



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 4th Quarter (32/03/2068) of the fiscal year 2067/68

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)	1,005,168	1,033,836	842,001
1.1	Paid up Capital	140,000	70,000	70,000
1.2	Calls-In-Advance	-	55,880	26,500
1.3	Reserve and Surplus	39,633	32,813	23,207
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	66,000	80,000	-
1.6	Deposits (a+b)	730,454	760,474	709,352
	a. Domestic Currency	730,454	760,474	709,352
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	321
1.8	Other Liabilities and Provisions	29,081	34,669	12,621
2	Total Assets (2.1 to 2.7)	1,005,168	1,033,836	842,001
2.1	Cash and Bank Balance	201,154	198,486	262,360
2.2	Money at call and short Notice	-	-	-
2.3	Investment	40,000	70,000	12,000
2.4	Loans and Advances (Gross)	727,715	728,212	547,527
	a. Real Estate Loan	125,316	125,445	135,177
	1. Residential Real Estate Loan (except personal home loan upto Rs. 80 lacs)	42,861	38,516	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	2,879	2,934	-
	4. Other Real Estate (including Land Purchase and Plotting)	79,576	83,995	-
	b. Personal home loan of Rs 80 Lacs or less	58,561	57,163	85,536
	c. Margin Type Loan	47,584	48,473	37,585
	d. Term Loan	136,254	89,148	44,077
	e. Overdraft Loan/TR Loan/WC Loan	180,024	250,449	168,768
	f. Others	179,976	157,534	76,384
2.5	Fixed Assets	14,124	14,038	6,763
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	22,175	23,100	13,351
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	128,243	89,384	81,013
3.2	Interest Expenses	85,371	61,380	52,257
	A. Net Interest Income (3.1-3.2)	42,872	28,004	28,756
3.3	Fees, Commission and Discount	268	151	92
3.4	Other Operating Income	6,108	4,929	4,322
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	49,248	33,084	33,170
3.6	Staff Expenses	6,245	4,334	4,298
3.7	Other Operating Expenses	14,549	10,271	7,952
	C. Operating Profit Before Provision (B.-3.6-3.7)	28,454	18,479	20,920
3.8	Provision for Possible Loan Losses	2,933	3,677	1,007
	D. Operating Profit (C.-3.8)	25,521	14,802	19,913
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)	25,521	14,802	19,913
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	25,521	14,802	19,913
3.12	Provision for Staff Bonus	2,320	1,346	1,810
3.13	Provision for Tax	6,960	4,036	5,431
	G. Net Profit/Loss (F-3.12-3.13)	16,241	9,420	12,672
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	23.50	20.80	20.88
4.2	Non Performing Loan (NPL) to Total Loan	0.21	0.30	0.19
4.3	Total Loan Loss Provision to Total NPL	579.32	441.72	573.94
4.4	Cost of Fund	12.84	12.23	9.28
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.96	79.23	66.04

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

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