



**MANJUSHREE FINANCIAL INSTITUTION LIMITED**  
मञ्जुश्री फाइनेन्सियल इन्स्टिट्युसन लिमिटेड

*Behind your happiness*

नेपाल राष्ट्र बैंक बाट "ग" बर्गको इजाजतपत्र प्राप्त संस्था

**UNAUDITED FINANCIAL RESULTS (Quarterly)**

As at 2<sup>nd</sup> Quarter (30/09/2067) of the fiscal year 2067/68

Rs. In'000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital And Liabilities (1.1 to 1.7)</b>	<b>1,012,984</b>	<b>884,832</b>	<b>792,243</b>
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	52,030	32,250	16,600
1.3	Reserve and Surplus	27,977	24,918	16,683
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	20,000	-	160,000
1.6	Deposits (a+b)	<b>816,445</b>	<b>732,502</b>	<b>508,497</b>
	a. Domestic Currency	816,445	732,502	508,497
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities and Provisions	26,532	25,162	20,463
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,012,984</b>	<b>884,832</b>	<b>792,243</b>
2.1	Cash and Bank Balance	232,296	215,973	216,007
2.2	Money at call and short Notice	-	-	-
2.3	Investment	90,000	20,000	9,000
2.4	Loans and Advances (Gross)	<b>650,004</b>	<b>603,720</b>	<b>548,864</b>
	a. Real Estate Loan	204,278	197,501	251,543
	1. Residential Real Estate Loan	96,373	98,497	91,331
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,980	-	-
	4. Other Real Estate (Including Land Purchase and Plotting)	104,925	99,004	160,212
	b. Margin Type Loan	46,795	38,479	51,141
	c. Term Loan	80,816	36,394	42,895
	d. Overdraft Loan/TR Loan/WC Loan	175,438	189,555	186,208
	e. Others	142,677	141,790	17,077
2.5	Fixed Assets	9,005	10,100	7,465
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	31,679	35,039	10,907
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	53,761	25,252	34,724
3.2	Interest Expenses	39,390	19,114	22,102
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>14,371</b>	<b>6,138</b>	<b>12,622</b>
3.3	Fees, Commission and Discount	119	87	40
3.4	Other Operating Income	2,072	1,008	2,773
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4++3.5)</b>	<b>16,562</b>	<b>7,233</b>	<b>15,435</b>
3.6	Staff Expenses	2,858	1,496	1,983
3.7	Other Operating Expenses	5,410	2,134	3,131
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>8,294</b>	<b>3,603</b>	<b>10,321</b>
3.8	Provision for Possible Loan Losses	1,093	913	658
	<b>D. Operating Profit (C.-3.8)</b>	<b>7,201</b>	<b>2,690</b>	<b>9,663</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D +3.9+3.10)</b>	<b>7,201</b>	<b>2,690</b>	<b>9,663</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>7,201</b>	<b>2,690</b>	<b>9,663</b>
3.12	Provision for Staff Bonus	654	245	878
3.13	Provision for Tax	1,963	734	2,635
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>4,584</b>	<b>1,712</b>	<b>6,149</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	21.28	19.53	18.71
4.2	Non Performing Loan (NPL) to Total Loan	0.17	0.17	0.00
4.3	Total Loan Loss Provision to Total NPL	704.62	573.94	0.00
4.4	Cost of Fund	12.21	10.12	9.47
4.5	Credit to Deposit Ratio	67.26	70.23	89.72

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

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