



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मञ्जुश्री फाइनेन्सियल इन्स्टिच्युसन लिमिटेड

नेपाल राष्ट्र बैंकबाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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Unaudited Financial Results (Quarterly)

As at end of 1st Quarter Ashoj 31, 2070 (October 17, 2013) of the fiscal year 2070/71

(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)	1,314,095	1,367,328	1,369,426
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	46,925	41,973	42,452
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	981,590	1,056,285	1,069,926
	a. Domestic Currency	981,590	1,056,285	1,069,926
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	5,486	-
1.7	Other Liabilities	60,579	38,584	32,048
2	Total Assets (2.1 to 2.7)	1,314,095	1,367,328	1,369,427
2.1	Cash and Bank Balance	221,581	284,811	395,589
2.2	Money at call and short Notice	-	-	-
2.3	Investment	14,268	43,135	30,000
2.4	Loans and Advances (a+b+c+d+e+f)	981,182	954,011	875,059
	a. Real Estate Loan	-	83,099	107,436
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	19,000	19,000	37,984
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,626	2,626	2,626
	4. Other Real Estate (Including Land Purchase and Plotting)	51,559	61,473	66,826
	b. personal Home Loan of Rs. One Crore or less	35,174	32,501	19,000
	c. Margin Type Loan	118,940	132,636	143,827
	d. Term Loan	129,585	116,295	91,648
	e. Overdraft Loan/TR Loan/WC Loan	589,506	548,454	485,711
	f. Others	34,792	41,026	27,438
2.5	Fixed Assets	10,947	11,142	11,645
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	86,117	74,229	57,132
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	16,314	168,468	32,671
3.2	Interest Expenses	26,325	101,438	25,213
	A. Net Interest Income (3.1-3.2)	(10,012)	67,030	7,458
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	9,010	7,712	2,977
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	(1,003)	74,742	10,435
3.6	Staff Expenses	2,546	9,359	2,203
3.7	Other Operating Expenses	3,085	14,520	3,579
	C. Operating Profit Before Provision (B.-3.6-3.7)	(6,633)	50,863	4,653
3.8	Provision for Possible Losses	1,044	10,961	2,049
	D. Operating Profit (C.-3.8)	(7,677)	39,902	2,604
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	-	3,017	-
	E. Profit From Regular Activities (D +3.9+3.10)	(7,677)	42,919	2,604
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	(7,677)	42,919	2,604
3.12	Provision for Staff Bonus	-	3,902	237
3.13	Provision for Tax	-	11,705	710
	G. Net Profit/Loss (F.-3.12-3.13)	(7,677)	27,312	1,657
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	24.58	25.16	29.85
4.2	Non Performing Loan (NPL) to Total Loan	0.97	0.95	0.63
4.3	Total Loan Loss Provision to Total NPL	225.58	223.68	262.87
4.4	Cost of Fund	9.50	10.28	10.00
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.27	72.10	65.43

Note: Above figures may vary with the audited figures if modified by the external auditors and regulators.
 Other Operating Profit includes profit on sale of Investment worth NPR. 6,817,540 Realised on November 26, 2013.