

तथा १९ वर्ष २०६८ वर्षावक १५ गते सांगनासा



# Ganapati Microfinance Bittiya Sanstha Ltd.

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

Ward No.3, Suklagandaki Municipality, Dulegauda, Tanahun

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## Unaudited Financial Results (Quarterly)

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

(Rs. in '000)

S.N.	Particulars	This Quarter Ending (Chaitra End 2074)	Previous Quarter Ending (Poush End 2074)	Corresponding Previous Year Quarter Ending (Chaitra End 2073)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>545,711.21</b>	<b>466,666.50</b>	<b>114,859.33</b>
1.1	Paid-up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserves and Surplus	(18,661.08)	(19,026.47)	(6,512.69)
1.3	Debtenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	393,188.01	348,441.23	45,000.00
	a. Domestic Currency	98,123.88	65,321.39	6,303.92
	b. Foreign Currency	98,123.88	65,321.39	6,303.92
1.6	Income Tax Liabilities			
1.7	Other Liabilities	3,060.40	1,930.35	68.10
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>545,711.21</b>	<b>466,666.50</b>	<b>114,859.33</b>
2.1	Cash & Bank Balance	67,617.40	52,411.99	326.00
2.2	Money at call and short Notice	14,667.05	37,902.22	32,689.29
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	450,209.30	363,631.84	72,646.69
	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	450,209.30	363,631.84	72,646.69
2.5	Fixed Assets	8,780.08	9,112.72	7,164.49
2.6	Non Banking Assets			
2.7	Other Assets	4,437.38	3,607.73	2,032.86
<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	43,021.09	23,697.18	3,002.06
3.2	Interest Expense	27,805.57	15,222.96	217.75
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>15,215.52</b>	<b>8,474.22</b>	<b>2,784.31</b>
3.3	Fees Commission and Discount	8,304.01	4,260.08	13.50
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>23,519.53</b>	<b>12,734.30</b>	<b>2,797.81</b>
3.6	Staff Expenses	15,743.15	10,361.10	4,781.38
3.7	Other Operating Expenses	10,195.67	6,763.23	3,689.28
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>(2,419.29)</b>	<b>(4,390.03)</b>	<b>(5,672.85)</b>
3.8	Provision for Possible Loss	4,103.48	2,483.59	829.98
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>(6,522.77)</b>	<b>(6,873.62)</b>	<b>(6,502.83)</b>
3.9	Non Operating Income/Expenses (Net)	42.66	28.12	
3.10	Write Back of Provision for Possible Loss			65.61
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>(6,480.11)</b>	<b>(6,845.50)</b>	<b>(6,437.22)</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>(6,480.11)</b>	<b>(6,845.50)</b>	<b>(6,437.22)</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>(6,480.11)</b>	<b>(6,845.50)</b>	<b>(6,437.22)</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	11.57%	13.75%	71.25%
4.2	Non Performing Loan (NPL) to Total Loan	0.03%	0.02%	0.00%
4.3	Total Loan Loss Provision to total NPL	4189.67%	4967.85%	0.00%
4.4	Cost of Funds	10.51%	10.47%	9.34%
4.5	CD Ratio (Calculated as per NRB Directives)	304.86%	315.96%	105.41%

Note: 1. Ganapati Microfinance Bittiya Sanstha's accounts of Chaitra 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%

