Unaudited Financial Results (Quarterly)

As at Fourth Quarter of the Fiscal Year 2073/2074

Rs In 000'

| | As at Fourth Quarter of the Fiscal Year 2073/2074 | | | Rs In 000' |
|--|---|---|---|--|
| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year's Quarter Ending |
| 1 | Total Capital and Liabilites (1.1 to 1.7) | 29,959,536 | 14,406,893 | 12,823,148 |
| 1.1 | Paid Up Capital | 2,633,797 | 1,386,233 | 1,386,233 |
| 1.2 | Reserve and Surplus | 1,071,929 | 226,298 | 49,068 |
| 1.3 | Debenture and Bond | | | |
| | Borrowings | - | | |
| 1.5 | Deposits (a+b) | 25,136,613 | 12,301,597 | 10,861,293 |
| | a. Domestic Currency | 25,133,287 | 12,299,167 | 10,856,631 |
| | b. Foreign Currency | 3,325 | 2,430 | 4,662 |
| 1.6 | Income Tax Liability Other Liabilities | 26,595 1,090,601 | 492,765 | 526,555 |
| | Total Assets (2.1 to 2.7) | 29,959,536 | 14,406,893 | 12,823,148 |
| _ | Cash & Bank Balance | 7,331,920 | 3,047,844 | 3,227,719 |
| - | Money at Call and Short Notice | 1,331,320 | 5,047,044 | 5,227,713 |
| _ | Investment | 1,115,026 | 484.244 | 372,799 |
| 2.4 | Loans and Advances (a+b+c+d+e) | 20,718,816 | 10,411,832 | 8,768,662 |
| 2 | and have leave to | 20,110,070 | 10,111,002 | 0,700,000 |
| | a. Real Estate Loan | 1,876,906 | 1,218,187 | 1,003,575 |
| | Residential Real Estate Loan (Except Personal | We call the same and the | | |
| | Home Loan upto Rs. 1 crore) | 121,985 | 118,149 | 129,319 |
| | Business Complex & Residential Apartment | | | Name of the Control o |
| | Construction Loan | 185,098 | 177,114 | 169,609 |
| | 3. Income generating Commercial Complex Loan | | | |
| | Other Real Estate Loan (Including Land purchase Other Real Estate Loan (Including Land purchase) | | 000.004 | 701.017 |
| | & Plotting) | 1,569,822 | 922,924 | 704,647 |
| | F B | | 707.065 | 427.00 |
| | b. Personal Home Loan of Rs. 1 crore or less | 1,269,980 | 787,055 | 437,364 |
| _ | c. Margin Type Loan | 626,477 | 498,504 2,015,502 | 719,922 |
| | d. Term Loan e. Overdraft Loan/TR Loan/WC Loan | 2,272,214 5,736,992 | 3,023,629 | 1,675,394 2,905,028 |
| $\overline{}$ | f. Others | 8,936,247 | 2,868,956 | 2,903,026 |
| 2.5 | Fixed Assets | 299,303 | 121,412 | 115,542 |
| - | Non Banking Assets | 290,000 | 121,412 | 110,042 |
| | Other Assets | 494,471 | 341,560 | 338,426 |
| 3 | Profit and Loss Acccount | Up to This Quarter | Previous Quarter Ending | Corresponding Previous Year's |
| _ | Interest Income | 2,777,406 | 941,753 | 907,967 |
| | Interest Expenses | 1,529,629 | 573,630 | 528,608 |
| _ | A. Net Interest Income (3.1-3.2) | 1,247,776 | 368,123 | 379,359 |
| _ | Fees, Commission and Discount | 7,488 | 4.043 | 4,765 |
| | Other Operating Income | 173,476 | 68,208 | 84,601 |
| | Foreign Exchange Gain/ Loss (Net) | (2,623) | 297 | 998 |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 1,426,118 | 440,671 | 469,723 |
| | Staff Expenses | 264,858 | 73,010 | 88,834 |
| | Other Operating Expenses | 252,640 | 88,244 | 111,122 |
| | | | | 269,767 |
| | | 908 619 | 279.417 | |
| | C. Operating Profit Before Provision (B 3.6-3.7) | 908,619 380,649 | 279,417 171,454 | |
| 3.8 | Provision for Possible Losses | 380,649 | 171,454 | 177,924 |
| 3.8 | Provision for Possible Losses D. Operating Profit (C-3.8) | 380,649 527,971 | 171,454 107,963 | 177,924 91,843 |
| 3.8 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) | 380,649 | 171,454 | 177,924 91,84 21,025 |
| 3.8 3.9 3.10 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss | 380,649 527,971 68,391 556,442 | 171,454 107,963 23,328 211,098 | 177,924 91,84 3 21,026 423,654 |
| 3.8 3.9 3.10 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) | 380,649 527,971 68,391 556,442 1,152,804 | 171,454 107,963 23,328 211,098 342,390 | 177,924 91,84: 21,025 423,654 536,52: |
| 3.9 3.10 3.11 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) | 380,649 527,971 68,391 556,442 1,152,804 (38,433) | 171,454 107,963 23,328 211,098 | 177,924 91,843 21,025 423,654 536,523 (48,234 |
| 3.8 3.9 3.10 3.11 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 | 171,454 107,963 23,328 211,098 342,390 (11,324) | 177,924 91,845 21,025 423,654 536,523 (48,234 488,285 |
| 3.8 3.9 3.10 3.11 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) | 380,649 527,971 68,391 556,442 1,152,804 (38,433) | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 | 177,924 91,845 21,026 423,65- 536,525 (48,234 488,286 |
| 3.8 3.9 3.10 3.11 3.12 3.13 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 | 177,924 91,843 21,025 423,65- 536,523 (48,234 488,283 44,391 80,930 |
| 3.9 3.10 3.11 3.12 3.13 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter | 177,924 91,843 21,025 423,654 536,523 (48,234 488,283 44,393 80,933 362,965 Corresponding Previous |
| 3.8 3.9 3.10 3.11 3.12 3.13 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of This Quarter | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter Ending | 177,924 91,843 21,025 423,65- 536,523 (48,234 488,288 44,390 80,930 362,969 Corresponding Previous Year's |
| 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of This Quarter 14.62 | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter Ending | 177,924 91,84 21,026 423,65- 536,52: (48,23- 488,28- 44,39(80,93(362,96(Corresponding Previous Year's 11,99 |
| 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of This Quarter 14,62 3 63 | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter Ending 12,76 3,83 | 177,924 91,843 21,025 423,654 536,523 (48,234 488,285 44,396 80,930 362,965 Corresponding Previous Year's 11,95 4,17 |
| 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of This Quarter 14.62 3 63 67.75% | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter Ending 12,76 3,83 65,33 | 177,924 91,843 21,025 423,65- 536,523 488,285 44,396 80,930 362,965 Corresponding Previous Year's 11,95 4,17 76,18 |
| 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 | Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan | 380,649 527,971 68,391 556,442 1,152,804 (38,433) 1,114,371 101,306 303,919 709,145 At the End of This Quarter 14,62 3 63 | 171,454 107,963 23,328 211,098 342,390 (11,324) 331,065 30,097 83,825 217,144 Previous Quarter Ending 12,76 3,83 | 177,924 91,843 21,025 423,65- 536,523 (48,234 488,285 44,396 80,930 362,965 Corresponding Previous Year's 11,95 4,17 |

Note: The figures are regrouped and rearranged whenever necessary.

The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.