



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मञ्जुश्री फाईनान्सियल ईन्स्टिट्युसन लिमिटेड

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

As at 2nd Quarter 30 Poush, 2071 (January 14, 2015) 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)	2,367,581	1,867,145	1,362,666
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	43,566	42,092	41,059
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	212,900	37,900	-
1.5	Deposits (a+b)	1,798,287	1,480,607	1,012,976
	a. Domestic Currency	1,798,287	1,480,607	1,012,976
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	87,827	81,546	83,631
2	Total Assets (2.1 to 2.7)	2,367,581	1,867,145	1,362,666
2.1	Cash and Bank Balance	744,623	443,475	352,983
2.2	Money at call and short Notice	-	-	-
2.3	Investment	10,000	10,000	10,957
2.4	Loans and Advances (a+b+c+d+e+f)	1,548,388	1,361,760	921,422
	a. Real Estate Loan	46,145	55,644	-
	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)	24,518	34,018	40,209
	b. personal Home Loan of Rs. One Crore or less	272,444	180,105	34,835
	c. Margin Type Loan	263,764	273,643	98,618
	d. Term Loan	235,272	211,750	128,013
	e. Overdraft Loan/TR Loan/WC Loan	296,865	254,769	267,589
	f. Others	433,899	385,848	330,533
2.5	Fixed Assets	12,083	12,420	10,462
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	52,487	39,490	66,842
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	86,570	34,165	63,602
3.2	Interest Expenses	62,038	29,124	50,000
	A. Net Interest Income (3.1-3.2)	24,532	5,041	13,602
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	10,122	6,973	9,930
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	34,654	12,014	23,532
3.6	Staff Expenses	6,404	3,517	4,589
3.7	Other Operating Expenses	8,117	3,943	6,179
	C. Operating Profit Before Provision (B.-3.6-3.7)	20,133	4,554	12,764
3.8	Provision for Possible Losses	13,344	83	6,335
	D. Operating Profit (C.-3.8)	6,790	4,471	6,429
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)	6,790	4,471	6,429
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	6,790	4,471	6,429
3.12	Provision for Staff Bonus	617	406	585
3.13	Provision for Tax	1,852	1,220	1,754
	G. Net Profit/Loss (F.-3.12-3.13)	4,321	2,845	4,090
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	15.14	17.96	28.46
4.2	Non Performing Loan (NPL) to Total Loan	4.40	4.19	1.11
4.3	Total Loan Loss Provision to Total NPL	117.56	117.24	261.60
4.4	Cost of Fund	7.93	8.24	8.50
4.5	CD Ratio	74.92	77.92	72.04
4.6	Base Rate	10.78	11.38	-
4.7	Interest Spread	5.76	5.14	-

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