



# सिर्जना फाईनान्स लिमिटेड, विराटनगर

नेपाल राष्ट्र बैंकबाट 'ग' वर्गको ईजाजत पत्र प्राप्त संस्था

Unaudited Financial Result (Quarterly)

As at 2nd Quarter (29/09/2073) of the Fiscal Year 2073/74

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>3,997,491.50</b>	<b>3,235,404.24</b>	<b>1,852,221.26</b>
1.1	Paid up capital	302,400.00	211,673.31	134,400.00
1.2	Reserve and Surplus	108,776.90	163,834.24	116,147.76
1.3	Debenture and Bond			
1.4	Borrowings	800,000.00	400,000.00	-
1.5	Deposites (a + b)	<b>2,737,936.15</b>	<b>2,430,125.53</b>	<b>1,597,264.09</b>
	a. Domestic Currency	2,737,936.15	2,430,125.53	1,597,264.09
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	48,378.45	29,771.16	4,409.41
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,997,491.50</b>	<b>3,235,404.24</b>	<b>1,852,221.26</b>
2.1	Cash and Bank Balance	188,023.02	144,714.86	63,393.42
2.2	Money at Call and Short Notice	1,120,229.30	706,436.32	353,043.20
2.3	Investments	56,392.07	42,798.40	262.00
2.4	Loans and Advances	<b>2,435,437.18</b>	<b>2,145,328.11</b>	<b>1,285,858.67</b>
	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)	73,926.27	68,538.77	
	b. Personal Home Loan of Rs. 1 crore or Less	59,792.86	52,742.96	64,241.91
	c. Margin Type Loan	909.08	1,695.98	
	d. Term Loan	4,554.33	3,704.17	339,591.62
	e. Overdraft Loan/TR Loan/WC Loan	425,153.89	409,614.37	
	f. Others	1,871,100.75	1,609,031.86	882,025.14
2.5	Fixed Assets	39,278.34	35,871.14	13,159.41
2.6	Non Banking Assets			
2.7	Other Assets	158,131.59	160,255.41	136,504.56
<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	189,376.94	72,911.40	93,029.43
3.2	Interest Expense	68,138.75	31,898.11	44,726.64
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>121,238.19</b>	<b>41,013.29</b>	<b>48,302.79</b>
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	14,285.59	7,370.36	5,988.61
3.5	Foreign Exchange Gain/Loss (Net)			
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>135,523.78</b>	<b>48,383.65</b>	<b>54,291.40</b>
3.6	Staff Expenses	10,968.71	5,723.24	5,627.27
3.7	Other Operating Expenses	17,214.31	5,371.81	5,065.70
	<b>C. Operating Profit Before Provision (B -3.6 - 3.7)</b>	<b>107,340.76</b>	<b>37,288.60</b>	<b>43,598.43</b>
3.8	Provision for Possible Losses	16,124.37	14,164.22	
	<b>D. Operating Profit (C -3.8)</b>	<b>91,216.39</b>	<b>23,124.38</b>	<b>43,598.43</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			11,289.17
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>91,216.39</b>	<b>23,124.38</b>	<b>54,887.60</b>
3.11	Extraordinary Income/Expenses (Net)			
	<b>F. Profit before Bonus and Taxes (E +3.11)</b>	<b>91,216.39</b>	<b>23,124.38</b>	<b>54,887.60</b>
3.12	3.12 Provision for Staff Bonus	8,292.40	2,102.22	4,989.78
3.13	3.13 Provision for Tax	24,877.20	6,306.65	14,969.35
	<b>G. Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>58,046.79</b>	<b>14,715.51</b>	<b>34,928.47</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	15.11%	15.19%	16.70
4.2	Non Performing Loan (NPL) to Total Loan	1.88	1.18	0.46
4.3	Total Loan Loss Provision to Total NPL	92.18	142.53	260.29
4.4	Cost of fund	6.80	5.54	5.67
4.5	CCD RATIO	77.34	76.47	69.59

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