

Particulars	Chaitra-066 This Qtr. End	Poush-066 This Qtr. End	Corresp. Prv. Yr. Qtr. End
<b>1. Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,315,605</b>	<b>2,455,926</b>	<b>2,168,437</b>
1.1 Paid-up Capital	170,859	113,906	113,906
1.2 Reserve and Surplus	88,498	135,427	99,120
1.3 Debenture and Bond	.	.	.
1.4 Borrowings	30,000	120,000	414,936
1.5 Deposits (a+b)	1,868,286	1,932,250	1,358,774
a) Domestic Currency	1,868,286	1,932,250	1,358,774
b) Foreign Currency	.	.	.
1.6 Income Tax Liability	13,052	8,755	20,302
1.7 Other Liability	144,910	145,588	161,399
<b>2. Total Assets (2.1 to 2.7)</b>	<b>2,315,605</b>	<b>2,455,926</b>	<b>2,168,437</b>
2.1 Cash and Bank Balance	92,708	110,980	84,130
2.2 Money at Call and Short Notice	.	.	.
2.3 Investments	33,518	30,315	45,227
2.4 Loans and Advances	2,093,475	2,226,999	1,918,782
a) Real State Loan	1,170,277	1,212,561	.
b) Housing Loan	136,307	138,927	.
c) HP Loan	30,656	30,637	.
d) Term Loan	398,369	222,337	.
e) Industrial Loan	4,700	4,700	.
f) Margin Type Loan	68,389	69,482	.
g) Other	264,525	533,811	.
h) Deprive Sector Loan	20,252	14,544	.
2.5 Fixed Assets	35,142	34,943	35,014
2.6 Non Banking Assets	449	449	1,722
2.7 Other Assets	60,313	52,240	83,562
<b>3. Profit and Loss Account</b>			
3.1 Interest Income	196,965	132,606	124,340
3.2 Interest Expenses	142,922	97,376	80,239
<b>A. Net Interest Income (3.1-3.2)</b>	<b>54,043</b>	<b>35,230</b>	<b>44,101</b>
3.3 Fees, Commision and Discount	950	507	1,845
3.4 Other Operating Income	19,793	13,859	19,459
3.5 Foreign Exchange Gain/Loss(Net)	.	.	.
<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>74,786</b>	<b>49,596</b>	<b>65,405</b>
3.6 Staff Expenses	6,068	4,184	5,898
3.7 Other Operating Expenses	4,587	2,899	4,251
<b>C. Operating Profit Before Prov. (B-3.6-3.7)</b>	<b>64,131</b>	<b>42,513</b>	<b>55,256</b>
3.8 Provision for Possible Losses	18,535	12,133	5,000
<b>D. Operating Profit</b>	<b>45,596</b>	<b>30,380</b>	<b>50,256</b>
3.9 Non Operating Income / Expenses (Net)	539	.	24,183
3.10 Write Back of Provision for Possible Loss	1,722	1,722	.
<b>E. Profit from Regular Activities (D-3.9-3.10)</b>	<b>47,857</b>	<b>32,102</b>	<b>74,439</b>
3.11 Extraordinary Income / Expenses (Net)	.	.	.
<b>F. Profit before Bonus and Taxes (E-3.11)</b>	<b>47,857</b>	<b>32,102</b>	<b>74,439</b>
3.12 Provision for Staff Bonus	4,351	2,918	6,767
3.13 Provision for Tax	13,052	8,755	20,302
<b>G. Net Profit / Loss (F-3.12-3.13)</b>	<b>30,454</b>	<b>20,429</b>	<b>47,370</b>
<b>4. Ratio</b>			
4.1 Capital Fund to RWA	13.24	12.16	11.98
4.2 Non Performing Loan (NPL) to Total Loan	2.78	2.37	1.92
4.3 Total Loan Loss Provision to Total NPL	157.61	169.39	221.95
4.4 Cost of Fund	9.74	8.57	
4.5 Credit to Deposit Ratio	98.39		

**१०.७५%** बचत खाता  
(व्याज - मासिक पूंजीकृत)

**१०.२५%** सुपर सेभिङ्ग खाता  
(दैनिक मौज्जातमा)

**१३**

### मुहृती निक्षेपमा व्याजदर

अवधि	१ / १ महिनामा व्याज लिएमा	३ / ३ महिनामा व्याज लिएमा	एकमुलु व्याज लिएमा
३ महिना	.	.	१०.००
६ महिना	.	.	१०.२५
१ वर्ष	१०.६५	१०.७४	११.०८
२ वर्ष	१०.८५	१०.९४	११.९३