



कुमारी बैंक लिमिटेड  
KUMARI BANK LIMITED  
COMPLETE BANKING

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**Kumari Bank Limited**  
**Unaudited Financial Results (Quarterly)**  
**As at Fourth Quarter (15 July 2004) of the Fiscal Year 2003/04**

Rs. In Million

S.NO	PARTICULARS	This Quarter 31.03.2061 / 15.07.2004	Previous Quarter 31.12.2060 / 12.04.2004	This Quarter Previous Year(Audited) 32.03.2060 / 16.07.2003
1	Authorised Capital	1,000	1,000	1,000
2	Issued Capital	500	500	350
3	Paid-Up Capital	500	500	350
4	General Reserve	3	3	3
5	Provision for Loan Loss	57	45	32
6	Capital Adjustment Fund	2	1	2
8	Retained Earnings	6	6	6
9	<b>Total Deposit and Borrowings</b>	<b>4,816</b>	<b>4,118</b>	<b>2,513</b>
	-Interest Bearing	4,503	3,853	2,351
	-Non- Interest Bearing	313	265	162
10	<b>Total Credit</b>	<b>3,704</b>	<b>3,352</b>	<b>2,138</b>
11	<b>Total Investment/Placements</b>	<b>984</b>	<b>732</b>	<b>423</b>
12	<b>Cash &amp; Bank Balance</b>	<b>685</b>	<b>641</b>	<b>292</b>
	-Balance with NRB	525	429	224
	-Balance with other Banks	92	195	27
	-Cash in Vault/Cash Items	68	17	41
13	<b>Other Assets</b>	<b>357</b>	<b>262</b>	<b>166</b>
14	<b>Other Liabilities</b>	<b>259</b>	<b>238</b>	<b>112</b>
15	<b>Total Income</b>	<b>356</b>	<b>238</b>	<b>202</b>
	-Interest Income**	324	217	185
	-Other Income	32	21	17
16	<b>Total Expenditure</b>	<b>250</b>	<b>168</b>	<b>162</b>
	-Interest Expenses	165	116	93
	-Operating Expenses	85	52	69
	-Others	-	-	-
17	<b>Operating Profit</b>	<b>106</b>	<b>70</b>	<b>40</b>
18	<b>Net Profit (after provision &amp; Tax)</b>			