

DISCLOSURE REQUIREMENTS UNDER BASEL II
For the month ended Chaitra 2066

1. Capital Structure and Capital Adequacy

▪ **Tier 1 Capital and a breakdown of its components: (Rs. In '000)**

Core Capital (Tier 1)		1,851,818
a.	Paid up Equity Share Capital	1,860,315
b.	Share Premium	35,870
c.	Statutory General Reserves	752,569
d.	Retained Earnings	(1,664,761)
e.	Un-audited current year cumulative profit	795,825
f.	Capital Adjustment Reserve	72,000

▪ **Tier 2 Capital and a breakdown of its components: (Rs. In '000)**

Supplementary Capital (Tier 2)		159,043
a.	General Loan Loss Provision	80,327
b.	Investment Adjustment Reserve	22,466
c.	Exchange Equalization Reserve	56,200
d.	Other Reserves (Deferred Tax Reserve)	50

▪ **Detailed Information About Subordinated Term Debts**

Bank does not have subordinated term debts.

▪ **Deductions from Capital (Rs. In '000)**

Deductions From Capital		301,424
a.	Miscellaneous expenditure not written off	3,457
b.	Investment in equity in licensed Financial Institutions	10,000
c.	Loans extended to Shareholders holding more than 1% percent Shares	274,553
d.	Investments arising out of underwriting commitments	13,414

▪ **Total Qualifying Capital (In Rs. '000)**

Total Qualifying Capital		1,709,437
a.	Tier 1 Capital Less Deductions	1,550,394
b.	Tier 2 Capital	159,043

▪ **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	10.43%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.50%

2. Risk Exposures

▪ Risk Weighted Exposures for Credit, Market and Operational Risk

(Rs. In '000)

Total Risk Weighted Exposures		14,862,140
a.	Risk Weighted Exposure for Credit Risk	13,448,444
b.	Risk Weighted Exposure for Operational Risk	1,348,198
c.	Risk Weighted Exposure for Market Risk	65,498

▪ Risk Weighted Exposures under each of 11 Categories of Credit Risk

(Rs. In '000)

Total Risk Weighted Exposures for Credit Risk		13,448,444
a.	Claims on government and central Bank	-
b.	Claims on other official entities	254,014
c.	Claims on Banks	112,743
d.	Claims on corporate and securities firms	3,232,707
e.	Claims on regulatory retail portfolio	1,636,028
f.	Claims secured by residential properties	317,753
g.	Claims secured by commercial real estate	32,245
h.	Past due claims (except for claim secured by residential properties)	707,025
i.	High risk claims	2,311,024
j.	Other Assets	767,218
k.	Off Balance sheet items	4,077,687

▪ Total Risk Weighted Exposure Calculation Table

(Rs. In '000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	14,862,140
b.	Total Core Capital Fund	1,550,394
c.	Total Capital Fund (Tier I and Tier II Capital)	159,043
d.	Tier 1 Capital to Total Risk Weighted Exposures	10.43%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.50%

■ **Amount of NPA 's (Both Gross and Net)**

(Amount in Rs.)

S.N	Particulars	Gross Amount	Loan loss Provision	Net Amount
a.	Restructured/ Reschedule Loan	481,610,588.89	86,344,231.67	395,266,357.22
b.	Substandard Loan	48,159,516.43	12,039,878.82	36,119,637.61
c.	Doubtful Loan	25,865,351.46	13,332,675.73	12,532,675.73
d.	Loss Loan	1,427,626,961.20	1,427,626,964.02	-2.82
Total		1,983,262,417.98	1,539,343,750.23	443,918,667.74

■ **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	14.97
b.	Net NPA to Net Advances	0.59

■ **Movement of Non - Performing Assets**

(Amount in Rs.)

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	1,501,651,829.09	1,630,518,015.55	(7.90)

■ **Write off of Loans and Interest Suspense**

S.N.	Borrower	Principal	Interest
1	M.R.S. Enterprises	77,681.47	-
2	Udati Enterprises P. Ltd.	1,000.00	96,287.68
3	R.J.Traders	1,000.00	81,765.01
4	Kanchan Rice & Flour Mill	5,235.59	340,938.55
5	Roshan Bajracharya	42,619.47	6,080.29
6	Bhawani Goel	89,260.02	74,851.23
7	Lok Bahadur Karki	3,185.27	-
8	Pankaj Maskey	78,365.75	40,359.87
9	Rajesh Lohani	14,360.47	19,367.88
10	Bhimsen Rai	18,443.47	29,540.61
11	RND Chemicals	309,996.00	549,114.61
12	Narayan Bahadur Rai	54,976.89	11,866.87

13	Ambika Bhandari	802	1,359.95
14	Komal Nath Shrestha	802	1,082.85
15	Bagmati Uni Dhago Katai P.L.	8786643.95	10,544,764.37
16	Entepe Food Industries P. Ltd.	13,628,919.59	6,447,078.81
17	Triveni Garments P. Ltd.	48,307,733.74	8,321,881.89
18	Balaju Apparels Pvt. Ltd.	12,815,351.00	-
19	Shree Fashion Industries	86,594.00	-
20	Dhulisati Garments Udyog	2,320,088.00	-
21	Stadard Tanning Industries	25,467,368.49	9,268,051.75
TOTAL		112,110,427.17	35,834,392.22

■ **Movements in Loan Loss Provisions and Interest Suspense**

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan Loss Provision	1,796,395,940.00	1,933,066,327.26	(7.07)
Interest Suspense	1,038,481,048.04	1,014,330,126.58	2.38

■ **Details of additional loan loss provisions**

Borrower Name	Loan Amount	Existing Category	Additional Provision (%)	Additional Amount
Mahakali Corpothene P. Ltd.	28,175,803.37	Re-structured	87.5%	24,653,827.95
Jai Matadi Washing Ind. Pvt. Ltd.	49,989,283.09	Re-structured	87.5%	43,740,622.70
Classic Casual	13,000,000.00	Re-structured	87.5%	11,375,000.00
Taparia Group	83,668,143.82	Re-structured	87.5%	73,209,625.84
Gokul Diet Food Industries	17,586,021.41	Pass	99%	17,410,446.00
Reliance Thermopoly	9,495,000.00	Doubtful	3.25%	307,500.00
Arun Vanaspati Udyog Ltd.	130,713,596.00	Re-structured	1.24%	1,625,000.30
Reliance Thermopoly				4,226,950.00
Total	332,592,135.33			176,548,972.80

■ **Investment Portfolio**

(Amount in Rs.)

Particulars	Held To Maturity	Available for Sale
Investment on Treasury Bill	1,150,551,746.50	
Investment on Bond	398,021,202.00	
Placement (USD)	99,484,772.91	
InterBank Lending	80,000,000.00	
Money at Call	1,000,000.00	
Investment on Shares		
(i) Commercial Bank		10,000,000.00
(ii) Rural Development Bank		6,500,000.00
(iii) Rural Micro-Finance Development Center		4,531,000.00
(iv) Insurance Companies		15,000,000.00
(v) Others		19,001,500.00
TOTAL	1,729,057,721.41	55,032,500.00