

Unaudited Financial Result as at 3rd Quarter (Chaitra End, 2074)

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities	354,412.97	328,672.23	--
1.1	Share Capital	28,000.00	28,000.00	--
1.2	Reserves and Surplus	(3,879.89)	(3,879.89)	--
1.3	Debenture and Bond	--	--	--
1.4	Borrowings	226,304.77	219,996.20	--
1.5	Deposits	94,239.66	76,828.05	--
1.6	Purposed Dividend	--	--	--
1.7	Income Tax Liabilities	--	--	--
1.8	Other Liabilities	9,748.43	7,727.87	--
2	Total Assets	354,412.97	328,672.23	--
2.1	Cash & Bank Balance	2,610.61	1,848.45	--
2.2	Money at call and short Notice	23,133.00	62,620.48	--
2.3	Investments	1,000.00	1,000.00	--
2.4	Loans & Advances	317,655.41	250,251.20	--
2.5	Fixed Assets	6,368.08	6,419.44	--
2.6	Nonbanking Assets	--	--	--
2.7	Other Assets	3,645.87	6,532.66	--
3	Profit and Loss Account	--	--	--
3.1	Interest Income	50,447.64	31,597.82	--
3.2	Interest Expense	38,852.59	24,027.31	--
A	Net Interest Income (3.1-3.2)	11,595.05	7,570.51	--
3.3	Commission and Other Operating Income	8,109.16	4,484.15	--
3.4	Foreign Exchange Gain/Loss (Net)	--	--	--
B	Total Operating Income (A+3.3+3.4)	19,704.21	12054.66	--
3.5	Personnel Expenses	13,158.82	8,614.97	--
3.6	Other Operating Expenses	4,660.24	2,904.31	--
C	Operating profit Before Provision (B-3.5-3.6)	1,885.15	535.38	--
3.7	Provision for Possible Loss	5,998.08	3,322.67	--
D	Operating profit (C-3.7)	(4,112.93)	(2,787.29)	--
3.8	Non-Operating Income/Expenses (Net)	--	--	--
3.9	Write Back of Provision for Possible Loss	4,175.43	2523.94	--
E	Profit From Regular Business (D+3.8+3.9)	62.50	(263.35)	--
3.10	Extraordinary Income/Expenses (Net)	--	--	--
F	Profit Before Bonus and Taxes (E+3.10)	62.50	(263.35)	--
3.11	Provision For Staff Bonus	--	--	--
3.12	Provision For Tax	--	--	--
G	Net Profit/Loss (F-3.11 -3.12)	62.50	(263.35)	--
4	Ratios	--	--	--
4.1	Capital Fund to RWA	8.44%	9.67%	--
4.2	Non-Performing Loan (NPL) to Total Loan	0.54%	0.34%	--
4.3	Total Loan Loss Provision to total NPL	225.75%	330.38%	--
4.4	Cost of Funds	11.08%	10.67%	--

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%.