

Manjushree Finance Limited
Disclosure Under Basel II
As at Poush End-2080

1 CAPITAL STRUCTURE & CAPITAL ADEQUACY

(NPR. '000')

A.	Core Capital (Tier I)	1,844,615.14
a	Paid up Equity Share Capital	1,351,552.85
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	335,651.67
f	Retained Earnings	(25,655.10)
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	208,333.33
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	Other Free Reserve	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	-
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	25,267.61
B.	Supplementary Capital (Tier 2)	521,628.73
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	291,666.67
c	Hybrid Capital Instruments	-
d	General loan loss provision	229,962.06
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	Total Capital Fund (Tier I and Tier II)	2,366,243.88

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.66%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	16.25%

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

RISK WEIGHTED EXPOSURES		Current Priod
a	Risk Weighted Exposure for Credit Risk	12,938,966.41
b	Risk Weighted Exposure for Operational Risk	1,192,070.96
c	Risk Weighted Exposure for Market Risk	-
d	Adjustments under Pillar II	
	Add: RWE equivalent to reciprocal of capital charge of 2 % of gross income.	151,720.70
	Add: Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	282,620.75
Total Risk Weighted Exposures		14,565,378.82

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	61,840.33
4	Claims on Domestic Corporates (Unrated)	1,001,285.76
5	Claims on Regulatory Retail Portfolio (Not overdue)	3,782,952.24
6	Claims Secured by Residential Properties	2,118,310.39
7	Personal Hirepurchase/Personal Auto Loans (upto Rs. 2.5 Million)	54,913.91
8	Personal Hirepurchase/Personal Auto Loans (above Rs. 2.5 Million)	8,440.98
9	Lending against Shares(above Rs.5 Million)	486,249.50
10	High Risk Claims	4,474,094.78
11	Lending Against Shares(upto Rs. 5 Million)	229,865.12
12	Other Assets	
	a. Investments in equity and other capital instruments of institutions listed in stock exchange	
	b. Staff loan secured by residential property	108,963.97
	c. Other Assets	586,349.32
12	Off- Balance Sheet Exposures	120.00
13	Irrevocable Credit commitments (short term)	25,580.11
	Total RWE for Credit Risk	12,938,966.41

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

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

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

	Particulars	Gross	Provision	Net
A	Restructured	-	-	-
B	Sub-standard	110,509.80	27,627.45	82,882.35
C	Doubtful	138,339.68	69,169.84	69,169.84
D	Loss	221,209.88	221,209.88	0.00
	Total	470,059.36	318,007.17	152,052.19

6 Non Performing Assets (NPA Ratios)

NPA Ratio	
Gross NPA to Gross Advances	3.50
Net NPA to Net Advances	1.16

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

Particulars	This Quarter	Previous Quarter	Change %
Non Performing Assets	470,059.36	377,744.50	24.44
Non Performing Assets %	3.50%	2.85%	0.65%

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	547,969.23	459,100.21	19.36%
Interest Suspense	307,155.12	324,300.30	-5.29%

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

Particulars	This Quarter	Previous Quarter	Movement
Additional Loan Loss Provision	98,314.28	9,445.26	88,869.02

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

Particulars	As on 14th January 2024
Held For Trading	-
Held For Maturity	-
Available for Sale	-