



114, Motijheel Commercial Area  
Dhaka-1000  
Bangladesh

**NRB Commercial Bank Limited**

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Financial Statements for the period ended  
31 March 2014

NRB COMMERCIAL BANK LIMITED  
Balance Sheet  
As at 31 March 2014

Particulars	Note	Amount in Taka	
		31 March 2014	31 December 2013
<b>PROPERTY AND ASSETS</b>			
Cash:	3	53,68,88,077	30,63,94,864
In Hand (Including Foreign Currencies)	3.1	9,71,27,650	6,90,48,955
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	43,97,60,427	23,73,45,909
Balance with other banks and financial institutions	4	4,27,01,65,049	4,21,61,50,441
In Bangladesh		4,16,93,23,598	4,19,51,94,665
Outside Bangladesh		10,08,41,451	2,09,55,776
Money at call and short notice	5	-	-
Investments	6	88,97,82,980	64,32,44,539
Government		83,51,50,727	64,32,44,539
Others		5,46,32,253	-
Loans, advances and lease /investments	7	7,03,42,57,988	3,71,71,45,445
Loans, cash credits, overdrafts etc./ investments	7.2	7,01,35,51,500	3,68,32,56,241
Bills purchased and discounted	8	2,07,06,488	3,38,89,203
Fixed assets including premises, furniture and fixtures	9	16,21,65,750	14,51,49,166
Other assets	10	61,48,16,583	50,95,08,218
Non - banking assets		-	-
<b>Total assets</b>		<b>13,50,80,76,427</b>	<b>9,53,75,92,673</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions and agents	11	26,30,84,936	-
Deposits and other accounts	12	8,27,05,67,434	4,90,99,55,503
Current accounts and other accounts		42,30,23,735	26,62,19,631
Bills payable		4,06,43,909	3,18,61,689
Savings bank deposits		12,80,40,257	7,55,40,097
Special notice deposits		6,99,17,816	3,68,38,153
Fixed deposits		6,48,56,79,503	4,05,48,59,292
Other deposits		1,12,32,62,214	44,46,36,641
Other liabilities	13	49,82,92,473	22,84,51,474
<b>Total liabilities</b>		<b>4,47,61,31,584</b>	<b>4,39,91,85,695</b>
<b>Total Shareholders' Equity</b>		<b>4,47,61,31,584</b>	<b>4,39,91,85,695</b>
Paid -up capital	14	4,44,60,59,000	4,37,38,49,812
Statutory reserve	15	87,35,148	76,62,052
Other reserve	16	40,72,914	33,07,486
Retained earnings	17	1,72,64,522	1,43,66,346
<b>Total Liabilities and Shareholders' Equity</b>		<b>13,50,80,76,427</b>	<b>9,53,75,92,672</b>

NRB COMMERCIAL BANK LIMITED  
Balance Sheet  
As at 31 March 2014

Particulars	Note	Amount in Taka	
		31 March 2014	31 December 2013
OFF - BALANCE SHEET EXPOSURES			
Contingent liabilities	18	2,23,13,57,396	1,08,31,05,798
Acceptances and endorsements		44,91,14,026	20,14,72,352
Letters of guarantee		33,22,43,370	11,57,34,254
Irrevocable letters of credit		1,22,96,09,971	64,54,04,000
Bills for collection		22,03,90,029	12,04,95,193
Other contingent liabilities		-	-
Other commitments			
Documentary credits and short term trade -related transactions			
Forward assets purchased and forward deposits placed			
Undrawn note issuance and revolving underwriting facilities			
Undrawn formal standby facilities , credit lines and other commitments			
Liabilities against forward purchase and sale			
Total Off-Balance Sheet exposures including contingent liabilities		<u>2,23,13,57,396</u>	<u>1,08,31,05,798</u>
Other memorandum items			
Value of travellers cheques		-	-
Value of savings certificates (sanchaya patra)		-	-

These Financial Statements should be read in conjunction with annexed notes (1 to 46)



Harunur Rashid  
Chief Financial Officer



Dewan Mujibur Rahman  
Managing Director & CEO

Dhaka, 28 April 2014

NRB COMMERCIAL BANK LIMITED  
Profit and Loss Account  
For the Period ended 31 March 2014

Particulars	Note	Jan'14-Mar'14	Jan'13-Mar'13
<b>OPERATING INCOME</b>			
Interest income	19	31,16,15,872	-
Less: Interest paid on deposits and borrowings, etc.	20	20,17,42,629	-
<b>Net interest income</b>		10,98,73,244	-
Investment income	21	3,27,96,393	-
Commission, exchange and brokerage	22	78,33,696	-
Other operating income	23	14,43,604	-
<b>Total operating income (A)</b>		15,19,46,937	-
<b>OPERATING EXPENSES</b>			
Salary and allowances	24	4,52,67,310	-
Rent, taxes, insurance, electricity, etc.	25	2,73,45,283	-
Legal expenses	26	75,150	-
Postage, stamps, telecommunication, etc.	27	27,14,039	-
Stationery, printing, advertisement, etc.	28	92,23,116	-
Chief Executive's salary and fees	29	20,25,000	-
Directors' fees & meeting expenses	30	7,32,329	-
Auditors' fees	31	-	-
Charges on loan losses	32	-	-
Depreciation and repairs of Bank's assets	33	93,73,851	-
Other expenses	34	1,49,00,153	-
Total operating expenses (B)		11,16,56,231	-
Profit before provision (C = A-B)		4,02,90,705	-
Provision against loans and advances	35	2,79,47,167	-
Provision for diminution in value of investments	36	21,90,581	-
Other provisions	37	47,87,475	-
Total provision (D)		3,49,25,224	-
Profit before taxation (C-D)		53,65,481	-
Provision for taxation		13,94,209	-
Current tax	38	8,65,175	-
Deferred tax	39	5,29,034	-
Net profit after taxation		39,71,273	-
<b>Appropriations:</b>			
Statutory reserve		10,73,096	-
General reserve			-
Dividends, etc.			-
Retained surplus		28,98,177	-
<b>Net profit attributable to the shareholders</b>		39,71,273	-
<b>Earnings per share (EPS)</b>	40	0.0089	-

These Financial Statements should be read in conjunction with annexed notes (1 to 46)



Harunur Rashid  
Chief Financial Officer



Dewan Mujibur Rahman  
Managing Director & CEO

Dhaka, 28 April 2014

NRB COMMERCIAL BANK LIMITED  
Statement of Cash Flows  
For the Period ended 31 March 2014

Particulars	Note	Amount in Taka	
		Jan'14-Mar'14	Jan'13-Mar'13
<b>A. Cash flows from operating activities</b>			
Interest receipts in cash		26,39,17,995	-
Interest paid in cash		(14,36,17,163)	-
Dividend receipts		-	-
Fee and commission receipts in cash		78,33,696	-
Recoveries on loans previously written off		-	-
Payments to employees		(5,73,47,922)	-
Payments to suppliers		(91,71,059)	-
Income taxes paid		-	-
Receipts from other operating activities	41	3,42,29,860	-
Payments for other operating activities	42	(3,94,97,042)	-
<b>Operating profit before changes in operating assets &amp; liabilities</b>		5,63,48,365	-
<b>Increase/decrease in operating assets and liabilities</b>			
Purchased of Trading Security			
Loans and advances to Other Bank(s)			
Loans and advances to customers		(3,31,71,12,543)	-
Other assets	43	(5,21,04,989)	-
Deposits from other bank(s)		-	-
Deposits from customers		3,36,06,11,931	-
Trading liabilities (short-term borrowings)			
Other liabilities	44	17,39,16,694	-
<b>Net increase/(decrease) in operating liabilities</b>		<b>16,53,11,093</b>	-
<b>Net cash from operating activities (A)</b>		<b>22,16,59,458</b>	-
<b>B. Cash flows from investing activities</b>			
(Purchase)/ sale of government securities	45	(19,12,42,460)	-
(Purchase)/sale of Non-trading Security			
(Purchase)/Sale of Share/Securities		(5,46,32,253)	-
(Purchase)/ sale of property, plant and equipment		(2,66,11,747)	-
<b>Net cash from/(used) in investing activities(B)</b>		<b>(27,24,86,460)</b>	-
<b>C. Cash flows from financing activities</b>			
Borrowing from other Bank(s)		26,30,84,936	-
Increase/(decrease) in long-term borrowings/ Loan Capital & Debt Capital		-	-
Receipt from issue of Ordinary Shares		7,22,09,188	-
Dividend paid		-	-
<b>Net cash from/(used) in financing activities (C)</b>		<b>33,52,94,124</b>	-
<b>D.Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>28,44,67,122</b>	-
<b>E. Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	-
F. Cash and cash equivalents at the beginning of the year		4,52,26,47,004	-
Cash and cash equivalents at the end of the year [D+E+F]		4,80,71,14,126	-
<b>Cash and cash equivalents:</b>			
Cash	3.1	9,71,27,650	-
Prize bonds	6.1	61,000	-
Money at call and on short notice		-	-
Balance with Bangladesh Bank and its agent bank(s)	3.2	43,97,60,427	-
Balance with other banks and financial institutions	4	4,27,01,65,049	-
		4,80,71,14,126	-

These Financial Statements should be read in conjunction with annexed notes (1 to 46)



Harunur Rashid  
Chief Financial Officer



Dewan Mujibur Rahman  
Managing Director & CEO

Dhaka, 28 April 2014

NRB COMMERCIAL BANK LIMITED  
Statement of Changes in Equity  
For the Period ended 31 March 2014

Particulars	Paid-up capital	Statutory reserve	General reserve	Foreign exchange revaluation reserve on investment in foreign operation	Investment revaluation reserve	Retained earnings	Total
Balance at 31 December 2013	4,37,38,49,812	76,62,052	-	-	33,07,486	1,43,66,346	4,39,91,85,696
Effects of changes in accounting policy							-
Net profit after taxation for the year						39,71,273	39,71,273
Addition/(Adjustment) made during the year	7,22,09,188	10,73,096			7,65,428	(10,73,096)	7,29,74,616
Foreign exchange fluctuation							-
Balance at 31 March 2014	<u>4,44,60,59,000</u>	<u>87,35,148</u>	<u>-</u>	<u>-</u>	<u>40,72,914</u>	<u>1,72,64,522</u>	<u>4,47,61,31,585</u>
Balance at 31 December 2013	<u>4,37,38,49,812</u>	<u>76,62,052</u>	<u>-</u>	<u>-</u>	<u>33,07,486</u>	<u>1,43,66,346</u>	<u>4,39,91,85,696</u>

These Financial Statements should be read in conjunction with annexed notes (1 to 46)



Harunur Rashid  
Chief Financial Officer



Dewan Mujibur Rahman  
Managing Director & CEO

Dhaka, 28 April 2014

NRB COMMERCIAL BANK LIMITED  
Liquidity Statement  
Assets and Liability Maturity Analysis  
As of 31 March 2014

Particulars						Total
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	
<b>Assets</b>						
Cash in hand and with banks	20,10,32,980	-	-	-	33,58,55,097	53,68,88,077
Balance with other banks and financial institutions	1,56,27,63,662	1,71,51,13,554	82,33,99,628	-	16,88,88,206	4,27,01,65,049
Money at call and on short notice	-	-	-	-	-	-
Investments	8,43,52,680	4,16,80,158	29,83,24,101	42,05,80,452	4,48,45,589	88,97,82,980
Loans and advances	26,15,02,156	62,00,05,111	2,55,42,21,056	2,73,85,22,575	86,00,07,090	7,03,42,57,988
Fixed assets including premises, furniture and fixtures	-	-	-	-	16,21,65,750	16,21,65,750
Other assets	3,58,12,266	7,36,25,218	8,19,48,068	-	42,34,31,031	61,48,16,583
Non-banking assets	-	-	-	-	-	-
<b>Total Assets (A)</b>	<b>2,14,54,63,743</b>	<b>2,45,04,24,041</b>	<b>3,75,78,92,853</b>	<b>3,15,91,03,028</b>	<b>1,99,51,92,762</b>	<b>13,50,80,76,427</b>
<b>Liabilities</b>						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	(10,00,00,000)	-	(16,30,84,936)	-	-	(26,30,84,936)
Deposits and other accounts	(2,28,07,18,748)	(2,84,89,67,123)	(2,38,46,17,108)	(50,88,56,454)	(24,74,08,000)	(8,27,05,67,434)
Provision and other liabilities	(3,95,47,022)	(11,32,62,670)	(23,91,80,387)	(9,83,92,990)	(79,09,404)	(49,82,92,473)
Capital & Reserve	-	-	(40,69,030)	-	(4,47,20,62,554)	(4,47,61,31,584)
<b>Total Liabilities (B)</b>	<b>(2,42,02,65,770)</b>	<b>(2,96,22,29,793)</b>	<b>(2,79,09,51,461)</b>	<b>(60,72,49,444)</b>	<b>(4,72,73,79,959)</b>	<b>(13,50,80,76,427)</b>
<b>Net Liquidity Excess/(Shortage) (A-B)</b>	<b>(27,48,02,027)</b>	<b>(51,18,05,752)</b>	<b>96,69,41,392</b>	<b>2,55,18,53,584</b>	<b>(2,73,21,87,196)</b>	<b>0</b>

These Financial Statements should be read in conjunction with annexed notes (1 to 46)



Harunur Rashid  
Chief Financial Officer



Dewan Mujibur Rahman  
Managing Director & CEO

Dhaka, 28 April 2014

NRB COMMERCIAL BANK LIMITED  
Selective Notes to the Financial Statements  
For the period ended March 31, 2014

1 Accounting Policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year.

2 Provision and Others:

a. Loans & Advances:

Provisions for loans and advances has been made as per directives of Bangladesh Bank issued from time to time.

b. Investment:

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares and is given effect in the accounts on quarterly yearly basis based.

c. Taxation:

Provision for income tax has been made on taxable income after necessary add back in accordance with the provisions of Finance Act 2013, the Income Tax Ordinance 1984 and other relevant legislation as applicable.

d. Others:

Figures relating to previous year/period included in this report have been rearranged, wherever considered necessary.



		Amount in Taka	
		31 March 2014	31 December 2013
3	Cash:		
	Cash In Hand	(Note: 3.1) 9,71,27,650	6,90,48,955
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2) 43,97,60,427	23,73,45,909
		<u>53,68,88,077</u>	<u>30,63,94,864</u>
3.1	Cash In Hand		
	In local currency	(Note: 3.1.1) 9,28,62,909	6,53,18,124
	In foreign currency	42,64,742	37,30,831
		<u>9,71,27,650</u>	<u>6,90,48,955</u>
3.1.1	Cash In Hand:		
	Cash in Hand-Vault	9,14,04,409	6,48,73,124
	Cash in ATM	14,58,500	4,45,000
		<u>9,28,62,909</u>	<u>6,53,18,124</u>
3.2	Balance with Bangladesh Bank and its agent bank(s)		
	In local currency	34,38,26,343	23,31,50,463
	In foreign currency	9,59,34,083	41,95,446
		43,97,60,427	23,73,45,909
	Sonali Bank Ltd. (as an agent bank of Bangladesh Bank) - local currency	-	-
		<u>43,97,60,427</u>	<u>23,73,45,909</u>
4	Balance with other banks and financial institutions		
	In Bangladesh	(Note: 4.1) 4,16,93,23,598	4,19,51,94,665
	Outside Bangladesh	(Note: 4.2) 10,08,41,451	2,09,55,776
		<u>4,27,01,65,049</u>	<u>4,21,61,50,441</u>
4.1	In Bangladesh		
	<u>Current Deposits:</u>		
	Bank Asia Ltd, Ruhitpur Br.	252	1,000
	Standard Bank Ltd, Principal Br.	9,54,487	5,00,000
		<u>9,54,739</u>	<u>5,01,000</u>
	<u>Special Notice Deposits</u>		
	Mercantile Bank Ltd, Main Br.	1,03,88,29,094.89	78,45,40,698
	Mercantile Bank Ltd., Agrabad Br.	160	1,000
	Southeast Bank Ltd., Principal Br.	3,73,79,249.90	23,01,79,310
	NCC Bank Ltd., Motihjeel Br.	4,38,78,937.00	3,23,78,937
	Eastern Bank Ltd., Principal Br.	36,31,530.77	42,97,336
	Jamuna Bank Ltd., FEX Br.	9,813.14	89,316
	Agrani Bank Ltd., Principal Br.	11,94,112.39	10,274
	Trust Bank Ltd for Q-cash Settlement	35,669.37	1,12,793
		<u>1,12,49,58,567</u>	<u>1,05,16,09,665</u>
	<u>Fixed Deposits Receipt (FDRs)</u>		
	FDR lending with Banks	1,12,30,84,000	1,17,30,84,000
	FDR lending with NBFIs	1,92,00,00,000	1,97,00,00,000
		<u>3,04,30,84,000</u>	<u>3,14,30,84,000</u>
	<u>Balance with Brokerage Houses Trading A/C.</u>		
	IIDFC Securities Ltd	3,26,292	-

		Amount in Taka	
		31 March 2014	31 December 2013
4.2	Outside Bangladesh		
	<u>Current Deposits:</u>		
	Habib American Bank NY, USD	25,49,534	1,19,06,053
	Mashreq Bank PSC NY, USD	8,15,30,991	76,83,819
	AB Bank Ltd Mumbai, Acu Dollar	1,48,84,460	5,04,986
	Mashreq Bank PSC London GBP	1,96,930	-
	United Bank Of India, Kolkata, Acu Dollar	9,99,661	1,57,522
	Mashreq Bank PSC London EURO	(25,270)	-
	Mashreq Bank Mumbai Acu Dollar	4,37,263	-
	National Bank Of Pakistan, Tokyo, Jpy	2,67,882	7,03,397
		10,08,41,451	2,09,55,776
5	Money at call and short notice		
	In Bangladesh	-	-
	Outside Bangladesh	-	-
6	Investments		
	<u>Nature wise:</u>		
	Held for Trading	51,10,42,152	35,47,64,401
	Held to Maturity	32,40,47,575	28,83,78,438
	Others	5,46,93,253	1,01,700
		88,97,82,980	64,32,44,539
	<u>Claim wise:</u>		
	Government securities (Note: 6.1)	83,51,50,727	64,32,44,539
	Other investments (Note: 6.2)	5,46,32,253	-
		88,97,82,980	64,32,44,539
6.1	Government securities		
	Treasury bills (Note: 6.1.1)	83,50,89,727	64,31,42,839
	Prize Bond	61,000	1,01,700
		83,51,50,727	64,32,44,539
6.1.1	Treasury bills:		
	<u>Held for Trading</u>		
	28 Days Treasury Bills	-	-
	30 Days Treasury Bills	-	-
	91 Days Treasury Bills	1,99,19,917.43	98,24,803
	182 Days Treasury Bills	1,94,23,524.98	2,47,08,589
	364 Days Treasury Bills	30,05,68,963.85	32,02,31,008
	5 Year T-Bond	15,63,28,800.00	-
	10 Year T-Bond	48,00,945.60	-
	15 Year T-Bond	1,00,00,000.00	-
		51,10,42,152	35,47,64,401
	<u>Held to Maturity</u>		
	28 Days Treasury Bills	-	-
	30 Days Treasury Bills	-	-
	91 Days Treasury Bills	98,22,460	-
	182 Days Treasury Bills	96,00,280	-
	364 Days Treasury Bills	1,05,26,119	6,60,60,672
	2 Year T-Bond	1,00,07,120	-
	5 Year T-Bond	25,41,45,604	10,06,04,142
	10 Year T-Bond	99,75,107	11,17,57,669
	20 Year T-Bond	1,99,70,886	99,55,956
		32,40,47,575	28,83,78,438

		Amount in Taka	
		31 March 2014	31 December 2013
6.2	Other investments		
	Share (Quoted)	5,46,32,253	-
7	Loans, advances and lease /investments	<u>7,03,42,57,988</u>	<u>3,71,71,45,445</u>
7.2	Broad category-wise breakup		
	<u>In Bangladesh</u>		
	Loans	5,26,36,70,503.09	2,96,53,01,258
	Overdrafts	1,34,68,85,892.01	47,35,54,637
	Cash Credit	40,29,95,104.97	24,44,00,347
		7,01,35,51,500	3,68,32,56,241
	<u>Outside Bangladesh</u>	-	-
		<u>7,01,35,51,500</u>	<u>3,68,32,56,241</u>
7.3	Product wise Loans and Advances:		
	Overdraft	1,34,68,85,892.01	37,18,90,531
	Cash Credit	40,29,95,104.97	24,44,00,347
	Time loan	1,30,39,86,974.82	33,99,17,146
	Term loan	1,99,55,75,338.11	1,47,05,75,271
	Payment Against Document	-	-
	Loans against Trust Receipt	15,58,53,133.02	6,09,80,412
	Packing Credit	1,57,18,568.10	4,02,07,516
	Lease Fiance & Hire Purchase	71,70,85,233	25,29,74,067
	Consumer Loan	12,21,93,790	20,90,04,576
	Staff Loan	7,60,93,595	6,18,37,416
	Other Loans and Advances	89,78,70,359	66,53,58,163
		<u>7,03,42,57,988</u>	<u>3,71,71,45,445</u>
7.4	Classification of loans, advances and lease/investments		
	<u>Unclassified</u>		
	Standard	7,03,42,57,988	3,71,71,45,445
	Special Mention Account (SMA)	-	-
		<u>7,03,42,57,988</u>	<u>3,71,71,45,445</u>
	<u>Classified</u>		
	Substandard	-	-
	Doubtful	-	-
	Bad/Loss	-	-
8	Bills purchased and discounted:		
	Repayable in Bangladesh	2,07,06,488	3,38,89,203
	Repayable outside Bangladesh	-	-
		<u>2,07,06,488</u>	<u>3,38,89,203</u>

	Amount in Taka	
	31 March 2014	31 December 2013
9 Fixed assets including premises, furniture and fixtures of the Bank		
Land, Building and Construction	-	-
Furniture and fixtures	66,23,391	8,01,517
Equipment and Machinery	13,67,01,092	12,20,24,565
Vehicles	1,65,00,000	1,15,00,000
Leased Assets: Vehicle	2,71,06,624	2,71,06,624
	18,69,31,107	16,14,32,706
Less: Accumulated Depreciation	2,47,65,357	1,62,83,540
Book Value	16,21,65,750	14,51,49,166

A schedule of fixed assets is given in Annexure- A.

#### 10 Other assets

Advance Security Deposit	2,89,485	2,84,485
Stock of Stationery and printing items [Note -10.1]	17,86,895	18,38,952
Suspense Account [Note -10.2]	11,23,27,055	7,72,04,006
Stamps in Hand	1,23,095	1,03,970
Advance Office Rent	26,44,61,551	25,50,28,389
Interest Receivable on Balance with Other Banks & FIs	12,19,33,302	7,42,35,424
Interest Receivable on Treasury Bonds	1,17,79,428	91,03,844
Interest Receivable on Treasury Bills	-	26,65,447
Prepaid Insurance Premium	7,87,636	8,44,325
Advance Income Tax [ <b>Note -10.3</b> ]	4,04,69,172	3,29,25,394
Membership with Visa Worldwide PLC Ltd	23,11,500	23,11,500
Pre-paid Expense House Furnishing	1,60,95,936	1,05,10,953
Preliminary Expenses	1,61,72,727	1,61,72,727
Pre Operating Expenses/Formation Expenses	2,62,78,801	2,62,78,801
	61,48,16,583	50,95,08,218

#### 10.1 Stock of Stationery and printing items

Printing Stationery	10,20,862	10,03,516
Security Papers	5,39,858	6,09,260
Security Stationery - CARD	2,26,176	2,26,176
	17,86,895	18,38,952

#### 10.2 Suspense Account:

Advance against New Branches	2,64,94,100	1,00,88,500
Advance against Interior Decorations	8,16,00,000	6,68,30,000
Petty Cash	23,781.00	24,235
Advance Against TA/DA	33,600.00	-
Encashment of Savings Certificate	20,140.00	-
Suspense Account Bank POS	1,80,700.00	-
Suspense Others	39,74,734.00	2,61,271
	11,23,27,055	7,72,04,006

#### 10.3 Advance Income Tax

Opening Balance	3,29,25,394	-
Add: Paid during the year		-
Add: Withholding Tax during the year [Tax on interest and vehicle] (10.3a)	75,43,778	3,29,25,394
	4,04,69,172	3,29,25,394
Less: Settlement during the year	-	-
	4,04,69,172	3,29,25,394

#### 10.3a Withholding Tax at source

TDS@10% on Interest Income from Balance with Banks	2,80,69,254.99	2,80,65,991
TDS@10% on FDR Interest Income with FIs	1,20,84,417	46,64,403
Advance Tax to Dhaka South City Corporation	500	-
Advance Tax for Bank's Pool Vehicles	3,15,000	1,95,000
	4,04,69,172	3,29,25,394

		Amount in Taka	
		31 March 2014	31 December 2013
11	Borrowings from other Banks, Financial Institutions and Agents		
	In Bangladesh	26,30,84,936	-
	Outside Bangladesh	-	-
		26,30,84,936	-
12	Deposits and other accounts		
	Deposit from Inter Bank (note-12.1)	20,00,00,000	-
	Deposit from Customers (Note-12.2)	8,07,05,67,434	4,90,99,55,503
		8,27,05,67,434	4,90,99,55,503
12.1	Deposits from Inter Bank	20,00,00,000	
12.2	Deposits from Customers		
	<u>i. Current accounts and other accounts</u>		
	Current Deposit	21,02,40,260	15,08,03,355
	Foreign Currency Deposit	10,42,40,783	2,89,19,723
	Sundry Deposit (note-12.3)	10,85,42,692	8,64,96,553
		42,30,23,735	26,62,19,631
	<u>ii. Bills Payable</u>		
	Pay Order	4,06,43,909	3,18,61,689
	<u>iii. Savings Bank Deposit</u>	12,80,40,257	7,55,40,097
	<u>iv. Term Deposit/Fixed Deposit</u>		
	Fixed Deposit excluding Inter Bank Deposit	6,28,56,79,503	4,05,48,59,292
	Short Term Deposit	6,99,17,816	3,68,38,153
	Deposit Under Schemes	1,12,32,62,214	44,46,36,641
		7,47,88,59,533	4,53,63,34,086
12.3	Sundry Deposit		
	Margin on Letter of Guarantee	75,72,243.54	82,87,069
	Margin on L/C	7,32,61,768.00	5,09,12,005
	Margin on Bills	4,36,805.00	7,12,000
	Sale Proceeds of Govt. Savings Certificates	-	6,00,000
	Security Deposits	59,25,454.87	56,30,349
	Risk Fund on Loans and Advances	10,43,472.40	7,36,172
	Provident Fund	11,76,494.00	670
	Employees Welfare Fund	7,21,820.00	4,88,135
	VAT, Excise Duty and Withholding Tax	98,34,553	80,63,098
	Sundry Creditors	18,43,469	1,02,68,602
	Other Sundry Deposits	67,26,612.29	7,98,453
		10,85,42,692	8,64,96,553
12.5	Demand and Time Deposits		
	A. Demand Deposits		
	Current Accounts and Other Accounts	21,02,40,260	15,08,03,355
	Savings Deposits (9%)	1,15,23,623	67,98,609
	Sundry Deposit	10,85,42,692	8,64,96,553
	Foreign Currency Deposit	10,42,40,783	2,89,19,723
	Bills Payable	4,06,43,909	3,18,61,689
		47,51,91,267	30,48,79,929
	B. Time Deposits		
	Savings Deposits (91%)	11,65,16,634	6,87,41,488
	Short Notice Deposits	6,99,17,816	3,68,38,153
	Fixed Deposits	6,28,56,79,503	4,05,48,59,292
	Deposit Under Schemes	1,12,32,62,214	44,46,36,641
		7,59,53,76,167	4,60,50,75,574
		8,07,05,67,434	4,90,99,55,503

Amount in Taka		
	31 March 2014	31 December 2013
13 Other Liabilities		
Provision against Loans and Advances	7,13,45,927	4,33,98,760
Provision for Off Balance Sheet items	1,56,18,533	1,08,31,058
Provision for Gratuity	39,00,000	39,00,000
Accrued Interest (Note 13.1)	15,00,42,536	9,19,17,069
Current Income Tax Payable (Note 13.2)	1,39,05,782	1,30,40,607
Deferred Tax Liabilities (Note 39)	37,70,286	32,41,252
Provision against Expenses-Rent	3,40,20,885	2,45,18,531
Provision for Incentive Bonus	26,36,700	84,00,000
Provision for Telephone Bill-Office	5,000	25,000
Provision for Power and Electricity Expense	39,644	3,73,500
Provision for Wasa and Gas Bill	-	16,600
Provision for Plant Maintenance	-	5,000
Provision For Investment Securities Quoted	21,90,581	-
FC Held Against BTB Bills, EDF Loan and Others	17,48,68,206	-
Provision for Depreciation	-	39,583
Provision for Other Expenses	4,984	7,500
Provision for Audit Fees*	2,00,000	2,00,000
Provision for CSR	1,75,459	21,75,459
Lease Payable for Lease Hold Property	2,54,10,043	2,63,61,555
Inter Branch General Account Balance	1,57,907	-
	<u>49,82,92,473</u>	<u>22,84,51,474</u>

\* Auditors fees subsequently paid after end of March-2014

#### 13.1 Accrued Interest

Interest Payable of FDR-Day basis	1,15,70,833	1,71,68,056
Interest Payable of FDR-1 month	8,64,600	5,21,428
Interest Payable of FDR-3 months	5,30,97,334	2,92,67,137
Interest Payable of FDR-6 months	2,03,91,524	1,29,84,699
Interest Payable of FDR-12 months	6,17,01,978	3,19,75,750
Interest Payable on borrowing from Bank & FIs	18,056	-
Interest Payable On SB A/C	13,82,092	-
Interest Payable on SND A/C	10,16,120	-
	<u>15,00,42,536</u>	<u>9,19,17,069</u>

#### 13.2 Current Income Tax Payable

Opening Balance	1,30,40,607	-
Add: Provision during the Period	8,65,175	1,30,40,607
Less: Payment	-	-
	<u>1,39,05,782</u>	<u>1,30,40,607</u>

#### 13.2 Inter Branch General Account Balance

#### No. of Entry

Inter Branch General Account Credit Balance	5	51,18,712	-
Inter Branch General Account Debit Balance	2	49,60,805	-
		<u>1,57,907</u>	<u>-</u>

Amount in Taka	
31 March 2014	31 December 2013

14 Share Capital

14.1 Authorized Capital

100,00,00,000 ordinary shares of Taka 10 each

10,00,00,00,000	10,00,00,00,000
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14.2 Issued, Subscribed and Paid-up-Capital

44,46,05,900 ordinary shares of Taka 10 each issued for cash

4,44,60,59,000	4,37,38,49,812
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15 Statutory Reserve

Opening Balance at the beginning of the period

Add: Addition during the year \*

Add./less Adjustment for Foreign Exchange Rate Fluctuation

Closing Balance at the end of the period

76,62,052	-
10,73,096	76,62,052
-	-
87,35,148	76,62,052

\* As per Section-24 of Banking Companies Act 1991, 20% of Pre Tax Profit has been transferred to statutory Account

16 Other Reserve:

General Reserve (Note 16.1)

Assets Revaluation Reserve (Note 16.2)

Investment Revaluation Reserve (Note 16.3)

Foreign Currency Translation Gain/ (Loss) (Note 16.4)

-	-
-	-
40,72,914	33,07,486
-	-
40,72,914	33,07,486

16.1 General Reserve

Opening Balance at the beginning of the period

Add: Addition during the year

Closing Balance at the end of the period

(+)	-
-	-

As per rule, Bonus Share/ Cash Dividend may be issued out of surplus of the profit of the year. If there is any short fall, that may be covered from General Reserve Account as per approval of Board of Directors of the Bank.

16.2 Assets Revaluation Reserve

Opening Balance at the beginning of the period

Add: Addition during the year

Less : Adjustment during the year

Closing Balance at the end of the period

(+)	-
(-)	-
-	-

16.3 Investment Revaluation Reserve:

Revaluation Reserve for HFT Securities

Opening Balance at the beginning of the period

Add: Addition during the year

Less : Adjustment during the year

Closing Balance at the end of the period

(+)	27,51,202	27,51,202
(-)	7,65,428	-
-	35,16,630	27,51,202

Revaluation Reserve for HTM Securities

Opening Balance at the beginning of the period

Add: Addition during the year

Less : Adjustment during the year

Closing Balance at the end of the period

(+)	5,56,284	-
(-)	-	5,56,284
-	5,56,284	5,56,284

Revaluation Reserve of HTM and HFT Securities transferred to Revaluation Reserve Account as per Bangladesh Bank DOS Circular No. 05 dated 26 May 2008 of which 50% of Revaluation Reserve is treated as Supplementary Capital.

Amount in Taka	
31 March 2014	31 December 2013

#### 16.4 Foreign Currency Translation Gain/ (Loss)

Opening Balance at the beginning of the period  
Add: Addition during the year  
Closing Balance at the end of the period

(+)		
		-

#### 17 Retained Earnings/Movement of Profit and Loss Account

Opening Balance  
Add: Post-Tax Profit during the period  
Less: Transfer to Statutory Reserve  
Less: Transfer to General Reserve  
Add/(Less): Foreign Exchange Translation Loss

(+)	1,43,66,346	-
(-)	39,71,273	2,20,28,397
(-)	10,73,096	76,62,052
(-)	-	-
	<u>1,72,64,522</u>	<u>1,43,66,346</u>

#### 18 Contingent liabilities

<u>2,23,13,57,396</u>	<u>1,08,31,05,798</u>
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#### 18.1 Acceptances and Endorsements

Accepted Bills Against BTBLC - Local  
Accepted Bills Against BTB LC - Foreign  
Accepted Bills Against BTBLC EPZ  
Accepted Bills Against LC Cash

11,34,12,311	6,87,44,352
13,97,67,000	9,98,37,000
1,14,44,630	1,25,21,000
18,44,90,084	2,03,70,000
<u>44,91,14,026</u>	<u>20,14,72,352</u>

#### 18.2 Letters of Guarantee

Money for which the Bank is in contingently liable in respect of guarantees

Directors  
Government  
Banks and other Financial Institutions  
Others (Note 18.2a)

<u>33,22,43,370</u>	<u>11,57,34,254</u>
<u>33,22,43,370</u>	<u>11,57,34,254</u>

#### 18.2a Letters of Guarantee -Others

Shipping Guarantee Against Cash LC-Sight  
Bid Bond Local  
Performance Guarantee Local  
Advance Payment Guarantee Local

2,99,175	1,16,70,000
69,10,000	48,95,000
32,50,34,195	8,89,72,754
-	1,01,96,500
<u>33,22,43,370</u>	<u>11,57,34,254</u>

#### 18.3 Irrevocable Letters of Credit

<u>1,22,96,09,971</u>	<u>64,54,04,000</u>
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#### 18.4 Bills For Collection

<u>22,03,90,029</u>	<u>12,04,95,193</u>
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		Amount in Taka	
		Jan'14-Mar'14	Jan'13-Mar'13
19	<b>Interest Income</b>		
	<u>Interest on Loans and Advances:</u>		
	Loans and Advances	18,96,63,356	-
	Bills Purchased and Discounted	21,883	-
		<u>18,96,85,239</u>	-
	<u>Interest on:</u>		
	Balance with Bangladesh Bank	-	-
	Balance with foreign banks	-	-
	Balance With Banks and Fis	12,19,30,633	-
		<u>12,19,30,633</u>	-
		<u>31,16,15,872</u>	-
20	<b>Interest Paid on Deposits and Borrowings, etc.</b>		
	Interest Paid on Deposits (Note 20.1)	18,50,37,070	-
	Interest Paid on Borrowings (Note 20.2)	1,67,05,559	-
		<u>20,17,42,629</u>	-
20.1	<b>Interest Paid On Deposits</b>		
	Current Account	5,02,686	-
	Savings Account [Customer and Staff]	8,79,406	-
	Special Notice Deposits	10,16,120	-
	Fixed Deposit Receipts	15,87,73,263	-
	Deposit under Schemes	2,38,65,595	-
		<u>18,50,37,070</u>	-
20.2	<b>Interest Paid on Borrowings</b>		
	Interest Paid on Call money borrowing	43,87,535	-
	Interest Paid on Secondary Security Purchased	1,23,18,025	-
		<u>1,67,05,559</u>	-
21	<b>Investment Income</b>		
	Interest on Treasury Bill	89,43,863	-
	Interest Income Money at Call	2,42,875	-
	Interest on Treasury Line	-	-
	Interest on Treasury Bond	2,10,32,974	-
	Gain on Sale of Shares and Debentures	20,89,680	-
	Gain on Sale Of Approve Securities	4,87,000	-
	Interest on Bangladesh Bank Bill	-	-
		<u>3,27,96,393</u>	-
22	<b>Commission, Exchange and Brokerage</b>		
	Commission on L/C	49,35,571	-
	Commission on Bank Guarantee	9,31,252	-
	Commission on Export Bills	26,000	-
	Commission on Accepted Bills	7,66,426	-
	Commission on Remittance	59,917	-
	Commission on Sale of FC Cash	1,328	-
	Commission on Clean Bill	100	-
	Exchange gain on FC	11,13,102	-
		<u>78,33,696</u>	-
23	<b>Other Operating Income</b>		
	Service Charges and Fees	5,74,477	-
	Income from Card Services	4,040	-
	Charges On Trade Finance	7,68,658	-
	Miscellaneous Earnings	96,430	-
		<u>14,43,604</u>	-

		Amount in Taka	
		Jan'14-Mar'14	Jan'13-Mar'13
<b>24</b>	<b>Salaries and Allowances</b>		
	Basic Salary	2,05,45,542	-
	Bank Contribution To Provident Fund	17,18,412	-
	Allowances	2,30,03,356	-
		<u>4,52,67,310</u>	<u>-</u>
<b>25</b>	<b>Rent, Taxes, Insurance, Electricity, etc.</b>		
	Rent, Rate and Taxes	2,40,90,169	-
	Insurance Expenses	5,54,759	-
	Electricity and Other Utility Expenses	27,00,355	-
		<u>2,73,45,283</u>	<u>-</u>
<b>26</b>	<b>Legal expenses</b>		
	Notary Public Charge	1,050	-
	Legal and Consultancy fees	74,100	-
		<u>75,150</u>	<u>-</u>
<b>27</b>	<b>Postage, Stamps, Telecommunication, etc</b>		
	Stamps and Cartridge Cost	10,360	-
	Postage & Courier Charges	1,54,211	-
	Telephone Charges	5,57,007	-
	SWIFT, FAX, Internet, WAN, Radio Link & DDN Charges	19,92,462	-
		<u>27,14,039</u>	<u>-</u>
<b>28</b>	<b>Stationery, Printing, Advertisement, etc</b>		
	Stationery and Printing Expenses	10,54,747	-
	Publicity, Advertisement, etc	78,27,557	-
	Computer Expenses	3,40,812.00	-
		<u>92,23,116</u>	<u>-</u>
<b>29</b>	<b>Chief Executive's salary and fees</b>		
	Basic Salary	12,00,000	-
	Other Allowance	8,25,000	-
		<u>20,25,000</u>	<u>-</u>
<b>30</b>	<b>Directors' Fees &amp; Meeting Expenses</b>		
	Directors' Fees	4,48,500	-
	Travelling and Haltage	-	-
	Board Meeting Expenses	2,83,829	-
		<u>7,32,329</u>	<u>-</u>
	Each Director is paid Tk.5,000.00 per meeting per attendance exclusive VAT as per BRPD Circular #03 dated January 18, 2010. There were no other financial benefits provided to the Directors of the Bank.		
<b>31</b>	<b>Auditors' Fees</b>		
	Statutory	-	-
	Others	-	-
		<u>-</u>	<u>-</u>
<b>32</b>	<b>Charges on Loan Losses</b>		
	Loan-written off	-	-
	Interest waived	-	-
		<u>-</u>	<u>-</u>

		Amount in Taka	
		Jan'14-Mar'14	Jan'13-Mar'13
<b>33</b>	<b>Depreciation and Repairs of Bank's Assets</b>		
	<u>Depreciation of Bank's Assets-Own Assets (a):</u>		
	Land, Building and Construction	-	-
	Furniture & Fixtures	69,200	-
	Equipment and Machinery	64,82,285.99	-
	Vehicle	5,74,999.98	-
		<u>71,26,485.91</u>	<u>-</u>
	<u>Depreciation of Bank's Assets-Leased Assets (b):</u>		
	Land, Building and Construction	-	-
	Furniture & Fixtures	-	-
	Equipment and Machinery	-	-
	Vehicle	13,55,331	-
		<u>13,55,331</u>	<u>-</u>
	<u>Depreciation has been charged from the month of purchased</u>		
	<u>Repair, Renovation &amp; Maintenance of Bank's Assets @:</u>		
	Repair of Land, Building and Construction	1,19,335	-
	Repair of Furniture and Fixtures	15,685	-
	Office Equipment and Machinery	39,410	-
	Repair Rented Property	-	-
	Electronics Repair and Replacement	3,81,724	-
	Repair and servicing of Computer	12,600	-
	Repair, Replacement and Servicing of Motor Vehicle	3,07,880	-
	Plant Maintenance	15,400	-
		<u>8,92,034</u>	<u>-</u>
	Amortization of Assets (d)		
	Amortization of Preliminary Expenses	-	-
	Amortization of Pre-Operating Expenses/Formation Expense of the Bank	-	-
		<u>-</u>	<u>-</u>
	Total [a+b+c+d]	<u>93,73,851</u>	<u>-</u>
<b>34</b>	<b>Other Expenses</b>		
	Bank Charges	88,296	-
	Sales Agent Commission	3,46,105	-
	Entertainment and other Expenses	11,85,850	-
	Travelling Expenses	2,02,410	-
	Conveyance, Carriage and Freight	2,49,630	-
	Business Development	1,70,728	-
	Liveries and Uniforms	66,840	-
	Medical Expenses	92,999	-
	Newspaper, Magazine and Periodicals	47,244	-
	Car Expenses	6,82,122	-
	Discount and Commission Paid	-5,83,838	-
	CSR	-	-
	Subscription	13,05,000	-
	Miscellaneous Expenses	8,55,581	-
	Card Division Charges And Expenses	41,785	-
	Paper And Periodicals	-	-
	LFA & Furniture Allowance	43,07,567	-
	Security and Cleaning	42,00,977	-
	Training and Internship	6,03,000	-
	Interest Expense on Leased Properties	9,96,427	-
	Loss On Revaluation Of Govt. Securities: Treasury Bills	41,430	-
		<u>1,49,00,153</u>	<u>-</u>

		Amount in Taka	
		Jan'14-Mar'14	Jan'13-Mar'13
35	<b>Provision against loans and advances</b>		
	Provision for Bad and Doubtful Debts Loan and Advances	-	-
	Provision for SMA Loans and Advances	-	-
	Provision for Unclassified Loans and Advances	2,79,47,167	-
		<u>2,79,47,167</u>	<u>-</u>
36	<b>Provision for Diminution in Value of Investments</b>		
	Adjsutment of Quoted Company Share Value	21,90,581	
	Others	-	
		<u>21,90,581</u>	
37	<b>Other Provisions</b>		
	Provision required on Off-Balance Sheet Exposures	47,87,475	-
	Others	-	-
		<u>47,87,475</u>	<u>-</u>

### 38 Provision for Current Tax Payable/Credit

SL	Particulars	Amount in Taka	
		31 March 2014	31 December 2013
1	Net Income Before Tax	53,65,481	3,83,10,256
2	<u>Less: Bank Income where tax rate is lesser/Zero</u>		
	Gain on Sale of Approved Securities [Nil Tax U/S 32 (7)]	4,87,000	-
	Gain on Sale of Shares and Debentures [10% Tax as per SRO no.269/2010]	20,89,680	
		25,76,680	
3	Net Income Before Tax after Considering extra ordinary items [1-2]	27,88,801	
4	<u>Add: Provision for Gratuity</u>	-	39,00,000
	Depreciation for Accounting Purpose	84,81,817	1,62,83,540
	<b>Total</b>	84,81,817	2,01,83,540
5	<u>Less: Depreciation for Tax Purpose</u>		
		97,26,603	2,78,10,014
	<b>Total</b>	97,26,603	2,78,10,014
6	Taxable Income [3+4-5]	15,44,015	3,06,83,782
7	Current Tax Payable @42.50% before considering extra ordinary items	6,56,207	1,30,40,607
8	<u>Add: Gain on Sale of Shares and Debentures [10% Tax as per SRO no.269/2010]</u>	2,08,968	
9	Current Tax Payable after considering extra ordinary items	8,65,175	1,30,40,607
10	Defferred Tax Liability for the period	5,29,034	32,41,252
11	Tax Expense for the Period	13,94,209	1,62,81,859

### 39 Provision for Deferred Tax Liability

	<u>Carrying Amt</u>	<u>Tax Base</u>	<u>Temporary Difference</u>	
Fixed Assets	16,21,65,750	14,93,94,490	1,27,71,260	1,15,26,474
	<b>Total Taxable Temporary Difference at Asset side</b>		1,27,71,260	1,15,26,474
Gratuity	39,00,000	-	(39,00,000)	(39,00,000)
	<b>Total Deductible Temporary Difference at Liability side</b>		(39,00,000)	(39,00,000)
Net Taxable Temporary Difference [i.e. Tax will be paid in future period]			88,71,260	76,26,474
Tax Rate @42.50% i.e defferred Tax Liability			37,70,286	32,41,252

### 40 Earnings Per Share (EPS)

Profit after Taxation	39,71,273	2,20,28,397
Number of Ordinary Shares outstanding	44,46,05,900	44,46,05,900
Earnings Per Share	0.0089	0.0495

		Amount in Taka	
		31 March 2014	31 December 2013
<b>41</b>	<b>Receipts from Other Operating Activities</b>		
	Interest on Treasury Bill	1,16,09,310	-
	Interest on Money at call	2,42,875	-
	Interest on Treasury Bond	1,83,57,390	-
	Gain on Sale of Shares and Debentures	20,89,680	-
	Gain on Sale Of Approve Securities	4,87,000	-
	Service Charges and Fees	5,74,477	-
	Income from Card Services	4,040	-
	Charges on Trade Finance	7,68,658	-
	Miscellaneous Earnings	96,430	-
		<u>3,42,29,860</u>	<u>-</u>
<b>42</b>	<b>Payments for Other Operating Activities</b>		
	Rent, Taxes, Insurance, Electricity, etc	1,81,20,096	-
	Legal expenses	75,150	-
	Postage, Stamps, Telecommunication, etc	27,53,164	-
	Directors' fees & Meeting Expenses	7,32,329	-
	Repair, Renovation & Maintenance of Bank's Assets	9,13,634	-
	Payment for CSR	20,00,000	-
	Other Expenses	1,49,02,669	-
		<u>3,94,97,042</u>	<u>-</u>
<b>43</b>	<b>Other Assets</b>		
	Advance Security Deposit	5,000	-
	Membership with Visa Worldwide PLC Ltd	-	-
	Suspense Account	3,51,23,049	-
	Advance Rent	94,33,162	-
	Advance Income Tax	75,43,778	-
	Preliminary Expenses	-	-
	Pre-operating/Formation Expenses	-	-
		<u>5,21,04,989</u>	<u>-</u>
<b>44</b>	<b>(Payment)/Received of Other Liabilities</b>		
	FC Held Against BTB Bills, EDF Loan and Others	17,48,68,206	-
	Lease Payable for Lease Hold Property	(9,51,512)	-
		<u>17,39,16,694</u>	<u>-</u>
<b>45</b>	<b>(Purchase)/ Sale of Government Securities</b>		
	Treasury Bills-HFT	15,62,77,751	-
	Treasury Bills-HTM	3,56,69,137	-
	Less: Revaluation Gain on Treasury Bills which is non cash	(7,65,428)	-
		<u>19,11,81,460</u>	<u>-</u>

**NRB Commercial Bank Limited**  
Schedule of Property, Plant & Equipment  
As of 31.03.14

SI NO.		Assets				Rate of Depreciation	Depreciation				Book Value
		Opeing Balance	Addition during the year	Disposal during the year	Closing Balance		Opeing Balance 18.04.13	Addition during the year	Disposal during the year	Closing Balance	
1	Land, Building and Construction	-	-		-	2.50%		-		-	-
2	Furniture and fixures	8,01,517	58,21,874		66,23,391	10.00%	1,39,845	69,200		2,09,045	64,14,346
3	Equipment and Machinery	12,20,24,565	1,46,76,527		13,67,01,092	20.00%	1,42,08,320	64,82,286		2,06,90,606	11,60,10,486
4	Vehicles	1,15,00,000	50,00,000		1,65,00,000	20.00%	4,33,333	5,75,000		10,08,333	1,54,91,667
5	Leased Assets: Vehicle	2,71,06,624			2,71,06,624	20.00%	15,02,042	13,55,331		28,57,373	2,42,49,251
	Total	16,14,32,706	2,54,98,401		18,69,31,107		1,62,83,540	84,81,817	-	2,47,65,357	16,21,65,750