

Summary Financial Highlights of Development Banks for Push End 2073

Rs. in '000

	Level	75	75	75	75	3	3	3	75
	Code	12002000	12005000	12006000	12009000	12010000	12012000	12014000	12015000
	Short Name	NIDC	Mahalaxmi	Siddhartha	Yeti	Narayani	Sahayogi	Karnali	Triveni
1	Paid up Capital	415,823	1,156,223	1,419,168	1,386,233	55,572	257,877	151,000	1,350,020
2	Core Capital	3,366,250	1,836,454	1,825,373	1,435,031	(71,286)	446,187	190,607	1,571,775
3	Capital Fund	3,396,413	1,938,818	1,978,272	1,568,695	(71,286)	477,299	203,289	1,676,974
4	Total Assets	6,461,718	14,499,598	17,416,058	15,763,740	588,602	3,880,846	2,054,964	12,604,272
5	Total Deposits	1,422,171	11,783,318	14,212,359	12,060,900	211,366	3,321,707	1,799,003	9,597,203
6	Total Borrowing	-	-	620,000	-	-	-	-	950,000
7	Loans and Advances (Gross)	2,810,634	9,880,903	12,192,251	10,089,506	152,505	2,876,261	1,015,104	8,817,583
8	Deprived Sector Lending	193,939	449,467	567,583	511,944	3,826	156,266	67,567	331,273
9	Total Liquid Assets	2,580,615	3,775,799	4,502,963	3,641,392	110,705	863,793	820,847	3,262,203
10	Net Liquid Assets	2,580,615	3,775,799	3,882,963	3,641,392	110,705	863,793	820,847	2,312,203
11	Total Investment	208,668	389,858	206,897	379,968	14,263	2,000	-	222,962
12	Net Operating Income	93,858	217,441	315,510	183,718	(2,025)	100,232	11,986	202,537
13	Net Profit / (Net Loss)	134,332	128,724	186,819	137,950	6,181	56,595	3,673	111,594
Ratios									
1	Core Capital to RWA (%)	84.50%	16.10%	12.19%	11.21%	-22.52%	12.63%	13.12%	13.62%
2	Capital Fund to RWA (%)	85.25%	16.99%	13.21%	12.25%	-22.52%	13.51%	13.99%	14.53%
3	Credit to Deposit (LCY) Ratio (%)	197.63%	83.86%	85.79%	83.70%	72.15%	86.59%	56.43%	91.88%
4	Credit to Deposit (LCY) & Core Capital (%)	58.70%	72.55%	76.02%	74.80%	108.87%	76.34%	51.02%	78.95%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	8.14%	4.71%	5.21%	5.84%	2.36%	6.81%	7.86%	4.54%
6	Non Performing Loan to Total Loan (%)	8.97%	4.41%	2.78%	3.78%	96.69%	0.75%	3.54%	2.59%
7	Net Liquid Asset /Total Deposit (%)	181.46%	32.04%	27.32%	30.19%	52.38%	26.00%	45.63%	24.09%
8	Weighted Average Interest on Credit (%)	6.94%	12.66%	12.12%	13.59%	16.64%	11.58%	10.70%	12.35%
9	Weighted Average Interest on Deposit (%)	6.09%	5.39%	5.27%	7.01%	9.31%	5.95%	5.16%	5.57%
10	Weighted Average Interest on Govt. Sec. (%)	0.00%	3.01%	4.89%	4.71%	0.00%	0.00%	0.00%	2.05%
11	Spread Rate (%)	0.75%	6.96%	6.76%	6.35%	7.33%	5.64%	5.54%	6.71%
12	Base Rate (%)	13.86%	9.00%	8.55%	9.69%	7.57%	9.12%	10.14%	8.90%

Summary Financial Highlights o

Rs. in '000

	Level	75	10	10	3	3	10	75	3
	Code	12019000	12023000	12026000	12027000	12028000	12030000	12031000	12033000
	Short Name	Shangrila	Gandaki	Biratlaxmi	Excel	Western	Araniko	Deva	Miteri
1	Paid up Capital	1,073,456	643,956	425,358	307,650	156,960	301,662	1,004,440	374,319
2	Core Capital	1,563,241	808,243	639,706	516,602	294,291	368,838	1,410,871	499,961
3	Capital Fund	1,705,290	861,115	673,923	552,947	313,723	390,510	1,500,932	522,698
4	Total Assets	14,530,004	6,901,044	5,792,200	5,616,254	2,642,785	2,916,035	11,021,945	3,779,271
5	Total Deposits	12,048,509	5,879,836	4,892,041	4,057,201	2,299,369	2,274,710	9,071,979	2,380,063
6	Total Borrowing	250,000	-	-	845,000	-	-	-	-
7	Loans and Advances (Gross)	10,570,697	5,176,807	3,246,654	3,593,191	1,738,185	1,938,956	8,038,950	2,191,003
8	Deprived Sector Lending	451,593	208,457	150,139	144,495	85,480	102,814	332,291	100,827
9	Total Liquid Assets	3,488,571	1,470,194	2,299,885	1,795,825	732,887	820,111	2,305,973	693,582
10	Net Liquid Assets	3,238,571	1,470,194	2,299,885	950,825	732,887	820,111	2,305,973	693,582
11	Total Investment	377,574	15,504	295,206	27,118	-	62,085	285,725	471
12	Net Operating Income	252,234	150,117	110,873	123,621	54,248	53,161	209,075	84,869
13	Net Profit / (Net Loss)	129,673	93,307	61,918	73,858	26,459	36,732	140,379	52,170
Ratios									
1	Core Capital to RWA (%)	11.86%	12.40%	15.01%	10.80%	13.58%	15.08%	13.79%	20.07%
2	Capital Fund to RWA (%)	12.94%	13.22%	15.81%	11.56%	14.48%	15.97%	14.67%	20.98%
3	Credit to Deposit (LCY) Ratio (%)	87.73%	88.04%	66.37%	88.56%	75.59%	85.24%	88.64%	92.06%
4	Credit to Deposit (LCY) & Core Capital (%)	77.66%	77.40%	58.69%	78.56%	67.02%	73.35%	76.71%	76.08%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	4.93%	4.52%	4.88%	4.53%	5.73%	5.82%	5.45%	4.98%
6	Non Performing Loan to Total Loan (%)	0.68%	0.22%	1.14%	1.03%	0.71%	0.48%	1.70%	0.11%
7	Net Liquid Asset /Total Deposit (%)	26.88%	25.00%	47.01%	23.44%	31.87%	36.05%	25.42%	29.14%
8	Weighted Average Interest on Credit (%)	12.27%	12.45%	12.65%	11.15%	13.57%	12.48%	10.56%	14.87%
9	Weighted Average Interest on Deposit (%)	5.10%	5.48%	4.11%	2.85%	6.53%	5.06%	4.90%	6.10%
10	Weighted Average Interest on Govt. Sec. (%)	4.11%	0.00%	4.09%	0.00%	0.00%	0.00%	0.00%	0.00%
11	Spread Rate (%)	6.97%	6.97%	7.83%	8.30%	7.05%	7.29%	5.57%	8.77%
12	Base Rate (%)	10.37%	8.37%	7.25%	7.75%	9.71%	10.86%	8.52%	9.40%

Summary Financial Highlights o

Rs. in '000

	Level	3	75	10	3	3	75	3	10
	Code	12034000	12036000	12037000	12038000	12040000	12041000	12042000	12046000
	Short Name	Tinau	Muktinath	Sewa	Kankai	Mahakali	Ace	Bhargav	diyalo
1	Paid up Capital	341,370	1,531,350	506,411	150,000	148,824	1,202,984	120,000	240,350
2	Core Capital	475,596	1,969,038	655,258	195,247	196,165	1,462,795	184,363	319,155
3	Capital Fund	508,455	2,106,843	702,313	207,580	207,175	1,543,393	198,602	338,712
4	Total Assets	4,253,557	17,811,444	6,444,759	1,939,017	1,512,419	11,568,554	1,874,083	2,266,827
5	Total Deposits	3,640,973	14,582,139	5,411,116	1,371,535	1,278,646	7,539,679	1,655,461	1,894,204
6	Total Borrowing	-	400,000	-	300,000	-	1,725,034	-	-
7	Loans and Advances (Gross)	3,099,470	13,094,044	4,726,323	1,184,181	995,875	6,907,582	1,387,564	1,690,327
8	Deprived Sector Lending	129,974	3,079,901	219,522	54,997	46,537	331,778	53,927	82,572
9	Total Liquid Assets	1,035,549	3,405,428	1,556,859	712,133	473,490	3,686,408	403,639	536,764
10	Net Liquid Assets	1,035,549	3,005,428	1,556,859	412,133	473,490	1,961,374	403,639	536,764
11	Total Investment	87,402	485,966	58,996	370	544	551,373	6,861	200
12	Net Operating Income	87,436	372,885	140,378	38,545	19,709	188,118	31,074	33,524
13	Net Profit / (Net Loss)	51,824	223,220	77,286	23,223	12,313	129,834	18,009	19,336
Ratios									
1	Core Capital to RWA (%)	12.63%	12.67%	11.58%	13.48%	15.94%	15.85%	11.23%	14.87%
2	Capital Fund to RWA (%)	13.50%	13.56%	12.42%	14.34%	16.84%	16.73%	12.09%	15.78%
3	Credit to Deposit (LCY) Ratio (%)	85.13%	89.80%	87.34%	86.34%	77.89%	91.96%	83.82%	89.24%
4	Credit to Deposit (LCY) & Core Capital (%)	75.29%	79.11%	77.91%	75.58%	67.53%	76.97%	75.42%	76.37%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	4.77%	31.10%	5.31%	5.32%	#DIV/0!	4.80%	4.70%	4.80%
6	Non Performing Loan to Total Loan (%)	0.34%	0.18%	0.96%	0.41%	1.16%	1.12%	0.29%	0.86%
7	Net Liquid Asset /Total Deposit (%)	28.44%	20.61%	28.77%	30.05%	37.03%	26.01%	24.38%	28.34%
8	Weighted Average Interest on Credit (%)	12.35%	13.83%	12.45%	14.01%	13.94%	9.98%	13.88%	12.00%
9	Weighted Average Interest on Deposit (%)	5.47%	5.62%	5.49%	4.98%	6.42%	4.71%	6.61%	6.03%
10	Weighted Average Interest on Govt. Sec. (%)	3.66%	0.00%	0.00%	0.00%	0.00%	3.52%	0.00%	0.00%
11	Spread Rate (%)	6.67%	8.21%	6.91%	9.03%	7.52%	4.93%	7.26%	5.98%
12	Base Rate (%)	8.07%	9.78%	8.35%	9.53%	11.21%	7.44%	10.60%	7.39%

Summary Financial Highlights o

Rs. in '000

	Level	10	3	75	75	75	75	1	75
	Code	12047000	12048000	12050000	12051000	12052000	12053000	12055000	12056000
	Short Name	Country	Alpine	Kastamandap	Garima	OM	Fewa	Kabeli	Kamana
1	Paid up Capital	356,928	227,140	679,897	1,080,512	1,360,282	1,199,970	70,176	661,605
2	Core Capital	449,647	335,529	1,043,197	1,683,928	1,807,982	1,655,824	117,652	1,034,828
3	Capital Fund	466,861	353,411	1,127,596	1,812,786	1,937,089	1,775,380	124,492	1,105,565
4	Total Assets	1,943,546	2,674,344	18,146,905	18,126,184	15,382,788	14,903,313	786,173	8,240,779
5	Total Deposits	1,397,633	1,852,322	7,831,954	13,370,928	12,995,083	12,589,696	642,308	6,890,796
6	Total Borrowing	-	360,000	513,192	-	-	-	-	-
7	Loans and Advances (Gross)	1,398,205	1,676,929	6,436,576	11,701,999	11,345,235	11,136,673	611,524	6,186,190
8	Deprived Sector Lending	66,861	60,228	279,652	472,848	466,995	394,987	42,771	270,851
9	Total Liquid Assets	467,898	903,932	2,960,510	3,391,345	3,445,368	3,231,772	141,691	1,865,982
10	Net Liquid Assets	467,898	543,932	2,447,318	3,391,345	3,445,368	3,231,772	141,691	1,865,982
11	Total Investment	61,427	2,121	201,692	105,677	520,490	225,891	-	122,339
12	Net Operating Income	34,961	54,851	125,178	287,940	327,862	301,319	21,754	176,406
13	Net Profit / (Net Loss)	23,772	32,159	101,729	159,548	190,238	181,548	10,534	100,561
Ratios									
1	Core Capital to RWA (%)	27.31%	15.46%	13.22%	12.17%	13.60%	12.52%	16.49%	14.26%
2	Capital Fund to RWA (%)	28.36%	16.29%	14.29%	13.10%	14.57%	13.42%	17.45%	15.23%
3	Credit to Deposit (LCY) Ratio (%)	100.04%	90.53%	82.20%	87.52%	87.30%	88.46%	95.21%	89.77%
4	Credit to Deposit (LCY) & Core Capital (%)	75.69%	76.65%	72.53%	77.73%	76.64%	78.18%	80.47%	78.05%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	4.72%	4.57%	4.78%	4.79%	4.70%	3.86%	7.77%	4.53%
6	Non Performing Loan to Total Loan (%)	2.69%	1.48%	0.90%	0.84%	1.73%	0.84%	1.98%	1.48%
7	Net Liquid Asset /Total Deposit (%)	33.48%	29.36%	31.25%	25.36%	26.51%	25.67%	22.06%	27.08%
8	Weighted Average Interest on Credit (%)	11.74%	13.11%	10.01%	11.94%	12.61%	12.13%	13.40%	11.54%
9	Weighted Average Interest on Deposit (%)	6.35%	2.50%	5.48%	5.59%	5.73%	6.08%	4.20%	5.60%
10	Weighted Average Interest on Govt. Sec. (%)	2.84%	0.00%	2.26%	2.56%	4.62%	4.42%	0.00%	0.00%
11	Spread Rate (%)	5.02%	10.61%	4.30%	6.25%	6.60%	5.93%	9.20%	5.72%
12	Base Rate (%)	9.75%	6.34%	8.41%	8.95%	8.17%	8.95%	8.94%	8.66%

Summary Financial Highlights o

Rs. in '000

	Level	3	3	75	1	1	10	1	3
	Code	12057000	12059000	12060000	12062000	12063000	12064000	12065000	12069000
	Short Name	Corporate	Purnima	Jyoti	Hamro	Kakre	Shine	Pacific	Kanchan
1	Paid up Capital	200,000	352,385	1,101,941	152,917	60,890	1,102,892	132,993	247,500
2	Core Capital	(12,263)	444,563	1,377,795	189,798	86,321	1,451,088	174,118	310,020
3	Capital Fund	(12,263)	465,358	1,473,344	200,607	91,839	1,541,053	184,282	333,980
4	Total Assets	655,149	2,969,926	11,309,646	1,448,326	932,079	10,956,769	1,223,218	2,733,310
5	Total Deposits	83,512	2,432,540	9,129,062	1,172,126	828,645	9,205,058	1,021,165	2,341,786
6	Total Borrowing	-	-	170,000	-	-	-	-	-
7	Loans and Advances (Gross)	219,414	2,046,369	8,017,620	1,016,565	570,594	8,175,694	946,043	2,075,176
8	Deprived Sector Lending	11,718	91,254	459,642	40,171	145,375	335,155	42,339	310,251
9	Total Liquid Assets	9,358	858,046	2,397,069	360,850	331,555	2,441,954	251,482	516,581
10	Net Liquid Assets	9,358	858,046	2,227,069	360,850	331,555	2,441,954	251,482	516,581
11	Total Investment	-	17,386	505,506	19,567	100	39,668	-	19,094
12	Net Operating Income	860	77,555	167,395	36,594	12,904	267,722	26,656	53,234
13	Net Profit / (Net Loss)	652	46,594	135,432	21,506	8,361	165,983	20,078	29,755
Ratios									
1	Core Capital to RWA (%)	-2.63%	17.64%	14.39%	15.26%	12.55%	14.89%	16.05%	12.24%
2	Capital Fund to RWA (%)	-2.63%	18.47%	15.39%	16.13%	13.35%	15.82%	16.98%	13.19%
3	Credit to Deposit (LCY) Ratio (%)	262.73%	84.12%	87.83%	86.73%	68.86%	88.82%	92.64%	88.62%
4	Credit to Deposit (LCY) & Core Capital (%)	307.95%	71.13%	76.31%	74.64%	62.36%	76.72%	79.15%	78.26%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	3.35%	5.35%	7.65%	4.68%	30.11%	4.60%	4.65%	18.87%
6	Non Performing Loan to Total Loan (%)	95.69%	0.31%	1.19%	0.62%	4.02%	0.35%	0.18%	2.26%
7	Net Liquid Asset /Total Deposit (%)	11.21%	35.27%	24.40%	30.79%	40.01%	26.53%	24.63%	22.06%
8	Weighted Average Interest on Credit (%)	0.00%	14.92%	11.25%	12.81%	13.78%	12.48%	12.01%	13.55%
9	Weighted Average Interest on Deposit (%)	0.00%	4.87%	5.33%	4.68%	6.25%	4.24%	5.71%	5.48%
10	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	4.04%	0.00%	0.00%	4.00%	0.00%	0.00%
11	Spread Rate (%)	0.00%	10.04%	5.61%	8.13%	7.52%	8.24%	6.31%	8.07%
12	Base Rate (%)	0.75%	7.90%	8.68%	9.55%	7.00%	6.87%	9.63%	9.48%

Summary Financial Highlights o

Rs. in '000

	Level	3	75	3	75	3	1	3	1
	Code	12072000	12075000	12077000	12080000	12081000	12083000	12084000	12085000
	Short Name	Innovative	Vibor	Raptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
1	Paid up Capital	353,684	1,815,004	143,765	919,771	194,925	26,000	262,193	67,260
2	Core Capital	423,938	1,752,055	188,566	1,394,385	298,962	35,564	316,638	93,592
3	Capital Fund	450,092	1,900,282	197,301	1,504,233	321,645	36,954	330,487	97,043
4	Total Assets	3,163,869	18,802,726	1,340,498	13,457,783	3,026,305	252,473	2,118,195	613,367
5	Total Deposits	2,628,013	15,390,372	1,042,634	10,741,384	2,626,325	165,689	1,755,196	499,494
6	Total Borrowing	-	-	-	590,000	-	-	-	-
7	Loans and Advances (Gross)	2,352,319	13,216,498	844,406	9,411,516	2,257,052	140,724	1,381,860	364,666
8	Deprived Sector Lending	92,102	595,104	50,092	451,645	405,869	16,628	48,929	21,192
9	Total Liquid Assets	760,735	3,792,068	353,668	3,350,190	695,011	100,003	647,111	230,489
10	Net Liquid Assets	760,735	3,792,068	353,668	2,760,190	695,011	100,003	647,111	230,489
11	Total Investment	1,000	644,245	-	157,262	206	-	21,006	-
12	Net Operating Income	73,229	163,049	15,869	237,714	64,539	4,045	28,616	12,217
13	Net Profit / (Net Loss)	41,560	112,353	11,443	146,381	36,662	2,190	21,698	6,512
Ratios									
1	Core Capital to RWA (%)	15.29%	11.10%	17.84%	12.00%	11.40%	20.27%	18.53%	20.55%
2	Capital Fund to RWA (%)	16.23%	12.04%	18.67%	12.95%	12.27%	21.06%	19.34%	21.31%
3	Credit to Deposit (LCY) Ratio (%)	89.51%	85.88%	80.99%	90.03%	85.94%	84.93%	78.73%	73.01%
4	Credit to Deposit (LCY) & Core Capital (%)	77.08%	77.10%	68.58%	79.44%	77.16%	69.92%	66.70%	61.49%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	4.64%	5.22%	7.42%	6.41%	23.08%	14.20%	5.39%	7.01%
6	Non Performing Loan to Total Loan (%)	0.56%	2.17%	0.52%	1.30%	0.37%	1.13%	1.19%	5.37%
7	Net Liquid Asset /Total Deposit (%)	28.95%	24.64%	33.92%	25.70%	26.46%	60.36%	36.87%	46.14%
8	Weighted Average Interest on Credit (%)	12.64%	11.05%	23.98%	11.11%	13.17%	15.15%	6.89%	23.09%
9	Weighted Average Interest on Deposit (%)	5.26%	6.21%	9.68%	5.57%	6.47%	4.58%	3.55%	6.25%
10	Weighted Average Interest on Govt. Sec. (%)	0.00%	4.26%	0.00%	3.81%	0.00%	0.00%	3.61%	0.00%
11	Spread Rate (%)	7.38%	4.61%	14.31%	5.43%	6.70%	10.58%	3.32%	16.84%
12	Base Rate (%)	6.51%	9.71%	11.39%	8.61%	9.79%	8.82%	4.37%	25.31%

Summary Financial Highlights o

Rs. in '000

	Level	3	1	3	75	1	3	3	3	75
	Code	12087000	12088000	12089000	12093000	12094000	12095000	12096000	12099000	12101000
	Short Name	N.Community	Cosmos	Manaslu	Kailash	Salpa	Saptakoshi	Sajha	Green	Reliable
1	Paid up Capital	209,500	100,625	241,769	1,975,420	14,000	100,000	100,000	100,000	788,582
2	Core Capital	260,477	134,967	389,053	2,695,410	32,093	129,798	81,845	93,557	1,291,582
3	Capital Fund	276,464	141,336	408,602	2,863,780	34,231	137,867	86,226	97,062	1,375,535
4	Total Assets	2,185,877	807,780	2,670,746	19,318,157	302,897	994,264	652,083	401,683	11,264,266
5	Total Deposits	1,849,118	648,684	2,245,124	15,913,973	264,893	843,291	544,501	295,886	8,500,768
6	Total Borrowing	-	-	-	-	-	-	-	-	715,000
7	Loans and Advances (Gross)	1,532,475	606,256	1,930,057	14,572,822	205,912	712,355	369,551	310,329	7,105,151
8	Deprived Sector Lending	52,172	24,215	143,995	707,228	11,482	58,165	17,802	20,354	233,381
9	Total Liquid Assets	564,600	170,756	673,014	3,760,055	85,748	244,575	251,481	71,821	3,558,952
10	Net Liquid Assets	564,600	170,756	673,014	3,760,055	85,748	244,575	251,481	71,821	2,843,952
11	Total Investment	-	145	3,629	706,897	-	-	1,590	-	464,115
12	Net Operating Income	33,903	20,872	51,880	376,018	5,754	18,484	5,065	5,590	137,720
13	Net Profit / (Net Loss)	17,979	12,429	48,247	263,863	4,178	14,874	13,298	3,887	68,128
Ratios										
1	Core Capital to RWA (%)	13.66%	18.97%	16.87%	15.66%	12.56%	15.33%	16.90%	24.36%	13.82%
2	Capital Fund to RWA (%)	14.50%	19.87%	17.72%	16.64%	13.39%	16.29%	17.81%	25.27%	14.72%
3	Credit to Deposit (LCY) Ratio (%)	82.88%	93.46%	85.97%	91.57%	77.73%	84.47%	67.87%	104.88%	83.58%
4	Credit to Deposit (LCY) & Core Capital (%)	72.64%	77.36%	73.27%	78.31%	69.33%	73.21%	59.00%	79.69%	72.56%
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	4.79%	4.85%	9.58%	5.24%	7.63%	11.65%	5.10%	6.52%	3.50%
6	Non Performing Loan to Total Loan (%)	0.55%	0.08%	0.00%	0.70%	1.73%	1.38%	4.01%	1.59%	2.85%
7	Net Liquid Asset /Total Deposit (%)	30.53%	26.32%	29.98%	23.63%	32.37%	29.00%	46.19%	24.27%	33.46%
8	Weighted Average Interest on Credit (%)	12.70%	14.21%	13.64%	11.11%	15.94%	14.96%	18.33%	12.70%	11.75%
9	Weighted Average Interest on Deposit (%)	6.00%	5.06%	5.85%	5.46%	5.45%	5.35%	8.52%	7.02%	6.36%
10	Weighted Average Interest on Govt. Sec. (%)	0.00%	0.00%	0.00%	3.88%	0.00%	0.00%	0.00%	0.00%	11.86%
11	Spread Rate (%)	6.69%	9.15%	7.80%	5.53%	10.48%	9.61%	9.81%	5.68%	5.39%
12	Base Rate (%)	10.21%	9.54%	10.52%	7.97%	11.18%	12.85%	36.56%	10.19%	8.71%

Summary Financial Highlights o

Rs. in '000

Level							
Code		Total					
Short Name		1 Dist	3 Dist	10 Dist	75 Dist	Grand	
1	Paid up Capital	624,861	4,796,433	3,577,557	22,122,680	31,121,531	
2	Core Capital	864,106	6,188,415	4,691,934	32,177,814	43,922,269	
3	Capital Fund	910,784	6,566,712	4,974,488	34,291,216	46,743,200	
4	Total Assets	6,366,313	53,728,047	37,221,180	270,629,879	367,945,419	
5	Total Deposits	5,243,005	42,555,573	30,954,598	205,672,272	284,425,447	
6	Total Borrowing	-	1,505,000	-	5,933,226	7,438,226	
7	Loans and Advances (Gross)	4,462,284	35,941,632	26,352,966	181,532,430	248,289,312	
8	Deprived Sector Lending	344,173	2,206,829	1,165,522	10,582,101	14,298,624	
9	Total Liquid Assets	1,672,574	14,192,384	9,593,664	62,402,661	87,861,283	
10	Net Liquid Assets	1,672,574	12,687,384	9,593,664	56,469,435	80,423,057	
11	Total Investment	19,812	205,060	533,085	6,763,103	7,521,061	
12	Net Operating Income	140,797	1,033,370	790,736	4,335,977	6,300,879	
13	Net Profit / (Net Loss)	85,789	643,113	478,334	2,782,308	3,989,544	
Ratios							
1	Core Capital to RWA (%)	16.22%	13.87%	14.47%	14.50%	14.43%	
2	Capital Fund to RWA (%)	17.09%	14.72%	15.34%	15.45%	15.36%	
3	Credit to Deposit (LCY) Ratio (%)	85.11%	84.46%	85.13%	88.40%	87.40%	
4	Credit to Deposit (LCY) & Core Capital (%)	73.07%	73.74%	73.93%	76.43%	75.69%	
5	Deprived Sector Loan to Loans & Advances of 2 Quarters Earlier (%)	8.89%	7.60%	4.85%	6.72%	6.67%	
6	Non Performing Loan to Total Loan (%)	1.53%	1.82%	0.70%	1.81%	1.69%	
7	Net Liquid Asset /Total Deposit (%)	31.90%	29.81%	30.99%	27.46%	28.28%	
8	Weighted Average Interest on Credit (%)	13.16%	13.12%	12.42%	11.81%	13.02%	
9	Weighted Average Interest on Deposit (%)	5.37%	5.42%	4.93%	5.65%	5.39%	
10	Weighted Average Interest on Govt. Sec. (%)	0.00%	3.65%	3.88%	4.53%	4.46%	
11	Spread Rate (%)	7.79%	7.68%	7.37%	6.01%	7.61%	
12	Base Rate (%)	11.25%	10.00%	8.41%	9.10%	9.68%	