

Financial Results Year ended 2018-19

(Rs. in lacs)

	PARTICULARS	YEAR ENDED 31.03.2019 (AUDITED)	YEAR ENDED 31.03.2018 (AUDITED )
1.	Interest earned	65320.58	61728.81
2.	Other Income	2909.49	3547.48
	<b>A) TOTAL INCOME (1+2)</b>	<b>68230.07</b>	<b>65276.29</b>
3.	Interest Expended	42588.22	41141.14
4.	Operating Expenses	14710.98	14367.44
	<b>B) TOTAL EXPENDITURE ( 3+4) (Excluding Provisions &amp; Contingencies)</b>	<b>57299.20</b>	<b>55508.58</b>
	<b>C) OPERTING PROFIT ( A-B) (Before transfer of securities from AFS to HTM and Provisions &amp; contingencies</b>	<b>10930.87</b>	<b>9767.71</b>
5.	Loss on transfer of securities from AFS to HTM	0	0
	<b>D) Operating profit ( C-5)</b>	<b>10930.87</b>	<b>9767.71</b>
6.	Provision & Contingencies	5842.00	2118.92
7.	Provision for Taxes	2400.00	2760.00
	<b>E) NET PROFIT AFTER TAX ( D-6-7)</b>	<b>2688.87</b>	<b>4888.79</b>
8.	Paid up Equity Share capital Face value of Rs. 10/- each)	7750.00	7750.00
9.	Reserves including revaluation reserves	56627.80	54406.08
10.	Total paid up capital + Reserves	64377.80	62156.08
11.	<b>Analytical Ratios</b>		
	i) % of Shares held by Bank of Baroda	98.57	98.57
	ii a) Capital Adequacy Ratio(%) Basel-II	15.15	15.30
	ii b)Capital Adequacy Ratio (%) Basel-III	14.85	14.95
	iii) Earning per share in Rs. ( annualized)	3.46	6.31
	iv) a) Amount of gross Non Performing Assets	38822.43	16747.48
	b) Amount of net Non Performing Assets	19952.14	3824.62
	c) % of gross NPAs to Gross Advances	10.65%	4.87%
	d) % of net NPAs to net Advances	5.77%	1.14%
	v) Return on Assets (Annualized)	0.33	0.63
	vi) CD Ratio(Advances/Deposits	50.02	46.92
	vii) Deposits Growth	-0.62%	6.99%
	viii) Advances Growth	5.92%	4.88%

NOTES : The above results have been taken on record by the Board of Directors in its meeting held on 27.05.2019.

Place : Nainital

(DineshPant)  
Chairman & CEO