

Unaudited Financial Results (Quarterly)

As at : First Quarter (End of Aswin 2069) of the Fiscal Year 2069/2070

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	6,453,713	6,216,613	4,557,535
1.1	Paid Up Capital	707,616	707,616	704,287
1.2	Reserve and Surplus	159,506	151,282	124,834
1.3	Debenture and Bond		-	-
1.4	Borrowings		-	-
1.5	Deposits (a + b)	5,370,748	5,166,761	3,534,536
	a. Domestic Currency	5,370,748	5,166,761	3,534,536
	b. Foreign Currency		-	-
1.6	Income Tax Liability	3,525	868	5,355
1.7	Other Liabilities	212,317	190,086	188,523
2	Total Assets (2.1 to 2.7)	6,453,713	6,216,613	4,557,535
2.1	Cash and Bank Balance	458,458	413,805	263,031
2.2	Money at call and Short Notice	967,714	1,029,866	567,887
2.3	Investments	445,156	453,855	297,762
2.4	Loans and Advances (a+b+c+d+e)	4,425,794	4,159,479	3,259,761
	a. Real Estate Loan	480,089	492,812	333,875
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	51,611	237,809	143,408
	2. Business Complex and Residential Apartment Construction Loan	106,576	106,575	103,002
	3. Income generating Commercial Complex Loan	64,350	61,875	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	257,552	86,553	87,465
	b. Personal Home Loan of Rs.1 Crore or Less	558,282	509,819	510,239
	c. Margin Type Loan	9,859	10,207	8,383
	d. Term Loan	485,288	428,705	375,616
	e. Overdraft Loan /TR Loan/WC Loan	1,542,523	1,440,616	733,182
	f. Others	1,349,754	1,277,320	1,298,466
2.5	Fixed Assets	113,385	113,998	127,795
2.6	Non Banking Assets		-	-
2.7	Other Assets	43,205	45,610	41,299
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	170,321	692,686	146,618
3.2	Interest Expense	127,058	438,173	100,057
	A. Net Interest Income (3.1 - 3.2)	43,263	254,513	46,561
3.3	Fees, Commission and Discount	698	2,055	299
3.4	Other Operating Income	10,575	39,650	5,846
3.5	Foreign Exchange Gain/Loss (Net)	1	2	1
	B. Total Operating Income (A+3.3+3.4+3.5)	54,537	296,220	52,707
3.6	Staff Expenses	12,459	45,632	10,903
3.7	Other Operating Expenses	17,404	68,389	12,773
	C. Operating Profit before Provision (B-3.6-3.7)	24,673	182,199	29,031
3.8	Provision for Possible Losses	21,638	32,652	14,791
	D. Operating Profit (C-3.8)	3,035	149,547	14,240
3.9	Non Operating Income/Expenses (Net)	-	5,820	54
3.10	Write Back of Provision for Possible Loss	9,889	25,829	7,800
	E. Profit from Regular Activities(D+3.9+3.10)	12,924	181,196	22,094
3.1	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	12,924	181,196	22,094
3.1	Provision for Staff Bonus	1,175	16,472	2,009
3.1	Provision for Tax	3,525	47,446	5,355
	G. Net Profit/(Loss) (F-3.12-3.13)	8,224	117,278	14,730
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	18.02%	19.25%	23.83%
4.2	Non Performing Loan (NPL) To Total Loan	2.97%	2.20%	1.95%
4.3	Total Loan Loss Provision to Total NPL	84.23%	109%	152%
4.4	Cost of Funds	9.63%	10.86%	11.21%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.10%	69.79%	76.98%

Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.