

MAHAKALI BIKAS BANK LTD.
Unaudited Financial Results 2068/69 (Quarterly)

S.No.	Particulars	2069 Ashar	2068 Chaitra	2068 Paush	2068 Ashwin
1	Total Capital and Liabilities (1.1 to1.7)	328,339,097.86	307,301,780.11	292,469,751.64	277,016,151.40
1.1	Paid Up Capital	40,000,000.00	40,000,000.00	40,000,000.00	38,150,000.00
1.2	Reserve and Surplus	8,992,377.54	4,955,658.62	3,446,903.17	2,202,416.39
1.3	Debenture and Bonds				
1.4	Borrowings				
1.5	Deposits (a + b)	273,369,943.95	258,095,229.87	244,833,822.72	226,077,914.60
	a. Domestic Currency	273,369,943.95	258,095,229.87	244,833,822.72	226,077,914.60
	b. Foreign Currency				
1.6	Income Tax Liabilities	3,027,394.04	1,297,371.64	650,762.16	2,360,940.19
1.7	Other Liabilities	2,949,382.33	2,953,519.98	3,538,263.59	8,224,880.22
2	Total Assets (2.1to2.7)	328,339,097.86	307,301,780.11	292,469,751.64	277,016,151.40
2.1	Cash and Bank Balance	109,657,834.83	115,004,866.66	107,922,943.78	105,544,281.28
2.2	Money at Call and Short Notice				
2.3	Investments	2,560,000.00	2,560,000.00	2,560,000.00	2,560,000.00
2.4	Loan and Advances (a+b+c+d+e+f)	204,214,242.01	178,457,392.61	170,914,513.38	157,373,409.57
	a. Real Estate Loan	1,500,000.00	1,020,838.00		
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1Crore)				
	2.Business Complex & Residential Apartment Comstrction Loan				
	3.Income generating Commercial Complex Loan				
	4.Other Real Estate Loan (Including Land purchase & Plotting	1,500,000.00	1,020,838.00		
	b. Personal Home Loan of Rs 1Crore or Less	24,011,932.71	20,146,492.70	22,354,411.08	18,717,639.97
	c. Margin Term Loan				
	d. Term Loan	32,647,992.27	34,844,001.43	34,329,385.69	34,211,099.11
	e. Overdraft Loan/TR Loan/WC Loan	110,705,832.76	89,601,051.64	82,360,623.45	76,210,997.81
	f. Others	35,348,484.27	32,845,008.84	31,870,095.66	28,233,672.68
2.5	Fixed Assets	3,777,199.66	3,711,899.60	4,137,188.49	4,397,602.37
2.6	Non Banking Assets				
2.7	Other Assets	8,129,821.36	7,567,621.24	6,935,105.99	7,140,858.18
3	PROFIT AND LOSS ACCOUNT	Up to This Qtr	Up to This Qtr	Up to This Qtr	Up to This Qtr
3.1	Interest Income	35,771,512.34	24,425,121.51	15,821,134.58	7,415,544.19
3.2	Interest Expense	17,453,673.64	12,546,983.27	8,225,821.31	3,995,279.63
	A Net Interest Income (3.1-3.2)	18,317,838.70	11,878,138.24	7,595,313.27	3,420,264.56
3.3	Fees, Commission and Discount	564,868.44	381,882.07	213,737.72	89,436.95
3.4	Other Operating Income	1,918,032.10	1,261,597.79	909,609.79	366,269.31
3.5	Foreign Exchange Gain/Loss(Net)				
	B. Total Operating Income (A+3.3+3.4+3.5)	20,800,739.24	13,521,618.10	8,718,660.78	3,875,970.82
3.6	Staff Expenses	5,106,891.12	3,776,912.41	2,646,641.32	1,559,435.66
3.7	Other Operating Expenses	3,846,211.86	3,250,022.73	2,078,783.69	1,066,185.92
	C .Operating Profit Before Provision(B.-3.6-3.7)	11,847,636.26	6,494,682.96	3,993,235.77	1,250,349.24
3.8	Provision for Possible Losses	747,191.45	1,737,653.61	1,607,107.84	819,843.40
	D .Operating Profit (C-3.8)	11,100,444.81	4,757,029.35	2,386,127.93	430,505.84
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)	11,100,444.81	4,757,029.35	2,386,127.93	430,505.84
3.11	Extraordinary Income/Expenses (Net)				
	F. Profit Before Bonus and Taxes (E+3.11)	11,100,444.81	4,757,029.35	2,386,127.93	430,505.84
3.12	Provision for Staff Bonus	1,009,131.35	432,457.21	216,920.72	39,136.89
3.13	Provision for Tax	3,027,394.04	1,297,371.64	650,762.16	117,410.68
	G.Net/Profit/Loss (F-3.12-3.13)	7,063,919.42	3,027,200.50	1,518,445.05	273,958.27
4	Ratios	End of this Qtr	End of this Qtr	End of this Qtr	End of this Qtr
4.1	Capital Fund to RWA	22.29	22.61	22.72	22.71
4.2	Non Performing Loan (NPL) to Total Loan	1.02	2.67	3.40	2.37
4.3	Total Loan Loss Provision to Total NPL	139.88	81.21	64.39	80.11
4.4	Cost of Funds	7.32	7.31	7.25	7.17
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	64.22	60.14	60.56	60.15