

Annex III
[Paragraph 8]

Statement of Capital Funds, Risk Assets/Exposures and Risk Asset Ratio

Part A - Capital Funds and Risk Assets Ratio

(Amount in ₹ crore)

| | | |
|-----------|--|--|
| I | Capital Funds | |
| A | Tier 1 capital elements | |
| | (a) Paid-up capital | |
| | Less: Intangible assets and losses | |
| | Total | |
| | (b) Reserves & surplus | |
| | 1. Statutory reserves | |
| | 2. Capital reserve (see note below) | |
| | 3. Share premium | |
| | 4. Revaluation reserves (refer to paragraph 6.1.1(f) of this Master Direction) | |
| | 5. Other free reserves | |
| | 6. Balance in Profit & Loss Account * | |
| | (c) Perpetual Debt Instruments (PDI) | |
| | Total Tier 1 capital | |
| | Notes: Capital reserves representing surplus on sale of assets and held in a separate account will be included. | |
| | General/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds. * Any balance (net) in profit and loss account i.e., balance after appropriation towards dividend payable, education fund, other funds whose utilisation is defined and asset loss, if any etc. If balance in profit and loss account is negative, the same shall be reduced. | |
| B | Tier 2 capital elements | |
| | (i) General provisions and loss reserves # | |
| | (ii) Investment Fluctuation Reserves | |
| | (iii) Revaluation reserves (refer to paragraph 6.1.1(f) of this Master Direction) | |
| | Total Tier 2 capital | |
| C | Total Capital Funds (A + B) | |
| II | Risk Weighted Assets | |

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| (a) | Adjusted value of funded risk assets i.e., on-balance Sheet items (to tally with Part 'B') | |
| (b) | Adjusted value of non-funded and off-Balance Sheet items (to tally with Part 'C') | |
| (c) | Total risk-weighted assets (a + b) | |
| III | Percentage of capital funds to risk-weighted assets [I(C) / II(c)] | |
| # Includes General Provision on standard assets | | |

Part B – Risk Weighted Assets i.e. On-Balance Sheet Items

(Amount in ₹ crore)

| Sr. No. | | Book Value | Risk Weight | Adjusted Value |
|------------|--|------------|-------------|----------------|
| I | Cash & Bank Balance | | | |
| (a) | Cash in hand (including foreign currency notes) | | | |
| (b) | Balances with banks in India | | | |
| | (i) Balances with RBI | | | |
| | (ii) Balances with banks | | | |
| | a. Current account (in India and outside India) | | | |
| | b. Other accounts (in India and outside India) | | | |
| | c. Current account balances with other RRBs | | | |
| II | Money at Call and Short Notice | | | |
| III | Investments | | | |
| | (a) Government and other approved securities * | | | |
| | (b) Others (net of depreciation provided) | | | |
| IV | Advances** | | | |
| | Loans and advances, bills purchased and discounted and other credit facilities | | | |
| | (a) Claims guaranteed by Government of India | | | |
| | (b) Claims guaranteed by State Governments | | | |
| | (c) Claims on public sector undertakings of Government of India | | | |
| | (d) Claims on public sector undertakings of State Governments | | | |
| | (e) Others | | | |
| | Notes: | | | |

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| Sr. No. | | Book Value | Risk Weight | Adjusted Value |
|--|---|------------|-------------|----------------|
| | 1. Netting may be done only for advances collateralised by cash margins or deposits and in respect of assets where provisions for depreciation for bad and doubtful debts have been made. 2. Intangible assets for which losses have been deducted from Tier 1 capital should be assigned zero weight. | | | |
| V | Premises (net of depreciation provided) | | | |
| VI | Furniture and fixtures (net of depreciation provided) | | | |
| VII | Other assets (including branch adjustments, non-banking assets, etc.) | | | |
| | Total | | | |
| <p>* Provision, if any, made for depreciation in investments in Government and other approved securities may be included by way of a footnote.</p> <p>* Provisions held, either general or specific, for bad and doubtful debts may be indicated by way of footnote.</p> | | | | |

Part C – Risk Weighted Non-Funded Exposures/Off-Balance Sheet Items

Each off-Balance Sheet item may be submitted in the format indicated below:

(Amount in ₹ crore)

| Nature of Item | Book Value | Conversion Factor | Equivalent Value | Risk Weight | Adjusted Value |
|----------------|------------|-------------------|------------------|-------------|----------------|
| | | | | | |