

Shree Investment and Finance Co. Ltd.
Dillibazar Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (Ashad, 31st) of the Fiscal Year 2071/72

ने रा बैंक निर्देशन फा नं ९९४

Rs.In '000

S.N.	Particulars	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,019,280.24	1,956,296.77	1,992,769.71
1.1	Paid Up Capital	197,120.00	197,120.00	176,000.00
1.2	Reserve and Surplus	100,686.99	93,432.03	92,963.46
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	-
1.5	Deposit (a+b)	1,605,642.91	1,553,621.81	1,619,827.95
	a. Domestic Currency	1,605,642.91	1,553,621.81	1,619,827.95
	b. Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	115,830.34	112,122.94	103,978.30
2	Total Assets (2.1 to 2.7)	2,019,280.24	1,956,296.77	1,992,769.71
2.1	Cash and Bank Balance	574,120.99	468,472.32	467,933.21
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	58,172.93	68,268.23	68,252.37
2.4	Loans and Advances (a+b+c+d+e+f)	1,217,216.91	1,247,936.29	1,296,099.26
	a. Real Estate Loan	170,264.42	168,365.78	159,580.43
	1. Residential Real Estate Loan (Except personal home loan upto 100 lacs)	69,893.79	65,264.82	73,006.41
	2. Business Complex & Residential Apartment Contruction Loan	-	-	-
	3. Income generating commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Ploting)	100,370.63	103,100.96	86,574.02
	b. Personal Home Loan of Rs. 100 lacs or less	267,725.17	298,423.06	264,330.83
	c. Margin Type Loan	45,794.27	46,167.85	73,874.23
	d. Term Loan	142,066.03	135,524.08	156,792.97
	e. Overdraft/TR Loan/WC Loan	318,763.21	338,212.96	351,815.23
	f. Others	272,603.81	261,242.56	289,705.57
2.5	Fixed Assets	117,467.38	120,181.43	119,831.42
2.6	Non Banking Assets	1,431.25	1,431.25	1,431.25
2.7	Other Assets	50,870.79	50,007.26	39,222.20
3	Profit and Loss Account	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	185,993.42	133,596.19	197,675.05
3.2	Interest Expense	117,495.65	86,580.85	134,700.26
	A. Net Interest Income (3.1 - 3.2)	68,497.76	47,015.34	62,974.78
3.3	Fees, Comission and Discount	17.27	-	17.03
3.4	Other Operating Income	11,347.28	10,615.66	13,891.15
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	79,862.31	57,631.01	76,882.97
3.6	Staff expenses	19,068.67	11,352.68	17,951.97
3.7	Other Operating Expenses	14,391.06	9,816.79	15,064.80
	C. Operating Profit Before Provision (B.-3.6-3.7)	46,402.58	36,461.53	43,866.19
3.8	Provision for Possible Losses	321.22	472.03	497.86
	D. Operating Profit (C.-3.8)	46,081.36	35,989.50	43,368.34
3.9	Non Operating Income / Expenses (Net)	169.40	-	127.05
3.10	Write back of Provision for Possible loss	1,150.00	49.18	610.81
	E. Profit from Regular Activities (D.+3.9+3.10)	47,400.76	36,038.68	44,106.20
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	47,400.76	36,038.68	44,106.20
3.12	Provision for Staff Bonus	4,309.16	3,276.24	4,009.65
3.13	Provision For Tax	12,902.93	9,828.73	12,028.96
	G. Net Profit/Loss (F.-3.12-3.13)	30,188.67	22,933.71	28,067.58
4.	Ratios (%)	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	20.38%	19.76%	18.97%
4.2	Non Performing Loan (NPL) To Total Loan	0.12%	0.19%	0.12%
4.3	Total Loan Loss Provision to Total NPL	907.71%	624.38%	957.27%
4.4	Cost of Funds	7.70%	7.66%	8.34%
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	64.19%	68.01%	68.87%
4.6	Interest Spread Rate	4.86%	4.87%	5.09%

4.7	Base Rate	10.94%	10.14%	12.30%
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