

THE HISAR CENTRAL COOPERATIVE BANK LTD. HISAR

Calculation of Capital to Risk weighted Assets Ratio (CRAR) after infusion of funds

A. Calculation of Risk Weighted Assets (Amount in lacs)

Sr. No.	Particulars	Amount	Risk	Risk Weighted
1	Cash in Hand	1,729.12	0	-
2	Balances with State Bank of India			
A	In Current Account	2432.33	20%	486.47
3	Balances with Other Banks			-
A	In Current Account	1,118.08	20%	223.62
B	In Savings Bank Account		20%	-
C	Others(Money Call)		20%	-
4	Investments			
A	Government Securities	20,237.48	2.50%	505.94
B	in Other Approved Securities		22.50%	-
C	Claim on commercial bank Fixed Deposits with SCB/ Other banks	5,699.00	22.5%	1,282.28
D	Other investment	1,569.70	102.50%	1,608.94
5	Loans & Advances			
A	Loan and Adv. Including Bill Purchased and Discount	1,24,638.09	100%	1,24,638.09
B	Consumer Loan	3,020.55	125%	3,775.69
D	Loan against Deposit	625.30	0%	-
E	Loans to Staff covered by mortgage /superannuation benefits	1,491.13	20%	298.23
6	Fixed Assets			
A	Premises ,Furniture & Fixtures, Banking Counter, Computers & Electrical Installations	1,544.13	100%	1,544.13
7	Other Assets			
A	Interest recoverable		20%	-
B	Interest subvention claim recoverable from NABARD		0%	-
C	Interest Recoverable from Govt Securities		0%	-
D	All Other Assets	3,261.72	100%	3,261.72
	Total Risk weighted assets*	1,67,366.64		1,37,625.09

*Total Assets exclude the contra adjustment entries in balance sheet as on 31.03.2025



B. Calculation of Capital Fund

(Amount in lacs)

	Particulars	Amount	Amount
1	Tier 1 Capital elements		
A	Paid-up Share capital	7,982.25	/
B	Statutory Reserve	254.52	/
C	Capital Reserve	0	
D	Capital Convertible Bond	1787.35484	
E	Other Disclosed Free Reserve	529.55	/
F	IPDI	1583.05	/
G	Undistributed Profit	881.31	/
H	Less: Intangible Assets & Loss	-	
I	Less:- interest disallowed as suggested by auditor	-	
	Total of Tier I Capital		13018.04
2	Tier 2 Capital elements		
A	Undisclosed Reserves/LTD	-	
B	Revaluation Reserve	617.79	
C	General Provision & Loss Provision	0.00	
D	Standard Assets Provision (including excess provision of NPA)	601.01	
E	Subordinated debts	1546.95	
	Total of Tier 2 Capital		2765.75
3	Grand Total (Tier 1 & Tier 2)		15783.79
4	Risk Assets		
A	Adjusted value of funded risk assets and balance sheet items (Part B)	1,37,625.09	
B	Adjusted value of non funded risk assets and balance sheet items (Part B)	-	
5	Total Risk Weighted Assets		137625.09
6	% of capital funds to risk weighted assets		11.47%

