

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड



Shrijanshil Laghubitta Bittiya Sanstha Limited

Golbazar - 7, Choharwa, Siraha

Unaudited Quarterly Financial Statement

As at 2st Quarter (29/09/2076) of the Fiscal Year 2076/2077

(Rs. in '000)

S.N.	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>1660060.29</b>	<b>1464808.01</b>	<b>0.00</b>
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	59610.54	51477.79	
1.3	Debenture and Bond			
1.4	Borrowings	747606.98	602643.76	
1.5	Deposits (a+b)	<b>567522.69</b>	<b>529998.69</b>	<b>0.00</b>
	a. Domestic Currency	567522.69	529998.69	
	b. Foreign Currency			
1.6	Income Tax Liabilities	6113.67	2628.21	
1.7	Other Liabilities	209206.41	208059.56	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1660060.29</b>	<b>1464808.01</b>	<b>0.00</b>
2.1	Cash & Bank Balance	412996.14	238407.19	
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	
2.4	Loans & Advances (a+b+c+d+e+f)	1205037.48	1191095.85	
2.5	Fixed Assets	14542.01	14281.21	
2.6	Non Banking Assets			
2.7	Other Assets	27428.06	20967.16	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	117058.89	58957.1	
3.2	Interest Expense	59978.35	27836.77	
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>57080.54</b>	<b>31120.33</b>	<b>0.00</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	6701.79	694.93	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>63782.33</b>	<b>31815.26</b>	<b>0.00</b>
3.6	Staff Expenses	27704.14	16288.04	
3.7	Other Operating Expenses	7846.66	4276.19	
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>28231.53</b>	<b>11251.03</b>	
3.8	Provision for Possible Loss	9538.01	3048.87	
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>18693.52</b>	<b>8202.16</b>	<b>0.00</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	3723.29	1434.6	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>22416.81</b>	<b>9636.76</b>	<b>0.00</b>
3.11	Extraordinary Income/expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>22416.81</b>	<b>9636.76</b>	<b>0.00</b>
3.12	Provision for Staff Bonus	2037.89	876.07	
3.13	Provision for Tax	6113.67	2628.21	
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>14265.25</b>	<b>6132.48</b>	<b>0.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.52%	10.33%	
4.2	Non Performing Loan (NPL) to Total Loan	1.60%	1.49%	
4.3	Total Loan Loss Provision to total NPL	172.99%	165.96%	
4.4	Cost of Funds	10.00%	10.60%	
4.5	CD Ratio (Calculated as Per NRB Directives)	218.39%	230.43%	
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 7% to 10%		Loan : Yearly 18% to 20%		