



Unaudited Financial Results (Quarterly)

As at 4th Quarter Ashadh 31, 2073 (July 15, 2016) of the year 2072/73

(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)	3,158,992	2,524,348	2,570,380
1.1	Paid up Capital	250,650	250,650	225,000
1.2	Reserve and Surplus	65,244	65,193	54,405
1.3	Debentures and Bond			
1.4	Borrowings	187,900	50,000	100,000
1.5	Deposits (a+b)	2,484,619	2,049,207	2,087,581
	a. Domestic Currency	2,484,619	2,049,207	2,087,581
	b. Foreign Currency			
1.6	Income Tax Liabilities	-	-	
1.7	Other Liabilities	170,579	109,297	103,394
2	Total Assets (2.1 to 2.7)	3,158,992	2,524,348	2,570,380
2.1	Cash and Bank Balance	860,530	559,934	687,130
2.2	Money at call and short Notice	-	-	-
2.3	Investment	58	2,896	23,075
2.4	Loans and Advances (a+b+c+d+e+f)	2,162,554	1,872,170	1,791,908
	a. Real Estate Loan	214,772	120,535	40,505
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	61,824	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)	150,322	98,909	18,879
	b. personal Home Loan of Rs. One Crore or less	539,802	448,799	389,476
	c. Margin Type Loan	297,279	275,611	273,005
	d. Term Loan	549,440	461,257	329,793
	e. Overdraft Loan/TR Loan/WC Loan	277,907	245,214	296,286
	f. Others	283,354	320,754	462,843
2.5	Fixed Assets	11,444	11,804	12,883
2.6	Non Banking Assets	41,346	-	
2.7	Other Assets	83,060	77,543	55,383
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	264,315	185,163	200,581
3.2	Interest Expenses	155,702	115,584	139,991
	A. Net Interest Income (3.1-3.2)	108,612	69,579	60,591
3.3	Fees, Commission and Discount	2,063	1,371	2,723
3.4	Other Operating Income	13,321	6,988	15,986
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	123,996	77,938	79,299
3.6	Staff Expenses	18,369	12,081	15,494
3.7	Other Operating Expenses	19,057	12,608	18,075
	C. Operating Profit Before Provision (B.-3.6-3.7)	86,570	53,250	45,731
3.8	Provision for Possible Losses	35,129		21,909
	D. Operating Profit (C.-3.8)	51,441	53,250	23,822
3.9	Non Operating Income / Expenses (Net)	6,536	-	-
3.10	Write Back of provision for possible Loss	-	4,649	-
	E. Profit From Regular Activities (D +3.9+3.10)	57,977	57,899	23,822
3.11	Extraordinary Income / Expenses (Net)	(6,009)	(6,009)	-
	F. Profit before Bonus and Taxes (E.+3.11)	51,968	51,890	23,822
3.12	Provision for Staff Bonus	4,724	4,717	2,166
3.13	Provision for Tax	14,173	14,152	6,497
	G. Net Profit/Loss (F.-3.12-3.13)	33,071	33,020	15,159
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	13.33	15.49	14.15
4.2	Non Performing Loan (NPL) to Total Loan	3.57	4.25	4.59
4.3	Total Loan Loss Provision to Total NPL	106.40	95.97	107.84
4.4	Cost of Fund	7.11	6.97	8.16
4.5	CD Ratio	75.87	79.16	75.70
4.6	Base Rate	9.68	9.62	10.88
4.7	Interest Spread	5.07	5.25	5.33

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