

Unaudited Financial Result (Quarterly)

As at 1st Quarter (30/06/2073) of the Fiscal Year 2073/74

Rs 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)	3,235,404.24	2,654,118.41	1,684,581.11
1.1	Paid up capital	211,673.31	211,673.31	134,400.00
1.2	Reserve and Surplus	163,834.24	150,875.90	75,483.52
1.3	Debenture and Bond			
1.4	Borrowings	400,000.00	-	-
1.5	Deposites (a + b)	2,430,125.53	2,169,934.54	1,463,009.56
	a. Domestic Currency	2,430,125.53	2,169,934.54	1,463,009.56
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	29,771.16	121,634.66	11,688.03
2	Total Assets (2.1 to 2.7)	3,235,404.24	2,654,118.41	1,684,581.11
2.1	Cash and Bank Balance	144,714.86	116,307.00	89,652.49
2.2	Money at Call and Short Notice	706,436.32	506,638.66	371,126.80
2.3	Investments	42,798.40	41,196.40	262.00
2.4	Loans and Advances	2,145,328.11	1,887,959.85	1,197,094.15
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 crore)			
	2. Business Complex & Residential A Partment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	68,538.77		
	b. Personal Home Loan of Rs. 1 crore or Less	52,742.96	55,631.49	67,935.00
	c. Margin Type Loan	1,695.98		
	d. Term Loan	3,704.17	393,923.45	291,963.00
	e. Overdraft Loan/TR Loan/WC Loan	409,614.37		
	f. Others	1,609,031.86	1,438,404.91	837,196.15
2.5	Fixed Assets	35,871.14	32,703.50	13,100.96
2.6	Non Banking Assets			
2.7	Other Assets	160,255.41	69,313.00	13,344.71
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	72,911.40	242,398.28	35,997.95
3.2	Interest Expense	31,898.11	89,150.12	23,622.15
	A. Net Interest Income (3.1 - 3.2)	41,013.29	153,248.16	12,375.80
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	7,370.36	20,699.77	3,169.66
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	48,383.65	173,947.92	15,545.46
3.6	Staff Expenses	5,723.24	14,560.51	2,709.12
3.7	Other Operating Expenses	5,371.81	23,042.09	3,152.39
	C. Operating Profit Before Provision (B -3.6 - 3.7)	37,288.60	136,345.32	9,683.95
3.8	Provision for Possible Losses	14,164.22		4,203.66
	D. Operating Profit (C -3.8)	23,124.38	136,345.32	5,480.29
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss		4,479.40	
	E. Profit from Regular Activities (D+3.9+3.10)	23,124.38	140,824.73	5,480.29
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E +3.11)	23,124.38	140,824.73	5,480.29
3.12	3.12 Provision for Staff Bonus	2,102.22	12,802.25	498.21
3.13	3.13 Provision for Tax	6,306.65	38,406.74	1,494.62
	G. Net Profit/Loss (F - 3.12 - 3.13)	14,715.51	89,615.74	3,487.46
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	15.19%	19.72%	15.98
4.2	Non Performing Loan (NPL) to Total Loan	1.18	0.35	1.17
4.3	Total Loan Loss Provision to Total NPL	142.53	333.55	127.36
4.4	Cost of fund	5.54	5.70	6.28
4.5	CCD RATIO	76.47	74.55	71.56

Note If the statutory and supervisory authority notify any remarks to change, the unaudited financial statement could be changed accordingly.