

STATEMENT-7

Statement on CRAR

Name Of The Bank :-

Quarter ended:

Part A - Capital Funds and Risk Assets Ratio

(Rs. In Lakh)

I	Capital Funds	
A	Tier I Capital elements	
	(a) Paid-up Capital	
	Less: Intangible assets and losses	
	Net Paid-up Capital	
	(b) Reserves & Surplus	
	1. Statutory reserves :	
	2. Capital reserves (see note below)	
	3. Other reserves	
	4. Surplus in Profit & Loss Account*	
	Total Reserves & Surplus	
	1. Total Capital Funds (a + b)	
Notes : Capital reserves representing surplus on sale of assets and held in a separate account will be included		
Revaluation reserves, 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 surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilization is defined and asset loss, if any etc.		
B	Tier II capital elements	
(i)	Undisclosed reserves	

(ii)	Revaluation reserves	
(iii)	General provisions and loss reserves #	
(iv)	Investment Fluctuation Reserves / Funds	
(v)	Hybrid debt capital instruments	
(vi)	Subordinated debts	
	Total	
	HEAD ROOM DEDUCTION	
	2. Net Supplementary Capital	
	Total (1+ 2)	
II	Risk Assets	
(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 / II x 100	

Includes General Provision on standard assets

Risk Weight Assets and Exposures(Domestic)

ASSET ITEM (i)	Book value(ii)	Margins and provisions (iii)	Book value (Net) (ii)-(iii)	Risk weight (%) (v)	Risk adjusted value (vi)
I.BALANCES					
i. Cash , Balances with RBI					
ii. Balances in current account with UCBs					
iii. Balances in current account with other banks					
II. INVESTMENTS					
i. Investment in Central Government Securities				2.5	
ii. Investment in Other Approved Securities guaranteed by Central Government				2.5	
iii. Investment in Other Approved Securities guaranteed by State Government				2.5	
iv. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by Central Govt. (include investment in Indira/Kisan Vikas Patras and investments in bonds & debentures where payment of interest and				2.5	

	repayment of principal is guaranteed by Central Govt.)				
v.	Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (include investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)			2.5 OR 100 (if State Govt. is in default)	
vi.	Investment in Other Approved Securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt./s			22.5	
vii.	Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program			22.5	
viii.	Claims on commercial banks, District Central Cooperative Banks			20	
ix.	Claims on other Urban Cooperative Banks			20	
x.	Investments in bonds issued by All India Public financial Institutions			22.5	
xi.	Investments in bonds issued by Public Financial Institutions for their Tier-II Capital			102.5	
xii.	All Other Investments			102.5	
III. LOANS AND ADVANCES					
i.	Loans guaranteed by Govt of India				
ii.	Loans guaranteed by State Govt				
iii.	Loans guaranteed by State Govts.				

	Where guarantee has been invoked and the concerned State Govt has remained in default				
iv.	Loans granted to PSUs of GOI				
v.	Others			100	
vi.	Leased Assets			100	
vii.	Advances covered by DICGC / ECGC (only for amount covered by DICGC /ECGC not for entire amount outstanding)			50	
viii.	Advances for term depots, Life policies, NSCs, Ivps and KVPs where adequate margin is available		DEFINE ADEQUATE MARGIN	0	
ix.	Loans to Staff of banks, which are fully covered by superannuation benefits and mortgage of flat / house			20	
IV. MONEY AT CALL AND SHORT NOTICE					
V. OTHER ASSETS					
Premises, furniture and fixture				100	
Other Assets					
i) Interest Due on Govt. Securities				0	
ii) Accrued Interest on CRR				0	
iii) All Other Assets				100	
VI. Market Risk on Open Positions				-	
i.	Market Risk on Foreign Exchange Open Position (For Authorised Dealers only)			100	
ii.	Market Risk on Gold Open Position			100	

OFF -BALANCE SHEET ITEMS

Credit Contingent / OBS Items	Client / Obligor or guarantor	Gross Book Exposure	Margin Provisions	& Net Exposure	CCF for Contingent	RW for Obligor	Risk Adjusted Value of Exposure
Letter of Credit (Doc)	Govt.				20	0	
	Banks				20	20	
	Others				20	100	
Total LCs							
Guarantees – Financial	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
Total Guarantees Financial							
Guarantees – Others	Govt.				50	0	
	Banks				50	20	
	Others				50	100	
Total Guarantees Others							
Acceptances & Endorsements	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
Total A&E							

TOTAL							
Undrawn Committed Credit Lines	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
TOTAL							
Transactions / Assets Sales with Recourse	Govt.				100	0	
	Banks				100	20	
	Others				100	100	
TOTAL							

Credit Contingent / OBS Items	Client / Obligor or guarantor	Gross Book Exposure	Margin & Provisions	Net Exposure	CCF for Contingent	RW for Obligor	Risk Adjusted Value of Exposure
Liability on a/c of partly paid shares							
Others							
	Govt.					0	
	Banks					20	
	Others					100	
TOTAL CONTINGENT CREDIT EXPOSURE							
Claims against bank							

not acknowledged as debt							

Part C Weighted Non Funded Exposures /Off Balance Sheet Items

Rs in lakhs

Nature of Item	Book value	Conversion factor	Equivalent value	Risk weights	Adjusted value

Note: Netting may be done only for advances collateralized by cash margins or deposits and in respect of assets where provisions for depreciation or for bad and doubtful debts

CONTRACTS AND DERIVATIVES

Item	Notional Principal Amount	Risk Adjusted Value
Forward Forex Contract		
Others		
Total		
Less Provisions		
Total for Derivatives		