



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मन्जुश्री फाइनेन्सियल इन्स्टिच्युसन लिमिटेड

नेपाल राष्ट्र बैंक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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Unaudited Financial Results (Quarterly)

As at 1st Quarter 30th Ashwin 2072 (October 17, 2015) of the FY 2072/73

(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)	2,439,424	2,570,380	1,867,145
1.1	Paid up Capital	225,000	225,000	225,000
1.2	Reserve and Surplus	63,491	54,405	42,092
1.3	Debentures and Bond			
1.4	Borrowings	37,900	100,000	37,900
1.5	Deposits (a+b)	2,011,474	2,087,581	1,480,607
	a. Domestic Currency	2,011,474	2,087,581	1,480,607
	b. Foreign Currency			
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities and provisions	101,559	103,394	81,546
2	Total Assets (2.1 to 2.7)	2,439,424	2,570,380	1,867,145
2.1	Cash and Bank Balance	543,433	687,130	443,475
2.2	Money at call and short Notice	-	-	-
2.3	Investment	40,000	23,075	10,000
2.4	Loans and Advances (a+b+c+d+e+f)	1,792,429	1,791,908	1,143,885
	a. Real Estate Loan	147,159	40,505	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 loan (Including Land Purchase and Plotting)	125,533	18,879	34,018
	b. personal Home Loan of Rs. One Crore or less	389,954	389,476	180,105
	c. Margin Type Loan	237,109	273,005	273,643
	d. Term Loan	364,759	329,793	211,750
	e. Overdraft Loan/TR Loan/WC Loan	280,548	296,286	254,769
	f. Others	372,900	462,843	385,848
2.5	Fixed Assets	12,468	12,883	12,420
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	51,094	55,383	39,490
3	Profit And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	59,869	200,581	34,165
3.2	Interest Expenses	41,227	139,991	29,124
	A. Net Interest Income (3.1-3.2)	18,643	60,590	5,041
3.3	Fees, Commission and Discount	456	2,723	
3.4	Other Operating Income	2,461	15,986	6,973
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	21,559	79,299	12,014
3.6	Staff Expenses	4,530	15,494	3,517
3.7	Other Operating Expenses	3,816	18,075	3,943
	C. Operating Profit Before Provision (B.-3.6-3.7)	13,213	45,730	4,554
3.8	Provision for Possible Losses		21,909	83
	D. Operating Profit (C.-3.8)	13,213	23,821	4,471
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	1,066	-	-
	E. Profit From Regular Activities (D +3.9+3.10)	14,279	23,821	4,471
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	14,279	23,821	4,471
3.12	Provision for Staff Bonus	1,298	2,166	407
3.13	Provision for Tax	3,894	6,497	1,220
	G. Net Profit/Loss (F.-3.12-3.13)	9,086	15,159	2,844
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	15.74	14.15	17.96
4.2	Non Performing Loan (NPL) to Total Loan	4.74	4.59	4.19
4.3	Total Loan Loss Provision to Total NPL	89.42	107.84	117.24
4.4	Cost of Fund	8.12	8.16	8.24
4.5	CD Ratio	76.29	75.70	75.75
4.6	Base Rate	10.51	10.88	11.38
4.7	Interest Spread	5.25	5.33	5.14

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

* Interest Income received upto Aswin end 2072 only has been considered.