



Unaudited Financial Result (Quarterly)
As at 2nd Quarter (13/01/2006) of the Fiscal Year 2005/2006

Rs in ' 000

S.N.	Particulars	This Quarter Ending 29 Poush 2062 13-Jan-06	Previous Quarter Ending 31 Ashwin 2062 17-Oct-05	Corresponding Previous Year Quarter Ending 29 Poush 2061 13-Jan-05
1	Total Capital and Liabilities (1.1 to 1.7)	4,742,578	4,328,854	3,070,280
1.1	Paid Up Capital	609,839	609,839	609,770
1.2	Reserve & Surplus	45,250	32,926	7,270
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	200,000
1.5	Deposits (a+b)	3,839,384	3,404,024	2,067,500
	a) Domestic Currency	3,583,175	3,199,838	1,993,519
	b) Foreign Currency	256,209	204,186	73,981
1.6	Income Tax Liability	5,297	-	-
1.7	Other Liabilities	242,808	282,065	185,740
2	Total Assets (2.1 to 2.7)	4,742,578	4,328,854	3,070,280
2.1	Cash & Bank Balance	248,342	403,317	201,100
2.2	Money at call and Short Notice	19,849	38,399	49,971
2.3	Investments	680,542	563,409	358,479
2.4	Loan & Advances	3,474,909	3,038,170	2,208,500
2.5	Fixed Assets	158,218	150,011	56,355
2.6	Non Banking Assets	2,775	2,775	6,007
2.7	Other Assets	157,943	132,773	189,868
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	133,947	54,710	96,830
3.2	Interest Expenses	85,699	41,309	53,470
A. Net Interest Income (3.1-3.2)		48,248	13,401	43,360
3.3	Fees, Commission & Discount	12,003	4,606	9,123
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain & Loss	3,926	1,572	2,827
B. Total Operating Income (A+3.3+3.4+3.5)		64,177	19,579	55,310
3.6	Staff Expenses	16,721	8,328	13,064
3.7	Other Operating Expenses	21,700	9,002	17,296
C. Operating Profit before Provisions (B -3.6-3.7)		25,756	2,249	24,950
3.8	Provision for Possible Losses	11,258	6,234	-
D. Operating Profit (C- 3.8)		14,498	(3,985)	-
3.9	Non Operating Income/Expenses (Net)	(4,590)	(2,314)	-
3.10	Writeback of Provision for Possible Losses	8,590	5,494	-
E. Profit from Regular Activities (D+3.9+3.10)		18,498	(805)	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit before Bonus and Taxes (E+3.11)		18,498	(805)	-
3.12	Provision for Staff Bonus	1,681	-	-
3.13	Provision for Taxes	5,297	-	-
G. Net Profit/ Loss (F-3.12-3.13)		11,519	(805)	-
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	15.84%	18.71%	-
4.2	Non Performing Loan (NPL) to Total Loan	1.21%	1.77%	-
4.3	Total Loan Loss Provision to Total NPL	169.04%	128.52%	-

PS Figures of the current fiscal year are not comparable with the previous fiscal year due to the change in method of interest income accounting