



# महिला लघुवित्त वित्तीय संस्था लिमिटेड

केन्द्रीय कार्यालय सांगा, काभ्रे

Unaudited Financial Statement (Quarterly)

As on 2nd Quarter (29 Paush, 2077) For the Fiscal Year (2077/78)

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2,979,367.53</b>	<b>2,527,755.16</b>	<b>1,616,409.10</b>
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	182,407.47	147,779.14	115,267.87
1.3	Debenture and Bond			-
1.4	Borrowings	1,885,404.23	1,533,688.49	808,977.23
1.5	Deposits	785,339.67	723,295.95	601,773.85
1.6	Income Tax Liabilities	23,508.54	24,801.97	8,982.23
1.7	Other Liabilities	42,707.62	38,189.61	21,407.91
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,979,367.53</b>	<b>2,527,755.16</b>	<b>1,616,409.10</b>
2.1	Cash & Bank Balance	15,099.52	11,687.98	10,670.08
2.2	Money at call and short Notice	95,721.86	211,622.02	23,312.60
2.3	Investments	20,000.00	20,359.56	
2.4	Loans & Advances	2,814,253	2,244,905	1,557,793
2.5	Fixed Assets	12,428.60	10,826.34	11,401.02
2.6	Non Banking Assets			-
2.7	Other Assets	21,864.92	28,354.51	13,232.83
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	
3.1	Interest income	167,669.36	74,111.12	130,632.13
3.2	Interest Expense	69,032.99	33,313.33	69,197.53
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>98,636.37</b>	<b>40,797.78</b>	<b>61,434.60</b>
3.3	Fees Commission and Discount	44,565.35	16,497.57	31,786.93
3.4	Other Operating Income		-	-
3.5	Foreign Exchange Gain/Loss (Net)		-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>143,201.72</b>	<b>57,295.35</b>	<b>93,221.53</b>
3.6	Staff Expenses	42,266.80	21,976.04	37,526.37
3.7	Other Operating Expenses	10,904.99	5,479.86	12,857.70
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>90,029.93</b>	<b>29,839.44</b>	<b>42,837.46</b>
3.8	Provision for Possible Loss	24,812.87	13,964.88	21,316.49
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>65,217.06</b>	<b>15,874.57</b>	<b>21,520.97</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	20,236.92	15,374.10	11,413.88
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>85,453.98</b>	<b>31,248.67</b>	<b>32,934.85</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>85,453.98</b>	<b>31,248.67</b>	<b>32,934.85</b>
3.12	Provision For Staff Bonus	7,768.54	2,840.79	2,994.08
3.13	Provision For Tax	23,305.63	8,522.36	8,982.23
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>54,379.80</b>	<b>19,885.52</b>	<b>20,958.54</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.26%	8.48%	10.07%
4.2	Non Performing Loan (NPL) to Total Loan	1.45%	1.26%	1.99%
4.3	Total Loan Loss Provision to total NPL	115.14%	147.08%	0.937
4.4	Cost of Funds	6.36%	6.78%	10.37%
4.5	CD Ratio (Calculated as per NRB Directives)	358.35%	316.17%	263.79%