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Unaudited Financial Result as at 4th Quarter (Fiscal Year 2074/75) (Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities(1.1to1.8)	367,386.35	354,412.97	228,395.18
1.1	Share Capital	33,600.00	28,000.00	28,000.00
1.2	Reserves and Surplus	(550.05)	(3,879.89)	(3,879.89)
1.3	Debenture and Bond	--	--	--
1.4	Borrowings	215,652.05	226,304.77	163,934.40
1.5	Deposits	107,523.36	94,239.66	37,526.14
1.6	Purposed Dividend	--	--	--
1.7	Income Tax Liabilities	--	--	--
1.8	Other Liabilities	11,160.99	9,748.43	2,814.52
2	Total Assets (2.1to2.7)	367,386.35	354,412.97	228,395.18
2.1	Cash & Bank Balance	2,230.08	2,610.61	14,135.71
2.2	Money at call and short Notice	23,757.55	23,133.00	--
2.3	Investments	1,000.00	1,000.00	1,000.00
2.4	Loans & Advances	328,125.62	313,770.22	204,501.80
2.5	Fixed Assets	4,762.67	6,368.08	6,114.13
2.6	Nonbanking Assets	--	--	--
2.7	Other Assets	7,510.43	7,531.06	2,643.52
3	Profit and Loss Account	--	--	--
3.1	Interest Income	74,746.12	50,447.64	17,717.67
3.2	Interest Expense	54,583.31	38,852.59	8,486.42
A	Net Interest Income (3.1-3.2)	20,162.81	11,595.05	9,231.24
3.3	Commission and Other Operating Income	10,656.27	8,109.16	5,476.69
3.4	Foreign Exchange Gain/Loss (Net)	--	--	--
B	Total Operating Income (A+3.3+3.4)	30,819.08	19,704.21	14,707.93
3.5	Personnel Expenses	18,181.42	13,158.82	11,892.22
3.6	Other Operating Expenses	7,666.75	4,660.24	6,126.87
C	Operating profit Before Provision (B-3.5-3.6)	4,970.91	1,885.15	(3,311.15)
3.7	Provision for Possible Loss	8,342.85	5,998.08	2,065.67
D	Operating profit (C-3.7)	(3,371.94)	(4,112.93)	(5,376.83)
3.8	Non-Operating Income/Expenses (Net)	--	--	--
3.9	Write Back of Provision for Possible Loss	6,701.77	4,175.43	--
E	Profit From Regular Business (D+3.8+3.9)	3,329.83	62.50	(5,376.83)
3.10	Extraordinary Income/Expenses (Net)	--	--	--
F	Profit Before Bonus and Taxes (E+3.10)	3,329.83	62.50	(5,376.83)
3.11	Provision For Staff Bonus	--	--	--
3.12	Provision For Tax	--	--	(1,613.05)
G	Net Profit/Loss (F-3.11 -3.12)	3,329.83	62.50	(3,763.78)
4	Ratios	--	--	--
4.1	Capital Fund to RWA	11.61%	8.44%	11.81%
4.2	Non-Performing Loan (NPL) to Total Loan	0.26%	0.54%	0.00%
4.3	Total Loan Loss Provision to total NPL	438.40%	225.75%	0.00%
4.4	Cost of Funds	10.97%	11.08%	10.35%

1. The Unaudited Financial Figures may change if directed by Statutory Auditor/ Supervisory Authorities.
2. Interest Rate: Deposit – Min 7% to Max 10%, Loans and Advances- Min 17% to Max 18%.