625,911	3,256,856	2,341,453	1,886,308	1,767,693	(121)	(242)

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Item 9 : Assets & Liabilities by time-to re-pricing (Current Period and Previous Year)

31-03-2021	Time to re-pricing				Non Interest Bearing	Total
INFLOWS (Assets)	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
Cash and Balance with Banks	1,298,473	397,275	74,471	0	1,228,185	2,998,404
Treasury Bills	599,845	0	0	0	0	599,845
Loans and Advances	848,177	401,589	1,208,215	15,092,255	0	17,550,236
Investment Securities	0	0	0	554,108	0	554,108
Others Assets	954,224	88,875	172,506	874,582	3,059,350	5,149,536
Total Financial Assets	3,700,719	887,739	1,455,192	16,520,945	4,287,535	26,852,129
OUTFLOWS (Liabilities)	0-3 Months	3-6 Months	6-12 Months	More than 12 Months	Non Interest Bearing	Total
Deposit	9,877,451	891,783	1,823,219	9,292,865	421,918	22,307,236
Borrowings	32,120	35,922	69,927	465,240	0	603,210
Other liabilities	58,046	52,924	81,947	1,811,406	1,937,363	3,941,686
Total Financial Liabilities	9,967,617	980,629	1,975,094	11,569,511	2,359,281	26,852,132
Total Interest Re-pricing Gap	37.13%	90.53%	73.68%	142.80%	181.73%	100.00%

31-03-2020	Time to re-pricing				Non Interest Bearing	Total
INFLOWS (Assets)	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
Cash and Balance with Banks	2,563,943	550,265	0	69,587	1,115,683	4,299,477
Treasury Bills	0	0	0	0	0	0
Loans and Advances	825,738	663,570	1,289,694	13,331,878	0	16,110,880
Investment Securities	0	0	0	318,774	0	318,774
Others Assets	810,114	103,231	139,429	754,450	2,381,787	4,189,010
Total Financial Assets	4,199,795	1,317,066	1,429,123	14,474,688	3,497,470	24,918,141
OUTFLOWS (Liabilities)	0-3 Months	3-6 Months	6-12 Months	More than 12 Months	Non Interest Bearing	Total
Deposit	8,937,670	1,121,622	1,572,384	8,503,454	801,012	20,936,142
Borrowings	11,035	17,540	28,576	677,500	0	734,652
Other liabilities	53,777	88,256	77,528	1,102,696	1,924,970	3,247,226
Total Financial Liabilities	9,002,483	1,227,418	1,678,488	10,283,650	2,725,982	24,918,020
Total Interest Re-pricing Gap	46.65%	107.30%	85.14%	140.75%	128.30%	100.00%



Item 10 : Non Performing Loans and Provisions

SI No		31-03-2021	31-03-2020
1	Amount of NPLs (Gross)	5,623,961	7,377,272
a	Substandard	1,687,441	2,498,077
b	Doubtful	693,018	836,476
c	Loss	3,243,501	4,042,719
2	Specific Provisions	3,128,929	3,286,367
a	Substandard	316,053	481,275
b	Doubtful	295,146	383,627
c	Loss	2,517,729	2,421,465
3	Interest-in-Suspense	935,672	883,653
a	Substandard	107,173.39	91,700
b	Doubtful	102,725.85	69,221
c	Loss	725,772.44	722,733
4	Net NPLs	1,559,360	3,207,251
a	Substandard	1,264,214	1,925,102
b	Doubtful	295,146	383,627
c	Loss	-	898,522
5	Gross NPLs to Gross Loans	26.03%	36.38%
6	Net NPLs to Net Loans	8.89%	19.91%
7	General Provisions	158,443	454,031
a	Standard	139,986	105,564
b	Watch	18,457	348,467

Item 11 : Assets and Investments

SI No	Investment	31-03-2021	31-03-2020
1	Marketable Securities (Interest Earning)		
a	RMA securities	599,845	-
b	RGOB Bonds/Securities	329,334	-
c	Corporate Bonds	180,332	280,332
d	Others	-	69,587
	Sub-total	1,109,511	349,919
2	Equity Investments		
e	Public Companies	28,442	28,442
f	Private Companies	-	-
g	Commercial Banks	5,000	5,000
h	Non- Bank Financial Institutions	11,000	5,000
	Less		
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	742,472	675,801
	Less		
k	Accumulated Depreciation	412,899	344,148
l	Fixed Assets (Net Book Value)	329,573	331,653



Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	31-03-2021	31-03-2020	31-03-2021	31-03-2020	31-03-2021	31-03-2020
Demand Deposits held with others banks	240,072	371,775	20,117	3,447	0	0
Time Deposits held with others banks	1,695,748	3,114,208	0	0	0	0
Borrowings	396,643	506,759	0	0	206,568	227,892

Item 14 : Credit Risk Exposure by Collateral

Sl No	Particulars	31-03-2021	31-03-2020
1	Secured Loans		
a	Loans Secured by Physical/Real Estate collateral	19,479,969	19,460,891
b	Loans Secured by Financial Collateral	1,435,446	101,061
c	Loan Secured by Guarantees	690,652	719,722
2	Unsecured Loans		
3	Total Loans	21,606,067	20,281,675



Item 15 : Earning Ratios (%)

Sl No	Ratio	31-03-2021	31-03-2020
1	Interest Income as a Percentage of Average Assets	1.81%	1.55%
2	Non-Interest Income as a Percentage of Average Assets	0.07%	0.03%
3	Operating Profit as a Percentage of Average Profit	-7.41%	106.50%
4	Return on Assets	0.07%	-2.06%
5	Business (Deposits plus Advances) per employee	36,213	33,179
6	Profit Per employee	28,596	-781

Item 17 : Customers Complaints

Sl No	Particulars	31-03-2021	31-03-2020
1	No. of complaints pending at the beginning of the year	0	0
2	No. of complaints received during the year	720	3,125
3	No. of complaints redressed during the year	720	3,125
4	No. of complaints pending at the end of the year	0	0



Item 19 : Concentration of Credit and Deposits

SI No	Particulars	31-03-2021	31-03-2020
1	Total Loans to 10 Largest Borrowers	1,256,288	1,127,197
2	As % of Total Loans	5.81%	5.56%
3	Total Deposit of the 10 Largest Depositors	4,833,282	7,741,402
4	As % of Total Deposits	21.67%	36.98%

Item 20 : Exposure to 5 Largest NPL Accounts

SI No	Particulars	31-03-2021	31-03-2020
1	Five Largest NPL Accounts	181,899	224,172
2	As % of Total NPLs	3.23%	3.04%