



जाल्पा सामुदायिक लघुवित्त वित्तीय संस्था लि.

Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd.

"नेपाल राष्ट्र बैकबाट 'घ' वर्गको इजाजतपत्र प्राप्त संस्था" (राष्ट्रिय स्तरको कार्यक्षेत्र भएको)

ने.रा.बै.क. निर्देशन कार्यालय नं. घ ४.२

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UNAUDITED FINANCIAL RESULT (QUARTERLY)

As at 4th Quarter (2078/03/31) of Fiscal Year 2077/78

Rs in "000"

S. N.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	4,357,426.83	4,308,205.48	1,464,061.21
1.1	Paid-up Capital	1,07,800.00	1,07,800.00	70,000.00
1.2	Reserves and Surplus	3,03,807.49	2,66,387.20	75,588.77
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	11,99,070.49	12,17,522.46	3,64,737.16
1.5	Deposits (a+b)	21,22,831.27	21,07,324.58	7,94,358.63
	a. Member	21,22,831.27	21,07,324.58	7,94,358.63
	b. Public	-	-	-
1.6	Income Tax Liabilities	45,259.31	42,451.36	8,717.24
1.7	Other Liabilities	5,78,658.27	5,66,719.88	1,50,659.41
2	Total Assets (2.1 to 2.7)	43,57,426.83	43,08,205.48	14,64,061.21
2.1	Cash & Bank Balance	4,45,310.32	2,88,942.1	2,44,423.27
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances	37,50,168.28	38,72,829.81	1,192,984.60
2.5	Fixed Assets	46,358.77	48,013.07	11,904.21
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,15,589.46	98,420.50	14,749.13
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest income	4,19,193.24	2,74,977.04	2,22,596.01
3.2	Interest Expense	1,59,615.76	1,04,381.33	1,08,751.02
	A. Net Interest Income (3.1-3.2)	2,59,577.48	1,70,595.71	1,13,844.99
3.3	Fees Commission and Discount	58,150.4	45,459.70	21,639.93
3.4	Other Operating Income	5,945.01	5,332.83	1,242.13
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	3,23,672.89	2,21,388.24	1,36,727.05
3.6	Staff Expenses	1,19,614.28	84,227.86	65,755.28
3.7	Other Operating Expenses	43,999.92	26,656.21	23,648.34
	C. Operating profit Before Provision (B-3.6-3.7)	1,60,058.69	1,10,504.17	47,323.43
3.8	Provision for Possible Loss	64,333.01	56,635.07	24,839.86
	D. Operating profit (C-3.8)	95,725.68	53,869.1	22,483.57
3.9	Non-Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	69,891.89	46,088.08	5,894.96
	E. Profit from Regular Activities (D+3.9+3.10)	1,65,617.57	99,957.18	28,378.53
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	1,65,617.57	99,957.18	28,378.53
3.12	Provision for Staff Bonus	16,561.76	9,995.72	2,837.85
3.13	Provision for Tax	-	-	8,717.24
3.14	Last Year Tax Expenses	-	-	165.49
3.15	Deferred Tax Income/(Expenses)	44,716.74	26,988.44	901.73
	G. Net Profit/Loss (F-3.12 -3.13)	1,04,339.07	62,973.02	17,559.68
4	Ratios			
4.1	Capital Fund to RWA	11.32%	10.20%	9.97%
4.2	Non-Performing Loan (NPL) to Total Loan	3.14%	3.00%	1.83%
4.3	Total Loan Loss Provision to total NPL	126.12%	141.78%	186.83%
4.4	Cost of Funds	6.67%	6.27%	9.40%

Note : 1. The Unaudited Financial Figures may Change if directed by Statutory Auditor/Supervisory Authorities
2. Previous Period Figures are regrouped or rearranged whenever necessary