



Ganapati Microfinance Bittiya Sanstha Ltd.

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

Ward No.3, Suklagandaki Municipality, Dulegouda, Tanahun
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UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at Chaitra End 2075 of the F.Y. 2075/76 (2018/19)

(Rs. in '000')

S. No.	Particulars	This Quarter Ending (Chaitra End 2075)	Previous Quarter Ending (Poush End 2075)	Corresponding Previous Year Quarter Ending (Chaitra End 2074)
1	Total Capital & Liabilities (1.1 to 1.7)	846,776.61	709,790.28	545,711.21
1.1	Paid-up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserves and Surplus	9,054.18	2,022.70	(18,661.08)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	548,521.83	458,020.79	393,188.01
1.5	Deposits (a+b)	208,015.50	173,909.39	98,123.88
a.	Domestic Currency	208,015.50	173,909.39	98,123.88
b.	Foreign Currency	-	-	-
1.6	Income Tax Liabilities	3,234.29	180.08	-
1.7	Other Liabilities	7,950.81	5,657.32	3,060.40
2	Total Assets (2.1 to 2.7)	846,776.61	709,790.28	545,711.21
2.1	Cash & Bank Balance	5,350.06	3,653.39	67,617.40
2.2	Money at call and short Notice	43,909.50	22,361.47	14,667.05
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	779,224.43	666,911.42	450,209.30
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	779,224.43	666,911.42	450,209.30
2.5	Fixed Assets	8,777.24	8,222.14	8,780.08
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	9,515.38	8,641.86	4,437.38
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	94,687.74	61,119.15	43,021.09
3.2	Interest Expense	52,741.24	34,391.87	27,805.57
A	Net Interest Income (3.1-3.2)	41,946.50	26,727.28	15,215.52
3.3	Fees Commission and Discount	24,135.26	14,618.15	8,304.01
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	66,081.76	41,345.43	23,519.53
3.6	Staff Expenses	22,601.53	14,701.55	15,743.15
3.7	Other Operating Expenses	11,973.32	7,588.79	10,195.67
C	Operating profit Before Provision (B-3.6-3.7)	31,506.91	19,055.09	(2,419.29)
3.8	Provision for Possible Loss	5,453.32	5,038.19	4,103.48
D	Operating profit (C-3.8)	26,053.59	14,016.90	(6,522.77)
3.9	Non Operating Income/Expenses (Net)	8.18	6.65	42.66
3.10	Write Back of Provision for Possible Loss	2,036.83	2,876.30	-
E	Profit From Regular Activities (D+3.9+3.10)	28,098.60	16,899.85	(6,480.11)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	28,098.60	16,899.85	(6,480.11)
3.12	Provision For Staff Bonus	2,554.42	1,536.35	-
3.13	Provision For Tax	3,234.29	180.09	-
G	Net Profit/Loss (F-3.12 -3.13)	22,309.89	15,183.41	(6,480.11)
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	10.66%	11.08%	11.57%
4.2	Non Performing Loan (NPL) to Total Loan	0.97%	1.10%	0.03%
4.3	Total Loan Loss Provision to total NPL	143.67%	131.86%	4189.67%
4.4	Cost of Funds	10.18%	10.58%	10.51%
4.5	CD Ratio (Calculated as per NRB Directives)	276.75%	276.96%	304.86%

Note: 1. Ganapati Microfinance Bittiya Sanstha's accounts of Chaitra End 2075 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 19.50%, Deposits: 6% to 8.55%

"गरीबी निवारणमा तपाईंको परिश्रम, हाम्रो साथ"