



MANJUSHREE FINANCIAL INSTITUTION LIMITED

मञ्जुश्री फाइनेन्सियल इन्स्टिट्युसन लिमिटेड

Behind your happiness

नेपाल राष्ट्र बैंक बाट "ग" वर्गको इजाजतपत्र प्राप्त संस्था

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at 1st Quarter (31/06/2067) of the fiscal year 2067/68

Rs. In'000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	884,832	842,001	662,182
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	32,250	26,500	16,600
1.3	Reserve and Surplus	24,918	23,207	13,216
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	-	30,000
1.6	Deposits (a+b)	732,502	709,352	512,042
	a. Domestic Currency	732,502	709,352	512,042
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	321	-
1.8	Other Liabilities and Provisions	25,162	12,621	20,324
2	Total Assets (2.1 to 2.7)	884,832	842,001	662,182
2.1	Cash and Bank Balance	215,973	262,360	165,023
2.2	Money at call and short Notice	-	-	-
2.3	Investment	20,000	12,000	-
2.4	Loans and Advances (Gross)	603,720	547,527	476,976
	a. Real Estate Loan	197,501	220,713	-
	1. Residential Real Estate Loan	98,497	85,536	-
	" 2. Business Complex & Residential Apartment Construction Loan "	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	" 4. Other Real Estate (Including Land Purchase and Plotting) "	99,004	135,177	-
	b. Margin Type Loan	38,479	37,585	-
	c. Term Loan	36,394	44,077	-
	d. Overdraft Loan/TR Loan/WC Loan	189,555	168,768	-
	e. Others	141,790	76,384	-
2.5	Fixed Assets	10,100	6,763	5,460
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	35,039	13,350	14,723
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	25,252	81,013	16,612
3.2	Interest Expenses	19,114	52,257	11,074
	A. Net Interest Income (3.1-3.2)	6,138	28,756	5,538
3.3	Fees, Commission and Discount	87	92	29
3.4	Other Operating Income	1,008	4,322	1,220
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	7,233	33,170	6,787
3.6	Staff Expenses	1,496	4,298	1,131
3.7	Other Operating Expenses	2,134	7,952	1,711
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,603	20,921	3,945
3.8	Provision for Possible Loan Losses	913	1,007	-
	D. Operating Profit (C.-3.8)	2,690	19,913	3,945
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	-	-	-
	E. Profit From Regular Activities (D +3.9+3.10)	2,690	19,913	3,945
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	2,690	19,913	3,945
3.12	Provision for Staff Bonus	245	1,810	359
3.13	Provision for Tax	734	5,431	1,076
	G. Net Profit/Loss (F-3.12-3.13)	1,712	12,672	2,510
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	19.53	20.88	18.85
4.2	Non Performing Loan (NPL) to Total Loan	0.17	0.19	-
4.3	Total Loan Loss Provision to Total NPL	573.94	573.94	-
4.4	Cost of Fund	10.12	9.28	-
4.5	Credit to Deposit Ratio	70.23	66.04	-

Note: 1) Figures Regrouped wherever necessary

2) Above figures may vary with the audited figures if modified by the external auditors and regulators

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