

(Proforma for Returns)
Statement of Capital Funds, Risk Assets / Exposures and Risk Asset Ratio

1. Part A - Capital Fund and Risk Assets Ratio

(₹ 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. Revaluation Reserves (refer to para 4.1 (x) of this Master Circular)		
	4. Other reserves (to be specified)		
	5. Surplus in Profit & Loss Account*		
	Total Reserves & Surplus		
	Total Capital Funds (a + b)		

Notes: Capital reserves representing surplus on sales 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 Tier I capital funds.

* In case of surplus in P & L Account [not allocated and yet to be approved by AGM] the following assumption may be made:

- (a) The current year's surplus may be notionally arrived at to the extent recommended by the BOD to be allocated among various reserves/funds and retained in business.
- (b) Where the BOD has not decided the distribution of the surplus, it may be notionally arrived at on the basis of last 3 years average.

B	Tier II capital elements		
(i)	Undisclosed reserves		
(ii)	Revaluation reserves (refer to para 4.1 (x) of this Master Circular)		
(iii)	General provisions and loss reserves #		
(iv)	Investment Fluctuation Reserves / Funds		
(v)	Hybrid debt capital instruments		
(vi)	Subordinated debts		
	Total		
	Total of I (A + B)		

Includes General Provision on standard assets (subject to restrictions)

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		

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

(₹ in lakh)

	Book Value	Risk weight	Risk adjusted value
1	2	3	4
I. CASH & BANK BALANCES			
a) Cash in hand (including foreign currency notes)			
b) Balance with banks in India			
i) Balance with RBI			
ii) Balances with banks			
1. Current account (in India and outside India)			
2. Other accounts (in India and outside India)			
3. Current Account balances with other primary co-operative banks			
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 Govt of India			
b) Claims guaranteed by State Govt			
c) Claims on public sector undertakings of Government of India			
d) Claims on PSUs of State Governments			
e) Others			
Notes: 1. Netting may be done only for advances collateralised by cash margins in deposits and in respect of assets where provisions for depreciation for bad and doubtful debts have been made.			
2. <i>Equity investments in subsidiaries, intangible assets and losses deducted from Tier I capital should be assigned zero weight</i>			
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 indicated by way of a footnote.</p> <p>** Provisions held, either general or specific, for bad and doubtful debts and standard assets may be indicated by way of footnote.</p>			

3. Part C - Weighed Non-funded Exposures / Off-Balance Sheet Items

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

S	Book Value	Conversion Factor	Equivalent Value	Risk Weight	Adjusted Value	(₹ in Lakh)

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.