

**ROYAL MONETARY AUTHORITY OF BHUTAN**



**Macro-prudential rules and  
regulations**

DISCLOSURE REQUIREMENTS

[2015]

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## ***Part 1. Introduction***

### **1.1 Short title**

1.1.1. Disclosure Requirements

### **1.2 Authorization**

1.2.1. The Royal Monetary Authority is authorized to issue this Regulation under Section 9 (h) of the RMA Act 2010 in pursuance of the objectives stated in Sections 8 (a), 8(b), 8(d) and 8(e) of the RMA Act 2010 and Section 3 (a) of the Financial Services Act 2011.

### **1.3 Application**

1.3.1. This regulation is applicable to all Banks and Other Financial Institutions (collectively referred to as “Financial Institutions” or “FIs”) which are licensed by the RMA to perform lending operations in Bhutan.

### **1.4 Definitions**

1.4.1. Terms used within this regulation are as defined below, or as stated under Prudential Regulations 2002/ Financial Services Act 2011/ Macro-prudential Rules and Regulations 2014 or as reasonably implied by contextual usage:

- i. **Tier 1 or Core Capital** refers to the sum of the following components (as defined under the Prudential Regulations, 2002, Section 6.3.1.):
  - Paid-up capital (+)
  - General Reserves (Statutory Reserves) (+)
  - Share Premium Account (+)
  - Retained Earnings (Free Reserves) (+)
  - Loss for the current year (-)
- ii. **Tier 2 or Secondary or Supplementary Capital** refers to the sum of the following components (as defined under the Prudential Regulations, 2002, Section 6.3.2.):
  - Capital Reserve (+)
  - Fixed Assets Revaluation Reserve (+)
  - Exchange Fluctuation Reserves (+)
  - Investment Fluctuation Reserve (+)
  - Research and Development Fund (+)
  - General provisions to the extent that they do not exceed more than 1.25% of the sum of risk-weighted assets (+)
  - Subordinated term debts with a minimum original maturity of at least 5 years (+)
  - Profit for the current year (+)

- iii. **The capital fund** refers to sum of Tier 1 capital and Tier 2 capital (only to the extent of 100% of the Tier 1 capital), as defined by Section 6.3 of the Prudential Regulations 2002.
- iv. **Capital Adequacy Ratio (CAR)** refers to the ratio of the financial institutions total capital fund to its risk-weighted assets plus risk weighted off balance sheet exposures as given by Section 6.4 (a) of the Prudential Regulations 2002.
- v. **Core capital adequacy ratio** refers to the ratio of the financial institution's Tier 1 capital to its risk-weighted assets and risk weighted off-balance sheet exposures as defined under Section 6.4(b) of the Prudential Regulations, 2002.
- vi. **Provisioning Coverage ratio** is as defined by Section 4.8.1 of the Macro-Prudential Rules and Regulations 2014.
- vii. **General Provisions** refer to provisioning requirements against Standard and Watch assets, as defined under Section 9.7.2 of the Prudential Regulations 2002.
- viii. **Specific Provisions** refer to loan loss provisions made against Substandard, Doubtful, and Loss assets, as specified by Section 9.7.3 of the Prudential Regulations 2002 and the RMA directive dated November 9, 2012 on "Revision of Prudential Norms".
- ix. **Interest-in-suspense account** is as defined in the RMA in Section 9.11.4 of the Prudential Regulations 2002.
- x. **Non-performing loans (NPL)** are as defined by the RMA in Section 9.5 of the Prudential Regulations 2002.
- xi. **Material (information):** Information is material if its omission or misstatement could change or influence the assessment or decision of a user relying on that information for the purpose of making economic decisions.

## ***Part 2. Statement of policy***

### **2.1 Purpose**

- 2.1.1. This regulation specifies the form and content of information that financial institutions shall disclose at regular intervals to ensure a higher degree of transparency. This would enable all stakeholders to take informed decisions with regard to their financial activities.

### **2.2 Scope**

- 2.2.1. This regulation applies to qualitative and quantitative information that shall be made available to the public by all financial institutions in the form and frequency specified by the provisions of this regulation.

### **2.3 Responsibility**

- 2.3.1. The responsibility of complying with the stipulations under this regulation and its subsequent amendments lies with the respective Board of Directors of the financial institution.

### ***Part 3. Implementation and specific requirements***

#### **3.1 General**

- 3.1.1. This regulation shall supplement the existing disclosure requirements as prescribed in Financial Services Act, 2011 (section 96); Corporate Governance Regulations, 2011 (Section 14-i) and Accounting Standards Rules for Companies in Bhutan, 2012 or any other relevant rules/guidelines/regulations.
- 3.1.2. The disclosure requirements laid down below constitute the minimum requirements. Financial Institutions shall make additional disclosures if the Board of the financial institution deems such information to be of 'material' in nature. All disclosures shall be made available on the website of the respective financial institution for public viewing.

#### **3.2 Annual Disclosures**

- 3.2.1. The annual disclosures shall comprise of all items as per Section 96 (a) of Financial Services Act, 2011 and the items specified by Section 3.2.2 and Section 3.2.3 below.
- 3.2.2. Annual **quantitative disclosures** shall include the following items:
- i. The amount of Tier 1 capital and its sub-components as given by Item 1 in Annexure.1.
  - ii. The amount of Tier 2 capital and its sub-components as given by Item 2 in Annexure.1.
  - iii. Risk weighted assets as given by Item 3 in Annexure.1.
  - iv. Capital Adequacy ratios as given by Item 4 in Annexure.1.
  - v. Loans by sectoral classification as given by Item 5 in Annexure.1.
  - vi. Gross non-performing loans by sector as given by Item 5 in Annexure.1.
  - vii. Loans by type of counter-party as given by Item 6 in Annexure.1.
  - viii. Maturity pattern of assets and liabilities (original and residual) as given in Item 7 and
  - ix. Item 8 in Annexure.1.
  - x. Exposure to interest rate risk: Assets and liabilities by time to re-pricing as given in Item 9 in Annexure.1.
  - xi. Gross and net non-performing loans by category (i.e., sub-standard, doubtful and loss loans) as on end of reporting year as given under Item 10 in Annexure.1.
  - xii. Specific provisions and interest-in-suspense against non-performing loans by category (i.e. sub-standard, doubtful and loss exposures) as on end of reporting year as given under Item 10 in Annexure.1.

- xiii. General Provisions by category (i.e., Standard and Watch exposures) as on end of reporting year as given under Item 10 in Annexure.1.
  - xiv. Equity and other investments as given under Item 11 in Annexure.1.
  - xv. Foreign exchange assets and liabilities as given under Item 12 in Annexure.1. (The disclosure will be effective upon the removal of RMA's restrictions to the banks in managing foreign exchange)
  - xvi. Geographic distribution of assets and liabilities as given under Item 13 in Annexure.1
  - xvii. Credit risk exposures covered by collateral or guarantees as given under Item 14 in Annexure.1.
  - xviii. Earnings Ratios as given under Item 15 in Annexure.1.
  - xix. Penalties imposed by the RMA on the financial institution in the past period under Item 16 in Annexure.1.
  - xx. Customer complaints received and addressed in the past period as given under Item 17 in Annexure.1.
  - xxi. Provisioning Coverage ratio, as and when it is effective as given under Item 18 in Annexure.1.
  - xxii. Concentration of deposits and advances in terms of exposure to the 10 largest borrowers and depositors as given under Item 19 in Annexure.1.
  - xxiii. Exposure to 5 largest NPL accounts as given under Item 20 in Annexure.1.
- 3.2.3. Annual **qualitative disclosures** shall at a minimum include the following items:
- i. Summary discussion of the main features of all capital components
  - ii. A discussion of the financial institution's approach to capital planning to support current and future activity
  - iii. A discussion of the financial institution's credit risk management strategy including structure and organization of the risk management function, scope and nature of risk reporting and strategies for mitigating such risk.
  - iv. Definitions of 'non-performing' loans as per RMA Regulations.
  - v. Calculation of specific provisions and general provisions.
  - vi. The Financial institution's methodology used for valuation and management of collaterals along with the different types of collateral taken by Financial Institutions.
  - vii. Financial institution's market risk management strategy including organizational structure of the risk management Department/Committee, function, scope and nature of risk reporting and strategies for mitigating such risk.

- viii. Financial institution's operational risk management strategy including organizational structure of the risk management Department/Committee, function, scope and nature of risk reporting and strategies for mitigating such risk.
- 3.2.4. The items for annual disclosures laid down under Section 3.2.2 and Section 3.2.3 are to be disclosed as 'notes to the accounts' to the annual statements published by the financial institutions.
- 3.2.5. The Annual Report containing the balance sheet, profit and loss account, cash-flow statement, auditor's report, annual return, directors' report to the Authority, notes to accounts and the disclosures made thereunder shall be made available on the financial institution's website within 6 months from the end of the financial year.
- 3.2.6. In compliance with the section 96 of Financial Services Act, 2011, balance sheet, profit and loss account, cash-flow statement, auditor's report, annual return, directors' report shall be published in at least one national newspaper.

### **3.3 Quarterly Disclosures**

- 3.3.1. The items laid down in this section shall be disclosed every quarter on the financial institution's website, within 45 days of the end of a quarter.
- 3.3.2. The Audit Committee of the financial institution shall validate the disclosures made on a quarterly basis.
- 3.3.3. Quarterly disclosures shall at a minimum include the following items:
  - i. The amount of Tier 1 capital and its sub-components as given by Item 21 in Annexure.2.
  - ii. The amount of Tier 2 capital and its sub-components as given by Item 22 in Annexure.2.
  - iii. Risk weighted assets as given by Item 23 in Annexure.2.
  - iv. Capital Adequacy ratios as given by Item 24 in Annexure.2.
  - v. Loans by sectoral classification as given by Item 25 in Annexure.2.
  - vi. Gross non-performing loans by sector as given by Item 25 in Annexure.2.
  - vii. Loans by type of counter-party as given by Item 26 in Annexure.2.
  - viii. Maturity pattern of assets and liabilities (original and residual) as given in Item 27 and
  - ix. Item 28 in Annexure.2.
  - x. Gross and net non-performing loans by category (i.e., sub-standard, doubtful and loss loans) as on end of reporting quarter as given under Item 29 in Annexure.2.
  - xi. Specific provisions and interest-in-suspense against non-performing loans by category (i.e. sub-standard, doubtful and loss exposures) as on end of reporting quarter as given under Item 29 in Annexure.2.

- xii. General Provisions by category (i.e., Standard and Watch exposures) as on end of reporting quarter as given under Item 29 in Annexure.2.
- xiii. Equity and other investments as given under Item 30 in Annexure.2.
- xiv. Geographic distribution assets and liabilities as given under Item 31 in Annexure.2.
- xv. Credit risk exposures covered by collateral or guarantees as given under Item 32 in Annexure.2.

## ***Part 4. Corrective measures***

### **4.1 Corrective measures and sanctions**

- 4.1.1. Financial institutions subject to this regulation as detailed above shall comply with the same. If a financial institution fails to comply with the regulation and reporting requirements, the RMA may take any one or more of the appropriate corrective measures or/and impose any penalties.
- 4.1.2. In alignment with extant statutory provisions, the corrective measures and sanctions may include, but are not limited to any of the following:
  - i. Issue of a formal warning to the financial institution;
  - ii. Impose a fine of Nu.5000 per day until such time the non-compliance is rectified
  - iii. Agreements for undertaking remedial measures, including those limiting the operations of the institution engaged in financial services;
  - iv. Restrict distribution of dividends;
  - v. Suspend access to credit facilities of the RMA;
  - vi. Suspend temporarily or permanently officers or directors from duties in the financial institutions;
  - vii. Revoke the license to operate.

## ***Part 5. Effective date***

### **5.1 Effective date**

- 5.1.1. This regulation shall come into effect on July 2015.
- 5.1.2. The above guidelines shall be applicable on and after December 2015.

## ***Annexure.1      Formats for Annual Disclosures<sup>1</sup>***

### **Item 1: Tier 1 Capital and its sub-components**

<b>S. No</b>		<b>Current Period</b>	<b>Corresponding Period of Previous Year (COPPY)</b>
<b>1.</b>	<b>Total Tier 1 Capital</b>		
a.	Paid-Up Capital		
b.	General Reserves		
c.	Share Premium Account		
d.	Retained Earnings		
<i>Less:-</i>			
e.	Losses for the Current Year		

### **Item 2: Tier 2 Capital and its sub-components**

<b>S.no.</b>		<b>Current Period</b>	<b>COPPY</b>
<b>1.</b>	<b>Tier II Capital</b>		
a.	Capital Reserve		
b.	Fixed Assets Revaluation Reserve		
c.	Exchange Fluctuation Reserve		
d.	Investment Fluctuation Reserve		
e.	Research and Development Fund		
f.	General Provision		
g.	Capital Grants		
h.	Subordinated Debt		
i.	Profit for the Year		

<sup>1</sup> All items to be reported in 000' Ngultrum

**Item 3: Risk weighted assets (Current Period and COPPY<sup>2</sup>)<sup>3</sup>**

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1.	Zero-Risk Weighted Assets			
2.	20% Risk Weighted Assets			
3.	50% Risk Weighted Assets			
4.	100% Risk Weighted Assets			
5.	150% Risk weighted Assets			
6.	200% Risk Weighted Assets			
7.	250% Risk weighted Assets			
8.	300% Risk Weighted Assets			
<u>Grand Totals</u>				

**Item 4: Capital Adequacy ratios**

S.no.		Current Period	COPPY
1.	Tier 1 Capital		
a.	<i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i>		
b.	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		
2.	Tier 2 Capital		
3.	Total qualifying capital		

<sup>2</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>3</sup> (i) This format is subject to change in line with a change in Form M12 of the monthly returns submitted by financial institutions to the RMA. (ii) In case of sector-specific risk-weights, loans to different sectors having the same risk weight can be summed together and reported under one risk weight heading. For example, if housing and transport loans are to receive the same 150% risk weight, then loans to the two sectors may be added together and reported as part of 'Loans and Advances' under the 150% risk-weight category.

<b>S.no.</b>		<b>Current Period</b>	<b>COPPY</b>
4.	Core CAR		
a.	<i>Of which CCyB (if applicable) expressed as % of RWA</i>		
b.	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		
5.	CAR		
6.	Leverage ratio		

**Item 5: Loans and NPL by Sectoral Classification<sup>4</sup>**

<b>S.no</b>	<b>Sector</b>	<b>Current Period</b>		<b>COPPY</b>	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture				
b.	Manufacturing/Industry				
c.	Service & Tourism				
d.	Trade & Commerce				
e.	Housing				
f.	Transport				
g.	Loans to Purchase Securities				
h.	Personal Loan				
i.	Education Loan				
j.	Loan Against Term Deposit				

<sup>4</sup> The sectoral classification may be subject to change as directed by RMA time to time.

k.	Loans to FI(s)				
l.	Infrastructure Loan				
m.	Staff loan (incentive)				
n.	Loans to Govt. Owned Corporation				
o.	Consumer Loan (GE)				

**Item 6: Loans (Over-drafts and term loans) by type of counter-party**

S.no	Counter-party	Current Period	COPPY
<b>1.</b>	<b>Overdrafts</b>		
a.	Government		
b.	Government Corporations		
c.	Public Companies		
d.	Private Companies		
e.	Individuals		
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		
<b>2.</b>	<b>Term Loans</b>		
a.	Government		
b.	Government Corporations		
c.	Public Companies		
d.	Private Companies		
e.	Individuals		
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		

**Item 7: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY<sup>5</sup>)<sup>6</sup>**

As of period ending __,	On Demand	1-30 days	31 to 90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand								
Govt. Securities								
Investment securities								
Loans & advances to banks								
Loans & advances to customers								
Other assets								
<b>TOTAL</b>								
Amounts owed to other banks								
Demand deposits								
Savings deposits								
Time deposits								
Bonds & other negotiable instruments								
Other liabilities								
<b>TOTAL</b>								
<b>Assets/Liabilities</b>								
<b>Net Mismatch in each Time Interval</b>								
<b>Cumulative Net Mismatch</b>								

<sup>5</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>6</sup> This format is subject to change in line with changes in RMA liquidity Management Framework

**Item 8: Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)<sup>7</sup><sup>8</sup>**

As of period ending __,	On Demand	1-30 days	31 to 90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand								
Govt. Securities								
Investment securities								
Loans & advances to banks								
Loans & advances to customers								
Other assets								
<b>TOTAL</b>								
Amounts owed to other banks								
Demand deposits								
Savings deposits								
Time deposits								
Bonds & other negotiable instruments								
Other liabilities								
<b>TOTAL</b>								
<b>Assets/Liabilities</b>								
<b>Net Mismatch in each Time Interval</b>								
<b>Cumulative Net Mismatch</b>								

<sup>7</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>8</sup> This format is subject to change in line with changes in RMA Liquidity Management Framework

**Item 9: Assets and Liabilities by time-to-re-pricing (Current Period and COPPY<sup>9</sup>)**

As of period ending __	Time to re-pricing				Non-interest bearing	Total
	0-3 Months	3- 6 Months	6-12 months	More than 12 months		
<b>Assets</b>						
Cash and Balances with Banks						
Treasury Bills						
Loans and Advances						
Investment securities						
Other Assets						
Total financial assets						
<b>Liabilities</b>						
Deposits						
Borrowings						
Other Liabilities						
Total financial liabilities						
Total interest Re-pricing gap						

**Item 10: Non performing Loans and Provisions**

		Current Period	COPPY
1.	<b>Amount of NPLs (Gross)</b>		
a.	Substandard		
b.	Doubtful		

<sup>9</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

c.	Loss		
2.	<b>Specific Provisions</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
3.	<b>Interest-in-Suspense</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
4.	<b>Net NPLS</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
5.	<b>Gross NPLs to Gross Loans</b>		
6.	<b>Net NPLs to Net loans</b>		
7.	<b>General Provisions</b>		
a.	Standard		
b.	Watch		

**Item 11: Assets and Investments**

S.no	Investment	Current Period	COPPY
1.	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities		

b.	RGOB Bonds/Securities		
c.	Corporate Bonds		
d.	Others		
	<b>Sub-total</b>		
<b>2.</b>	<b>Equity Investments</b>		
e.	Public Companies		
f.	Private Companies		
g.	Commercial Banks		
h.	Non-Bank Financial Institutions		
<i>Less</i>			
i.	Specific Provisions		
<b>3.</b>	<b>Fixed Assets</b>		
j.	Fixed Assets (Gross)		
<i>Less</i>			
k.	Accumulated Depreciation		
l.	Fixed Assets (Net Book Value)		

**Item 12: Foreign exchange assets and liabilities (Current Period and COPPY<sup>10</sup>)**

CURRENCY	Liquid Foreign Currency Holdings (Up to one week)			Long Term Foreign Currency Holdings (More than one week)			Nu. In millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	OVERALL NET POSITION	Overall Net Position* / Core Capital
	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7 = 3 + 6	8
Currency 1								
Currency 2								
Currency 3								

<sup>10</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

Currency 4								
Currency 5								

**Item 13: Geographical Distribution of Exposures**

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks						
Time deposits held with other banks						
Borrowings						

**Item 14: Credit Risk Exposures by collateral**

S. No	Particular	Current Period	COPPY
1.	Secured Loans		
a.	Loans secured by physical/ real estate collateral		
b.	Loans secured by financial collateral		
c.	Loans secured by guarantees		
2.	Unsecured Loans		
3.	Total Loans		

**Item 15: Earnings Ratios (%)**

S. no	Ratio	Current Period	COPPY

1.	Interest Income as a percentage of Average Assets <sup>11</sup>		
2.	Non-interest income as a percentage of Average Assets		
3.	Operating Profit as a percentage of Average Assets		
4.	Return on Assets		
5.	Business (Deposits plus advances) per employee		
6.	Profit per employee		

**Item 16: Penalties imposed by the RMA in the past period**

S.No	Current Period (year for which the disclosure is being made)	Corresponding period of the previous year (COPPY)		
	Reason for Penalty Imposed	Penalty Imposed*	Reason for Penalty Imposed	Penalty Imposed*

\*In case a monetary penalty was imposed, please report in Nu.

**Item 17: Customer Complaints**

S. No	Particular	Current Period	COPPY
1.	No. of complaints pending at the beginning of the year		
2.	No. of complaints received during the year		
3.	No. of complaints redressed during the year		
4.	No. of complaints pending at the end of the year		

<sup>11</sup> **Average Assets** is the average of the total assets at the beginning and closing of a particular accounting period

**Item 18: Provisioning Coverage Ratio**

Year	Gross NPL	Additional NPL	Additional specific provisions	Additional Interest-in-suspense A/C	Required PCR (60% of Additional NPL)	Accretion to the buffer	Countercyclical provisioning buffer (Stock)
1	2	3	4	5	6= (60%* Col. 3)	7 = (6-5-4)	8
COPPY							
Current Year							

**Item 19: Concentration of Credit and Deposits**

S. No	Particular	End of Current Period	COPPY
1.	Total loans to 10 largest borrowers		
2.	<i>As % of total Loans</i>		
3.	Total deposits of the 10 largest depositors		
4.	<i>As % of total deposits</i>		

**Item 20: Exposure to 5 Largest NPL accounts**

S. No	Particular	End of Current Period	COPPY
1.	Five largest NPL accounts		
2.	<i>As % of total NPLs</i>		

## Annexure.2 Format for Quarterly Disclosures

### Item 21: Tier 1 Capital and its sub-components

S. No		Current Period	Corresponding Period of Previous Year (COPPY)
1.	<b>Total Tier 1 Capital</b>		
a.	Paid-Up Capital		
b.	General Reserves		
c.	Share Premium Account		
d.	Retained Earnings		
<i>Less:-</i>			
e.	Losses for the Current Year		

### Item 22: Tier 2 Capital and its sub-components

S.no.		Current Period	COPPY
1.	<b>Tier II Capital</b>		
a.	Capital Reserve		
b.	Fixed Assets Revaluation Reserve		
c.	Exchange Fluctuation Reserve		
d.	Investment Fluctuation Reserve		
e.	Research and Development Fund		
f.	General Provision		
g.	Capital Grants		
h.	Subordinated Debt		

### Item 23: Risk weighted exposure table (Current Period and COPPY<sup>12</sup>)<sup>13</sup>

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Component
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<sup>12</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>13</sup> This format is subject to change in line with a change in Form M12 of the monthly returns submitted by financial institutions to the RMA

1.	Zero-Risk Weighted Assets			
2.	20% Risk Weighted Assets			
3.	50% Risk Weighted Assets			
4.	100% Risk Weighted Assets			
5.	150% Risk Weighted Assets			
6.	200% Risk Weighted Assets			
7.	250% Risk Weighted Assets			
8.	300% Risk Weighted Assets			
Grand Totals				

**Item 24: Capital Adequacy ratios**

S.no.		Current Period	COPPY
1.	Tier 1 Capital		
a.	<i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i>		
b.	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		
2.	Tier 2 Capital		
3.	Total qualifying capital		
4.	Core CAR		
a.	<i>Of which CCyB (if applicable) expressed as % of RWA</i>		
b.	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
i.	<i>Sector 1</i>		
ii.	<i>Sector 2</i>		
iii.	<i>Sector 3</i>		

S.no.		Current Period	COPPY
5.	CAR		
6.	Leverage ratio		

**Item 25: Loans and NPL by Sectoral Classification**

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture				
b.	Manufacturing/Industry				
c.	Service & Tourism				
D	Trade & Commerce				
e.	Housing				
f.	Transport				
g.	Loans to Purchase Securities				
h.	Personal Loan				
i.	Education Loan				
j.	Loan Against Term Deposit				
k.	Loans to FI(s)				
l.	Infrastructure Loan				
m.	Staff loan (incentive)				
n.	Loans to Govt. Owned Corporation				
o.	Consumer Loan (GE)				

**Item 26: Loans (Over-drafts and term loans) by type of counter-party**

S.no	Counter-party	Current Period	COPPY
<b>1.</b>	<b>Overdrafts</b>		
a.	Government		
b.	Government Corporations		
c.	Public Companies		
d.	Private Companies		
e.	Individuals		
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		
<b>2.</b>	<b>Term Loans</b>		
a.	Government		
b.	Government Corporations		
c.	Public Companies		
d.	Private Companies		
e.	Individuals		
f.	Commercial Banks		
g.	Non-Bank Financial Institutions		

**Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY<sup>14</sup>)<sup>15</sup>**

As of period ending __	On Demand	1-30 days	31 to 90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
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<sup>14</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>15</sup> This format is subject to change in line with changes in RMA Liquidity Management Framework

Cash in hand								
Govt. Securities								
Investment securities								
Loans & advances to banks								
Loans & advances to customers								
Other assets								
<b>TOTAL</b>								
Amounts owed to other banks								
Demand deposits								
Savings deposits								
Time deposits								
Bonds & other negotiable instruments								
Other liabilities								
<b>TOTAL</b>								
<b>Assets/Liabilities</b>								
<b>Net Mismatch in each Time Interval</b>								
<b>Cumulative Net Mismatch</b>								

**Item 28: Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY<sup>16</sup>)<sup>17</sup>**

As of period ending __,	On Demand	1-30 days	31 to 90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand								
Govt. Securities								
Investment securities								
Loans & advances to banks								
Loans & advances to customers								
Other assets								
<b>TOTAL</b>								
Amounts owed to other banks								
Demand deposits								
Savings deposits								
Time deposits								
Bonds & other negotiable instruments								
Other liabilities								
<b>TOTAL</b>								
<b>Assets/Liabilities</b>								
<b>Net Mismatch in each Time Interval</b>								
<b>Cumulative Net Mismatch</b>								

<sup>16</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>17</sup> This format is subject to change in line with changes in RMA Liquidity management framework

**Item 29: Non performing Loans and Provisions**

		<b>Current Period</b>	<b>COPPY</b>
1.	<b>Amount of NPLs (Gross)</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
2.	<b>Specific Provisions</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
3.	<b>Interest-in-Suspense</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
4.	<b>Net NPLS</b>		
a.	Substandard		
b.	Doubtful		
c.	Loss		
5.	<b>Gross NPLs to Gross Loans</b>		
6.	<b>Net NPLs to Net loans</b>		
7.	<b>General Provisions</b>		
a.	Standard		

b.	Watch		
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**Item 30: Assets and Investments**

S.no	Investment	End of Current Period	COPPY
<b>1.</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities		
b.	RGOB Bonds/Securities		
c.	Corporate Bonds		
d.	Others		
	<b><i>Sub-total</i></b>		
<b>2.</b>	<b>Equity Investments</b>		
a.	Public Companies		
b.	Private Companies		
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
	<i>Less</i>		
e.	Specific Provisions		
<b>3.</b>	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)		
	<i>Less</i>		
b.	Accumulated Depreciation		
c.	Fixed Assets (Net Book Value)		

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY

Demand deposits held with other banks						
Time deposits held with other banks						
Borrowings						

**Item 32: Credit Risk Exposure by collateral**

S. No	Particular	Current Period	COPPY
1.	Secured Loans		
a.	Loans secured by physical/ real estate collateral		
b.	Loans secured by financial collateral		
c.	Loans secured by guarantees		
2.	Unsecured Loans		
3.	Total Loans		