



ने.रा.बै. निर्देशन फारम 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 3<sup>rd</sup> Quarter (30/12/2078) of the Fiscal Year 2078/079

(Rs. In '000')

S.no.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2388436.76</b>	<b>2354806.06</b>	<b>2127470.51</b>
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	136502.21	128780.20	80636.52
1.3	Debenture and Bond			
1.4	Borrowings	1186789.33	1195273.66	1103855.19
1.5	Deposits (a+b)	<b>785621.33</b>	<b>738636.68</b>	<b>655628.74</b>
	a. Domestic Currency	785621.33	738636.68	655628.74
	b. Foreign Currency			
1.6	Income Tax Liabilities	17363.37	14053.94	21031.55
1.7	Other Liabilities	192160.52	208061.58	196318.51
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2388436.76</b>	<b>2354806.06</b>	<b>2127470.51</b>
2.1	Cash & Bank Balance	11752.9	65573.39	82505.34
2.2	Money at Call and short Notice	13022.83	15000	120000
2.3	Investments	56.60	56.60	56.60
2.4	Loans & Advances	2308121.79	2220429.97	1869709.50
2.5	Fixed Assets	20101.9	19869.66	17821.24
2.6	Non Banking Assets			
2.7	Other Assets	35380.74	33876.44	37377.84
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	231146.73	150766.72	178958.17
3.2	Interest Expense	114446.48	63868.87	67331.66
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>116700.25</b>	<b>86897.85</b>	<b>111626.51</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	30218.05	21853.6	30958.79
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>146918.30</b>	<b>108751.45</b>	<b>142585.31</b>
3.6	Staff Expenses	56200.09	40319.48	45825.63
3.7	Other Operating Expenses	16267.89	10397.97	12185.48
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>74450.32</b>	<b>58034.00</b>	<b>84574.19</b>
3.8	Provision for Possible Loss	10901.13	6619.39	8477.80
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>63549.19</b>	<b>51414.61</b>	<b>76096.39</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	116.51	116.51	1019.28
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>63665.70</b>	<b>51531.12</b>	<b>77115.67</b>
3.11	Extraordinary Income/expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>63665.70</b>	<b>51531.12</b>	<b>77115.67</b>
3.12	Provision for Staff Bonus	5787.79	4684.65	7010.52
3.13	Provision for Tax	17363.37	14053.94	21031.55
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>40514.53</b>	<b>32792.53</b>	<b>49073.61</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	9.93%	9.89%	8.47%
4.2	Non Performing Loan (NPL) to Total Loan	2.18%	2.08%	1.63%
4.3	Total Loan Loss Provision to total NPL	158.36%	163.74%	257.78%
4.4	Cost of Funds	12.20%	8.46%	6.77%
4.5	CD Ratio (Calculated as Per NRB Directives)	304.30%	311.21%	297.64%
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				
<b>Yearly Interest Rate</b>				
On Deposit: Yearly 3.5% to 12%		Loan : Yearly 15% to 15%		