

Financial Results Year ended 2016-17

	PARTICULARS	YEAR ENDED 31.03.2017 (AUDITED)	YEAR ENDED 31.03.2016 (AUDITED)
1	Interest earned	55965.18	53611.98
2	Other Income	5244.09	2893.61
	A) TOTAL INCOME (1+2)	61209.27	56505.59
3	Interest Expended	37448.65	35928.21
4	Operating Expenses	12782.76	12229.72
	B) TOTAL EXPENDITURE (3+4) (Excluding Provisions & Contingencies)	50231.41	48157.93
	C) OPERTING PROFIT (A-B) (Before transfer of securities from AFS to HTM and Provisions & contingencies	10977.86	8347.66
5	Loss on transfer of securities from AFS to HTM	0	0
	D) Operating profit (C-5)	10977.86	8347.66
6	Provision & Contingencies	3430.76	1695.66
7	Provision for Taxes	2701	1955
	E) NET PROFIT AFTER TAX (D-6-7)	4846.09	4697
8	Paid up Equity Share capital Face value of Rs. 10/- each)	7750	6750
9	Reserves including revaluation reserves	51196.28	45794.05
10	Total paid up capital + Reserves	58946.28	52544.05
11	Analytical Ratios		
	i) % of Shares held by Bank of Baroda	98.57	98.57
	ii a) Capital Adequacy Ratio(%) Basel-II	13.02	15.75
	ii b)Capital Adequacy Ratio (%) Basel-	12.78	15.69
	iii) Earning per share in Rs. (7.17	6.96
	iv) a) Amount of gross Non Performing Assets	16426.85	12104.28
	b) Amount of net Non Performing	3951.36	2772.8
	c) % of gross NPAs to Gross Advances	5.01%	4.42%
	d) % of net NPAs to net Advances	1.25%	1.05
	v) Return on Assets (Annualized)	0.73%	0.8
	vi) CD Ratio(Advances/Deposits	47.88%	51.57%
	vii) Deposits Growth	29.04%	-0.62
	viii) Advances Growth	19.77%	5.46
NOTES : The above results have been taken on record by the Board of Directors in its meeting held on 15.05.2017.			
	Place : Nainital	(Pradeep Kumar Kala) Chief Operating Officer &CFO	(Mukesh Sharma) Chairman & CEO