



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 Fourth Quarter (31/03/2069) of the Fiscal Year 2068/069 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)	1,099,550	950,328	1,005,168
1.1	Paid up Capital	225,000	200,000	140,000
1.1.1	Calls-In-Advance	-	-	-
1.2	Reserve and Surplus	31,146	46,417	39,633
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	-	-	66,000
1.5	Deposits (a+b)	813,294	668,124	730,454
a.	Domestic Currency	813,294	668,124	730,454
b.	Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	30,110	35,787	29,081
2	Total Assets (2.1 to 2.7)	1,099,550	950,328	1,005,168
2.1	Cash and Bank Balance	313,559	214,691	201,154
2.2	Money at call and short Notice	-	-	-
2.3	Investment	36,301	10,000	40,000
2.4	Loans and Advances (a+b+c+d+e+f)	703,743	678,110	727,715
a.	Real Estate Loan	122,628	107,369	125,316
1.	Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	32,915	32,157	42,861
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Coplex Loan	2,630	2,686	2,879
4.	Other Real Estate (Including Land Purchase and Plotting)	68,083	72,526	79,576
b.	personal Home Loan of Rs. One Crore or less	19,000	29,000	58,561
c.	Margin Type Loan	52,539	52,752	47,584
d.	Term Loan	71,882	68,944	136,254
e.	Overdraft Loan/TR Loan/WC Loan	431,063	391,484	180,024
f.	Others	25,630	28,561	179,976
2.5	Fixed Assets	11,922	11,983	14,124
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	34,025	35,544	22,175
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	125,962	84,261	128,243
3.2	Interest Expenses	79,616	58,416	85,371
A.	Net Interest Income (3.1-3.2)	46,346	25,845	42,872
3.3	Fees, Commission and Discount	-	499	268
3.4	Other Operating Income	4,716	2,801	6,108
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A.+3.3+3.4++3.5)	51,062	29,145	49,248
3.6	Staff Expenses	7,329	5,054	6,245
3.7	Other Operating Expenses	14,540	9,823	14,549
C.	Operating Profit Before Provision (B.-3.6-3.7)	29,193	14,268	28,454
3.8	Provision for Possible Losses	2,659	3,021	2,933
D.	Operating Profit (C.-3.8)	26,534	11,247	25,521
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)	26,534	11,247	25,521
3.11	Extraordinary Income / Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E.+3.11)	26,534	11,247	25,521
3.12	Provision for Staff Bonus	2,412	1,022	2,320
3.13	Provision for Tax	7,237	3,067	6,960
G.	Net Profit/Loss (F.-3.12-3.13)	16,885	7,158	16,241
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	33.85	33.40	23.50
4.2	Non Performing Loan (NPL) to Total Loan	0.70	0.86	0.21
4.3	Total Loan Loss Provision to Total NPL	248.27	215.43	579.32
4.4	Cost of Fund	10.84	11.98	12.84
4.5	" Credit to Deposit Ratio (Calculated as per NRB Directives) "	65.80	74.15	79.96

Note: Above figures may vary with the audited figures if modified by the external auditors and regulators.