

Ghodighoda Laghubitta Bittiya Sanstha Ltd.
Head Office Belauri- 4, kanchanpur
Unaudited Financial Results (Quarterly)
As at Fourth Quarter(31/03/2077) of the Fiscal Year 2076/77

निर्देशन फा.नं.घ.२

Rs.in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	378,854.18	372,975.33	211,258.97
1.1	Paid-up Capital	27,625.00	27,625.00	27,625.00
1.2	Reserve & Surplus	(542.52)	(216.91)	(2,369.19)
1.3	Debenture & Bond			
1.4	Borrowings	312,334.20	307,621.97	167,002.71
1.5	Deposit (a+b)			
	a. Member	37,658.43	35,352.71	18,653.69
	b. Public			
1.6	Income Tax Liability			
1.7	Other Liabilities	1,779.07	2,592.56	346.76
2	Total Assets (2.1 to 2.7)	378,854.18	372,975.33	211,258.97
2.1	Cash & Bank Balance	45,514.70	40,613.88	28,524.51
2.2	Money at Call and Short Notice			
2.3	Investments			
2.4	Loans & Advances(-Loan Loss provision)	327,439.55	327,054.97	179,943.45
2.5	Fixed Assets (Net)	2,564.61	3,303.00	1,773.63
2.6	Non Banking Assets			
2.7	Other Assets	3,335.32	2,003.48	1,017.38
3	Profit and Loss Accounts	Upto This Quarter	Upto Previous Quarter	Upto Correspond. Previous Year Qtrtr
3.1	Interest Income	47,797.01	30,550.02	24,982.04
3.2	Interest Expenses	33,515.59	20,901.97	18,787.25
A	Net Interest Income (3.1-3.2)	14,281.42	9,648.05	6,194.79
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	8,043.87	7,387.28	5,675.05
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3.+3.4+3.5)	22,325.29	17,035.33	11,869.84
3.6	Staff Expenses	8,434.89	6,159.10	5,472.63
3.7	Other Operating Expenses	9,780.82	6,936.17	5,326.60
C	Operating Profit Before Provisions (B-3.6-3.7)	4,109.58	3,940.06	1,070.61
3.8	Provision for Possible Losses	4,830.53	3,185.18	890.25
D	Operating Profit (C-3.8)	(720.95)	754.88	180.36
3.9	Non Operating Income/Expenses (Net)			
3.10	Write back of Provision for Possible Loss	2,732.89	1,397.41	
E	Profit From Regular Activities (D+3.9+3.10)	2,011.94	2,152.29	180.36
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	2,011.94	2,152.29	180.36
3.12	Provision for Staff Bonus	182.90		16.40
3.13	Provision for Tax			
G	Net Profit/Loss (F-3.12-3.13)	1,829.04	2,152.29	163.96
4	Ratios		At the End of Previous Quarter	At the End of Corres. Previous Year Quarter
4.1	Capital Fund to RWA	8.16%	8.07%	13.99%
4.2	Non Performing Loan(NPL) to Total Loan	3.24%	3.43%	0.47%
4.3	Total Loan Loss Provision to Total NPL	35.04%	30.47%	195.72%
4.4	Cost of Funds	10.66%	12.24%	12.72%

नोट : सुपरीवेक्षण गर्ने निकाय तथा वाह्य लेखापरीक्षकले थप/घट गर्न निर्देशन दिएमा परिष्कृत वित्तीय विवरणमा फरक पर्न सक्नेछ ।

रेनु कुमारी थारु
बरिष्ठ सहायक

देव राम चौधरी
कनिष्ठ अधिकृत (आन्तरिक लेखापरीक्षक)

कुन्ता नारायण चौधरी
प्रमुख कार्यकारी अधिकृत

प्रमुख कार्यकारी अधिकृत