



# Ganapati Microfinance Bittiya Sanstha Ltd.

("D" Class Financial Institution Licenced by Nepal Rastra Bank)

Ward No.3, Suklagandaki Municipality, Duleganda, Tanahun

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## Unaudited Financial Results (Quarterly)

As at Poush End 2074 of the F.Y. 2074/75 (2017/18)

(Rs. in '000)

S.N.	Particulars	This Quarter Ending (Poush End 2074)	Previous Quarter Ending (Ashwin End 2074)	Corresponding Previous Year Quarter Ending (Poush End 2073)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>466,666.50</b>	<b>315,445.10</b>	<b>68,523.45</b>
1.1	Paid-up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserves and Surplus	(19,026.47)	(17,188.84)	(2,106.48)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	348,441.23	223,712.35	-
1.5	Deposits (a+b)	<b>65,321.39</b>	<b>37,261.21</b>	<b>261.27</b>
	a. Domestic Currency	65,321.39	37,261.21	261.27
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,930.35	1,660.38	368.66
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>466,666.50</b>	<b>315,445.10</b>	<b>68,523.45</b>
2.1	Cash & Bank Balance	52,411.99	1,863.97	114.30
2.2	Money at call and short Notice	37,902.22	46,041.53	57,068.91
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	<b>363,631.84</b>	<b>255,715.70</b>	<b>3,235.00</b>
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 million)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs. 10 million or less	-	-	-
	c. Margin Type Loan	-	-	-
	d. Term Loan	-	-	-
	e. Overdraft Loan / TR Loan / WC Loan	-	-	-
	f. Others	363,631.84	255,715.70	3,235.00
2.5	Fixed Assets	9,112.72	9,649.15	5,841.49
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	3,607.73	2,174.75	2,263.75
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest income	23,697.18	10,182.87	1,192.24
3.2	Interest Expense	15,222.96	6,765.76	0.26
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>8,474.22</b>	<b>3,417.11</b>	<b>1,191.98</b>
3.3	Fees Commission and Discount	4,260.08	1,895.64	-
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>12,734.30</b>	<b>5,312.75</b>	<b>1,191.98</b>
3.6	Staff Expenses	10,361.10	5,068.57	1,910.52
3.7	Other Operating Expenses	6,763.23	3,794.16	1,280.11
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>(4,390.03)</b>	<b>(3,549.98)</b>	<b>(1,998.65)</b>
3.8	Provision for Possible Loss	2,483.59	1,458.90	32.35
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>(6,873.62)</b>	<b>(5,008.88)</b>	<b>(2,031.00)</b>
3.9	Non Operating Income/Expenses (Net)	28.12	-	-
3.10	Write Back of Provision for Possible Loss	-	1.02	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>(6,845.50)</b>	<b>(5,007.86)</b>	<b>(2,031.00)</b>
3.11	Extraordinary income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>(6,845.50)</b>	<b>(5,007.86)</b>	<b>(2,031.00)</b>
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>(6,845.50)</b>	<b>(5,007.86)</b>	<b>(2,031.00)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	13.75%	19.84%	310.58%
4.2	Non Performing Loan (NPL) to Total Loan	0.02%	0.16%	0.00%
4.3	Total Loan Loss Provision to total NPL	4967.85%	13.48%	0.00%
4.4	Cost of Funds	10.47%	11.04%	2.08%
4.5	CD Ratio (Calculated as per NRB Directives)	315.96%	287.02%	4.50%

Note: 1. Ganapati Microfinance Bittiya Sanstha's accounts of Poush End 2074 have been certified by the Company's Internal Auditor, which could be changed if the statutory auditor / supervisory authority notify and remarks to change the unaudited financial statements.

2. Interest rate on Loan & Advance and Deposits : Int. Rate on Loan : 12% to 18%, Deposits: 5% to 8.91%