

Unaudited Financial Result (Quarterly)

As at 4th Quarter (31/03/2074) 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)	3,941,822.95	3,332,548.29	2,613,554.39
1.1	Paid up capital	302,400.00	302,400.00	302,400.00
1.2	Reserve and Surplus	185,757.26	133,690.15	50,730.11
1.3	Debenture and Bond			
1.4	Borrowings	-		-
1.5	Deposites (a + b)	3,368,243.83	2,831,686.19	2,169,934.53
	a. Domestic Currency	3,368,243.83	2,831,686.19	2,169,934.53
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	85,421.86	64,771.95	90,489.75
2	Total Assets (2.1 to 2.7)	3,941,822.95	3,332,548.29	2,613,554.39
2.1	Cash and Bank Balance	308,076.89	185,697.30	116,306.99
2.2	Money at Call and Short Notice	633,555.12	400,674.77	506,638.66
2.3	Investments	83,012.67	69,149.67	41,196.40
2.4	Loans and Advances	2,720,021.76	2,533,019.59	1,883,728.79
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 crore)			
	2. Business Complex & Residential APartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	53,581.77	61,410.27	
	b. Personal Home Loan of Rs. 1 crore or Less	68,159.00	64,469.26	55,631.49
	c. Margin Type Loan	6,051.03	2,162.39	
	d. Term Loan	33,869.08	7,342.80	393,923.45
	e. Overdraft Loan/TR Loan/WC Loan	409,000.54	390,620.01	
	f. Others	2,149,360.34	2,007,014.86	1,434,173.85
2.5	Fixed Assets	79,005.40	64,856.52	32,825.69
2.6	Non Banking Assets			
2.7	Other Assets	118,151.11	79,150.44	32,857.86
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	478,621.89	323,114.44	242,398.28
3.2	Interest Expense	184,114.20	120,611.31	89,150.12
	A. Net Interest Income (3.1 - 3.2)	294,507.69	202,503.13	153,248.16
3.3	Fees, Commission and Discount			2,112.24
3.4	Other Operating Income	32,702.82	22,541.16	18,869.77
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	327,210.51	225,044.29	174,230.17
3.6	Staff Expenses	26,747.75	18,117.11	17,491.28
3.7	Other Operating Expenses	80,557.11	47,937.90	22,741.96
	C. Operating Profit Before Provision (B -3.6 - 3.7)	219,905.65	158,989.28	133,996.93
3.8	Provision for Possible Losses	7,720.13	28,623.50	
	D. Operating Profit (C -3.8)	212,185.52	130,365.78	133,996.93
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			248.33
	E. Profit from Regular Activities (D+3.9+3.10)	212,185.52	130,365.78	134,245.26
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E +3.11)	212,185.52	130,365.78	134,245.26
3.12	3.12 Provision for Staff Bonus	19,289.59	11,851.43	12,204.11
3.13	3.13 Provision for Tax	57,868.78	35,554.30	36,539.26
	G. Net Profit/Loss (F - 3.12 - 3.13)	135,027.15	82,960.04	85,501.89
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	18.27%	17.57%	16.44
4.2	Non Performing Loan (NPL) to Total Loan	0.66	2.46	0.35
4.3	Total Loan Loss Provision to Total NPL	194.72	88.58	396.00
4.4	Cost of fund	8.59	7.72	7.11
4.5	CCD RATIO	70.53	77.52	74.66
4.6	Base Rate	15.06	13.57	11.52
4.7	Interest Spread Rate	9.20	11.78	10.13

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