



Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending 31 Chaitra 2065 13-Apr-09	Previous Quarter Ending 29 Poush 2065 13-Jan-09	Corresponding Previous Year Quarter Ending 30 Chaitra 2064 12-Apr-08
1	Total Capital and Liabilities (1.1 to 1.7)	15,849,442	14,147,648	11,105,201
1.1	Paid Up Capital	1,098,086	1,098,086	732,000
1.2	Reserve & Surplus	200,152	154,596	229,523
1.3	Debenture & Bond	350,000	350,000	-
1.4	Borrowings	550,000	450,000	200,000
1.5	Deposits (a+b)	13,329,608	11,781,239	9,653,643
	a) Domestic Currency	12,282,995	10,741,705	9,136,201
	b) Foreign Currency	1,046,613	1,039,533	517,442
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	321,596	313,727	290,035
2	Total Assets (2.1 to 2.7)	15,849,442	14,147,648	11,105,201
2.1	Cash & Bank Balance	1,731,266	1,155,692	974,089
2.2	Money at call and Short Notice	-	-	150,565
2.3	Investments	1,525,674	1,602,403	1,089,381
2.4	Loan & Advances	12,207,677	11,021,582	8,569,717
2.5	Fixed Assets	223,173	214,989	192,168
2.6	Non Banking Assets (net)	-	-	356
2.7	Other Assets	161,652	152,982	128,926
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	764,073	480,662	500,117
3.2	Interest Expenses	493,106	305,725	286,731
	A. Net Interest Income (3.1-3.2)	270,967	174,937	213,386
3.3	Fees, Commission & Discount	33,752	21,305	22,623
3.4	Other Operating Income	47,229	33,126	13,833
3.5	Foreign Exchange Gain & Loss	35,614	22,175	34,538
	B. Total Operating Income (A+3.3+3.4+3.5)	387,562	251,543	284,381
3.6	Staff Expenses	61,929	41,172	44,952
3.7	Other Operating Expenses	74,832	45,325	56,998
	C. Operating Profit before Provisions (B -3.6-3.7)	250,802	165,046	182,431
3.8	Provision for Possible Losses	25,817	13,794	26,410
	D. Operating Profit (C - 3.8)	224,984	151,252	156,020
3.9	Non Operating Income/Expenses (Net)	(6,470)	(4,195)	(6,447)
3.10	Writeback of Provision for Possible Losses	1,500	1,311	3,447
	E. Profit from Regular Activities (D+3.9+3.10)	220,014	148,369	153,021
3.11	Extraordinary Income/Expenses (Net)	(58)	-	(743)
	F. Profit before Bonus and Taxes (E+3.11)	219,955	148,369	152,278
3.12	Provision for Staff Bonus	19,996	13,488	13,843
3.13	Provision for Taxes	59,988	40,464	43,607
	G. Net Profit/ Loss (F-3.12-3.13)	139,972	94,417	94,828
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 *	12.56%	13.14%	11.06%
4.2	Non Performing Loan (NPL) to Total Loan	0.09%	0.10%	0.29%
4.3	Total Loan Loss Provision to Total NPL	1289.01%	1161.68%	464.74%

* Calculated as per New Capital Adequacy Framework (Basel II) from this fiscal year onwards