



S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,158,973	1,087,372	857,351
1.1	Paid Up Capital	220,000	200,000	200,000
1.2	Reserves and Surplus	18,968	39,980	7,163
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	910,743	825,015	646,003
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	9,262	22,377	4,185
2	Total Assets (2.1 to 2.7)	1,158,973	1,087,372	857,351
2.1	Cash and Bank Balance	129,867	172,161	100,522
2.2	Money at Call and Short Notice	239,805	164,200	100,566
2.3	Investments	91,284	89,979	103,583
2.4	Loans and Advances (a+b+c+d+e+f)	659,523	626,772	524,200
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	38,841	39,077	-
	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	125,856	95,879	56,967
	c. Margin Type Loan	194,257	181,473	176,065
	d. Term Loan	90,905	76,846	51,934
	e. Overdraft Loan/TR Loan/WC Loan	110,747	114,675	120,448
	f. Others	98,917	118,822	118,786
2.5	Fixed Assets	5,726	6,050	6,859
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	32,768	28,210	21,621
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	55,933	20,810	43,874
3.2	Interest Expense	35,308	18,059	29,290
	A. Net Interest Income (3.1 - 3.2)	20,625	2,751	14,584
3.3	Fees, Commission and Discount	55	28	55
3.4	Other Operating Income	4,064	1,898	3,239
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	24,744	4,677	17,878
3.6	Staff Expenses	5,882	3,148	5,063
3.7	Other Operating Expenses	5,669	2,883	5,438
	C. Operating Profit Before Provision (B.-3.6-3.7)	13,193	(1,354)	7,377
3.8	Provision for Possible Losses	9,564	6,437	8,114
	D. Operating Profit (C.-3.8)	3,629	(7,791)	(737)
3.9	Non Operating Income/Expenses(Net)	211	63	9,796
3.10	Write Back of Provision for possible loss	-	-	260
	E. Profit from Regular Activities (D+3.9+3.10)	3,840	(7,728)	9,319
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	3,840	(7,728)	9,319
3.12	Provision for Staff Bonus	349	-	847
3.13	Provision for Tax*	987	(1,770)	1,644
	G. Net Profit/Loss(F.-3.12-3.13)	2,504	(5,958)	6,828
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	26.38%	28.18%	29.21%
4.2	Non Performing Loan (NPL) To Total Loan	11.65%	13.51%	6.83%
4.3	Total Loan Loss Provision to Total NPL	72.27%	62.19%	78.71%
4.4	Cost of Funds	7.49%	8.25%	9.35%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	62.69%	64.32%	66.88%
4.6	Base Rate	10.91%	12.08%	11.95%