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Unaudited Financial Results (Quarterly)

As at First Quarter (2066/06/31) of the fiscal year 2066/067

S.N.	Particulars	This Quarter Ending (Ashoj End 2066)	Previous Quarter Ending (Ashad End 2066)	Corresponding Previous Year Quarter Ending (Ashoj End 2065)
1	Total Capital & Liabilities(1.1 to 1.9)	1,380,456.51	1,113,673.22	348,480.86
1.1	Paid Up Capital	259,000.00	259,000.00	259,000.00
1.2	Reserve and Surplus	2,621.74	(3,793.61)	(2,002.45)
1.3	Advance for Right Share Capital	175,715.00	112,163.80	-
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	-	50,000.00	-
1.6	Deposits(a+b)	928,291.72	688,198.62	91,059.92
1.6.1	a. Domestic Currency	922,140.56	684,240.24	91,059.92
1.6.2	b. Foreign Currency	6,151.15	3,958.38	-
1.7	Income Tax Liability	-	-	-
1.8	Deferred Tax Liability	-	-	-
1.9	Other Liabilities	14,828.05	8,104.41	423.39
2	Total Assets(2.1 to 2.8)	1,380,456.51	1,113,673.22	348,480.86
2.1	Cash and Bank Balance	143,373.60	161,690.01	198,964.78
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	350,000.00	220,100.00	-
2.4	Loans and Advances	826,359.75	677,232.65	124,533.64
2.5	Fixed Assets	40,606.37	34,800.46	10,174.75
2.6	Non Banking Assets	-	-	-
2.7	Deferred Tax Assets	155.26	155.26	-
2.8	Other Assets	19,961.52	19,694.84	14,807.69
3	Profit and Loss Account	Upto This Quarter End	Upto Previous Quarter End	Upto Corresponding Previous Year
3.1	Interest Income	30,404.38	46,305.70	4,382.39
3.2	Interest Expenses	14,739.85	18,858.95	416.87
	A.Net Interest Income(3.1-3.2)	15,664.52	27,446.75	3,965.51
3.3	Fees, Commission and Discount	3,475.09	8,985.87	1,758.78
3.4	Other Operating Income	355.46	316.57	9.11
3.5	Foreign Exchange Gain/Loss(Net)	9.57	26.60	-
	B. Total Operating Income(A+3.3+3.4+3.5)	19,504.64	36,775.79	5,733.40
3.6	Staff Expenses	3,922.59	8,865.35	1,737.09
3.7	Other Operating Expenses	7,743.84	25,018.58	4,740.92
	C.Profit Before Provision(B-3.6-3.7)	7,838.21	2,891.87	(744.61)
3.8	Provision for Possible Losses	1,422.86	6,840.73	1,257.83
	D. Operating Profit(C-3.8)	6,415.35	(3,948.87)	(2,002.45)
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities(D+3.9+3.10)	6,415.35	(3,948.87)	(2,002.45)
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
	F. Profit Before Bonus and Taxes(E+3.11)	6,415.35	(3,948.87)	(2,002.45)
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	Deferred Tax Liability	-	155.26	-
	G. Net Profit/Loss(F-3.12-3.13)	6,415.35	(3,793.61)	(2,002.45)
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Quarter
4.1	Capital Fund to RWA	45.30%	36.40%	133.25%
4.2	Non Performing Loan(NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%

Rate of Interest on Deposits:

on Interest on loans & adva

Deposit Scheme	Prime	Others	Lending Scheme	Prime	Others
Jyoti Dampati Bachat Yojana(On Daily Balance)	7.5%	6.5%	Education Loan	12%	14%
Jyoti Ansiyaar Bachat Khata(On Qtr Avg. Bal.)	7.0%	7.0%	Vehicles Loan	10%	12%
Jyoti Premium Bachat Khata(On Qtr. Avg. Bal.)	7.0%	6.5%	Business Loan	12%	14%
Jyoti Sadharan Bachat Khata(On Qtr. Avg. Bal.)	6.0%	6.0%	Social Loan /	12%	14%
Jyoti Karmachari Bachat Khata(On Qtr. Avg. Bal.)	7.0%	6.5%	Loan against Share	12%	14%
Jyoti Call Deposit Account(On Daily Balance)	7.0%	6.0%	Term Loan	12%	14%
Jyoti Bal Kalyan Bachat Khata(On Qtr. Avg. Bal.)	7.5%	7.0%	Mortgage Loan	12%	14%
Jyoti Jestha Nagrik Samman Khata(On Daily Bal.)	7.5%	6.5%	Deprived Sector	10%	
Fixed Deposit					
Upto Six months	6.5%	6.0%	Loan against fixed	2% above FD rate or	
Six months to 1 year	7.5%	7.0%		8% whichever is	
Above 1 Year to 2 Year	7.75%	7.25%	Loan against fixed	10% or 0.50%	
Above 2 Year to 3 Year	8.0%	7.50%	deposit held with	Above Coupon Rate	
Above 3 Year to 4 Year	8.5%	8.0%	other Bank	whichever higher	
Above 4 Year to 5 Year	8.75%	8.25%			
Special Deposit Account	9.0%	8.5%			

Housing Loan:

	Upto 5 Years	Upto 10 Years	Above 10 years to	Above 15 Years
Prime	10%	11%	12%	13%
Others	12%	13%	14%	15%