



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 2<sup>nd</sup> Quarter (29/09/2077) of the Fiscal Year 2077/078

(Rs. In '000')

Sno.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1712722.26</b>	<b>1528661.90</b>	<b>1660060.29</b>
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	63287.41	45024.77	59610.54
1.3	Debenture and Bond			
1.4	Borrowings	726904.11	600273.82	747606.98
1.5	Deposits (a+b)	<b>639434.47</b>	<b>617738.95</b>	<b>567522.69</b>
	a. Domestic Currency	639434.47	617738.95	567522.69
	b. Foreign Currency			
1.6	Income Tax Liabilities	13596.21	5769.37	6113.67
1.7	Other Liabilities	199500.06	189854.99	209206.41
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1712722.26</b>	<b>1528661.90</b>	<b>1660060.29</b>
2.1	Cash & Bank Balance	96949.16	182196.17	412996.14
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	1568540.48	1309686.68	1205037.48
2.5	Fixed Assets	16590.57	15864.9	14542.01
2.6	Non Banking Assets			
2.7	Other Assets	30585.45	20857.55	27428.06
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	115136.09	58219.47	117058.89
3.2	Interest Expense	41147.02	21800.76	59978.35
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>73989.07</b>	<b>36418.71</b>	<b>57080.54</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	17843.7	5587.82	6701.79
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>91832.77</b>	<b>42006.53</b>	<b>63782.33</b>
3.6	Staff Expenses	31131.45	17464.22	27704.14
3.7	Other Operating Expenses	7930.12	3084.22	7846.66
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>52771.20</b>	<b>21458.09</b>	<b>28231.53</b>
3.8	Provision for Possible Loss	3937.71	1321.00	9538.01
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>48833.49</b>	<b>20137.09</b>	<b>18693.52</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1019.28	1017.26	3723.29
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>49852.77</b>	<b>21154.35</b>	<b>22416.81</b>
3.11	Extraordinary Income/expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>49852.77</b>	<b>21154.35</b>	<b>22416.81</b>
3.12	Provision for Staff Bonus	4532.07	1923.12	2037.89
3.13	Provision for Tax	13596.21	5769.37	6113.67
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>31724.49</b>	<b>13461.86</b>	<b>14265.25</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.87%	8.93%	10.52%
4.2	Non Performing Loan (NPL) to Total Loan	1.83%	2.15%	1.60%
4.3	Total Loan Loss Provision to total NPL	220.97%	250.22%	172.99%
4.4	Cost of Funds	5.99%	6.86%	10.00%
4.5	CD Ratio (Calculated as Per NRB Directives)	257.38%	224.09%	218.39%
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				
<b>Yearly Interest Rate</b>				
On Deposit: Yearly 3% to 12%		Loan : Yearly 13% to 15%		