



KAMCO BANK

Kashmir Mercantile Cooperative Bank
H.O. Tehsil Road Sopore - 193201 Kashmir J&K
Ph-01954-221307 221360 info@kamcobank.com

Statement of Capital Funds, Risk Assets Exposure and Risk Assets Ratio

PART - A

Capital Fund and Risk Assets Ratio as on 31-03-2025

Amt in 000

I- Capital Funds

| | | |
|-----|---|--------------|
| (A) | Tier-I Capital Funds | |
| | (i) Capital | |
| | 1- Paid up capital | 33929 |
| | 2- Less losses | 0 |
| | Net paid up capital | 33929 |
| | (ii) Reserves and Surplus | |
| | 1- Statutory Reserves | 11282 |
| | 2- Building Fund | 4554 |
| | 3- Surplus in P/L A/c | 1902 |
| | Total Reserves & Surplus | 17738 |
| | Total of (A) Capital Funds (i+ii) | 51667 |
| (B) | Tier-II Capital Elements | |
| | (i) Provision towards Std. Assets | 1617 |
| | (ii) Investment Fluctuation Reserve | 650 |
| | Total of (B) Capital Elements (i+ii) | 2267 |
| | Total Capital (A+B) | 53934 |

II- Risk Assets

| | | |
|-----|---|------------------|
| (A) | Adjustment value of funded risk assets, Bal Sheet items | 362228.48 |
| (B) | Adjustment value of non-funded & Off-Bal Sheet items | 0.00 |
| | Total Risk Weighted Assets (A+B) | 362228.48 |

III- Percentage of Capital to Risk Asset Ratio (CRAR)

14.89%

Chief Manager IT

Chief Manager Audit

Managing Director

Statutory Auditor





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PART - B

Risk Weighted Assets and Exposure (Figures as on 31-03-2025)

| ASSET ITEM | BOOK VALUE | MARGIN /PROVISION | NET BOOK VALUE | RISK WEIGHT % | RISK ADJ VALUE |
|-----------------------------|------------------|-------------------|----------------|---------------|------------------|
| Amount in 000 | | | | | |
| 1- BALANCES | | | | | |
| i) CASH | 6379.00 | 0 | 6379 | 0 | 0.00 |
| ii) CA WITH BANKS | 44105.00 | 0 | 44105 | 20 | 8821.00 |
| 2- INVESTMENTS | | | | | |
| i) GOVT. SEC | 200001.00 | 0 | 200001.00 | 2.5 | 5000.03 |
| ii) FD's WITH BANKS | 114326.00 | 0 | 114326 | 20 | 22865.20 |
| 3- LOANS & ADV | 414208.00 | | | | |
| i) LOAN AGN TD's | 31158.00 | 0 | 31158 | 0 | 0.00 |
| ii) CONSUMER LOAN | 31609.00 | 0 | 31609 | 125 | 39511.25 |
| iii) HL INDIVIDUALS | 26984.00 | 0 | 26984 | 50 | 13492.00 |
| iv) HL IND above 30 k | 5140.00 | 0 | 5140 | 75 | 3855.00 |
| iv) STAFF Loans | 48485.00 | 0 | 48485.00 | 20 | 9697.00 |
| v) OTHER LOANS | 270832.00 | 15630 | 255202 | 100 | 255202.00 |
| 4- PREMISES, F&F | 3785.00 | 0 | 3785 | 100 | 3785.00 |
| 5- INTT ACRUED GS/FD | 6167.00 | 0 | 6167 | 0 | 0.00 |
| 6- ALL OTHERS | 4550.00 | 0 | 4550 | 0 | 0.00 |
| | 793521.00 | 15630 | 777891 | | 362228.48 |


Chief Manager IT


Chief Manager Audit


Managing Director




Statutory Auditor

