



BANKING COMPANIES

Student
Notes

CAPITAL ADEQUACY RATIO

Banks increase their risk base because they make investment and also give loans. Hence, in order to cover this risk they should have a sufficient Capital Base.

Capital Adequacy Ratio = 9% of Risk Weighted Assets

$$9\% = \frac{\text{Capital [Tier 1+Tier 2]}}{\text{Risk Weighted Assets}} \times 100$$

Calculation of Capital

Tier 1:-

1. Paid up Capital
2. Statutory Reserves
3. Free Reserves including Securities Premium.
4. Capital Reserve realized from Sale of Assets [Cash]

Tier 2:-

Revaluation Reserve ; after deducting 55% thereof.

Calculation of Risk Weighted Assets

Particular	Risk weights(%)	RWA
1. Balance of Cash.(e.g 50)	0	Nil
2. Balance with RBI.(e.g.90)	0	Nil
3. Investment in Government Securities.(e.g.50)	0	Nil
4. Loans & Advances to Government.(e.g.200)	0	Nil
5. Balance with other bank.(e.g. 30)	20	6
6. Other Investment.(e.g. 120)	100	120
7. Other Loans & Advances.(e.g.60)	100	60
8. Premises, Furnitures & fixtures etc.(e.g 200)	100	200
9. Off Balance Sheet Items : e.g. Guarantees, letter of credit.(5)	100	5
10. Exposure to Real Estate(e.g. 120)	150	180

Total RWA:- 571

CA Tejas Suchak



Chapter 3 Banking Services Approximately 15 Days

Michael Hoelscher



Chapter 3 Banking Services Approximately 15 Days:

Decoding **Chapter 3 Banking Services Approximately 15 Days**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Chapter 3 Banking Services Approximately 15 Days**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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