

Manjushree Finance Limited
Disclosure Under Basel II
As at Chaitra End-2080

1 CAPITAL STRUCTURE & CAPITAL ADEQUACY

A.	Core Capital (Tier I)	1,946,319,273.70
a	Paid up Equity Share Capital	1,351,552,847.94
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	344,754,889.36
f	Retained Earnings	20,844,869.73
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	229,166,666.67
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	Other Free Reserve	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	-
n	Less: Fictitious Assets	-
o	Less: Investment in equity in licensed Financial Institutions	-
p	Less: Investment in equity of institutions with financial interests	-
q	Less: Investment in equity of institutions in excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	Less: Purchase of land & building in excess of limit and unutilized	-
u	Less: Other Deductions	-
B.	Supplementary Capital (Tier 2)	525,617,349.56
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	270,833,333.33
c	Hybrid Capital Instruments	-
d	General loan loss provision	254,784,016.22
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	Total Capital Fund (Tier I and Tier II)	2,471,936,623.26

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.84%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	16.31%

2 Risk Exposure

RISK WEIGHTED EXPOSURES		Current Priod
a	Risk Weighted Exposure for Credit Risk	13,515,550,315.57
b	Risk Weighted Exposure for Operational Risk	1,192,070,963.50
c	Risk Weighted Exposure for Market Risk	-
d	Adjustments under Pillar II	
	Add: RWE equivalent to reciprocal of capital charge of 2 % of gross income.	151,720,700.00
	Add: Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	294,152,425.58
Total Risk Weighted Exposures		15,153,494,404.65

3 Risk Weighted Exposure under each 11 Categories of Credit Risk

A.	Balance Sheet Exposure	Risk Weighted Exposure
1	Claims on Government and Central Bank	-
2	Claims on Other Official Entities	-
3	Claims on Banks	240,388,261.84
4	Claims on Domestic Corporates (Unrated)	1,890,852,363.79
5	Claims on Regulatory Retail Portfolio (Not overdue)	4,166,059,522.83
6	Claims Secured by Residential Properties	2,202,793,485.38
7	Claims fulfilling all criterion of regularity retail except granularity	33,289,260.47
8	Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)	51,000,360.95
9	Personal Hirepurchase/Personal Auto Loans (above Rs. 2.5 Million)	13,822,919.11
10	Lending against Shares(above Rs.5 Million)	469,836,450.05
11	High Risk Claims	3,450,676,094.69
12	Lending Against Shares(upto Rs. 5 Million)	256,452,652.30
13	Other Assets	
	a. Investments in equity and other capital instruments of institutions listed in stock exchange	
	b. Staff loan secured by residential property	121,504,770.62
	c. Other Assets	592,784,727.54
12	Off- Balance Sheet Exposures	120,000.00
13	Irrevocable Credit commitments (short term)	25,969,446.00
	Total RWE for Credit Risk	13,515,550,315.57

4 Eligible Credit Risk Mitigation

Eligible Credit Risk Mitigations	Amount
Deposit with Banks	
Govt. & NRB Securities	
Total Eligible CRM	-

5 Amount of Non Performing Assets (Gross Net)

	Particulars	Gross	Provision	Net
A	Restructured	-		
B	Sub-standard	185,497,024.14	46,374,256.04	139,122,768.11
C	Doubtful	163,661,132.68	81,830,566.34	81,830,566.34
D	Loss	215,051,914.85	215,051,914.85	0.00
	Total	564,210,071.67	343,256,737.23	220,953,334.45

6 Non Performing Assets (NPA Ratios)

NPA Ratio	
Gross NPA to Gross Advances	3.95
Net NPA to Net Advances	1.59

7 Movement in Non Performing Assets

Particulars	This Quarter	Previous Quarter	Change %
Non Performing Assets	564,210,071.67	470,059,355.83	20.03
Non Performing Assets %	3.95%	3.50%	0.45%

8 Write off of Loans and Interest in the Quarter: (NRs. '000')

Particulars	Amount
Write off Loans during the Quarter	
Write off Interest Suspense during the Quarter	-

9 Movement of Loan Loss provision and Interest Suspense

Particulars	This Quarter	Previous Quarter	Change %
Loan Loss Provision	598,040,753.45	550,200,185.17	8.70%
Interest Suspense	287,565,749.05	307,155,124.92	-6.38%

10 Details of Additional Loan Loss Provision

Particulars	This Quarter	Previous Quarter	Movement
Additional Loan Loss Provision	146,154,849.95	98,314,281.67	47,840,568.28

11 Segregation of Investment Portfolio

Particulars	As on 12th April 2024
Held For Trading	-
Held For Maturity	-
Available for Sale	-