Shine Development Bank Ltd. Unaudited Financial Results (Quarterly) As on 2nd Quarter of the Fiscal Year 2067/68

(Rs. In ' 000)

| | | 1 | | (Rs. In '000) |
|--|---|--|---|---|
| | | | | Corresponding |
| | | This Quarter | Previous | Previous Year |
| S.No. | Particulars | Ending | Quarter Ending | Quarter Ending |
| | Total Capital and Liabilities (1.1 to 1.7) | 1,239,418.71 | 977,965.66 | 563,501.00 |
| | Paid Up Capital | 120,000.00 | 117,700.00 | 60,000.00 |
| | Reserve and Surplus | 25,909.12 | 19,500.77 | 5225.00 |
| | | 23,909.12 | 19,300.77 | 3223.00 |
| | Debenture and Bond | 7 0,000,00 | 20.000.00 | 47.000.00 |
| | Borrowings | 70,000.00 | 20,000.00 | 47,000.00 |
| 1.5 | Deposites (a+b) | 1,006,678.79 | 800,048.36 | 441,656.00 |
| | a. Domestic Currency | 1,006,678.79 | 800,048.36 | 441,656.00 |
| | b. Foreign Currency | | | |
| 1.6 | Income Tax Liability | 2,158.11 | 2,429.33 | 1952.00 |
| | Other Liabilities | 14,672.69 | 18,287.20 | 7,668.00 |
| 2 | Total Assets (2.1 to 2.7) | 1,239,418.71 | 977,965.66 | 563,501.00 |
| | Cash and Bank Balance | 73,913.27 | 321,637.53 | 182,752.00 |
| | Money at Call and Short Notice | 376,314.83 | 321,037.33 | 102,732.00 |
| | Investments | 11,466.67 | 11,525.00 | 6000.00 |
| | | | | |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 753,631.86 | 614,489.30 | 353,603.00 |
| | (a) Real Estate Loan | 87,935.16 | 95,155.75 | 91900 |
| | 1.Residental Real Estate | 36,451.24 | 31,918.10 | 18800 |
| | 2.Business Complex & Residental Apartment Construction Loan | | | |
| | 3.Income Generating Commercial Complex Loan | | | |
| | 4.Other Realestate Loan (Including Land Purchase & Plotting) | 51,438.92 | 63,237.65 | 73100 |
| | (b) Margin Type Loan | 9,285.00 | 9,285.00 | 1200 |
| | (c) Term Loan | 318,904.90 | 244,289.38 | 162700 |
| | (d) Overdraft Loan/TR Loan/WC Loan | 50,312.69 | 34,461.09 | 9900 |
| | (e) Others | 287,194.11 | 231,298.08 | 87903 |
| 2.5 | | | | |
| | Fixed Assets | 17,366.33 | 17,370.13 | 11,152.00 |
| | Non Banking Assets | | | |
| 2.7 | Other Assets | 6,725.75 | 12,943.70 | 9,994.00 |
| | | | | Corresponding |
| | | This Quarter | Previous | Previous Year |
| 3 | Profit and Loss Accounts | Ending | Quarter Ending | Quarter Ending |
| 3 1 | | | | Quarter Enumg |
| J.1 | Interest Income | 63,515.16 | 29,239.14 | 24,507.00 |
| | | | | 24,507.00 |
| | Interest Expenses | 37,516.06 | 17,477.43 | 24,507.00 14,849.00 |
| 3.2 | Interest Expenses A. Net Interest Income (3.1 to 3.2) | 37,516.06 25,999.10 | 17,477.43 11,761.71 | 24,507.00 14,849.00 9,658.00 |
| 3.2 | Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount | 37,516.06 25,999.10 4,738.35 | 17,477.43 11,761.71 2,118.32 | 24,507.00 14,849.00 9,658.00 2,731.00 |
| 3.2 3.3 3.4 | Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income | 37,516.06 25,999.10 | 17,477.43 11,761.71 | 24,507.00 14,849.00 9,658.00 |
| 3.2 3.3 3.4 | Interest Expenses A. Net Interest Income (3.1 to 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) | 37,516.06 25,999.10 4,738.35 834.76 | 17,477.43 11,761.71 2,118.32 453.57 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 |
| 3.2 3.3 3.4 3.5 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 |
| 3.2 3.3 3.4 3.5 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 |
| 3.2 3.3 3.4 3.5 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 |
| 3.2 3.3 3.4 3.5 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 | 17,477.43 11,761.71 2,118.32 453.57 14,333.60 2,222.31 2,276.53 9,834.76 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 | 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 | 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 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 | 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 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 | 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 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 | 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 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 |
| 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 | 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 | 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 8,907.54 5,668.43 | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding |
| 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 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter | 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 8,907.54 809.78 2,429.33 5,668.43 Previous | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year |
| 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 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter Ending | 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 Previous Quarter Ending | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year Quarter Ending |
| 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 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter | 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 8,907.54 809.78 2,429.33 5,668.43 Previous | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year |
| 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 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) | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter Ending | 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 Previous Quarter Ending | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year Quarter Ending |
| 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 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter Ending 17.43% | 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 8,907.54 809.78 2,429.33 5,668.43 Previous Quarter Ending 19.56% | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year Quarter Ending 17.23% |
| 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 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter Ending 17.43% 0.00% 0.00% | 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 8,907.54 809.78 2,429.33 5,668.43 Previous Quarter Ending 19.56% 0.00% 0.00% | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year Quarter Ending 17.23% - |
| 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 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 | 37,516.06 25,999.10 4,738.35 834.76 31,572.21 4,246.31 4,832.66 22,493.24 2,319.35 20,173.89 20,173.89 1,833.99 5,501.97 12,837.93 This Quarter Ending 17.43% 0.00% | 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 8,907.54 809.78 2,429.33 5,668.43 Previous Quarter Ending 19.56% 0.00% | 24,507.00 14,849.00 9,658.00 2,731.00 462.00 12,851.00 1,588.00 2,176.00 9,087.00 1,929.00 7,158.00 7,158.00 650.00 1,952.00 4,556.00 Corresponding Previous Year Quarter Ending 17.23% |

Notes: 1. Call in Advance Rs 6,00,00,000.00 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.