

THE BELAGAVI DISTRICT CENTRAL COOPERATIVE BANK LTD.

ANNEX IV

PRUDENTIAL NORMS

**Statement of Capital Funds, Risk Assets/Exposures and Risk Asset Ratio
Annual as on 31st. March 2018**

Part A - Capital Funds and Risk Assets Ratio		(Rs. lakh)
I.	Capital Funds	
A.	Tire I capital elements	
a.	Paid up capital	12803.14
	Less : Intangible assets and losses & shortfall in provisions	0.00
	Total :	12803.14
b.	Reserves & Surplus	
	i. Statutory reserves	5464.70
	ii. Capital reserves	0.00
	iii. Other reserves (A.C.S.F.)	5428.24
	iv. Surplus in Profit & Loss Account	2052.82
	Total :	12945.76
	Total of (A) Tire I Capital elements :	25748.90
B.	Tire II capital elements	
	i. Undisclosed reserves	0.00
	ii. Revaluation reserves	0.00
	iii. General provisions and loss reserves	9683.27
	iv. Investment fluctuation reserves/funds	334.12
	Total of (B) Tire-II Capital elements :	10017.39
	1.25% of Total weighed Risk Assets (i.e. 1.25% of 201795.72 lakhs)	2681.11
C	Total of Tire I & II or 1.25% of weighted Risk Assets which ever is less.	28430.01
II.	Risk Assets	
a.	Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part 'B')	214453.79
b.	Adjusted value of non - funded and off Balance Sheet items (to tally with Part 'C')	35.32
c.	Total risk-weighted assets (a+b)	214489.11
III.	Percentage of capital funds to risk-weighted assets [C/II]	13.25

Dy. General Manager
(Accounts & Branches)

Chief Executive Officer



For ANAND AMARNATH & ASSOCIATES
Chartered Accountants

(ANAND SHENOY)
Partner M. No. : 021977