

ICFC Finance Limited
Unaudited Quarterly Financial Statement
For the Quarter ended on 30 Ashwin 2068

(Rs. In 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	3,723,164.27	4,202,144.27	3,742,675.00
1.1	Paid-up Capital	329,383.67	329,383.67	329,384.00
1.2	Reserves and Surplus	92,499.54	71,236.14	52,002.00
1.3	Debenture and Bond			
1.4	Borrowings	60,000.00	555,000.00	420,000.00
1.5	Deposits (a+b)	3,033,880.00	3,117,494.00	2,772,105.00
	a. Domestic Currency	3,033,880.00	3,117,494.00	2,772,105.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	2,199.41	1,384.69	4,908.00
1.7	Other Liabilities	205,201.65	127,645.77	164,276.00
2	Total Assets (2.1 to 2.7)	3,723,164.27	4,202,144.27	3,742,675.00
2.1	Cash & Bank Balance	883,830.61	1,359,017.38	836,510.00
2.2	Money at call and short Notice		20,000.00	30,000.00
2.3	Investments	165,703.88	154,779.12	232,762.00
2.4	Loans & Advances (a+b+c+d+e+f)	2,424,611.24	2,508,318.00	2,463,994.00
0	a. Real Estate Loan	515,534.13	536,399.00	586,781.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	56,515.81	56,604.00	61,130.00
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	459,018.32	479,795.00	525,651.00
0	b. Personal Home Loan of Rs. 80 Lacs or less	56,178.87	45,586.00	-
0	c. Margin Type Loan	125,324.60	123,781.00	75,527.00
0	d. Term Loan	890.00	896.00	3,400.00
0	e. Overdraft Loan / TR Loan / WC Loan	1,521,760.20	1,583,941.00	1,528,474.00
0	f. Others	204,923.43	217,715.00	269,812.00
2.5	Fixed Assets	83,249.99	84,450.89	61,484.00
2.6	Non Banking Assets			
2.7	Other Assets	165,768.55	75,578.88	117,925.00
3	Profit and Loss Account			
3.1	Interest income	114,283.39	511,329.29	117,549.00
3.2	Interest Expense	93,498.77	363,178.79	82,297.00
A	Net Interest Income (3.1-3.2)	20,784.62	148,150.50	35,252.00
3.3	Fees Commission and Discount	715.24	1,841.81	870.00
3.4	Other Operating Income	5,067.94	24,071.83	6,173.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	26,567.80	174,064.14	42,295.00
3.6	Staff Expenses	8,269.68	28,207.44	7,422.00
3.7	Other Operating Expenses	9,729.24	45,113.85	11,035.00
C	Operating profit Before Provision (B-3.6-3.7)	8,568.88	100,742.85	23,838.00
3.8	Provision for Possible Loss	504.40	16,004.87	5,721.00
D	Operating profit (C-3.8)	8,064.48	84,737.98	18,117.00
3.9	Non Operating Income/Expenses (Net)		(120.20)	(120.00)
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	8,064.48	84,617.78	17,997.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	8,064.48	84,617.78	17,997.00
3.12	Provision For Staff Bonus	733.14	7,692.52	1,636.00
3.13	Provision For Tax	2,199.41	23,232.22	4,909.00
G	Net Profit/Loss (F-3.12 -3.13)	5,131.93	53,693.04	11,452.00
4	Ratios			
4.1	Capital Fund to RWA	17.09%	14.12%	13.86%
4.2	Non Performing Loan (NPL) to Total Loan	1.62%	1.19%	0.58%
4.3	Total Loan Loss Provision to total NPL	132%	164.48%	272.07%
4.4	Cost of Funds	11.63%	11.76%	11.20%
4.5	CD Ratio (Calculated as per NRB Directives)	77.55%	78.66%	78.14%