



ने.रा.बै. निर्देशन फाराम नं ४.२

श्रृजनशील लघुवित्त वित्तीय संस्था लि.

SHRIJANSHIL LAGHUBITTA BITTIYA SANSTHA Ltd.

(नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

Golbazar-7, Choharwa, Siraha

Unaudited Quarterly Financial Statement

As at 2nd Quarter (30/09/2078) of the Fiscal Year 2078/079

(Rs. In '000')

Sno.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	2354806.06	2203544.93	1712722.27
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	128780.2039	112125.67	63287.4148
1.3	Debenture and Bond			
1.4	Borrowings	1195273.66	1081421.06	726904.1102
1.5	Deposits (a+b)	738636.68	702082.41	639434.47
	a. Domestic Currency	738636.68	702082.41	639434.4697
	b. Foreign Currency			
1.6	Income Tax Liabilities	14053.94	6916.27	13596.21
1.7	Other Liabilities	208061.5777	230999.52	199500.0573
2	Total Assets (2.1 to 2.7)	2354806.06	2203544.93	1712722.27
2.1	Cash & Bank Balance	65573.39	108480.84	96949.15968
2.2	Money at Call and short Notice	15000	15000	
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	2220429.97	2015023.69	1568540.48
2.5	Fixed Assets	19869.66	19318.02	16590.57401
2.6	Non Banking Assets			
2.7	Other Assets	33876.44	45665.78	30585.45309
3	Profit and Loss Account			
3.1	Interest income	150766.72	71850.29	115136.09
3.2	Interest Expense	63868.87	27152.62	41147.02
A	Net Interest Income (3.1-3.2)	86897.85	44697.67	73989.07
3.3	Fees Commission and Discount			
3.4	Other Operating Income	21853.6	10718.49	17843.70
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	108751.45	55416.16	91832.78
3.6	Staff Expenses	40319.48	23098.66	31131.447
3.7	Other Operating Expenses	10397.97	3926.74	7930.12
C	Operating Profit Before Provision (B-3.6-3.7)	58034.00	28390.76	52771.22
3.8	Provision for Possible Loss	6619.39	3131.09	3937.71179
D	Operating Profit (C-3.8)	51414.61	25259.67	48833.50
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	116.51	100	1019.28
E	Profit From Regular Activities (D+3.9+3.10)	51531.12	25359.67	49852.78
3.11	Extraordinary Income/expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	51531.12	25359.67	49852.78
3.12	Provision for Staff Bonus	4684.647702	2305.42	4532.071245
3.13	Provision for Tax	14053.94311	6916.27	13596.21373
G	Net Profit/Loss (F-3.12-3.13)	32792.53	16137.98	31724.50
4	Ratios			
4.1	Capital Fund to RWA	9.89%	9.49%	8.87%
4.2	Non Performing Loan (NPL) to Total Loan	2.08%	2.13%	1.83%
4.3	Total Loan Loss Provision to total NPL	163.74%	167.71%	220.97%
4.4	Cost of Funds	8.46%	6.34%	5.99%
4.5	CD Ratio (Calculated as Per NRB Directives)	311.21%	297.66%	257.38%
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				
Yearly Interest Rate				
On Deposit: Yearly 3.5% to 12%		Loan : Yearly 15% to 15%		