



ने.रा.बै. निर्देशन फारम 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 ⁴th Quarter (32/03/2079) of the Fiscal Year 2078/079

(Rs. In '000')

S.no.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	2405455.47	2388436.76	2155165.24
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	138963.54	136502.21	141363.11
1.3	Debenture and Bond			
1.4	Borrowings	1163673.76	1186789.33	1087910.9
1.5	Deposits (a+b)	824535.98	785621.33	618999.44
	a. Domestic Currency	824535.98	785621.33	618999.44
	b. Foreign Currency			
1.6	Income Tax Liabilities	18418.23	17363.37	27454.63
1.7	Other Liabilities	189863.96	192160.52	209437.15
2	Total Assets (2.1 to 2.7)	2405455.47	2388436.76	2155165.24
2.1	Cash & Bank Balance	10168.57	11752.9	274764.89
2.2	Money at Call and short Notice	68836.29	13022.83	0
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	2268290.83	2308121.79	1824964.52
2.5	Fixed Assets	20841.86	20101.9	9066.79
2.6	Non Banking Assets			
2.7	Other Assets	37261.32	35380.74	46312.43
3	Profit and Loss Account			
3.1	Interest income	325364.11	231146.73	244614.14
3.2	Interest Expense	170146.91	114446.48	95087.28
A	Net Interest Income (3.1-3.2)	155217.20	116700.25	149526.86
3.3	Fees Commission and Discount			
3.4	Other Operating Income	38945.19	30218.05	35293.65
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	194162.39	146918.30	184820.51
3.6	Staff Expenses	81585.79	56200.09	66254.33
3.7	Other Operating Expenses	23639.97	16267.89	17697.80
C	Operating Profit Before Provision (B-3.6-3.7)	88936.63	74450.32	100868.39
3.8	Provision for Possible Loss	22644.67	10901.13	16344.91
D	Operating Profit (C-3.8)	66291.96	63549.19	84523.48
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1241.55	116.51	18856.29
E	Profit From Regular Activities (D+3.9+3.10)	67533.51	63665.70	103379.76
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	67533.51	63665.70	103379.76
3.12	Provision for Staff Bonus	6139.41	5787.79	10337.98
3.13	Provision for Tax	18418.23	17363.37	27302.25
G	Net Profit/Loss (F-3.12-3.13)	42975.87	40514.53	65739.54
4	Ratios			
4.1	Capital Fund to RWA	10.08%	9.93%	9.39%
4.2	Non Performing Loan (NPL) to Total Loan	2.11%	2.18%	2.16%
4.3	Total Loan Loss Provision to total NPL	186.75%	158.36%	196.92%
4.4	Cost of Funds	13.35%	12.20%	6.10%
4.5	CD Ratio (Calculated as Per NRB Directives)	286.40%	304.30%	278.11%
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 3.5% to 12%		Loan : Yearly 15% to 15%		