

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	Nil	
c	Other Location	Nil	Nil	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	Nil	
c	Other Location	Nil	Nil	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b>
		<b>Cash</b>		<b>Cash</b>
a	head office	Nil	Nil	Nil
b	Main Branches	Nil	Nil	Nil
c	Other Location	Nil	Nil	Nil

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1		
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			9		
			(ii) Non-Banking Duties					

**C :**  
Nil

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Not Applicable	Not Applicable	
b	Main Branches	Not Applicable	Not Applicable	
c	Other Location	Not Applicable	Not Applicable	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Not Applicable	Not Applicable	
b	Main Branches	Not Applicable	Not Applicable	
c	Other Location	Not Applicable	Not Applicable	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b>
a	head office	Not Applicable	Not Applicable	Not Applicable
b	Main Branches	Not Applicable	Not Applicable	Not Applicable
c	Other Location	Not Applicable	Not Applicable	Not Applicable

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administrat ion Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1		
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			5		
			(ii) Non-Banking Duties					

<b>Section C :</b>
<b>Claims</b>
Nil

**Value at RISK**

I	State MAXIMUM value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest		
a	head office	Nil	Nil		
b	Main Branches	Nil	Nil		
c	Other Location	Nil	Nil		
II	MAXIMUM amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location		
a	head office	Nil	Nil		
b	Main Branches	Nil	USD 31,000		
c	Other Location	Nil	USD 31,000		
III	MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time	by armoured motor vehicles		by Messengers	
		Securities	Cash	Securities	Cash
a	head office	Nil	Nil	Nil	Nil
b	Main Branches	Nil	Nil	Nil	Nil
c	Other Location	Nil	Nil	Nil	Nil

SECTION B - STAFF AND LOCATIONS									
I	State the number of Directors (Salaried and Permanent only)			Not applicable					
II	State the numbers falling in of the following categories			Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
(a)	Number of Locations						1		
(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows			(i) Banking Duties			18		
				(ii) Non-Banking Duties			1		

Section C : Claims			
Date Discovered	Location	Nature of Loss	Amount Actual or Estimate
22.01.2016	Hong Kong	Borrower M/s Glints Global Ltd - Drawing and discounting of bill on a buyer whose credit limit was cancelled by insurance company(COFACE)	USD 0.712 Million (Total outstanding in NPA a/c - USD 3.896 Mio(Rs.2649.28 Lac))

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	GBP 1,000,000	
c	Other Location	Nil	GBP 750,000	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	GBP 1,000,000	
c	Other Location	Nil	GBP 750,000	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b>
				<b>Cash</b>
a	head office			
b	Main Branches		GBP 750,000 (Cash & Negotiable Securities)	GBP 750,000 (Cash & Negotiable Securities)
c	Other Location		GBP 500,000 (Cash & Negotiable Securities) each* 7 branches	GBP 500,000 (Cash & Negotiable Securities) each*7 branches

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations			1	1	7	0
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties		18	35	80	
			(ii) Non-Banking Duties		2	4	7	

Section C : Claims			
Date Discovered	Location	Nature of Loss	Amount Actual or Estimated in Fijian Dollar
21.08.2013	LABASA	ATM CASH	105,080.00
16.12.2014	LABASA	FUND MISAPPROPRIATION	117,852.39
13.11.2014	BA	FUND MISAPPROPRIATION	31,620.00
01.07.2015	RAKIRAKI	FUND MISAPPROPRIATION	130,063.72
20.04.2017	LAUTOKA	Robbery while cash refilling in ATM	120,000.00

Value at RISK

I	State MAXIMUM value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest		
a	head office				
b	Main Branches	USD 0.24 Millions	USD 2,500.00		
c	Other Location				
II	MAXIMUM amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location		
a	head office				
b	Main Branches-OBU NASSAU	USD 2,500.00	USD 2,500.00		
c	Other Location				
III	MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time	by armoured motor vehicles		by Messengers	
		Securities	Cash	Securities	Cash
a	head office				
b	Main Branches-OBU NASSAU				USD 2,500.00
c	Other Location				

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1		
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			5		
			(ii) Non-Banking Duties					

Section C : Claims
NIL



**Value at RISK**

I	State MAXIMUM value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest		
a	head office	Nil	Nil		
b	Main Branches	Nil	Nil		
c	Other Location	Nil	Nil		
II	MAXIMUM amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location		
a	head office	Nil	Nil		
b	Main Branches Dubai, Deira, Sharjah, Abu Dhabi	GBP 5,216,049	GBP 3,583,862		
c	Other Location Ras Al Khaimah, Alain	GBP 1,043,210	GBP 511,980		
III	MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time	by armoured motor vehicles		by Messengers	
		Securities	Cash	Securities	Cash
a	head office	Nil	Nil	Nil	Nil
b	Main Branches Dubai, Deira, Sharjah, Abu Dhabi	Nil	GBP 5,216,049	Nil	Nil
c	Other Location Ras Al Khaimah, Alain	Nil	GBP 1,043,210	Nil	Nil

II MAXIMUM amount of cash holding at the branches	
Name of the Branch	Amount in GBP
Dubai	3,233,950
Deira	2,295,061
Sharjah	1,251,852
Abudhabi	1,356,173
Ras Al Khaimah	417,284
Al Ain	521,605

SECTION B - STAFF AND LOCATIONS										
	I State the number of Directors (Salaried and Permanent only)			Not applicable						
	II State the numbers falling in of the following categories			Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents	
	(a)	Number of Locations			1	0	0	4	2	0
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows			(i) Banking Duties					
					(ii) Non-Banking Duties					

Section C : Claims			
Date Discovered	Location	Nature of Loss	Amount Actual or Estimate
Feb-11	Deira	Financial Loss	INR 18,791,000
Feb, 2011	Deira	Financial Loss	INR 18,791,000
July, 2012	Sharjah	Financial Loss	INR 9,413,000
28-Feb-13	Dubai Main	Financial Loss	INR 20,227,000
May, 2013	Sharjah	Financial Loss	INR 6,204,000
Mar, 2014	Abu Dhabi	Financial Loss	INR 305,000
Sept, 2014	Dubai Main	Financial Loss	INR 2,064,000
Oct-14	Abu Dhabi	Financial Loss	INR 1,680,000
24-Jan-16	Dubai	Financial Loss	INR 559,000
29-Mar-16	Abu Dhabi	Financial Loss	INR 145,000
31-Mar-16	Dubai	Financial Loss	INR 2,365,000
13-May-16	Dubai	Financial Loss	INR 77,000
7-Aug-16	Dubai	Financial Loss	INR 66,000
9-Apr-16	Rasal Khemiah	Financial Loss	INR 1,764,000
24-Apr-17	Sharjah	Financial Loss	INR 5,906,000
21-Jan-17	Sharjah	Financial Loss	INR 10,043,000
12-Jul-15	Dubai	Financial Loss	INR 45,000



Value at RISK

<b>I</b>	State <b>MAXIMUM</b> value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest	
a	head office	Nil	Nil	
b	Main Branches	Nil	Nil	
c	Other Location	Nil	Nil	
<b>II</b>	<b>MAXIMUM</b> amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location	
a	head office	Nil	Nil	
b	Main Branches	GBP 0.25 MN	GBP 0.50 MN	
c	Other Location	Nil	Nil	
<b>III</b>	<b>MAXIMUM</b> amount of cash and bearer and negotiable securities in transit at any one time	<p style="text-align: center;"><b>by armoured motor vehicles</b>                      <b>by Messengers</b></p>		
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b> <b>Cash</b>
a	head office	Nil	Nil	Nil      Nil
b	Main Branches	GBP 0.50 MN		
c	Other Location	Nil	Nil	Nil      Nil

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1		
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			21		
			(ii) Non-Banking Duties					

Section C : Claims
Nil

**Value at RISK UK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Nil	Nil	
b	Main Branches	GBP 20,000,000	Nil	
c	Other Location	GBP 12,300,000	Nil	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	GBP 500,000	
c	Other Location	Nil	GBP 4,500,000	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b> <b>Cash</b>
a	head office	Nil	Nil	Nil      Nil
b	Main Branches	Nil	Nil	GBP 20,000,000      GBP 67,000
c	Other Location	Nil	Nil	GBP17,250,000      GBP 2,000,000

**SECTION B - STAFF AND LOCATIONS**

		Not applicable					
I	State the number of Directors (Salaried and Permanent only)						
II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
(a)	Number of Locations				1	9	
(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties	5	42	36	53	
		(ii) Non-Banking Duties			1		

## Section C : Claims

Date of Discovered	Location	Brief Particulars	Amount actual or Estimated
27/01/2017	Aldgate	<p>On 01.12.2016 our Aldgate Branch received instruction from customer via courier to pre-pay his FD of (GBP 92,365.00 and credit the amount in their SB account no. 94010191002595 and further transfer an amount of GBP 50,000 to the account of his wife Urmila Patel with Oriental Commercial Bank. Further our Aldgate Branch received various payment instructions through courier in original and signatures were matching with the bank during 15.12.2016 to 23.01.2017 for transfer of funds from his SB account no. 94010191002595 with our Bank to the account with other Banks. Accordingly branch has transferred the funds from his SB account 94010191002595 and remitted the funds to his designated accounts with NatWest Bank from 01.12.2016 to 23.01.2017.</p> <p>On 26.01.2017, Branch Head received query for overdraft in the account, on which account is scrutinized and suspected the fraud. Branch contacted the customer, who informed that he has not given any instructions for transfer of</p>	£ 92,365.00
1/6/2016	LMO	<p>Our LMO branch has received various payment instructions through email of the customer registered with the bank during 24.05.2016 to 31.05.2016 for transfer of funds from his FDR account No 94100300005254 with our Bank to account with other Banks. Accordingly branch has transferred the funds from his FD account 94100300005254 to SB account number 94100191004620 and remitted the funds from SB Account to his designated accounts with RBS   NatWest Bank from 25.05.2016 to 01.06.2016. Fraud reported to Action Fraud that Insurance claimed lodged on 23.07.2016, follow up is going on for the same. Police complaint lodged and their investigation is going on.</p>	£ 109,000.00

21/04/2009	LMO	On the basis of instruction received by fax and telephonic conversation. Branch remitted GBP 106,000.00 on 21.04.2009 from the joint a/c no. 980200022 of Dr. Jacob T.V. and Dr. Daisy J, which has been denied by them on 26.05.2009. Matter reported to SOCA, the Police on 01.06.2009 and insurance Claim also lodged.	£ 106,900.00
4/3/2009	Southall	Cash withdraw was permitted to Mr. Gadve against identification of his Indian Driving License. On withdrawal forms purportedly signed by the a/c holder for £1,500 on 04.03.2009, £1,500 on 08.04.2009, £3,500 on 20.04.2009 and £3,000 on 21.04.2009. On 05.05.2009 when he presented another withdrawal form of £2,350, the fraud come in light. Matter reported to Police on 05.05.2009 and Insurance Claim also lodged.	£ 9,500.00

Particulars	Aldgate	Birmingham	Ilford	Kenton	Leicester	LMO	Manchester	Southall	Tooting	Wembley	
Existing Cash Retention Limit	100,000.00	100,000.00	125,000.00	150,000.00	125,000.00	100,000.00	100,000.00	200,000.00	125,000.00	125,000.00	
Maximum Cash Balance	48,613.27	91,235.73	90,168.88	97,091.17	102,487.53	66,521.56	52,895.61	153,291.25	88,852.89	105,195.61	
Minimum Cash Balance	1,394.16	2,749.29	5,292.40	8,966.29	5,131.80	2,258.62	6,056.02	1,363.85	2,052.19	6,729.82	
Average Cash Balance	19,494.45	33,610.05	34,696.37	42,043.07	44,153.18	27,563.58	22,529.92	55,128.70	31,094.46	40,053.91	
No. of Withdrawal	604.00	1,038.00	2,845.00	2,639.00	2,261.00	606.00	758.00	2,008.00	2,702.00	803.00	
No. of Receipt	756.00	627.00	1,112.00	1,418.00	680.00	999.00	446.00	1,505.00	1,098.00	304.00	
Total Cash Transactions	1,360.00	1,665.00	3,957.00	4,057.00	2,941.00	1,604.00	1,204.00	3,513.00	3,800.00	1,107.00	Total
Retail Customer Deposit (30.09.17) - EA,EB	49,583,246.44	34,517,776.87	25,861,323.53	177,595,881.02	36,308,948.01	338,415,920.75	27,948,005.80	76,985,508.54	64,220,971.06	118,739,583.40	950,177,165.42
Corporate Deposit - other than EA,EB	24,775,084.62	9,648,106.39	1,903,662.10	35,572,851.74	6,623,057.44	635,747,937.84	49,539,019.78	37,146,438.87	15,592,605.96	29,218,969.84	845,767,734.58
Total Customer Deposit(30.09.17)	74,358,331.06	44,165,883.27	27,764,985.63	213,168,732.78	42,932,005.45	974,163,858.60	77,487,025.58	114,131,947.41	79,813,577.01	147,958,553.24	1,795,944,900.03
5% of Customer Deposit	2,479,162.32	1,725,888.84	1,293,066.18	8,879,794.05	1,815,447.40	16,920,796.04	1,397,400.29	3,849,275.43	3,211,048.55	5,936,979.17	
5% of Total Deposit	3,717,916.55	2,208,294.16	1,388,249.28	10,658,436.64	2,146,600.27	48,708,192.93	3,874,351.28	5,706,597.37	3,990,678.85	7,397,927.66	
Additional Info, Balance in the range for No. of days											
GBP 150,000 - GBP 200,000	NA	NA	NA	NA	NA	NA	NA	1.00	NA	NA	
GBP 100,000 - GBP 150,000	NA	NA	NIL	NIL	1.00	NA	NA	14.00	NIL	1.00	
GBP 75,000 - GBP 100,000	NIL	5.00	8.00	15.00	12.00	NIL	NIL	31.00	4.00	9.00	
GBP 50,000 - GBP 75,000	NIL	39.00	48.00	49.00	79.00	8.00	5.00	97.00	38.00	60.00	
>GBP 50,000	253.00	209.00	197.00	189.00	161.00	245.00	248.00	110.00	211.00	183.00	
Proposed Cash Retention Limit	75,000.00	100,000.00	125,000.00	150,000.00	125,000.00	100,000.00	75,000.00	175,000.00	100,000.00	125,000.00	
Changes Proposed	25,000.00	-	-	-	-	-	25,000.00	25,000.00	25,000.00	-	

	9401	9402	9403	9404	9405	9407	9408	9409	9410	9411	Total
Retail Customer Deposit - Cust Type EA&EB	49583246.44	76985508.54	118739583.4	34517776.87	27948005.8	177595881	64220971.06	36308948.01	338415920.8	25861323.53	950177165.5
Corp Cust Dep-custt type other than EA,EB	24775084.62	37146438.87	29218969.84	9648106.394	49539019.78	35572851.74	15592605.96	6623057.444	635747937.8	1903662.1	845767734.5
	74358331.06	114131947.4	147958553.2	44165883.27	77487025.58	213168732.8	79813577.01	42932005.45	974163858.6	27764985.63	1795944900

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	USD 1000.00	
c	Other Location	Nil	Nil	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Nil	Nil	
b	Main Branches	Nil	USD 1000.00	
c	Other Location	Nil	Nil	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b> <b>Cash</b>
a	head office	Nil	Nil	Nil      Nil
b	Main Branches	USD 1000.00		
c	Other Location	Nil	Nil	Nil      Nil

<b>SECTION B - STAFF AND LOCATIONS</b>								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1		
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			18		
			(ii) Non-Banking Duties					

<b>Section C : Claims</b>			
<b>Date Discovered</b>	<b>Location</b>	<b>Nature of Loss</b>	<b>Amount Actual or Estimate</b>
24.11.2015	Singapore	Fraud occurred in Pars Ram Brothers(Pte) Ltd Signapore account due to misrepresentation in Balance Sheet and breach of trust	USD 4,041,538.31

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	Nil	Nil	
b	Main Branches	GBP 2,000,000	GBP 2,000,000	
c	Other Location	GBP 1,000,000	GBP 1,000,000	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	Nil	Nil	
b	Main Branches	GBP 2,000,000	GBP 2,000,000	
c	Other Location	GBP 1,000,000	GBP 1,000,000	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b>
				<b>Cash</b>
a	head office	Nil	Nil	Nil
b	Main Branches	Nil	GBP 2,000,000	Nil
c	Other Location	Nil	GBP 1,000,000	Nil
	Salalah			GBP 600,000
	Sohal			GBP 400,000

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations	1			1	2	
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties	8			39	24
			(ii) Non-Banking Duties					

<b>Section C : Claims</b>
Nil

**Currency in MUR**

**Value at RISK**

I	State MAXIMUM value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest	
a	head office	-	-	
b	Main Branches	25,000,000	200,000	
c	Other Location	10,000,000	-	
II	MAXIMUM amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location	
a	head office	-	-	
b	Main Branches	2,000,000	8,000,000	
c	Other Location	1,500,000	4,500,000	
III	MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time	by armoured vehicles		by Messengers
		Securities	Cash	Securities
a	head office	-	-	-
b	Main Branches	25,000,000	25,000,000	-
c	Other Location	8,000,000	10,000,000	10,000,000

SECTION B - STAFF AND LOCATIONS						
	I	State the number of Directors (Salaried and Permanent only)	Not applicable			
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches
	(a)	Number of Locations	1	-	-	2
	(b)	Number of Employees and officers (who are not	12	-	-	46
		(i) Banking Duties	-	-	-	38
		(ii) Non-Banking Duties	-	-	-	-

**Section C : Claims**

Nil



**Value at RISK**

I	State MAXIMUM value at:	Value of bearer or negotiable securities	Cash, bullion, precious stones and similar interest		
a	head office	-	-		
b	Main Branches	-	ZAR 10000		
c	Other Location		ZAR 5000		
II	MAXIMUM amount of cash including stock of unissued travelers cheques at:	stock with any one cashier / teller	stock at the entire counter of any one location		
a	head office	-	-		
b	Main Branches	-	-		
c	Other Location	-	-		
III	MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time	by armoured motor vehicles		by Messengers	
		Securities	Cash	Securities	Cash
a	head office	-	-	-	-
b	Main Branches	-	-	-	-
c	Other Location	-	-	-	-

SECTION B - STAFF AND LOCATIONS								
	I	State the number of Directors (Salaried and Permanent only)	Not applicable					
	II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
	(a)	Number of Locations				1	1	
	(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			5	4	
			(ii) Non-Banking Duties					

**Section C : Claims**

Nil

**Value at RISK**

<b>I</b>	<b>State MAXIMUM value at:</b>	<b>Value of bearer or negotiable securities</b>	<b>Cash, bullion, precious stones and similar interest</b>	
a	head office	-	-	
b	Main Branches	-	\$25,000	
c	Other Location	-	-	
<b>II</b>	<b>MAXIMUM amount of cash including stock of unissued travelers cheques at:</b>	<b>stock with any one cashier / teller</b>	<b>stock at the entire counter of any one location</b>	
a	head office	-	-	
b	Main Branches	-	-	
c	Other Location	-	\$10,000	
<b>III</b>	<b>MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time</b>	<b>by armoured motor vehicles</b>		<b>by Messengers</b>
		<b>Securities</b>	<b>Cash</b>	<b>Securities</b> <b>Cash</b>
a	head office	-	-	-      -
b	Main Branches	-	-	-      \$25,000
c	Other Location	-	-	-      -

SECTION B - STAFF AND LOCATIONS							
I	State the number of Directors (Salaried and Permanent only)	Not applicable					
II	State the numbers falling in of the following categories	Head Office	Computer centre	Administration Centre	Main Branches	Other Branches	Agents
(a)	Number of Locations				1		
(b)	Number of Employees and officers (who are not directors) but including employees of all grades, including messengers, guards don employees and the like and as follows	(i) Banking Duties			11		
		(ii) Non-Banking Duties					

<b>Section C : Claims</b>
Nil

