

**Unaudited Financial Results ( Quarterly)**

As at 3rd Quarter 31st Chaitra, 2073 (April 13, 2017) 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>4,837,729</b>	<b>4,696,117</b>	<b>2,524,348</b>
1.1	Paid up Capital	623,901	285,741	250,650
1.2	Reserve and Surplus	64,746	51,883	65,193
	Right Share received from basic Shareholders		143,204	
1.3	Debentures and Bond			-
1.4	Borrowings	677,900	837,900	50,000
1.5	Deposits (a+b)	<b>3,256,475</b>	<b>3,188,247</b>	<b>2,049,207</b>
	a. Domestic Currency	3,256,475	3,188,247	2,049,207
	b. Foreign Currency			-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	214,707	189,142	109,297
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,837,729</b>	<b>4,696,117</b>	<b>2,524,348</b>
2.1	Cash and Bank Balance	1,221,171	1,497,996	559,934
2.2	Money at call and short Notice	-	-	-
2.3	Investment	100,000	50,000	2,896
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>3,313,893</b>	<b>2,970,598</b>	<b>1,872,170</b>
	a. Real Estate Loan	265,835	265,716	120,535
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	31,148	43,032	19,000
	2. Business Complex & Residential Apartment Construction Loan	-		-
	3. Income generating Commercial Coplex Loan	2,376	2,451	2,626
	4. Other Real Estate (Including Land Purchase and Plotting)	232,311	220,233	98,909
	b. personal Home Loan of Rs. One Crore or less	957,008	854,317	448,799
	c. Margin Type Loan	303,012	275,830	275,611
	d. Term Loan	848,029	758,510	461,257
	e. Overdraft Loan/TR Loan/WC Loan	556,184	684,051	245,214
	f. Others	383,825	132,173	320,754
2.5	Fixed Assets	25,194	20,028	11,804
2.6	Non Banking Assets	41,346	41,346	-
2.7	Other Assets	136,126	116,149	77,543
<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	288,532	167,360	185,163
3.2	Interest Expenses	198,619	107,775	115,584
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>89,913</b>	<b>59,585</b>	<b>69,579</b>
3.3	Fees, Commission and Discount	2,270	1,306	1,371
3.4	Other Operating Income	20,633	14,889	6,988
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4++3.5)</b>	<b>112,815</b>	<b>75,779</b>	<b>77,938</b>
3.6	Staff Expenses	19,163	12,193	12,081
3.7	Other Operating Expenses	22,534	14,187	12,608
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>71,118</b>	<b>49,400</b>	<b>53,250</b>
3.8	Provision for Possible Losses	14,966	13,460	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>56,152</b>	<b>35,939</b>	<b>53,250</b>
3.9	Non Operating Income / Expenses (Net)	1,328	1,328	-
3.10	Write Back of provision for possible Loss	-	-	4,649
	<b>E. Profit From Regular Activities (D +3.9+3.10)</b>	<b>57,480</b>	<b>37,267</b>	<b>57,899</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	(6,009)
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>57,480</b>	<b>37,267</b>	<b>51,890</b>
3.12	Provision for Staff Bonus	5,225	3,388	4,717
3.13	Provision for Tax	15,676	10,164	14,152
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>36,578</b>	<b>23,715</b>	<b>33,020</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	18.55	14.11	15.49
4.2	Non Performing Loan (NPL) to Total Loan	2.71	2.63	4.25
4.3	Total Loan Loss Provision to Total NPL	125.18	124.82	95.97
4.4	Cost of Fund	10.63	7.64	6.97
4.5	CD Ratio	78.74	79.93	79.16
4.6	Base Rate	13.22	9.63	9.62
4.7	Interest Spread	4.24	4.03	5.25

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





