



श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड

Shrijanshil Laghubitta Bittiya Sanstha Limited

Golbazar - 7 ,Choharwa ,Siraha

Unaudited Quarterly Financial Statement

As at 3st Quarter (30/12/2076) 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)	1532703.59	1660060.29	1234405.23
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	62471.18	59610.54	48554.84
1.3	Debenture and Bond			
1.4	Borrowings	595440.09	747606.98	468209.45
1.5	Deposits (a+b)	585589.80	567522.69	444819.28
	a. Domestic Currency	585589.80	567522.69	444819.28
	b. Foreign Currency			
1.6	Income Tax Liabilities	7339.66	6113.67	1402.55
1.7	Other Liabilities	211862.86	209206.41	201419.11
2	Total Assets (2.1 to 2.7)	1532703.59	1660060.29	1234405.23
2.1	Cash & Bank Balance	159796.68	412996.14	35827.70
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances (a+b+c+d+e+f)	1329630.46	1205037.48	1167904.21
2.5	Fixed Assets	15573.46	14542.01	13420.70
2.6	Non Banking Assets			
2.7	Other Assets	27646.39	27428.06	17196.02
3	Profit and Loss Account			
3.1	Interest income	161964.1	117058.89	18521.85
3.2	Interest Expense	90757.82	59978.35	8157.16
A	Net Interest Income (3.1-3.2)	71206.28	57080.54	10364.69
3.3	Fees Commission and Discount			
3.4	Other Operating Income	15873.45	6701.79	250.31
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	87079.73	63782.33	10615.00
3.6	Staff Expenses	40637.81	27704.14	4217.58
3.7	Other Operating Expenses	10224.93	7846.66	1112.44
C	Operating Profit Before Provision (B-3.6-3.7)	36216.99	28231.53	5284.98
3.8	Provision for Possible Loss	13813.04	9538.01	947.22
D	Operating Profit (C-3.8)	22403.95	18693.52	4337.76
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	4508.15	3723.29	804.93
E	Profit From Regular Activities (D+3.9+3.10)	26912.10	22416.81	5142.69
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	26912.10	22416.81	5142.69
3.12	Provision for Staff Bonus	2446.55	2037.89	467.52
3.13	Provision for Tax	7339.66	6113.67	1402.55
G	Net Profit/Loss (F-3.12-3.13)	17125.89	14265.25	3272.62
4	Ratios			
4.1	Capital Fund to RWA	10.00%	10.52%	9.72%
4.2	Non Performing Loan (NPL) to Total Loan	1.57%	1.60%	1.71%
4.3	Total Loan Loss Provision to total NPL	154.93%	172.99%	78.00%
4.4	Cost of Funds	10.61%	10.00%	10.79%
4.5	CD Ratio (Calculated as Per NRB Directives)	233.53%	218.39%	266.14%
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 6% to 10%	Loan : Yearly 17% to 18%