



**Unaudited Financial Results ( Quarterly)**

As at 3rd Quarter Chaitra 30, 2072 (April 12, 2016) of the year 2072/73

(in '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital And Liabilities (1.1 to 1.7)</b>	<b>2,524,348</b>	<b>2,536,009</b>	<b>2,343,868</b>
1.1	Paid up Capital	250,650	250,650	225,000
1.2	Reserve and Surplus	65,193	51,360	51,500
1.3	Debentures and Bond			
1.4	Borrowings	50,000	37,900	135,000
1.5	<b>Deposits (a+b)</b>	<b>2,049,207</b>	<b>2,093,200</b>	<b>1,837,957</b>
	a. Domestic Currency	2,049,207	2,093,200	1,837,957
	b. Foreign Currency			
1.6	Income Tax Liabilities	-	-	
1.7	Other Liabilities	109,297	102,899	94,411
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,524,348</b>	<b>2,536,009</b>	<b>2,343,868</b>
2.1	Cash and Bank Balance	559,934	558,975	551,663
2.2	Money at call and short Notice	-	-	
2.3	Investment	2,896	40,000	55,000
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>1,872,170</b>	<b>1,760,395</b>	<b>1,670,841</b>
	a. Real Estate Loan	120,535	139,347	41,408
	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)	98,909	117,721	19,782
	b. personal Home Loan of Rs. One Crore or less	448,799	376,350	336,812
	c. Margin Type Loan	275,611	233,157	257,406
	d. Term Loan	461,257	391,456	309,390
	e. Overdraft Loan/TR Loan/WC Loan	245,214	257,663	292,170
	f. Others	320,754	362,422	433,655
2.5	Fixed Assets	11,804	12,251	12,942
2.6	Non Banking Assets	-	-	
2.7	Other Assets	77,543	164,389	53,422
<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 Year Quarter</b>
3.1	Interest Income	185,163	122,066	140,745
3.2	Interest Expenses	115,584	79,898	98,765
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>69,579</b>	<b>42,169</b>	<b>41,980</b>
3.3	Fees, Commission and Discount	1,371	1,081	1,376
3.4	Other Operating Income	6,988	4,068	12,948
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
	<b>B. Total Operating Income (A.+3.3+3.4++3.5)</b>	<b>77,938</b>	<b>47,318</b>	<b>56,304</b>
3.6	Staff Expenses	12,081	8,350	9,986
3.7	Other Operating Expenses	12,608	8,214	12,179
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>53,250</b>	<b>30,755</b>	<b>34,139</b>
3.8	Provision for Possible Losses			14,881
	<b>D. Operating Profit (C.-3.8)</b>	<b>53,250</b>	<b>30,755</b>	<b>19,258</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	4,649	5,400	-
	<b>E. Profit From Regular Activities (D +3.9+3.10)</b>	<b>57,899</b>	<b>36,154</b>	<b>19,258</b>
3.11	Extraordinary Income / Expenses (Net)	(6,009)	(6,009)	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>51,890</b>	<b>30,145</b>	<b>19,258</b>
3.12	Provision for Staff Bonus	4,717	2,740	1,751
3.13	Provision for Tax	14,152	8,221	5,252
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>33,020</b>	<b>19,182</b>	<b>12,255</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 Year Quarter</b>
4.1	Capital Fund to RWA	15.49	15.26	14.90
4.2	Non Performing Loan (NPL) to Total Loan	4.25	4.57	3.96
4.3	Total Loan Loss Provision to Total NPL	95.97	94.32	123.36
4.4	Cost of Fund	6.97	7.20	8.26
4.5	CD Ratio	79.16	71.91	79.02
4.6	Base Rate	9.62	9.85	10.99
4.7	Interest Spread	5.25	5.11	5.31

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