



S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,758,652	1,757,817	1,706,326
1.1	Paid Up Capital	606,808	569,565	288,956
1.2	Reserves and Surplus	53,088	49,053	61,928
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	21,964	21,964	200,000
1.5	Deposits (a+b)			
	a. Domestic Currency	1,061,577	1,100,986	1,140,595
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	15,215	16,249	14,847
2	Total Assets (2.1 to 2.7)	1,758,652	1,757,817	1,706,326
2.1	Cash and Bank Balance	9,062	59,615	60,309
2.2	Money at Call and Short Notice	435,078	419,155	485,068
2.3	Investments	150,105	136,627	109,912
2.4	Loans and Advances (a+b+c+d+e+f)	1,118,088	1,103,583	997,580
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	30,677	30,616	31,602
	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	244,985	219,200	196,267
	c. Margin Type Loan	223,760	239,518	222,647
	d. Term Loan	191,658	205,669	192,742
	e. Overdraft Loan/TR Loan/WC Loan	140,847	139,984	99,596
	f. Others	286,161	268,596	254,726
2.5	Fixed Assets	3,664	3,908	3,920
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	42,655	34,929	49,537
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	129,371	86,579	101,314
3.2	Interest Expense	83,795	57,399	57,183
	A. Net Interest Income (3.1 - 3.2)	45,576	29,180	44,131
3.3	Fees, Commission and Discount	61	44	97
3.4	Other Operating Income	5,072	2,870	5,247
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	50,709	32,094	49,475
3.6	Staff Expenses	12,679	9,157	9,764
3.7	Other Operating Expenses	11,380	7,158	9,870
	C. Operating Profit Before Provision (B.-3.6-3.7)	26,650	15,779	29,841
3.8	Provision for Possible Losses	27,998	16,431	8,264
	D. Operating Profit (C.-3.8)	(1,348)	(652)	21,577
3.9	Non Operating Income/Expenses(Net)	2,826	2,939	10,887
3.10	Write Back of Provision for possible loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	1,478	2,287	32,464
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	1,478	2,287	32,464
3.12	Provision for Staff Bonus	134	208	2,951
3.13	Provision for Tax*	(3,990)	(428)	10,097
	G. Net Profit/Loss(F.-3.12-3.13)	5,334	2,508	19,416
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	46.60%	45.43%	29.09%
4.2	Non Performing Loan (NPL) To Total Loan	5.54%	4.84%	4.65%
4.3	Total Loan Loss Provision to Total NPL	83.42%	86.68%	89.44%
4.4	Cost of Funds	10.39%	10.19%	9.16%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.63%	67.44%	70.53%
4.6	Base Rate	14.50%	13.56%	14.28%

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

* Income Tax Provision(Including Deferred tax)