Shine Development Bank Ltd. Unaudited Financial Results (Quarterly) As on 1st Quarter of the Fiscal Year 2067/68

(Rs. In '000)

			1	(Rs. In ' 000)
		This Quarter	Previous	Previous Year
S.No.	Particulars	Ending	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	977,965.66	857,087.16	510,321.00
	Paid Up Capital	117,700.00	60,000.00	
	Reserve and Surplus	19,500.77	13,144.77	2308.00
	Debenture and Bond	17,000.77	15,11,	2500.00
	Borrowings	20,000.00	35,000.00	30,000.00
	č		730,844.54	/
1.3	Deposites (a+b)	800,048.36		404,149.00
	a. Domestic Currency	800,048.36	730,844.54	404,149.00
	b. Foreign Currency			-
	Income Tax Liability	2,429.33	710.44	740.00
	Other Liabilities	18,287.20	17,387.41	13,124.00
2	Total Assets (2.1 to 2.7)	977,965.66	857,087.16	510,321.00
2.1	Cash and Bank Balance	321,637.53	304,452.82	176,644.00
2.2	Money at Call and Short Notice			
	Investments	11,525.00	11,000.00	6000.00
	Loans and Advances (a+b+c+d+e+f)	614,489.30	521,954.91	307,832.00
2.1	(a) Real Estate Loan	95,155.75	114,524.53	307,032.00
	1.Residental Real Estate	31,918.10	114,324.33	
	2.Business Complex & Residental Apartment Construction Loan	31,910.10		
	3.Income Generating Commercial Complex Loan	(0.000.00		
	4.Other Realestate Loan (Including Land Purchase & Plotting)	63,237.65		
	(b) Margin Type Loan	9,285.00	9,060.00	
	(c) Term Loan	244,289.38	231,181.67	
	(d) Overdraft Loan/TR Loan/WC Loan	34,461.09	23,308.52	
	(e) Others	231,298.08	143,880.19	
2.5	Fixed Assets	17,370.13	15,213.52	10,531.00
2.6	Non Banking Assets	,	,	,
	Other Assets	12,943.70	4,465.91	9,314.00
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,10000	Corresponding
		This Quarter	Previous	
3	Profit and Loss Accounts	This Quarter	Previous	Previous Year
	Profit and Loss Accounts	Ending	Quarter Ending	Previous Year Quarter Ending
3.1	Interest Income	Ending 29,239.14	Quarter Ending 66,237.82	Previous Year Quarter Ending 10,920.00
3.1	Interest Income Interest Expenses	Ending 29,239.14 17,477.43	Quarter Ending 66,237.82 39,025.59	Previous Year Quarter Ending 10,920.00 6,914.00
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2)	Ending 29,239.14 17,477.43 11,761.71	Quarter Ending 66,237.82 39,025.59 27,212.23	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount	Ending 29,239.14 17,477.43 11,761.71 2,118.32	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78	Previous Year Quarter Ending 10,920.00 6,914.00
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income	Ending 29,239.14 17,477.43 11,761.71	Quarter Ending 66,237.82 39,025.59 27,212.23	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7)	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) Provision for Possible Losses	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 19,604.94	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 8,907.54	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 19,604.94 1,782.27	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 2,714.00 247.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Tax	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 809.78 2,429.33	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 8,907.54	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 19,604.94 1,782.27	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Tax	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 809.78 2,429.33	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Tax	Ending 29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 809.78 2,429.33	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11) Provision for Tax	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 8,907.54 8,907.54 809.78 2,429.33 5,668.43	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (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 (F-3.12-3.13)	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 2,429.33 5,668.43 This Quarter Ending	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87 Previous Quarter Ending	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding Previous Year Quarter Ending
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (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 (F-3.12-3.13) Ratios Capital Fund to RWA	29,239.14 17,477.43 11,761.71 2,118.32 453.57 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 2,429.33 5,668.43 This Quarter Ending 19.56%	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87 Previous Quarter Ending 12.69%	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding Previous Year Quarter Ending 17.77%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (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 (F-3.12-3.13) Ratios Capital Fund to RWA Non Performint Loan (NPL) to Total Loan	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 2,429.33 5,668.43 This Quarter Ending 19.56% 0.00%	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87 Previous Quarter Ending 12.69% 0.00%	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding Previous Year Quarter Ending 17.77% 0.00%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (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 (F-3.12-3.13) Ratios Capital Fund to RWA Non Performint Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	29,239.14 17,477.43 11,761.71 2,118.32 453.57 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 2,429.33 5,668.43 This Quarter Ending 19.56% 0.00% 0.00%	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87 Previous Quarter Ending 12.69% 0.00% 0.00%	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding Previous Year Quarter Ending 17.77%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4	Interest Income Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6+3.7) 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 Activities (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 (F-3.12-3.13) Ratios Capital Fund to RWA Non Performint Loan (NPL) to Total Loan	29,239.14 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 927.22 8,907.54 8,907.54 809.78 2,429.33 5,668.43 This Quarter Ending 19.56% 0.00%	Quarter Ending 66,237.82 39,025.59 27,212.23 6,464.78 1316.01 34,993.02 3,960.77 8,584.33 22,447.92 2,842.98 19,604.94 1,782.27 5,346.80 12,475.87 Previous Quarter Ending 12.69% 0.00%	Previous Year Quarter Ending 10,920.00 6,914.00 4,006.00 1,536.00 5,542.00 853.00 1,273.00 3,416.00 702.00 2,714.00 2,714.00 247.00 740.00 1,727.00 Corresponding Previous Year Quarter Ending 17.77% 0.00%

Notes: 1. Call in Advance Rs 5,77,00,000.00 included in Paid Up Capital

^{2.} If the Statutory and Supervisory authority notify any remarks to change, the unaudited Statement of Financial Position could be changed accordingly.