



MANJUSHREE FINANCIAL INSTITUTION LIMITED

मञ्जुश्री फाइनेन्सियल इन्स्टिच्युसन लिमिटेड

Behind your happiness

नेपाल राष्ट्र बैंक बाट "ग" वर्गको इजाजतपत्र प्राप्त संस्था

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at 1st Quarter at Ashwin 30,2068 (October 17, 2011) of the fiscal year 2068/69 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)	806,493	1,005,168	884,832
1.1	Paid up Capital	140,000	140,000	70,000
1.2	Calls-In-Advance	-	-	32,250
1.3	Reserve and Surplus	40,828	39,633	24,918
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	66,000	-
1.6	Deposits (a+b)	598,479	730,454	732,502
	a. Domestic Currency	598,479	730,454	732,502
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities and Provisions	27,186	29,081	25,162
2	Total Assets (2.1 to 2.7)	806,493	1,005,168	884,832
2.1	Cash and Bank Balance	95,069	201,154	215,973
2.2	Money at call and short Notice	-	-	-
2.3	Investment	-	40,000	20,000
2.4	Loans and Advances (Gross)	659,343	727,715	603,719
	a. Real Estate Loan	116,324	125,316	197,501
	1. Residential Real Estate Loan (except personal home loan upto Rs. 80 lacs)	42,697	42,861	98,497
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	2,822	2,879	-
	4. Other Real Estate (Including Land Purchase and Plotting)	70,805	79,576	99,004
	b. Personal home loan of Rs 80 Lacs or less	52,862	58,561	-
	c. Margin Type Loan	46,839	47,584	38,479
	d. Term Loan	58,018	136,254	36,394
	e. Overdraft Loan/TR Loan/WC Loan	342,252	180,024	189,555
	f. Others	43,048	179,976	141,790
2.5	Fixed Assets	13,385	14,124	10,100
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	38,696	22,175	35,040
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	27,013	128,243	25,252
3.2	Interest Expenses	19,788	85,371	19,114
	A. Net Interest Income (3.1-3.2)	7,225	42,872	6,138
3.3	Fees, Commission and Discount	478	268	87
3.4	Other Operating Income	582	6,108	1,008
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	8,285	49,248	7,233
3.6	Staff Expenses	1,948	6,245	1,496
3.7	Other Operating Expenses	3,251	14,549	2,134
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,086	28,454	3,603
3.8	Provision for Possible Loan Losses	621	2,933	913
	D. Operating Profit (C.-3.8)	2,465	25,521	2,690
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)	2,465	25,521	2,690
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	2,465	25,521	2,690
3.12	Provision for Staff Bonus	224	2,320	245
3.13	Provision for Tax	672	6,960	734
	G. Net Profit/Loss (F-3.12-3.13)	1,569	16,241	1,711
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	26.23	23.50	19.53
4.2	Non Performing Loan (NPL) to Total Loan	0.66	0.21	0.17
4.3	Total Loan Loss Provision to Total NPL	238.00	579.32	573.94
4.4	Cost of Fund	12.23	12.84	10.12
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	85	80	70

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

HEAD OFFICE

Omkar Building, Nayabaneswor, Kathmandu Tel:4782517 Fax:4782534, Website: www.manjushreefinance.com, Email: manjushree@manjushreefinance.com.np

BRANCHES

Shahid Chowk, Narayanghat, Chitwan, Tel : 056 - 571203, Fax : 056 -570934 | Mahalaxmi Complex 2nd Floor, Khichapokhari, New Road, Kathmandu, Tel : 01-4222103, Fax : 01 - 4222157