



Unaudited Financial Results (Quarterly)

As At : End of 2nd Quarter (Jan. 13' 2009) of the Fiscal Year 2008\2009

Rs. In '000

Sr. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,515,448	2,274,344	1,982,652
1.1	Paid Up Capital	262,080	201,600	201,600
1.2	Reserve and Surplus	77,832	127,752	88,604
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	86,980	187,000	101,645
1.5	Deposits ((a + b)	2,034,871	1,671,924	1,543,925
	a. Domestic Currency	2,034,871	1,671,924	1,543,925
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	8,653	2,756	8,483
1.7	Other Liabilities	45,032	83,312	38,395
2	Total Assets (2.1 to 2.7)	2,515,448	2,274,344	1,982,652
2.1	Cash and Bank Balance	133,559	125,519	84,719
2.2	Money at call and Short Notice	204,635	136,140	47,214
2.3	Investments	15,305	14,992	14,992
2.4	Loans and Advances	2,031,608	1,940,844	1,813,001
2.5	Fixed Assets	46,873	43,826	7,523
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	83,468	13,023	15,203
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	UP To Corresponding Previous Year Quarter
3.1	Interest Income	103,545	45,201	82,384
3.2	Interest Expense	64,321	30,799	49,004
	A. Net Interest Income (3.1 - 3.2)	39,224	14,402	33,380
3.3	Fees, Commission and Discount	119	77	1,204
3.4	Other Operating Income	8,301	3,924	7,350
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	47,644	18,403	41,934
3.6	Staff Expenses	6,506	3,230	5,009
3.7	Other Operating Expenses	7,108	2,925	3,265
	C. Operating Profit before Provision (B-3.6-3.7)	34,030	12,248	33,660
3.8	Provision for Possible Losses	2,303	2,144	4,036
	D. Operating Profit (C-3.8)	31,727	10,104	29,624
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss on Loans & A	-	-	-
	E. Profit from Regular Activities(D+3.9+3.10)	31,727	10,104	29,624
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	31,727	10,104	29,624
3.12	Provision for Staff Bonus	2,884	919	2,693
3.13	Provision for Tax	8,653	2,756	8,483
	G. Net Profit/(Loss) (F-3.12-3.13)	20,190	6,428	18,448
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	16.17%	16.94%	16.38%
4.2	Non Performing Loan (NPL) To Total Loan	2.01%	2.14%	2.28%
4.3	Total Loan Loss Provision to Total NPL	149%	146%	143%