



# सिर्जना फाइनेन्स लिमिटेड, विराटनगर

नेपाल राष्ट्र बैकबाट 'ग' बर्गको ईजाजत पत्र प्राप्त संस्था

Unaudited Financial Result (Quarterly)

As at 2nd Quarter (30/09/2072) of the Fiscal Year 2072/73

Rs in '000'

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.</b>	<b>Total capital and liabilities (1.1 to 1.7)</b>	<b>1,852,221.26</b>	<b>1,684,581.11</b>	<b>1,145,788.87</b>
1.1	Paid up capital	134,400.00	134,400.00	134,400.00
1.2	Reserve and Surplus	116,147.76	75,483.52	40,581.05
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposites (a + b)	1,597,264.09	1,463,009.56	947,856.79
	a. Domestic Currency	1,597,264.09	1,463,009.56	947,856.79
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	4,409.41	11,688.03	22,951.03
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,852,221.26</b>	<b>1,684,581.11</b>	<b>1,145,788.87</b>
2.1	Cash and Bank Balance	63,393.42	89,652.49	70,124.41
2.2	Money at Call and Short Notice	353,043.20	371,126.80	152,013.84
2.3	Investments	262.00	262.00	262.00
2.4	Loans and Advances	1,285,858.67	1,197,094.15	890,826.58
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 crore)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)			
	b. Personal Home Loan of Rs. 1 crore or Less	64,241.91	67,935.00	40,031.00
	c. Margin Type Loan			
	d. Term Loan	339,591.62	291,963.00	263,626.00
	e. Overdraft Loan/TR Loan/WC Loan			
	f. Others	882,025.14	837,196.15	587,169.58
2.5	Fixed Assets	13,159.41	13,100.96	4,825.89
2.6	Non Banking Assets			
2.7	Other Assets	136,504.56	13,344.71	27,736.15
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	93,029.43	35,997.95	65,944.69
3.2	Interest Expense	44,726.64	23,622.15	34,008.10
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>48,302.79</b>	<b>12,375.80</b>	<b>31,936.59</b>
3.3	Fees, Commission and Discount			15.75
3.4	Other Operating Income	5,988.61	3,169.66	12,273.22
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>54,291.40</b>	<b>15,545.46</b>	<b>44,225.56</b>
3.6	Staff Expenses	5,627.27	2,709.12	4,222.40
3.7	Other Operating Expenses	5,065.70	3,152.39	4,485.09
<b>C.</b>	<b>Operating Profit Before Provision (B -3.6 - 3.7)</b>	<b>43,598.43</b>	<b>9,683.95</b>	<b>35,518.07</b>
3.8	Provision for Possible Losses		4,203.66	2,324.36
<b>D.</b>	<b>Operating Profit (C -3.8)</b>	<b>43,598.43</b>	<b>5,480.29</b>	<b>33,193.71</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	11,289.17		
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>54,887.60</b>	<b>5,480.29</b>	<b>33,193.71</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F.</b>	<b>Profit before Bonus and Taxes (E +3.11)</b>	<b>54,887.60</b>	<b>5,480.29</b>	<b>33,193.71</b>
3.12	Provision for Staff Bonus	4,989.78	498.21	3,017.61
3.13	Provision for Tax	14,969.35	1,494.62	9,052.83
<b>G.</b>	<b>Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>34,928.48</b>	<b>3,487.46</b>	<b>21,123.27</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	16.70	15.98	19.51
4.2	Non Performing Loan (NPL) to Total Loan	0.46	1.17	0.99
4.3	Total Loan Loss Provision to Total NPL	260.29	127.36	130.96
4.4	Cost of fund	5.67	6.28	7.30
4.5	CCD RATIO	69.59	71.56	79.34

Note : If the statutory and supervisory authority notify any remarks to change, the unaudited financial statement could be changed accordingly

## Interest Rate Effective From 2072 Magh, 1

Account Type	Individual		Corporate	
	Min. Bal.	Int	Min. Bal.	Int
Sajilo Saving/ Semi Fixed	1,000	3.50%	1,000	2.00%
Special Saving/ Semi Fixed	5,000	4.00%	100,000	3.00%
Super Saving/ Semi Fixed	10,000	4.50%	2,500,000	4.00%
Srijana Saving/ Semi Fixed	15,000	5.50%		
<b>Fixed</b>				
3 Month	7.00%	1 Year		7.75%
6 Month	7.25%	2 Year		8.00%
9 Month	7.50%	3 Year Above		8.25%
<b>Loan</b>				
Business Loan	12-16%	H.P. Loan		16-18%
Home Loan	12-16%	Personal Loan		16-18%
Agriculture Loan	12-16%	Fixed Loan		+2%
Deprived Loan	12-16%			