

Garima Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Marg, 2079

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	59,714,451.43	58,781,539.29
b	Risk Weighted Exposure for Operational Risk	3,204,989.44	3,204,989.44
c	Risk Weighted Exposure for Market Risk	16,620.92	28,120.36
Total Risk Weighted Exposures (Before adjustments of Pillar II)		62,936,061.79	62,014,649.10
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	-
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income	-	-
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	1,258,721.24	1,195,446.97
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	629,360.62	597,723.48
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		64,824,143.64	63,807,819.55

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		6,050,342.40	6,061,979.62
a	Paid up Equity Share Capital	4,590,873.50	4,590,873.50
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	4,512.40	4,512.40
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	762,267.00	762,267.00
f	Retained Earnings	964,942.18	965,824.18
g	Un-audited current year cumulative profit/(loss)	(116,237.87)	(105,482.65)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves		
l	Other Free Reserve		
n	Less: Goodwill		
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests	123,900.00	123,900.00
r	Less: Investment in equity of institutions in excess of limits		
s	Less: Investments arising out of underwriting commitments		
t	Less: Reciprocal crossholdings		
u	Less: Purchase of land & building in excess of limit and unutilized	32,114.80	32,114.80
v	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less: Shortfall in Provision	-	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	-

(B) Supplementary Capital (Tier 2)		2,071,779.58	2,071,780
(eligible Rs. 2071182.37 thousand only)			
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt	1,000,000.00	1,000,000.00
c	Hybrid Capital Instruments		
d	General loan loss provision	1,070,195.58	1,070,195.58
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,584.00	1,584.00
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		8,121,524.77	8,133,759.20

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.33%	9.50%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.53%	12.75%