Annex 1

Statement of Capital, RWAs and CRAR

(1) Capital funds

(₹ in Crore)

Table I: Capital funds			
		Amount	**Remark**
I	Total Capital (Tier 1 + Tier 2) (I.1+I.2)		
I.1	Of which, Tier 1 capital funds (1+2+3)		
	(a) Paid-up capital		
	(b) Less: intangible assets and losses		
1	Net paid-up capital (a-b)		
2	Total reserves and surplus (a+b+c+d+e)		
	(a) Statutory reserves		
	(b) Capital reserves		
	(c) Revaluation reserves (discount of 55 per cent)*		
	(d) Surplus in profit and loss account**		
	(e) Any other free reserve (please specify)		
	Option for adding rows may be provided		
3	Regulatory capital (Included in Tier 1) (a + b + c) ***		
	(a) Perpetual Non-Cumulative Preference Shares (PNCPS)		
	(b) Perpetual Debt Instrument (PDI)		
	(c) Innovative Perpetual Debt Instruments (IPDI)****		

Notes:

*Subject to conditions mentioned on paragraph 10(x) of this Chapter.

i) Capital reserves representing surplus on sale of assets and held in a separate account shall be included.

ii) Revaluation reserves, general / floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets shall not be reckoned as capital funds.

**In case of surplus in profit and loss account [not allocated and yet to be approved by Annual General Meeting], the following assumptions may be made:

i) The current year's surplus may be notionally arrived at to the extent recommended by the Board of Directors to be allocated among various reserves / funds and retained in business.

ii) Where the Board of Directors have not decided the distribution of the surplus, it may be notionally arrived at on the basis of last three years' average.

*** The outstanding amount of PNCPS and PDI along with outstanding IPDI shall not exceed 35 per cent of total Tier 1 capital at any point of time. The above limit shall be based on the amount of Tier 1 capital after deduction of goodwill and other intangible assets, but before deduction of equity investment in subsidiaries, if any. PNCPS issued in excess of the overall ceiling of 35 per cent, shall be eligible for inclusion under upper Tier 2 capital, subject to limits prescribed for Tier 2 capital. However, investors' rights and obligations shall remain unchanged.

**** Outstanding IPDI.

		Amount	**Remarks**
I.2	Of which, total Tier 2 capital (1 - 2)		
1	Tier 2 Capital (i+ii)		
(i)	Upper Tier 2 capital (a+b+c+d+e+f+g)		
a	Undisclosed reserves		
b	Revaluation reserves***		
c	General provisions and loss reserves #		
d	Investment fluctuation reserves		
e	Hybrid debt capital instruments [\$]		
f	Perpetual Non-Cumulative Preference Shares (PNCPS) [\$\$]		
g	Tier 2 preference shares [\$\$\$]		
	(i) Perpetual Cumulative Preference Shares (PCPS)		
	(ii) Redeemable Non-Cumulative Preference Shares (RNCPS)		
	(iii) Redeemable Cumulative Preference Shares (RCPS)		
(ii)	Lower Tier 2 capital		
8	Subordinated debts [\$\$\$\$]		

	(a) Long Term Subordinated Bonds (LTSBs)		
	(b) Long Term (Subordinated) Deposits (LTDs)[$$$$$]		
2	Head Room Deduction		
Table II: RWAs			
II	Total RWAs (a + b)		
	(a) Risk weighted value of funded assets i.e., on balance sheet items (tallies with table under paragraph '(2)' of this Annex)		
	(b) Risk weighted value of non-funded and off-balance sheet items (tallies with table under paragraph '(3)' of this Annex)		
III	Percentage of capital funds to RWAs ($\frac{\mathrm{I}}{\mathrm{II}} * 100$)		
	Notes: [***]Subject to conditions mentioned on Paragraph 10(x) of this Chapter. [#] Includes general provision on standard assets. Such provisions which are considered for inclusion in Tier 2 capital shall be admitted up to 1.25 per cent of total risk weighted assets. [$] The amount of PDI reckoned for Tier 2 capital shall not exceed 15 per cent of total Tier 1 capital. The outstanding IPDI shall also be covered in the aforementioned ceiling of 15 per cent and reckoned for capital purposes. PDI in excess of the above limits shall be eligible for inclusion under Tier 2 capital, subject to the limits prescribed for Tier 2 capital. However, investors' rights and obligations shall remain unchanged. [$$] PNCPS issued in excess of the overall ceiling of 35 per cent (PNCPS and PDI not exceeding 35 per cent of Tier 1 capital at any point of time), shall be eligible for inclusion under Upper Tier 2 capital, subject to limits prescribed for Tier 2 capital. However, investors' rights and obligations shall remain unchanged. [$$$] PCPS / RNCPS / RCPS for inclusion in Upper Tier 2 capital. The outstanding amount of these instruments along with other components of Tier 2 capital shall not exceed 100 per cent of Tier 1 capital at any point of time. The above limit shall be based on the amount of Tier 1 capital after deduction of goodwill and other intangible assets, but before deduction of equity investment in subsidiaries, if any. [$$$$] The amount of LTSB eligible to be reckoned as Tier 2 capital shall be limited to 50 per cent of total Tier 1 capital. The outstanding LTDs shall also be covered in the aforementioned ceiling of 50 per cent and reckoned for capital purposes. These instruments, together with other components of Tier 2 capital shall not exceed 100 per cent of Tier 1 capital. The aforementioned limit shall be based on the amount of Tier 1 capital after deduction of goodwill and other intangible assets, but before the deduction of equity investments in subsidiaries, if any. [$$$$$] Outstanding LTDs (after applicable discounting).		

(2) Risk weighted value of funded assets i.e., on balance sheet items

(₹ in crore)

	Book Value	**Risk weight**	**Risk weighted value**
1	**2**	1	**4**
I. Cash and bank balances			
a) Cash in hand (including foreign currency notes)			
b) Balance with banks in India			
i) Balance with the Reserve Bank			
ii) Balances with banks			
a) Current account balances with other co-operative banks			
b) Current account (in India and outside India)			
c) Other accounts (in India and outside India)			
II. Money at call and short notice			
III. Investments			
a) Government and other approved securities*			
b) Other (net of depreciation provided)			
IV. Advances**			
Loans and advances, bills purchased and discounted and other credit facilities			
a) Claim guaranteed by the Government of India			
b) Claims guaranteed by State Governments			
c) Claims on public sector undertakings (PSUs) of the Government of India			
d) Claims on PSUs of State Governments			
e) Others			
Notes: a) Netting may be done only for advances collateralised by cash margins in deposits and in respect of assets where provisions for depreciation or for bad and doubtful debts have been made. b) Assets such as equity investments in subsidiaries, intangible assets deducted from Tier 1 capital shall be assigned zero risk 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			
* Provision, if any, made for depreciation in investments in Government and other approved securities may be indicated by way of a footnote. ** Provisions held, either general or specific, for bad and doubtful debts and standard assets may be indicated by way of footnote.			

(3) Risk weighted value of non-funded and off-balance sheet items

(₹ in crore)

Nature of Item	**Book Value**	**Conversion Factor**	**Credit Equivalent Value**	**Risk Weight**	**Risk weighted value**

Note - Netting may be done only for advances collateralised by cash margins or deposits and in respect of assets where provisions for depreciation or for bad and doubtful debts have been made.