

**Unaudited Financial Results ( Quarterly)**

As at 1st Quarter 30th Ashwin, 2073 (October 16, 2016) of the year 2073/74

(in '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
<b>1</b>	<b>Total Capital And Liabilities (1.1 to 1.7)</b>	<b>3,956,941</b>	<b>3,158,992</b>	<b>2,439,424</b>
1.1	Paid up Capital	250,650	250,650	225,000
1.2	Reserve and Surplus	128,355	65,244	63,491
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	827,900	187,900	37,900
1.5	<b>Deposits (a+b)</b>	<b>2,637,033</b>	<b>2,484,619</b>	<b>2,011,474</b>
	a. Domestic Currency	2,637,033	2,484,619	2,011,474
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	113,004	170,579	101,559
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,956,941</b>	<b>3,158,992</b>	<b>2,439,424</b>
2.1	Cash and Bank Balance	1,486,983	860,530	543,433
2.2	Money at call and short Notice	-	-	-
2.3	Investment	-	58	40,000
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>2,323,885</b>	<b>2,162,554</b>	<b>1,792,429</b>
	a. Real Estate Loan	225,513	214,772	147,159
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	77,548	61,824	19,000
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,551	2,626	2,626
	4. Other Real Estate (Including Land Purchase and Plotting)	145,414	150,322	125,533
	b. personal Home Loan of Rs. One Crore or less	614,269	539,802	389,954
	c. Margin Type Loan	281,563	297,279	237,109
	d. Term Loan	592,060	549,440	364,759
	e. Overdraft Loan/TR Loan/WC Loan	317,357	277,907	280,548
	f. Others	293,123	283,354	372,900
2.5	Fixed Assets	19,919	11,444	12,468
2.6	Non Banking Assets	41,346	41,346	-
2.7	Other Assets	84,809	83,060	51,094
<b>3</b>	<b>Profit And Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Upto Corresponding Previous Quarter Ending</b>
3.1	Interest Income	69,863	264,315	59,869
3.2	Interest Expenses	48,009	155,702	41,227
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>21,854</b>	<b>108,612</b>	<b>18,643</b>
3.3	Fees, Commission and Discount	96	2,063	456
3.4	Other Operating Income	5,021	13,321	2,461
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>26,972</b>	<b>123,996</b>	<b>21,559</b>
3.6	Staff Expenses	6,536	18,369	4,530
3.7	Other Operating Expenses	5,542	19,057	3,816
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>14,894</b>	<b>86,570</b>	<b>13,213</b>
3.8	Provision for Possible Losses	1,946	35,129	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>12,947</b>	<b>51,441</b>	<b>13,213</b>
3.9	Non Operating Income / Expenses (Net)	1,328	6,536	-
3.10	Write Back of provision for possible Loss	-	-	1,066
	<b>E. Profit From Regular Activities (D +3.9+3.10)</b>	<b>14,275</b>	<b>57,977</b>	<b>14,279</b>
3.11	Extraordinary Income / Expenses (Net)	-	(6,009)	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>14,275</b>	<b>51,968</b>	<b>14,279</b>
3.12	Provision for Staff Bonus	1,298	4,724	1,298
3.13	Provision for Tax	3,893	14,173	3,894
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>9,084</b>	<b>33,071</b>	<b>9,086</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Quarter</b>
4.1	Capital Fund to RWA	13.97	13.33	15.74
4.2	Non Performing Loan (NPL) to Total Loan	3.33	3.57	4.74
4.3	Total Loan Loss Provision to Total NPL	108.47	106.40	89.42
4.4	Cost of Fund	7.05	7.11	8.12
4.5	CD Ratio	75.79	75.87	76.29
4.6	Base Rate	8.66	9.68	10.51
4.7	Interest Spread	4.16	5.07	5.25

Note: \*Above figures may vary with the audited figures if modified by the external auditors / regulators.

\*\*Proposed Bonus Share of 14.74% is pending for NRB Approval. Hence has not been included in Paid up Capital.