

Quarterly Results ended on 30th June 2016 (Unaudited)

Name of Bank The Catholic Syrian Bank Limited, Thrissur, Kerala

(Rs. in lakh)

Particulars		Three months ended 30.06.2016 (Unaudited)	Corresponding three months in the previous year (Unaudited)	Year to date figures for current period (Unaudited)	Year to date figures for the previous year (Unaudited)	Previous accounting year Audited
1	Interest earned (a) + (b) + (c) + (d)	35238.38	38242.62	35238.38	38242.62	148288.54
	(a) Interest/discount on advances/bills	23646.86	28230.68	23646.86	28230.68	105121.82
	(b) Income on investments	10864.35	8985.87	10864.35	8985.87	39445.25
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	66.97	267.66	66.97	267.66	541.29
	(d) Others	660.21	758.41	660.21	758.41	3180.18
2	Other Income	2364.88	1988.00	2364.88	1988.00	10468.10
A.	TOTAL INCOME (1+2)	37603.26	40230.63	37603.26	40230.63	158756.63
3	Interest Expended	26448.38	30119.04	26448.38	30119.04	115927.14
4	Operating Expenses (e) + (f) + (g)	10880.50	9666.68	10880.50	9666.68	43204.11
	(e) Employees cost	7448.46	6584.75	7448.46	6584.75	29680.65
	(f) Rent, taxes and lighting	1088.97	1067.74	1088.97	1067.74	4546.89
	(g) Other operating expenses	2343.07	2014.18	2343.07	2014.18	8976.57
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	37328.87	39785.72	37328.87	39785.72	159131.25
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	274.39	444.91	274.39	444.91	-374.62
D.	Provisions and Contingencies (other than tax)	-612.67	3781.50	-612.67	3781.50	22452.98
	Of which provisions for Non-performing Assets/write off	1099.85	2227.24	1099.85	2227.24	21789.16
E.	Exceptional Items	0.00	0.00	0.00	0.00	0.00
F.	Provision for taxes	306.99	-1154.73	306.99	-1154.73	-7855.15
G.	Net Profit from Ordinary activity (C-D-E-F)	580.07	-2181.86	580.07	-2181.86	-14972.44
H.	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
I.	Net Profit/Loss for the period (G-H)	580.07	-2181.86	580.07	-2181.86	-14972.44
5	Paid-up equity share capital	7176.02	6038.99	7176.02	6038.99	7176.02
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	0.00	0.00	0.00	0.00	65525.18
7	Analytical Ratios					
	(i) Percentage of shares held by Government of India	0.00	0.00	0.00	0.00	0.00
	(ii) Capital Adequacy Ratio-Basel III					
	(a) CET 1 Ratio	9.64%	8.61%	9.64%	8.61%	9.76%
	(b) Additional Tier 1 Ratio	0.00	0.00	0.00	0.00	0.00
	(iii) Earning per share (Annualised)	3.24	-14.46	3.24	-14.46	-23.98
	(iv) (a) Amount of gross non-performing assets	45474.39	56303.80	45474.39	56303.80	44691.35
	(b) Amount of net non-performing assets	34184.61	43721.64	34184.61	43721.64	34514.79
	(c) % of gross NPAs	5.79%	6.14%	5.79%	6.14%	5.62%
	(d) % of net NPAs	4.41%	4.84%	4.41%	4.84%	4.40%
	(v) Return on Assets (annualised)	0.14	-0.54	0.14	-0.54	-0.92

Notes:

- Pending actuarial valuation, an amount of Rs 18.75 crores has been provided towards incremental liabilities in respect of Pension, Gratuity and leave benefits on an estimated basis.
- The appreciation in value of Security Receipt held by the bank amounting to Rs 17.55 crores was not reckoned while arriving at net depreciation of the portfolio as a prudential measure as on 31.03.2016 and the same has been considered while computing net depreciation of the portfolio as on 30.06.2016.
- During the quarter frauds amounting to Rs. 2.95 crores have been detected. As per RBI Circular DBR. No.BP.BC.92/21.04.048/2015-16 dated April 18, 2016 in respect of provisioning pertaining to frauds, bank has the option to make the provisions over a period, not exceeding four quarters commencing from the quarter in which the fraud has been detected and debit other reserves in respect of amount remaining unprovided. Accordingly an amount of Rs. 0.74 crores i.e. (Rs.2.95/4) have been provided during the Q-1 of FY 16-17 and unprovided portion of Rs. 2.21 crores i.e. (Rs. 2.95 crores-Rs.0.74 crores) have been deducted from General Reserve.