

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2016

(Rs. in Lakhs)

Sr. No.	Particulars	Year ended March 31, 2016 (Audited)	Year ended March 31, 2015 (Audited)
1.	Interest earned (a)+(b)+(c)+(d)	18,325	21,171
	(a) Interest on advances	2,428	994
	(b) Income on investments	8,570	10,314
	(c) Interest on balances with Reserve Bank of India and other inter bank funds (including interest income on Collateralised borrowing and lending obligation)	7,301	9,831
	(d) Others	26	32
2.	Other Income	782	892
3.	Total Income (1 + 2)	19,107	22,063
4.	Interest Expended	11,456	13,187
5.	Operating Expenses (i) + (ii)	1,654	1,467
	(i) Employees cost	932	874
	(ii) Other operating expenses	722	593
	a. Legal and professional services	202	99
	b. Other operating expenses	520	494
6.	Total Expenditure (4 + 5) (excluding provisions and contingencies)	13,110	14,654
7.	Operating Profit before Provisions and Contingencies (3-6)	5,997	7,409
8.	Provisions (other than tax) and Contingencies	282	106
9.	Exceptional Items	—	—
10.	Profit from Ordinary Activities before tax (7-8-9)	5,715	7,303
11.	Tax expense	2,169	2,548
12.	Net Profit from Ordinary Activities after tax (10-11)	3,546	4,755
13.	Extraordinary items (net of tax expense)	—	—
14.	Net Profit for the period (12-13)	3,546	4,755
15.	Paid-up equity share capital (Face Value of Rs. 10/- each)	15,376	15,376
16.	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	95,882	92,336
17.	Analytical Ratios		
	(i) Capital Adequacy Ratio (%)	193%	190%
	(ii) Earnings Per Share (EPS)		
	– Basic (In Rupees)	2.25	3.03
	– Diluted (In Rupees)	2.09	2.80
	(iii) Return on Assets	1.14%	1.87%
18.	NPA Ratios		
	a) Gross/Net NPA	—	—
	b) % of Gross/Net NPA	—	—

Notes: 1. The above results were reviewed by the Audit Committee and approved by the Board of Directors at the meeting held on May 27, 2016.

2. Figures for previous year have been regrouped wherever necessary, in order to make them comparable.

3. The Company was listed w.e.f 5th November, 2015 and accordingly the half year ended figures for 31st March 2016 and 31st March 2015 are not published.

Place : Mumbai

Dated: 27th May, 2016

By Order of the Board
Sd/- **Rinku Ahuja**
CEO and Whole-time Director