



S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	641,822	569,847	429,274
1.1	Paid Up Capital	102,000	102,000	102,000
1.2	Reserves and Surplus	10,585	9,706	5,420
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	526,465	454,801	318,677
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	193	-
1.7	Other Liabilities	2,772	3,147	3,177
2	Total Assets (2.1 to 2.7)	641,822	569,847	429,274
2.1	Cash and Bank Balance	83,265	62,237	84,962
2.2	Money at Call and Short Notice	50,778	66,000	32,946
2.3	Investments	24,001	22,142	8,938
2.4	Loans and Advances (a+b+c+d+e+f)	462,334	396,204	281,249
	a. Real Estate Loan	-	-	5,632
	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)	-	-	5,632
	b. Personal Home Loan of Rs. 1 Crore or Less	58,608	67,489	25,396
	c. Margin Type Loan	95,739	69,944	30,701
	d. Term Loan	48,764	41,023	29,620
	e. Overdraft Loan/TR Loan/WC Loan	109,406	117,990	91,359
	f. Others	149,817	99,758	98,541
2.5	Fixed Assets	8,460	8,224	9,627
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	12,984	15,040	11,552
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	32,785	15,539	26,531
3.2	Interest Expense	25,158	12,305	17,618
	A. Net Interest Income (3.1 - 3.2)	7,627	3,234	8,913
3.3	Fees, Commission and Discount	74	38	649
3.4	Other Operating Income	3,867	1,891	1,891
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	11,568	5,163	11,453
3.6	Staff Expenses	4,387	1,918	4,426
3.7	Other Operating Expenses	5,180	2,489	4,718
	C. Operating Profit Before Provision (B.-3.6-3.7)	2,001	756	2,309
3.8	Provision for Possible Losses	1,709	329	738
	D. Operating Profit (C.-3.8)	292	427	1,571
3.9	Non Operating Income/Expenses(Net)	1,942	483	-
3.10	Write Back of Provision for possible loss	25	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	2,259	910	1,571
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	2,259	910	1,571
3.12	Provision for Staff Bonus	205	83	143
3.13	Provision for Tax	555	208	470
	G. Net Profit/Loss(F.-3.12-3.13)	1,499	619	958
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	21.47%	24.62%	34.15%
4.2	Non Performing Loan (NPL) To Total Loan	2.51%	2.37%	2.87%
4.3	Total Loan Loss Provision to Total NPL	87.35%	93.65%	84.53%
4.4	Cost of Funds	10.14%	11.14%	12.37%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.97%	71.67%	67.89%

Note : 1. Above figures may vary with the audited figures if modified by the external auditors & regulators.