



Unaudited Financial Results (Quarterly)

As at 4th Quarter 31 Ashadh, 2072 (July 16, 2015) of the fiscal year 2071/72

(in '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	2,570,380	2,343,868	1,686,693
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	54,405	51,500	22,371
1.3	Debentures and Bond			
1.4	Borrowings	100,000	135,000	
1.5	Deposits (a+b)	2,087,581	1,837,957	1,348,814
	a. Domestic Currency	2,087,581	1,837,957	1,348,814
	b. Foreign Currency			
1.6	Income Tax Liabilities	-		
1.7	Other Liabilities	103,394	94,411	90,508
2	Total Assets (2.1 to 2.7)	2,570,380	2,343,868	1,686,693
2.1	Cash and Bank Balance	687,130	551,663	474,749
2.2	Money at call and short Notice	-		
2.3	Investment	23,075	55,000	17,214
2.4	Loans and Advances (a+b+c+d+e+f)	1,791,908	1,670,841	1,143,885
	a. Real Estate Loan	40,505	41,408	56,455
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	19,000	19,000	19,000
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Coplex Loan	2,626	2,626	2,626
	4. Other Real Estate (Including Land Purchase and Plotting)	18,879	19,782	34,829
	b. personal Home Loan of Rs. One Crore or less	389,476	336,812	77,845
	c. Margin Type Loan	273,005	257,406	246,479
	d. Term Loan	329,793	309,390	156,418
	e. Overdraft Loan/TR Loan/WC Loan	296,286	292,170	263,085
	f. Others	462,843	433,655	343,603
2.5	Fixed Assets	12,883	12,942	11,529
2.6	Non Banking Assets	-		
2.7	Other Assets	55,383	53,422	39,316
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	200,581	140,745	146,892
3.2	Interest Expenses	139,991	98,765	90,359
	A. Net Interest Income (3.1-3.2)	60,591	41,980	56,533
3.3	Fees, Commission and Discount	2,723	1,376	109
3.4	Other Operating Income	15,986	12,948	14,631
3.5	Foreign Exchange Gain/Loss (Net)	-		
	B. Total Operating Income (A.+3.3+3.4+3.5)	79,299	56,304	71,273
3.6	Staff Expenses	15,494	9,986	10,828
3.7	Other Operating Expenses	18,075	12,179	14,510
	C. Operating Profit Before Provision (B.-3.6-3.7)	45,731	34,139	45,935
3.8	Provision for Possible Losses	21,909	14,881	25,264
	D. Operating Profit (C.-3.8)	23,822	19,258	20,671
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	-	-	-
	E. Profit From Regular Activities (D +3.9+3.10)	23,822	19,258	20,671
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	23,822	19,258	20,671
3.12	Provision for Staff Bonus	2,166	1,751	1,879
3.13	Provision for Tax	6,497	5,252	6,034
	G. Net Profit/Loss (F.-3.12-3.13)	15,159	12,255	12,758
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.15	14.90	21.07
4.2	Non Performing Loan (NPL) to Total Loan	4.59	3.96	4.11
4.3	Total Loan Loss Provision to Total NPL	107.84	123.36	121.79
4.4	Cost of Fund	8.16	8.26	8.19
4.5	CD Ratio	75.70	79.02	70.73
4.6	Base Rate	10.88	10.99	11.53
4.7	Interest Spread	5.33	5.31	4.98

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