



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 Second Quarter (30/09/2066) of the Fiscal Year 2066/067

Rs. In'000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	792,243	662,182	455,083
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	16,600	16,600	-
1.3	Reserve and Surplus	16,683	13,216	8,085
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	160,000	30,000	-
1.6	Deposits (a+b)	508,497	512,042	369,695
	a) Domestic Currency	508,497	512,042	369,695
	b) Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities & Provisions	20,463	20324	7,304
2	Total Assets (2.1 to 2.7)	792,243	662,182	455,083
2.1	Cash and Bank Balance	216,007	165,023	154,511
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	9,000	-	10,000
2.4	Loans and Advances (Gross)	548,864	476,976	280,122
	a. Real Estate Loan	160,212	-	-
	b. Home/Housing Loan	91,331	-	-
	c. Margin Type Loan	51,141	-	-
	d. Term Loan	42,895	-	-
	e. Overdraft Loan/TR Loan/WC Loan	186,208	-	-
	f. Others	17,077	-	-
2.5	Fixed Assets	7,465	5,460	4,620
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	10,907	14,723	5,830
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	34,724	16,612	17,913
3.2	Interest Expenses	22,102	11,074	9,740
	A. Net Interest Income (3.1 - 3.2)	12,622	5,538	8,173
3.3	Fees, commission and Discount	40	29	353
3.4	Other Operating Income	2,773	1,220	1,610
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	15,435	6,787	10,136
3.6	Staff Expenses	1,983	1,131	1,502
3.7	Other Operating Expenses	3,131	1,711	2,346
	C. Operating Profit Before Provision (B-3.6-3.7)	10,321	3,945	6,288
3.8	Provision for Possible Loan Losses	658	-	228
	D. Operating Profit (C-3.8)	9,663	3,945	6,060
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)	9,663	3,945	6,060
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	9,663	3,945	6,060
3.12	Provision for Staff Bonus	878	359	551
3.13	Provision for Tax	2,635	1,076	1,653
	G. Net Profit/Loss (F-3.12-3.13)	6,150	2,511	3,856
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	18.71	20.20	22.58
4.2	Non Performing Loan (NPL) to Total Loan	0.00	0.00	0.00
4.3	Total Loan Loss Provision to Total NPL	0.00	0.00	0.00
4.4	Cost of Fund	9.47	-	-

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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