



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मञ्जुश्री फाइनेन्सियल इन्स्टिट्युसन लिमिटेड

नेपाल राष्ट्र बैंक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था
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Unaudited Financial Results (Quarterly)

As at 1st Quarter at Aswin, 2071 (October 17, 2014) of the fiscal year 2071/72 (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)	1,867,145	1,690,462	1,314,094
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	42,092	22,371	46,925
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	37,900	-	-
1.5	Deposits (a+b)	1,480,607	1,348,814	981,590
	a. Domestic Currency	1,480,607	1,348,814	981,590
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	81,546	94,277	60,579
2	Total Assets (2.1 to 2.7)	1,867,145	1,690,462	1,314,094
2.1	Cash and Bank Balance	443,475	474,749	221,581
2.2	Money at call and short Notice	-	-	-
2.3	Investment	10,000	17,214	14,268
2.4	Loans and Advances (a+b+c+d+e+f)	1,361,760	1,143,885	981,182
	a. Real Estate Loan	55,644	56,455	-
	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)	34,018	34,829	51,559
	b. personal Home Loan of Rs. One Crore or less	180,105	77,845	35,174
	c. Margin Type Loan	273,643	246,479	118,940
	d. Term Loan	211,750	156,418	129,585
	e. Overdraft Loan/TR Loan/WC Loan	254,769	263,085	589,506
	f. Others	385,848	343,603	34,792
2.5	Fixed Assets	12,420	11,529	10,947
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	39,490	43,085	86,117
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	34,165	146,892	16,314
3.2	Interest Expenses	29,124	90,359	26,325
	A. Net Interest Income (3.1-3.2)	5,042	56,533	(10,011)
3.3	Fees, Commission and Discount	-	109	-
3.4	Other Operating Income	6,973	14,631	9,010
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	12,015	71,273	(1,001)
3.6	Staff Expenses	3,517	10,828	2,546
3.7	Other Operating Expenses	3,943	14,510	3,085
	C. Operating Profit Before Provision (B.-3.6-3.7)	4,555	45,935	(6,632)
3.8	Provision for Possible Losses	83	25,264	1,044
	D. Operating Profit (C.-3.8)	4,472	20,671	(7,676)
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)	4,472	20,671	(7,676)
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	4,472	20,671	(7,676)
3.12	Provision for Staff Bonus	407	1,879	-
3.13	Provision for Tax	1,220	6,034	-
	G. Net Profit/Loss (F.-3.12-3.13)	2,846	12,758	(7,676)
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	17.96	21.07	24.58
4.2	Non Performing Loan (NPL) to Total Loan	4.19	4.11	0.97
4.3	Total Loan Loss Provision to Total NPL	117.24	121.79	225.58
4.4	Cost of Fund	8.24	8.19	9.50
4.5	CD Ratio	75.75	71.66	78.27
4.6	Base Rate	11.38	11.53	-
4.7	Interest Spread	5.14	4.98	-

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