



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 3rd Quarter (31/12/2077) 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)	2127470.51	1712722.26	1532703.59
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	80636.52	63287.41	62471.18
1.3	Debenture and Bond			
1.4	Borrowings	1103855.19	726904.11	595440.09
1.5	Deposits (a+b)	655628.74	639434.47	585589.80
	a. Domestic Currency	655628.74	639434.47	585589.8
	b. Foreign Currency			
1.6	Income Tax Liabilities	21031.55	13596.21	7339.66
1.7	Other Liabilities	196318.51	199500.06	211862.86
2	Total Assets (2.1 to 2.7)	2127470.51	1712722.26	1532703.59
2.1	Cash & Bank Balance	82505.34	96949.16	159796.68
2.2	Money at Call and short Notice	120000		
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	1869709.5	1568540.48	1329630.46
2.5	Fixed Assets	17821.24	16590.57	15573.46
2.6	Non Banking Assets			
2.7	Other Assets	37377.83	30585.45	27646.39
3	Profit and Loss Account			
3.1	Interest income	178958.17	115136.09	161964.10
3.2	Interest Expense	67331.66	41147.02	90757.82
A	Net Interest Income (3.1-3.2)	111626.51	73989.07	71206.28
3.3	Fees Commission and Discount			
3.4	Other Operating Income	30958.79	17843.7	15873.45
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	142585.30	91832.77	87079.73
3.6	Staff Expenses	45825.63	31131.45	40637.81
3.7	Other Operating Expenses	12185.48	7930.12	10224.93
C	Operating Profit Before Provision (B-3.6-3.7)	84574.19	52771.20	36216.99
3.8	Provision for Possible Loss	8477.80	3937.71	13813.04
D	Operating Profit (C-3.8)	76096.39	48833.49	22403.95
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1019.28	1019.28	4508.15
E	Profit From Regular Activities (D+3.9+3.10)	77115.67	49852.77	26912.10
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	77115.67	49852.77	26912.10
3.12	Provision for Staff Bonus	7010.52	4532.07	2446.55
3.13	Provision for Tax	21031.55	13596.21	7339.66
G	Net Profit/Loss (F-3.12-3.13)	49073.60	31724.49	17125.89
4	Ratios			
4.1	Capital Fund to RWA	8.47%	8.87%	10.00%
4.2	Non Performing Loan (NPL) to Total Loan	1.63%	1.83%	1.57%
4.3	Total Loan Loss Provision to total NPL	257.78%	220.97%	154.93%
4.4	Cost of Funds	6.77%	5.99%	10.61%
4.5	CD Ratio (Calculated as Per NRB Directives)	297.64%	257.38%	233.53%
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 4% to 12%		Loan : Yearly 13% to 15%		