



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मञ्जुश्री फाइनेन्सियल इन्स्टिच्युसन लिमिटेड

Behind your happiness

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at the end of Fourth Quarter (15th July 2008) of the Fiscal Year 2064/065 (2007/08)

Rs. in '000

S.N.	Particulars	This Quarter Ending (Ashad End 2065)	Previous Quarter Ending (Chaitra End 2064)	Corresponding Quarter of Previous Year Ending (Ashad End 2064)
1.	Total Capital and Liabilities (1.1 to 1.7)	591,875	277,558	-
1.1	Paid Up Capital	70,000	70,000	-
1.2	Reserve and Surplus	2,434	833	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	35,000	98,000	-
1.5	Deposits (a + b)	244,611	104,554	-
	a. Domestic Currency	244,611	104,554	-
	b. Foreign Currency	-	-	-
1.6	Income tax liability	1,119	-	-
1.7	Other Liabilities	238,711	4,171	-
2.	Total Assets (2.1 to 2.7)	591,875	277,558	-
2.1	Cash and Bank Balance	59,873	5,699	-
2.2	Money at Call and Short Notice	255,179	59,676	-
2.3	Investments	10,000	-	-
2.4	Loans and Advances	257,360	205,778	-
2.5	Fixed Assets	4,864	4,910	-
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	4,599	1,495	-
3.	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Corresponding Quarter of Previous Year
3.1	Interest Income	12,067	5,046	-
3.2	Interest Expenses	5,004	1,138	-
	A. Net Interest Income (3.1 - 3.2)	7,063	3,908	-
3.3	Fees, Commission and Discount	546	5	-
3.4	Other Operating Income	3,296	1,418	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	10,905	5,331	-
3.6	Staff Expenses	1,488	885	-
3.7	Other Operating Expenses	2,935	1,555	-
	C. Operating Profit Before Provision (B-3.6-3.7)	6,482	2,891	-
3.8	Provision for Possible Loan Losses	2,574	2,058	-
	D. Operating Profit (C-3.8)	3,908	833	-
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)	3,908	833	-
3.11	Extra-ordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	3,908	833	-
3.12	Provision for Staff Bonus	355	-	-
3.13	Provision for Tax	1,119	-	-
	G. Net Profit / Loss (F-3.12-3.13)	2,434	833	-
4.	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Quarter of Previous Year
4.1	Capital Fund to RWA (%)	21.87	31.92	-
4.2	Non-Performing Loan (NPL) to Total Loan (%)	-	-	-
4.3	Total Loan Loss Provision to Total NPL (%)	-	-	-