



Shree Investment and Finance Co. Ltd.

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Unaudited Financial Results (Quarterly)

As at 2nd Quarter (Poush, 29th) of the Fiscal Year 2073/74

ने. रा. बैंक निर्देशन फा. नं. ९.१४

		Up to This Quarter Ending	Up to Previous Quarter Ending	Rs. In '000' Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,383,871.15	2,258,310.06	2,156,668.44
1.1	Paid Up Capital	243,100.00	243,100.00	220,000.00
1.2	Reserve and Surplus	104,543.32	90,495.66	88,627.37
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	-
1.5	Deposit (a+b)	1,906,077.58	1,798,935.56	1,728,063.84
a.	Domestic Currency	1,906,077.58	1,798,935.56	1,728,063.84
b.	Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	130,150.26	125,778.84	119,977.23
2	Total Assets (2.1 to 2.7)	2,383,871.15	2,259,301.12	2,156,668.44
2.1	Cash and Bank Balance	446,046.24	464,782.20	580,688.58
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	98,301.00	98,301.00	58,172.93
2.4	Loans and Advances (a+b+c+d+e+f)	1,636,499.10	1,507,860.28	1,335,858.80
a.	Real Estate Loan	223,157.23	206,435.77	167,420.86
1.	Residential Real Estate Loan (Except personal home loan upto 100 lacs)	81,121.69	78,066.33	51,908.29
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land purchase & Plotting)	142,035.54	127,378.38	115,512.57
b.	Personal Home Loan of Rs. 100 lacs or less	433,244.16	402,687.32	323,993.92
c.	Margin Type Loan	40,429.37	66,049.49	49,290.00
d.	Term Loan	358,282.67	294,407.19	257,219.66
e.	Overdraft/TR Loan/WC Loan	174,801.80	184,477.99	249,102.14
f.	Others	406,583.87	353,802.52	288,832.22
2.5	Fixed Assets	127,851.97	121,286.11	118,192.27
2.6	Non Banking Assets	1,001.25	1,001.25	1,001.25
2.7	Other Assets	74,171.58	66,070.29	62,754.60
3	Profit and Loss Account	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	104,910.84	49,269.66	86,777.87
3.2	Interest Expense	59,138.04	29,342.45	59,296.71
	A. Net Interest Income (3.1 - 3.2)	45,772.80	19,927.22	27,481.16
3.3	Fees, Comission and Discount	9.22	2.67	6.13
3.4	Other Operating Income	10,047.07	3,177.63	7,289.29
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	55,829.09	23,107.52	34,776.58
3.6	Staff expenses	10,661.44	5,994.62	8,322.36
3.7	Other Operating Expenses	9,267.46	3,574.77	7,684.53
	C. Operating Profit Before Provision (B.-3.6-3.7)	35,900.19	13,538.12	18,769.70
3.8	Provision for Possible Losses	3,122.57	2,835.38	1,036.90
	D. Operating Profit (C.-3.8)	32,777.62	10,702.74	17,732.80
3.9	Non Operating Income / Expenses (Net)	1,780.41	1,780.41	511.01
3.10	Write back of Provision for Possible loss	-	-	651.98
	E. Profit from Regular Activities (D.+3.9+3.10)	34,558.03	12,483.15	18,895.79
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	34,558.03	12,483.15	18,895.79
3.12	Provision for Staff Bonus	3,141.64	1,134.83	1,717.80
3.13	Provision For Tax	9,424.92	3,404.50	5,153.40
	G. Net Profit/Loss (F.-3.12-3.13)	21,991.47	7,943.82	12,024.59
4.	Ratios (%)	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	13.37%	13.59%	13.10%
4.2	Non Performing Loan (NPL) To Total Loan	0.24%	0.15%	0.08%
4.3	Total Loan Loss Provision to Total NPL	474.53%	797.41%	1302.95%
4.4	Cost of Funds	6.71%	6.77%	6.50%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	73.07%	70.89%	65.85%
4.6	Interest Spread Rate	4.89%	4.71%	4.96%
4.7	Base Rate	9.43%	9.37%	9.99%

Note: The above figures are subject to change with the audited figures if instructed by the statutory and Supervising authority.

ब्याजदर

१. निक्षेप		२. कर्जा तथा साप्ट	
क) मुहती निक्षेप		कर्जा	८.००% - १७.००% सम्म
३ महिने देखी २ वर्ष सम्म	७.५०% - १०.००% सम्म	मुहती रसिद धितो कर्जा	२.००%-३.००%
२ वर्ष भन्दा माथी	आपसी सहमती अनुसार		
कमिक निक्षेप	४.००% - ८.००% सम्म		
ख) बचत निक्षेप	६.५०% - ८.५०% सम्म		
ग) रकम गुणक निक्षेप	९ वर्ष पछि दोब्बर		