



S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,706,326	1,293,623	1,162,877
1.1	Paid Up Capital	288,956	288,956	256,850
1.2	Reserves and Surplus	61,928	51,408	29,473
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	200,000	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	1,140,595	944,326	870,847
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	14,847	8,933	5,707
2	Total Assets (2.1 to 2.7)	1,706,326	1,293,623	1,162,877
2.1	Cash and Bank Balance	60,309	46,073	53,921
2.2	Money at Call and Short Notice	485,068	225,140	146,319
2.3	Investments	109,912	103,464	91,387
2.4	Loans and Advances (a+b+c+d+e+f)	997,580	893,978	825,661
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	31,602	31,532	37,236
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs. 1 Crore or Less	196,267	202,644	153,712
	c. Margin Type Loan	222,647	190,558	205,795
	d. Term Loan	192,742	198,908	170,666
	e. Overdraft Loan/TR Loan/WC Loan	99,596	121,532	98,215
	f. Others	254,726	148,804	160,037
2.5	Fixed Assets	3,920	4,207	4,508
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	49,537	20,761	41,081
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	101,314	63,014	69,681
3.2	Interest Expense	57,183	31,124	47,615
	A. Net Interest Income (3.1 - 3.2)	44,131	31,890	22,066
3.3	Fees, Commission and Discount	97	61	65
3.4	Other Operating Income	5,247	3,875	5,305
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	49,475	35,826	27,436
3.6	Staff Expenses	9,764	6,078	8,626
3.7	Other Operating Expenses	9,870	6,247	8,636
	C. Operating Profit Before Provision (B.-3.6-3.7)	29,841	23,501	10,174
3.8	Provision for Possible Losses	8,264	8,132	6,091
	D. Operating Profit (C.-3.8)	21,577	15,369	4,083
3.9	Non Operating Income/Expenses(Net)	10,887	351	278
3.10	Write Back of Provision for possible loss	-	-	1
	E. Profit from Regular Activities (D+3.9+3.10)	32,464	15,720	4,362
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	32,464	15,720	4,362
3.12	Provision for Staff Bonus	2,951	1,429	396
3.13	Provision for Tax*	10,097	5,396	990
	G. Net Profit/Loss(F.-3.12-3.13)	19,416	8,895	2,976
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	29.09%	30.17%	28.18%
4.2	Non Performing Loan (NPL) To Total Loan	4.65%	5.52%	5.47%
4.3	Total Loan Loss Provision to Total NPL	89.44%	89.65%	100.81%
4.4	Cost of Funds	9.16%	7.20%	6.73%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	70.53%	73.83%	75.84%
4.6	Base Rate	14.28%	11.05%	10.69%

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

* Income Tax Provision(Including Deffered tax)