



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

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

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

(Rs. in '000')

S.N.	Particulars	This Quarter Ending (Ashwin End 2074)	Previous Quarter Ending (Ashad End 2074)	Corresponding Previous Year Quarter Ending (Ashwin End 2073)
1	Total Capital & Liabilities (1.1 to 1.7)	315,445.10	235,939.22	69,750.10
1.1	Paid-up Capital	70,000.00	70,000.00	70,000.00
1.2	Reserves and Surplus	(17,188.84)	(12,180.98)	(662.57)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	223,712.35	160,150.11	-
1.5	Deposits (a+b)	37,261.21	17,221.81	-
	a. Domestic Currency	37,261.21	17,221.81	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,660.38	748.28	412.67
2	Total Assets (2.1 to 2.7)	315,445.10	235,939.23	69,750.10
2.1	Cash & Bank Balance	1,863.97	31,007.14	31,000.00
2.2	Money at call and short Notice	46,041.53	39,085.35	32,653.89
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	255,715.70	154,977.96	-
	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	255,715.70	154,977.96	-
2.5	Fixed Assets	9,649.15	8,801.30	4,494.60
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,174.75	2,067.48	1,601.61
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest income	10,182.87	8,615.75	119.10
3.2	Interest Expense	6,765.76	2,965.18	-
A	Net Interest Income (3.1-3.2)	3,417.11	5,650.57	119.10
3.3	Fees Commission and Discount			
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	3,417.11	5,650.57	119.10
3.6	Staff Expenses	5,068.57	8,732.61	684.33
3.7	Other Operating Expenses	3,794.16	7,811.85	381.30
C	Operating profit Before Provision (B-3.6-3.7)	(5,445.62)	(10,893.89)	(946.53)
3.8	Provision for Possible Loss	1,458.90	1,566.42	-
D	Operating profit (C-3.8)	(6,904.52)	(12,460.31)	(946.53)
3.9	Non Operating Income/Expenses (Net)	1,895.64	514.46	-
3.10	Write Back of Provision for Possible Loss	1.02	-	-
E	Profit From Regular Activities (D+3.9+3.10)	(5,007.86)	(11,945.85)	(946.53)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(5,007.86)	(11,945.85)	(946.53)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(5,007.86)	(11,945.85)	(946.53)
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	19.84%	32.89%	40.49%
4.2	Non Performing Loan (NPL) to Total Loan	0.16%	0.00%	0.00%
4.3	Total Loan Loss Provision to total NPL	13.48%	0.00%	0.00%
4.4	Cost of Funds	11.04%	9.58%	0.00%
4.5	CD Ratio (Calculated as per NRB Directives)	287.02%	208.09%	0.00%

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