



सिर्जना फाइनेन्स लिमिटेड, विराटनगर

नेपाल राष्ट्र बैंकबाट 'ग' बर्गको ईजाजत पत्र प्राप्त संस्था

Unaudited Financial Result (Quarterly)

As at 4th Quarter (31/03/2073) of the Fiscal Year 2072/73

Rs in '000'

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total capital and liabilities (1.1 to 1.7)	2,654,118.41	2,097,218.79	1,547,651.52
1.1	Paid up capital	211,673.31	190,525.00	134,400.00
1.2	Reserve and Surplus	150,875.90	103,712.47	61,260.16
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposites (a + b)	2,169,934.54	1,774,362.35	1,342,397.72
	a. Domestic Currency	2,169,934.54	1,774,362.35	1,342,397.72
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	121,634.66	28,618.97	9,593.64
2	Total Assets (2.1 to 2.7)	2,654,118.41	2,097,218.79	1,547,651.52
2.1	Cash and Bank Balance	116,307.00	113,530.94	45,090.43
2.2	Money at Call and Short Notice	506,638.66	257,616.62	362,933.36
2.3	Investments	41,196.40	41,134.40	262.00
2.4	Loans and Advances	1,887,959.85	1,539,758.53	1,109,443.13
	A. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 cro)			
	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	55,631.49	67,583.12	55,963.00
	C. Margin Type Loan			
	D. Term Loan	393,923.45	379,344.44	244,427.00
	E. Overdraft Loan/TR Loan/WC Loan			
	F. Others	1,438,404.91	1,092,830.97	809,053.13
2.5	Fixed Assets	32,703.50	14,480.37	11,437.21
2.6	Non Banking Assets			
2.7	Other Assets	69,313.00	130,697.93	18,485.39
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	242,398.28	149,696.05	159,769.28
3.2	Interest Expense	89,150.12	64,465.07	72,633.95
	A. Net Interest Income (3.1 - 3.2)	153,248.16	85,230.98	87,135.33
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	20,699.77	12,569.28	21,089.41
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	173,947.92	97,800.26	108,224.74
3.6	Staff Expenses	14,560.51	9,554.71	10,270.67
3.7	Other Operating Expenses	23,042.09	9,512.26	14,597.98
	C. Operating Profit Before Provision (B -3.6 - 3.7)	136,345.33	78,733.29	83,356.09
3.8	Provision for Possible Losses		12,022.51	17,182.29
	D. Operating Profit (C -3.8)	136,345.33	66,710.78	66,173.80
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	4,479.40		
	E. Profit from Regular Activities (D+3.9+3.10)	140,824.73	66,710.78	66,173.80
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E +3.11)	140,824.73	66,710.78	66,173.80
3.12	3.12 Provision for Staff Bonus	12,802.25	6,064.62	6,015.80
3.13	3.13 Provision for Tax	38,406.74	18,193.85	18,312.06
	G. Net Profit/Loss (F - 3.12 - 3.13)	89,615.74	42,452.31	41,845.94
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	19.72%	18.20	18.92
4.2	Non Performing Loan (NPL) to Total Loan	0.35	4.46	0.74
4.3	Total Loan Loss Provision to Total NPL	333.55	170.75	165.00
4.4	Cost of fund	5.70	4.78	7.11
4.5	CCD RATIO	74.55	74.43	72.61

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