

Janautthan Samudayik Microfinance Dev. Bank Limited

Quarterly Financial Statement

At the quarter ended Ashwin, 2073

(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)	444200.07	388703.41	294081.46
1.1	Paid-up Capital	20000.00	20000.00	20000.00
1.2	Reserves and Surplus	25,623.54	23,177.08	15656.85
1.3	Debenture and Bond			
1.4	Borrowings	294409.34	256904.97	196949.62
1.5	Deposits (a+b)	93443.15	79759.96	49347.33
	a. Domestic Currency	93443.15	79759.96	49347.33
	b. Foreign Currency			
1.6	Income Tax Liabilities	1048.47	381.24	
1.7	Other Liabilities	9675.57	8480.16	12127.66
2	Total Assets (2.1 to 2.7)	444200.07	388703.41	294081.46
2.1	Cash & Bank Balance	24,650.32	47,752.08	35175.90
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	410589.75	334657.31	250117.33
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	410,589.75	334,657.31	250,117.33
2.5	Fixed Assets	3654.08	3048.45	2965.42
2.6	Non Banking Assets			
2.7	Other Assets	5305.92	3245.57	5822.81
3	Profit and Loss Account			
3.1	Interest income	15536.30	48963.02	10009.96
3.2	Interest Expense	4858.05	15417.87	3291.77
A	Net Interest Income (3.1-3.2)	10678.25	33545.16	6718.19
3.3	Fees Commission and Discount			0.00
3.4	Other Operating Income	2614.55	10792.18	3070.09
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	13292.80	44337.34	9788.28
3.6	Staff Expenses	5471.70	12207.51	2427.92
3.7	Other Operating Expenses	1066.56	9371.90	2903.93
C	Operating profit Before Provision (B-3.6-3.7)	6754.54	22757.93	4456.43
3.8	Provision for Possible Loss	3527.57	3520.65	988.78
D	Operating profit (C-3.8)	3226.97	19237.28	3467.65
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	617.45	132.60	103.11
E	Profit From Regular Activities (D+3.9+3.10)	3844.42	19369.88	3570.76

3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	3844.42	19369.88	3570.76
3.12	Provision For Staff Bonus	349.49	1760.90	324.61
3.13	Provision For Tax	1048.47	5113.25	973.84
G	Net Profit/Loss (F-3.12 - 3.13)	2446.46	12495.73	2272.31
4	Ratios			
4.1	Capital Fund to RWA	11.46%	14.81%	11.49%
4.2	Non Performing Loan (NPL) to Total Loan	2.51%	2.21%	1.71%
4.3	Total Loan Loss Provision to total NPL	93.18%	92.51%	104.93%
4.4	Cost of Funds	5.42%	5.47%	5.56%
4.5	CD Ratio (Calculated as per NRB Directives)	295.25%	277.90%	328.88%

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Aut

