

Manjushree Fianance Limited
Disclosure Under Basel II
As at Asar End-2078

1 CAPITAL STRUCTURE & CAPITAL ADEQUACY

(NPR. '000')

A.	Core Capital (Tier I)	1,674,296.01
a	Paid up Equity Share Capital	965,394.89
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	235,959.00
f	Retained Earnings	483,548.00
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	Other Free Reserve	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	(10,605.88)
n	Less: Fictitious Assets	-
o	Less: Investment in equity in licensed Financial Institutions	-
p	Less: Investment in equity of institutions with financial interests	-
q	Less: Investment in equity of institutions in excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	Less: Purchase of land & building in excess of limit and unutilized	-
u	Less: Other Deductions	-
B.	Supplementary Capital (Tier 2)	646,219.26
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	500,000.00
c	Hybrid Capital Instruments	-
d	General loan loss provision	146,219.26
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	Total Capital Fund (Tier I and Tier II)	2,320,515.27

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	21.32%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	28.94%

2 Risk Exposure**(NRs. '000')**

RISK WEIGHTED EXPOSURES		Current Priod
a	Risk Weighted Exposure for Credit Risk	7,345,949.28
b	Risk Weighted Exposure for Operational Risk	505,750.53
c	Risk Weighted Exposure for Market Risk	-
Total Risk Weighted Exposures		7,851,699.80

3 Risk Weighted Exposure under each 11 Categories of Credit Risk**(NRs. '000')**

A.	Balance Sheet Exposure	Risk Weighted Exposure
1	Claims on Government and Central Bank	-
2	Claims on Other Official Entities	-
3	Claims on Banks	16,116.85
4	Claims on Domestic Corporates (Unrated)	1,775,000.00
5	Claims on Regulatory Retail Portfolio (Not overdue)	2,298,754.34
6	Claims Secured by Residential Properties	1,192,123.20
7	Claims Secured by Commercial Real Estate	-
8	Past due claims (except for claims secured by residential properties)	96,553.05
9	High Risk Claims	773,537.07
10	Other Assets	
	Investments in equity and other capital instruments of institutions listed in	
a.	stock exchange	
b.	Staff loan secured by residential property	56,774.21
c.	Other Assets	679,628.19
11	Off- Balance Sheet Expossures	150.00
	Total RWE for Credit Risk	6,888,636.90

4 Eligible Credit Risk Mitigation**(NRs. '000')**

Eligible Credit Risk Mitigations	Amount
Deposit with Banks	74,519.64
Govt. & NRB Securities	-
Total Eligible CRM	74,519.64

5 Amount of Non Performing Assets (Gross Net) (NRs. '000')

	Particulars	Gross	Provision	Net
A	Restructured	-		
B	Sub-standard	22,463.82	5,615.96	16,847.87
C	Doubtful	16,365.73	8,182.87	8,182.87
D	Loss	149,455.57	149,455.57	0.00
	Total	188,285.12	163,254.39	25,030.73

6 Non Performing Assets (NPA Ratios)

	NPA Ratio
	Gross NPA to Gross Advances 2.34
	Net NPA to Net Advances 0.32

7 Movement in Non Performing Assets (NRs. '000')

	Particulars	This Quarter	Previous Quarter	Change %
	Non Performing Assets	188,285.12	220,074.61	(14.44)
	Non Performing Assets %	2.34%	2.57%	-0.23%

8 Write off of Loans and Interest in the Quarter: (NRs. '000')

	Particulars	Amount
	Write off Loans during the Quarter	
	Write off Interest Suspense during the Quarter	-

9 Movement of Loan Loss provision and Interest Suspense (NRs. '000')

	Particulars	This Quarter	Previous Quarter	Change %
	Loan Loss Provision	309,473.66	315,505.87	-2%
	Interest Suspense	171,741.82	146,531.16	17%

10 Details of Additional Loan Loss Provision (NRs. '000')

	Particulars	This Quarter	Previous Quarter	Movement
	Additional Loan Loss Provision	18,395.96	32,532.82	(14,136.86)

11 Segregation of Investment Portfolio (NRs. '000')

	Particulars	As on 15-Jul-2021
	Held For Trading	-
	Held For Maturity	-
	Available for Sale	-