



ने.रा.बै. निर्देशन फाराम नं ४.२

श्रृजनशील लघुवित्त वित्तीय संस्था लि.

SHRIJANSHIL LAGHUBITTA BITTIYA SANSTHA Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

Golbazar-7, Choharwa, Siraha

Unaudited Quarterly Financial Statement

As at 1st Quarter (30/06/2077) of the Fiscal Year 2077/078

(Rs. In '000')

Sno.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1555461.03	1465003.72	1464808.01
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	67090.1	53628.25	51477.79
1.3	Debenture and Bond			
1.4	Borrowings	600273.82	527913.67	602643.76
1.5	Deposits (a+b)	617738.95	599822.95	529998.69
	a. Domestic Currency	617738.95	599822.95	529998.69
	b. Foreign Currency			
1.6	Income Tax Liabilities	5769.37	3550.37	2628.21
1.7	Other Liabilities	194588.79	210088.48	208059.56
2	Total Assets (2.1 to 2.7)	1555461.03	1465003.70	1464808.01
2.1	Cash & Bank Balance	182196.17	137635.24	238407.19
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	1336269.53	1281417.35	1191095.85
2.5	Fixed Assets	15864.9	15807.51	14281.21
2.6	Non Banking Assets			
2.7	Other Assets	21073.83	30087.00	20967.16
3	Profit and Loss Account			
3.1	Interest income	58219.47	210146.04	58957.10
3.2	Interest Expense	21800.76	120110.61	27836.77
A	Net Interest Income (3.1-3.2)	36418.71	90035.43	31120.33
3.3	Fees Commission and Discount			
3.4	Other Operating Income	5587.82	11671.49	694.93
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	42006.53	101706.92	31815.26
3.6	Staff Expenses	17464.22	54043.59	16288.04
3.7	Other Operating Expenses	3084.22	15515.25	4276.19
C	Operating Profit Before Provision (B-3.6-3.7)	21458.09	32148.08	11251.03
3.8	Provision for Possible Loss	1321.00	23639.80	3048.87
D	Operating Profit (C-3.8)	20137.09	8508.28	8202.16
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1017.26	4509.75	1434.60
E	Profit From Regular Activities (D+3.9+3.10)	21154.35	13018.03	9636.76
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	21154.35	13018.03	9636.76
3.12	Provision for Staff Bonus	1923.12	1183.46	876.07
3.13	Provision for Tax	5769.37	3550.37	2628.21
G	Net Profit/Loss (F-3.12-3.13)	13461.86	8284.20	6132.48
4	Ratios			
4.1	Capital Fund to RWA	10.41%	9.86%	10.33%
4.2	Non Performing Loan (NPL) to Total Loan	2.15%	2.14%	1.49%
4.3	Total Loan Loss Provision to total NPL	161.06%	142.94%	165.96%
4.4	Cost of Funds	6.86%	9.75%	10.60%
4.5	CD Ratio (Calculated as Per NRB Directives)	224.09%	221.58%	230.43%
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				
Yearly Interest Rate				
On Deposit: Yearly 3% to 12%		Loan : Yearly 15%		