

Financial Results Year ended 2015-16

S/No.	PARTICULARS	YEAR ENDED 31.03.2016 (AUDITED)	YEAR ENDED 31.03.2015 (AUDITED)
1.	Interest earned	53611.98	50755.51
2.	Other Income	2893.61	4920.18
	A) TOTAL INCOME (1+2)	56505.59	55675.69
3.	Interest Expended	35928.21	33770.67
4.	Operating Expenses	12229.72	11363.75
	B) TOTAL EXPENDITURE (3+4) (Excluding Provisions & Contingencies)	48157.93	45134.42
	C) OPERTING PROFIT (A-B) (Before transfer of securities from AFS to HTM and Provisions & contingencies	8347.66	10541.27
5.	Loss on transfer of securities from AFS to HTM	0	0
	D) Operating profit (C-5)	8347.66	10541.27
6.	Provision & Contingencies	1695.66	908.08
7.	Provision for Taxes	1955.00	2915.00
	E) NET PROFIT AFTER TAX (D-6-7)	4697.00	6718.19
8.	Paid up Equity Share capital Face value of Rs. 10/- each)	6750.00	6750.00
9.	Reserves including revaluation reserves	45794.05	42718.39
10.	Total paid up capital + Reserves	52544.05	49468.39
11.	Analytical Ratios		
	i) % of Shares held by Bank of Baroda	98.57	98.57
	ii a) Capital Adequacy Ratio(%) Basel-II	15.75	14.71
	ii b)Capital Adequacy Ratio (%) Basel-III	15.69	14.86
	iii) Earning per share in Rs. (annualized)	6.96	9.95
	iv) a) Amount of gross Non Performing Assets	12104.28	7741.49
	b) Amount of net Non Performing Assets	2772.80	0
	c) % of gross NPAs to Gross Advances	4.42%	2.98%
	d) % of net NPAs to net Advances	1.05	0
	v) Return on Assets (Annualized)	0.80	1.26
	vi) CD Ratio(Advances/Deposits	51.57%	48.59%
	vii) Deposits Growth	-0.62	14.94
	viii) Advances Growth	5.46	5.14
NOTES : The above results have been taken on record by the Board of Directors of the Bank at its meeting held on 28.04.2016			
Place : Nainital	(Pradeep Kumar Kala) Chief Operating Officer & CFO	(Mukesh Sharma) Chairman & CEO	