

## Ganapati Microfinance Bittiya Sanstha Ltd.

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

Ward No.3, Suklagandaki Municipality, Dulegauda, Tanahun Phone No: 065-414247,414297, Email: info@ganapatimicro.com.np

## **UNAUDITED FINANCIAL RESULTS (QUARTERLY)**

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

(Rs. in '000')

No.   Particulars	(Rs. in OOC					
No			This Quarter	Previous	Corresponding	
No.	S.	Particulars		Quarter		
Total Capital & Liabilities (1.1 to 1.7)	No.	i articulars				
1.1   2   Reserves and Surplus   9,054.18   2,022.70   (1,06,00.08)   (1,00,00.00)   (70,000.00)			(Chaitra End 20/5	(Poush End 2075)	(Chaitra End 2074)	
1.1   2   2   Reserves and Surplus   9,054.18   20,022.70   (1,66,00.8)     1.2   Reserves and Surplus   9,054.18   20,022.70   (1,66,00.8)     1.3   Debenture and Bond   9,054.18   20,027.70   393,188.01     1.5   Deposits (a+b)   20,015.50   173,909.39   38,123.88     1.5   Deposits (a+b)   3,234.29   139,093.39   38,123.88     1.6   Income Tax Liabilities   3,234.29   180.08   7,950.81   5,657.32   3,060.01     1.7   Other Liabilities   3,234.29   180.08   7,950.81   5,657.32   3,060.01     1.7   Other Liabilities   3,234.29   180.08   7,950.81   5,657.32   3,060.01     2.   Money at call and short Notice   43,900.50   2,361.47   4,677.40     2.   Money at call and short Notice   43,900.50   2,361.47   4,677.40     2.   Money at call and short Notice   43,900.50   2,361.47   4,677.40     2.   Loans & Advances (a+b+c+d+e+f)   779,224.43   666,911.42   450,209.30     1.   Residential Real Estate Loan   (Except Personal Home Loan upto Rs 10 million)   (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   6, Other Marking Apartment Construction Loan   6, Other Marking Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other St. Complex & Residential Apartment Construction Loan   7, Other Apartment Complex Loan   7, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0,	1	Total Capital & Liabilities (1.1 to 1.7)	846.776.61	709.790.28	545.711.21	
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			3,0320		(10,001.00)	
1.5   Deposits (a+b)   208,015.50   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   98,123.88   173,909.39   180,008   173,009.30   180,008   173,009.30   180,008   173,009.30   180,008   173,009.30   180,008   173,009.30   180,008   180,009.70,008   180,009.70,008   180,009.70,008   180,009.70,008   180,009.70,008   180,009.70,009.			5/9 521 93	458 020 70	303 199 01	
a. Domestic Currency   5. Foreign Exchange						
B. Foreign Currency   3,234,29   180.08   3,657.32   3,060.00	1.5					
1.6   Income Tax Liabilities			208,015.50	175,909.59	90,123.00	
1.7   Other Liabilities	1, ,		2 224 20	100.00	_	
Total Assets (2.1 to 2.7)					2.000.40	
Cash & Bank Balance						
Money at call and short Notice   43,909.50   22,361.47   14,667.05						
2.3   Investments						
Loans & Advances (a+br-c4be+f)			43,909.50	22,361.47	14,667.05	
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 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 Fixed Assets 779,224.43 666,911.42 8,777.24 8,222.14 8,780.08 8,777.24 8,222.14 8,780.08 8,641.86 4,437.38 9,515.38 8,641.86 4,437.38  Dy Profit and Loss Account  10 to This Quarter 10 to This Quarter 11 therest income 11 therest income 11 therest income 12 (1,191.5) 13. Interest income (3.1-3.2) 14 (1,946.5) 15 (2,741.24) 15 (2,741.24) 16 (3,191.5) 17 (2,741.24) 18 (3,021.09) 18 (3,021.09) 18 (3,021.09) 18 (3,021.09) 18 (3,021.09) 19 (4,1946.5) 19 (4			-	-	-	
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)   5. Personal Home Loan of Rs. 10 million or less   5. Personal Home Loan of Rs. 10 million or less   5. Personal Home Loan of Rs. 10 million or less   779,224.43   666,911.42   450,209.30   6. Overdraft Loan / TR Loan / WC Loan   779,224.43   666,911.42   450,209.30   779,224.43   666,911.42   450,209.30   779,224.43	2.4		779,224.43	666,911.42	450,209.30	
Ekcept 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)   5. Personal Home Loan of Rs. 10 million or less   5. C. Margin Type Loan   6. The Third Loan   7. C. Margin Type Loan   6. The Third Loan   7. C. Margin Type Loan   7. C.			-	-	-	
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 f. Others 779,224.43 666,911.42 8,777.24 8,779						
3. Income generating Commercial Complex Loan   4. Other Real Estate Loan (Including Land Purchase & Plotting)   5. Personal Home Loan of Rs. 10 million or less		(Except Personal Home Loan upto Rs 10 million)	-	-	-	
A. 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 / E. Overdraft Loan / TR Loan / WC Loan / E. Overdraft		Business Complex & Residential Apartment Construction Loan	-	-	-	
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 8,777.24 8,722.14 8,780.08 8,777.24 8,722.14 8,780.08 8,777.24 8,722.14 8,780.08 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,641.86 4,437.38 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,780.08 8,777.24 8,722.44 8,780.08 8,780.0		Income generating Commercial Complex Loan	-	-	-	
c. Margin Type Loan d. Term Loan e. Overdraft Loan / TR Loan / WC Loan e. Overdraft Loan / TR Loan / WC Loan e. Overdraft Loan / TR Loan / WC Loan e. Overdraft Loan / TR Loan / WC Loan f. Others f. Others 779,224.43 8,777.24 8,782.14 8,780.08 8,777.24 8,780.08 8,777.24 8,780.08 8,777.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,779.24 8,780.08 8,641.86 4,437.38 4,437.38 4,437.38 4,437.38 4,437.38 4,437.38 4,437.38 4,519.59 4,546.50 4,5		4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-	
d. Term Loan e. Overdraft Loan / TR Loan / WC Loan f. Others f. Other Sests fixed Assets fixed Assets fixed Assets for Banking Assets g. 777-24 8,782.03 8,787.03 8,641.86 4,437.38  The profit and Loss Account  This Quarter  3.1 Interest income g. 94,687.74 10,119,15 3.2 Interest Expense g. 11,191.5 3.3 Fees Commission and Discount g. 14,946.50 10,191.6 10		b. Personal Home Loan of Rs. 10 million or less	-	-	-	
e. Overdraft Loan / TR Loan / WC Loan   779,224.43   666,911.42   450,209.30   450,209.30   8,777.24   8,222.14   8,780.08   8,777.24   8,222.14   8,780.08   8,777.24   8,222.14   8,780.08   8,777.24   8,222.14   8,780.08   8,777.24   8,222.14   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,779,204.43   8,780.08   7,799,204.43   8,799,204.43   8		c. Margin Type Loan	-	-	-	
f. Others         779,224.43         666,911.42         450,209.30         8,780.08           2.5 Fixed Assets         8,777.24         8,222.14         8,780.08         4,437.38         Up to Corresponding Previous Quarter         1,280.11         1,280.11         4,437.38         4,437.38         4,437.38         4,430.21.09         2,280.12         4,149.46.50         2,680.12         4,149.46.50         2,680.53         2,780.55         2,780.55         2,780.55         2,781.24         4,391.87         2,780.55         2,780.55         2,780.55         2,780.55         2,780.55         2,780.55         2,780.55         2,780.55         2,780.55         3,880.57         2,890.55         3,890.57         3,890.57         3,890.57         3,890.57         3,890.57         3,890.57         3,890.57         3,890.57         3,		d. Term Loan	-	-	-	
2.5   Fixed Assets   8,777.24   8,722.14   8,780.08   Non Banking Assets   9,515.38   8,641.86   4,437.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38   3,641.86   4,448.38		e. Overdraft Loan / TR Loan / WC Loan	-	-	-	
Exercise		f. Others	779,224.43	666,911.42	450,209.30	
2.6   Non Banking Assets   9,515.38   8,641.86   4,437.38	2.5	Fixed Assets	8,777.24		8,780.08	
2.7   Other Assets   9,515.38   8,641.86   4,437.38   Up to This Quarter   Up to This Quarter   Up to Previous Quarter   Victor Quarter   Vi	2.6	Non Banking Assets	-	-	-	
Up to This Quarter	2.7	Other Assets	9,515.38	8,641.86	4,437.38	
3   Profit and Loss Account   This Quarter   Previous Quarter   Prev					Unito	
3   Profit and Loss Account			Up to			
Interest income	3	Profit and Loss Account		Previous		
Interest income		Troncand about 1000 and	This quarter	Quarter		
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   50 reign Exchange Gain/Loss (Net)   -	2.1	Interest in some	04 697 74	C1 110 1F		
A   Net Interest Income (3.1-3.2)	1 1					
3.3   Fees Commission and Discount   24,135.26   14,618.15   8,304.01     3.4   Other Operating Income   Foreign Exchange Gain/Loss (Net)         3.5   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)     5.11   Extraordinary Income/Expenses (Net)   -   -   -   -     F   Profit Before Bonus and Taxes (E+3.11)   28,098.60   16,899.85   (6,480.11)     3.11   Provision For Staff Bonus   2,554.42   1,536.35   -   -   -   -   -     F   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 Year Quarter   Corresponding Previous Year Quarter   Corresponding Previous Year Quarter   Corresponding Previous Year Operation Head (Corresponding Previous Year Operation Head (Corre	-	•				
3.4   Other Operating Income		Net Interest Income (3.1-3.2)	41,946.50	26,727.28	15,215.52	
3.5   Foreign Exchange Gain/Loss (Net)   -     -	3.3	Fees Commission and Discount	24,135.26	14,618.15	8,304.01	
B	3.4	Other Operating Income	-	-	-	
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   19,055.67   19,055.69   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   4	3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	
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   19,055.67   19,055.69   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   4	В	Total Operating Income (A+3.3+3.4+3.5)	66,081.76	41,345.43	23,519.53	
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   10,000	3.6					
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)   26,055.99   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   -						
3.8   Provision for Possible Loss   5,453.32   5,038.19   4,103.48     D			,	,		
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						
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)	1				42.66	
Extraordinary Income/Expenses (Net)   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   180.09   -			2,036.83	2,876.30	-	
3.11   Extraordinary Income/Expenses (Net)   Profit Before Bonus and Taxes (E+3.11)   28,098.60   16,899.85   (6,480.11)   3.12   Provision For Tax   3,234.29   180.09   -	E	Profit From Regular Activities (D+3.9+3.10)	28,098.60	16,899.85	(6,480.11)	
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   180.09   -5	3.11	Extraordinary Income/Expenses (Net)	-	-	-	
3.12   Provision For Staff Bonus   2,554.42   1,536.35			28,098.60	16,899.85	(6,480.11)	
3.13   Provision For Tax   3,234.29   180.09   15,183.41   (6,480.11)					-,	
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 Previous 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%	1 1		1			
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%					IE 400 111	
4       Ratios       At the End of This Quarter       At the End of This Quarter       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%	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 This Quarter       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%					At the End of	
This Quarter		D. 11	At the End of			
Quarter   Quarter   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%	4	Katios		Previous		
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%			Tills Quarter	Quarter		
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%	11	Capital Fund to PMA	10.660/	-		
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%						
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%						
4.5 CD Ratio (Calculated as per NRB Directives) 276.75% 276.96% 304.86%						

ote: 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 तपाईको परिश्रम, हाम्रो साथ"