

# श्रृजनशील लघुवित्त वित्तीय संस्था लिमिटेड



Shrijanshil Laghubitta Bittiya Sanstha Limited

Golbazar - 7 ,Choharwa ,Siraha

Unaudited Quarterly Financial Statement

As at 1st Quarter (30/06/2076) of the Fiscal Year 2076/2077

(Rs. in '000)

S.N.	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>1465131.88</b>	<b>1322191.84</b>	<b>0.00</b>
1.1	Paid-up Capital	70000.00	70000.00	
1.2	Reserves and Surplus	51857.75	45564.16	
1.3	Debenture and Bond			
1.4	Borrowings	602643.76	512815.26	
1.5	Deposits (a+b)	<b>529998.69</b>	<b>491840.20</b>	<b>0.00</b>
	a. Domestic Currency	529998.69	491840.2	
	b. Foreign Correny			
1.6	Income Tax Liabilities	2628.21	120.83	
1.7	Other Liabilities	208003.47	201851.39	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1465131.88</b>	<b>1322191.83</b>	<b>0.00</b>
2.1	Cash & Bank Balance	238407.19	110135.99	
2.2	Money at Call and short Notice			
2.3	Investments	56.60	56.60	
2.4	Loans & Advances (a+b+c+d+e+f)	1191095.85	1177562.8	
2.5	Fixed Assets	14281.21	13997.36	
2.6	Non Banking Assets			
2.7	Other Assets	21291.03	20439.08	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	58957.1	77707.09	
3.2	Interest Expense	27836.77	34859.3	
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>31120.33</b>	<b>42847.79</b>	<b>0.00</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	694.93	1311.65	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>31815.26</b>	<b>44159.44</b>	<b>0.00</b>
3.6	Staff Expenses	16288.04	15218.32	
3.7	Other Operating Expenses	4276.19	15299.68	
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>11251.03</b>	<b>13641.44</b>	
3.8	Provision for Possible Loss	3048.87	14785.02	
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>8202.16</b>	<b>-1143.58</b>	<b>0.00</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1434.6	1586.63	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>9636.76</b>	<b>443.05</b>	<b>0.00</b>
3.11	Extraordinary Income/expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>9636.76</b>	<b>443.05</b>	<b>0.00</b>
3.12	Provision for Staff Bonus	876.07	40.28	
3.13	Provision for Tax	2628.21	120.83	
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>6132.48</b>	<b>281.94</b>	<b>0.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.33%	10.17%	
4.2	Non Performing Loan (NPL) to Total Loan	1.49%	1.50%	
4.3	Total Loan Loss Provision to total NPL	165.96%	143.46%	
4.4	Cos of Funds	10.60%	16.15%	
4.5	CD Ratio (Calculated as Per NRB Directives)	230.43%	339.92%	
Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.				