

श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड



Shrijanshil Laghubitta Bittiya Sanstha Limited

Golbazar - 7, Choharwa, Siraha

Unaudited Quarterly Financial Statement

As at 4th Quarter (32/03/2077) of the Fiscal Year 2076/2077

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1465003.71	1532703.59	1323514.59
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	53628.25	62471.18	45343.85
1.3	Debenture and Bond			
1.4	Borrowings	527913.67	595440.09	512815.26
1.5	Deposits (a+b)	599822.94	585589.80	491840.20
	a. Domestic Currency	599822.94	585589.8	491840.2
	b. Foreign Currency			
1.6	Income Tax Liabilities	3550.37	7339.66	1690.80
1.7	Other Liabilities	210088.48	211862.86	201824.48
2	Total Assets (2.1 to 2.7)	1465003.71	1532703.59	1323514.59
2.1	Cash & Bank Balance	137635.24	159796.68	110135.99
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	1281417.36	1329630.46	1177562.80
2.5	Fixed Assets	15807.51	15573.46	13997.36
2.6	Non Banking Assets			
2.7	Other Assets	30087.00	27646.39	21761.84
3	Profit and Loss Account			
3.1	Interest income	210146.04	161964.10	79451.86
3.2	Interest Expense	120110.61	90757.82	34859.30
A	Net Interest Income (3.1-3.2)	90035.43	71206.28	44592.56
3.3	Fees Commission and Discount			
3.4	Other Operating Income	11671.49	15873.45	1311.65
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	101706.92	87079.73	45904.21
3.6	Staff Expenses	54043.59	40637.81	15218.32
3.7	Other Operating Expenses	15515.25	10224.93	15735.60
C	Operating Profit Before Provision (B-3.6-3.7)	32148.08	36216.99	14950.29
3.8	Provision for Possible Loss	23639.80	13813.04	14785.02
D	Operating Profit (C-3.8)	8508.28	22403.95	165.27
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	4509.75	4508.15	1586.63
E	Profit From Regular Activities (D+3.9+3.10)	13018.03	26912.10	1751.90
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	13018.03	26912.10	1751.90
3.12	Provision for Staff Bonus	1183.46	2446.55	11.91
3.13	Provision for Tax	3550.37	7339.66	1690.79
G	Net Profit/Loss (F-3.12-3.13)	8284.20	17125.89	49.20
4	Ratios			
4.1	Capital Fund to RWA	9.86%	10.00%	10.17%
4.2	Non Performing Loan (NPL) to Total Loan	2.14%	1.57%	1.50%
4.3	Total Loan Loss Provision to total NPL	142.94%	154.93%	143.46%
4.4	Cost of Funds	9.75%	10.61%	16.15%
4.5	CD Ratio (Calculated as Per NRB Directives)	221.58%	233.53%	339.92%
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 15%		