

**Manjushree Fianance Limited**  
**Disclosure Under Basel II**  
**As at Ashad End-2081**

**1 CAPITAL STRUCTURE & CAPITAL ADEQUACY**

<b>A.</b>	<b>Core Capital (Tier I)</b>	<b>2,076,893,322.86</b>
a	Paid up Equity Share Capital	1,351,552,848.13
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	367,721,550.46
f	Retained Earnings	107,618,924.27
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	250,000,000.00
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	<b>Other Free Reserve</b>	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	-
n	<b>Less: Fictitious Assets</b>	-
o	<b>Less: Investment in equity in licensed Financial Institutions</b>	-
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	<b>Less: Purchase of land &amp; building in excess of limit and unutilized</b>	-
u	Less: Other Deductions	-
<b>B.</b>	<b>Supplementary Capital (Tier 2)</b>	<b>484,105,404.99</b>
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	250,000,000.00
c	Hybrid Capital Instruments	-
d	General loan loss provision	234,105,404.99
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	<b>Total Capital Fund (Tier I and Tier II)</b>	<b>2,560,998,727.85</b>

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.91%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	15.92%

## 2 Risk Exposure

	<b>RISK WEIGHTED EXPOSURES</b>	<b>Current Priod</b>
a	Risk Weighted Exposure for Credit Risk	14,426,373,613.75
b	Risk Weighted Exposure for Operational Risk	1,192,070,963.50
c	Risk Weighted Exposure for Market Risk	-
d	<b>Adjustments under Pillar II</b>	
	Add: RWE equivalent to reciprocal of capital charge of 2 % of gross income.	151,720,700.00
	Add: Overall risk management policies and procedures are not satisfactory. Add 2% of I	312,368,891.46
	<b>Total Risk Weighted Exposures</b>	<b>16,082,534,168.71</b>

## 3 Risk Weighted Exposure under each 11 Categories of Credit Risk

A.	<b>Balance Sheet Exposure</b>	<b>Risk Weighted Exposure</b>
1	Claims on Government and Central Bank	-
2	Claims on Other Official Entities	-
3	Claims on Banks	53,992,167.38
4	Claims on Domestic Corporates (Unrated)	2,050,910,910.00
5	Claims on Regulatory Retail Portfolio (Not overdue)	4,454,188,590.00
6	Claims Secured by Residential Properties	2,458,668,402.00
7	Claims fulfilling all criterion of regularity retail except granularity	49,068,580.00
8	Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)	48,163,587.83
9	Personal Hirepurchase/Personal Auto Loans (above Rs. 2.5 Million)	13,630,936.60
10	Lending against Shares(above Rs.5 Million)	672,064,050.00
11	High Risk Claims	3,654,076,380.00
12	Lending Against Shares(upto Rs. 5 Million)	238,815,070.00
13	<b>Other Assets</b>	
	Investments in equity and other capital instruments of institutions listed in stock exchange	
a.	Staff loan secured by residential property	123,760,959.81
c.	Other Assets	580,136,494.27
12	<b>Off- Balance Sheet Expossures</b>	28,897,485.86
13	<b>Irrevocable Credit commitments (short term)</b>	-
	<b>Total RWE for Credit Risk</b>	<b>14,426,373,613.75</b>

## 4 Eligible Credit Risk Mitigation

<b>Eligible Credit Risk Mitigations</b>	<b>Amount</b>
Deposit with Banks	
Govt. & NRB Securities	
<b>Total Eligible CRM</b>	<b>-</b>

**5 Amount of Non Performing Assets (Gross Net )**

	Particulars	Gross	Provision	Net
A	Restructured	-		
B	Sub-standard	137,481,970.93	34,370,492.73	103,111,478.20
C	Doubtful	96,184,626.31	48,092,313.16	48,092,313.16
D	Loss	227,005,101.17	227,005,101.17	0.00
	<b>Total</b>	<b>460,671,698.41</b>	<b>309,467,907.06</b>	<b>151,203,791.35</b>

**6 Non Performing Assets (NPA Ratios)**

NPA Ratio	
Gross NPA to Gross Advances	2.97
Net NPA to Net Advances	0.99

**7 Movement in Non Performing Assets**

Particulars	This Quarter	Previous Quarter	Change %
Non Performing Assets	460,671,698.41	564,210,071.67	(18.35)
Non Performing Assets %	2.97%	3.95%	-0.99%

**8 Write off of Loans and Interest in the Quar (NRs. '000')**

Particulars	Amount
Write off Loans during the Quarter	14,943,942.61
Write off Interest Suspense during the Quarter	15,895,442.86

**9 Movement of Loan Loss provision and Interest Suspense**

Particulars	This Quarter	Previous Quarter	Change %
Loan Loss Provision	543,573,312.05	598,040,753.45	-9.11%
Interest Suspense	276,327,626.76	287,565,749.05	-3.91%

**10 Details of Additional Loan Loss Provision**

Particulars	This Quarter	Previous Quarter	Movement
Additional Loan Loss Provision	91,687,408.55	146,154,849.95	(54,467,441.40)

**11 Segregation of Investment Portfolio**

Particulars	As on 15th July 2024
Held For Trading	-
Held For Maturity	-
Available for Sale	-