



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 4th Quarter (31/03/2078) 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)	2156151.60	2127470.52	1438190.97
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	92150.64	80636.52	31562.92
1.3	Debenture and Bond			
1.4	Borrowings	1087910.9	1103855.19	527913.67
1.5	Deposits (a+b)	681999.78	655628.74	599822.95
	a. Domestic Currency	681999.78	655628.74	599822.95
	b. Foreign Currency			
1.6	Income Tax Liabilities	25966.17	21031.55	
1.7	Other Liabilities	198124.11	196318.52	208891.43
2	Total Assets (2.1 to 2.7)	2156151.60	2127470.52	1438190.97
2.1	Cash & Bank Balance	228964.89	82505.34	137635.24
2.2	Money at Call and short Notice	45800	120000	
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	1816268.72	1869709.50	1254834.50
2.5	Fixed Assets	18664.49	17821.24	15807.51
2.6	Non Banking Assets			
2.7	Other Assets	46396.90	37377.84	29857.12
3	Profit and Loss Account			
3.1	Interest income	244614.14	178958.17	210146.04
3.2	Interest Expense	95087.29	67331.66	120110.61
A	Net Interest Income (3.1-3.2)	149526.85	111626.51	90035.43
3.3	Fees Commission and Discount			
3.4	Other Operating Income	35293.65	30958.79	11348.70
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	184820.50	142585.30	101384.13
3.6	Staff Expenses	64889.93	45825.63	54043.59
3.7	Other Operating Expenses	18536.85	12185.48	15515.25
C	Operating Profit Before Provision (B-3.6-3.7)	101393.72	84574.19	31825.29
3.8	Provision for Possible Loss	10874.87	8477.80	50116.17
D	Operating Profit (C-3.8)	90518.85	76096.39	-18290.88
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	4690.45	1019.28	4509.75
E	Profit From Regular Activities (D+3.9+3.10)	95209.30	77115.67	-13781.13
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	95209.30	77115.67	-13781.13
3.12	Provision for Staff Bonus	8655.39	7010.52	
3.13	Provision for Tax	25966.17	21031.55	
G	Net Profit/Loss (F-3.12-3.13)	60587.74	49073.60	-13781.13
4	Ratios			
4.1	Capital Fund to RWA	9.18%	8.47%	8.32%
4.2	Non Performing Loan (NPL) to Total Loan	2.16%	1.63%	2.14%
4.3	Total Loan Loss Provision to total NPL	196.92%	257.78%	142.94%
4.4	Cost of Funds	6.10%	6.77%	9.75%
4.5	CD Ratio (Calculated as Per NRB Directives)	278.11%	297.64%	221.58%
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 13% to 15%		