

Gharelu Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement

At the quarter ended Ashwin, 2076

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	159813.34	81277.52	
1.1	Paid-up Capital	70350.00	70350.00	
1.2	Reserves and Surplus	-795.22	-795.22	
1.3	Debtenture and Bond			
1.4	Borrowings	70000.00	5000.00	
1.5	Deposits (a+b)	15679.34	4636.68	
	a. Domestic Currency	15679.34	4636.68	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	4579.23	2086.06	
2	Total Assets (2.1 to 2.7)	159813.34	81277.51	
2.1	Cash & Bank Balance	25.74	76.39	
2.2	Money at call and short Notice	26569.83	25464.20	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	123942.10	48770.18	
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	Personal Home Loan of Rs. 10 million or less			
	Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	123942.10	48770.18	
2.5	Fixed Assets	4617.48	4035.24	
2.6	Non Banking Assets			
2.7	Other Assets	4658.19	2931.50	
3	Profit and Loss Account			
3.1	Interest income	3728.86	2375.70	
3.2	Interest Expense	755.83	57.41	
A	Net Interest Income (3.1-3.2)	2973.03	2318.29	
3.3	Fees Commission and Discount	1983.69		
3.4	Other Operating Income		1086.35	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	4956.72	3404.64	
3.6	Staff Expenses	2773.62	2636.37	
3.7	Other Operating Expenses	1227.38	1443.11	
C	Operating profit Before Provision (B-3.6-3.7)	955.72	-674.84	
3.8	Provision for Possible Loss	188.18	120.38	
D	Operating profit (C-3.8)	767.54	-795.22	
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	767.54	-795.22	
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	767.54	-795.22	
3.12	Provision For Staff Bonus			
	Provision For Tax			
	Net Profit/Loss (F-3.12 -3.13)	767.54	-795.22	
4	Ratios			
4.1	Capital Fund to RWA	50.99%	114.54%	
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	10.23%	10.91%	
4.5	CD Ratio (Calculated as per NRB Directives)	12.65%	9.51%	
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	0.01		
	Return on Assets	0.00		

Prepared by

Signature :

Name : Anjana Pyakurel

Position : Officer

Date : 2076/06/14

Submitted by

Signature:

Name : Badri Prasad Adhikari

Position : Chief Executive Officer

Date : 2076/06/14



Gharelu Laghubitta Bittiya Sanstha Limited
Statement of Micro Credit Development Bank (Monthly)
Gharelu Laghubitta Bittiya Sanstha Limited

(रु. हजारमा)

क्र.सं.	विवरण	गत आ.ब.को आषाढ सम्मको	यस आ.ब.को मात्र			हालसम्मको बाँकी
			गत महिना सम्मको	यस महिनाको	यस महिना सम्मको	
१	कार्यक्षेत्र भएको जिल्ला संख्या	77				77
२	सेवा पुगेको जिल्ला संख्या	7		3	3	10
३	सेवा पुगेको गा.वि.स. न.पा. संख्या	43	29	5	34	77
४	कुल कर्मचारी संख्या	36	38	7	45	81
५	कुल शाखा संख्या	9		3	3	12
६	कुल केन्द्र संख्या	169	113	32	145	314
७	कुल समूह संख्या	364	291	99	390	754
८	निष्क्रिय समूह संख्या					
९	कुल सदस्य संख्या	1577	1227	442	1669	3246
१०	निष्क्रिय सदस्य संख्या					
११	कुल ऋणी संख्या	737	894	475	1369	2106
१२	कुल कर्जा वितरण	52010.29	63356.00	34297.00	97653.00	149663.29
१२.१	लघु व्यवसाय कर्जा	52010.29	63356.00	33297.00	96653.00	148663.29
१२.२	लघु उद्यम धितो कर्जा			1000.00	1000.00	1000.00
१२.३	अन्य कर्जा					
१३	कर्जाको साँवा असुली	3240.10	12077.00	10404.08	22481.08	25721.18
१३.१	लघु व्यवसाय कर्जाको साँवा असुली	3240.10	12077.00	10404.08	22481.08	25721.18
१३.२	लघु उद्यम धितो कर्जाको साँवा असुली					
१३.३	अन्य कर्जाको साँवा असुली					
१४	कुल बाँकी कर्जा	48770.18	51279.00	23892.92	75171.92	123942.10
१४.१	लघु व्यवसाय कर्जा बाँकी	48770.18	51279.00	22892.92	74171.92	122942.10
१४.२	लघु उद्यम धितो कर्जा बाँकी			1000.00	1000.00	1000.00
१४.३	अन्य कर्जा बाँकी					
१५	भाखा नाघेको कर्जा रकम	1.67	-1.67		-1.67	
१६	भाखा नाघेको ऋणी संख्या	1	-1		-1	
१७	व्याज असुली रकम	415.48	1867.73	1504.05	3371.78	3787.26
१८	असुल हुन बाँकी व्याज रकम	357.64	416.36	156.57	572.93	930.57
१९	कर्जा नोक्सानी व्यवस्था	122.15	128.20	59.73	187.93	310.08
२०	कुल बचतकर्ता संख्या	1577	1227	442.00	1669	3246
२१	कुल बचत रकम	4636.68	6851.05	4191.61	11042.66	15679.34
२१.१	अनिवार्य बचत	1698.68	2447.35	1687.74	4135.09	5833.77
२१.२	स्वेच्छिक बचत	2938.00	4403.70	2503.87	6907.57	9845.57
२१.३	अन्य बचत					
२१.४	सर्वसाधारणबाट संकलन गरेको बचत					
२२	कुल बचत कुल कर्जा %	9.51%	13.36%	17.54%	14.69%	12.65%
२३	लघु उद्यम कर्जा कुल कर्जा %			4.19%	1.33%	0.81%

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