



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 1st Quarter (31/06/2078) of the Fiscal Year 2078/079

(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)	2189752.04	2150681.57	1528661.90
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	137440.19	88669.72	45024.77
1.3	Debenture and Bond			
1.4	Borrowings	1081421.06	1087910.90	600273.82
1.5	Deposits (a+b)	702082.41	681999.78	617738.95
	a. Domestic Currency	702082.41	681999.78	617738.95
	b. Foreign Currency			
1.6	Income Tax Liabilities	6916.27	24474.35	5769.37
1.7	Other Liabilities	191892.11	197626.82	189854.99
2	Total Assets (2.1 to 2.7)	2189752.04	2150681.57	1528661.90
2.1	Cash & Bank Balance	108480.83	228964.89	182196.17
2.2	Money at Call and short Notice	15000	45800	
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	2000857.85	1810798.69	1309686.68
2.5	Fixed Assets	19318.02	18664.49	15864.9
2.6	Non Banking Assets			
2.7	Other Assets	46038.74	46396.90	20857.55
3	Profit and Loss Account			
3.1	Interest income	71850.29	244614.14	58219.47
3.2	Interest Expense	27152.62	95087.29	21800.76
A	Net Interest Income (3.1-3.2)	44697.67	149526.85	36418.71
3.3	Fees Commission and Discount			
3.4	Other Operating Income	10718.49	35293.65	5587.82
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	55416.16	184820.50	42006.53
3.6	Staff Expenses	23098.66	64889.93	17464.22
3.7	Other Operating Expenses	3926.74	18536.85	3084.22
C	Operating Profit Before Provision (B-3.6-3.7)	28390.76	101393.72	21458.09
3.8	Provision for Possible Loss	3131.09	16344.90	1321
D	Operating Profit (C-3.8)	25259.67	85048.82	20137.09
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	100.00	4690.45	1017.26
E	Profit From Regular Activities (D+3.9+3.10)	25359.67	89739.27	21154.35
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	25359.67	89739.27	21154.35
3.12	Provision for Staff Bonus	2305.42	8158.12	1923.12
3.13	Provision for Tax	6916.27	24474.35	5769.37
G	Net Profit/Loss (F-3.12-3.13)	16137.98	57106.80	13461.86
4	Ratios			
4.1	Capital Fund to RWA	10.66%	9.18%	8.93%
4.2	Non Performing Loan (NPL) to Total Loan	2.13%	2.16%	2.15%
4.3	Total Loan Loss Provision to total NPL	199.46%	196.92%	250.22%
4.4	Cost of Funds	6.34%	6.10%	6.86%
4.5	CD Ratio (Calculated as Per NRB Directives)	297.66%	278.11%	224.09%
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%		