



Behind your happiness

MANJUSHREE FINANCIAL INSTITUTION LIMITED

मञ्जुश्री फाइनान्सियल इन्स्टिटयुसन लिमिटेड

नेपाल राष्ट्र बैंक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

ॐकार बिल्डिङ (दोस्रो तल्ला) नयाँ बानेश्वर, काठमाण्डौ, जि.पि.ओ. बक्स: २३१७०

फोन नं.: ९७७-१-४७८२५१७, फ्याक्स: ९७७-१-४७८२५३४

Web: www.manjushreefinance.com, Email: infor@manjushreefinance.com.np

Unaudited Financial Results (Quarterly)

As at 4th Quarter at Ashdh, 2071 (July 16, 2014) 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)	1,686,693	1,274,791	1,356,626
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	43,402	32,258	25,486
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,348,814	914,389	1,056,285
	a. Domestic Currency	1,348,814	914,389	1,056,285
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	455	-	-
1.7	Other Liabilities	69,022	103,144	49,855
2	Total Assets (2.1 to 2.7)	1,686,693	1,274,791	1,356,625
2.1	Cash and Bank Balance	474,749	307,249	284,811
2.2	Money at call and short Notice	-	-	-
2.3	Investment	17,214	10,000	13,102
2.4	Loans and Advances (a+b+c+d+e+f)	1,143,885	872,409	954,011
	a. Real Estate Loan	56,455	57,922	83,099
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	19,000	19,000	19,000
	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) "	34,829	36,296	61,473
	b. personal Home Loan of Rs. One Crore or less	77,845	34,075	32,501
	c. Margin Type Loan	246,479	79,205	132,636
	d. Term Loan	156,418	119,821	116,295
	e. Overdraft Loan/TR Loan/WC Loan	263,085	262,185	548,454
	f. Others	343,603	319,201	41,026
2.5	Fixed Assets	11,529	10,168	11,095
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	39,316	74,965	93,606
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	146,892	91,123	168,319
3.2	Interest Expenses	90,359	68,446	101,438
	A. Net Interest Income (3.1-3.2)	56,533	22,677	66,881
3.3	Fees, Commission and Discount	109	-	848
3.4	Other Operating Income	14,631	10,403	6,879
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	71,273	33,080	74,608
3.6	Staff Expenses	11,113	7,095	9,331
3.7	Other Operating Expenses	14,510	9,243	14,567
	C. Operating Profit Before Provision (B.-3.6-3.7)	45,650	16,742	50,710
3.8	Provision for Possible Losses	15,762	6,101	29,179
	D. Operating Profit (C.-3.8)	29,888	10,641	21,531
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)	29,888	10,641	21,531
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	29,888	10,641	21,531
3.12	Provision for Staff Bonus	2,717	967	1,957
3.13	Provision for Tax	10,257	2,902	5,904
	G. Net Profit/Loss (F.-3.12-3.13)	16,914	6,772	13,670
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	21.07	25.48	23.55
4.2	Non Performing Loan (NPL) to Total Loan	4.11	4.79	3.58
4.3	Total Loan Loss Provision to Total NPL	121.79	114.41	121.60
4.4	Cost of Fund	8.19	8.44	10.28
4.5	CD Ratio	70.73	74.46	73.00
4.6	Base Rate	11.53	11.91	-
4.7	Interest Spread	4.98	7.08	-

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