

Ghodighoda Laghubitta Bittiya Sanstha Ltd.  
Head Office Belauri- 4, kanchanpur  
Unaudited Financial Results (Quarterly)

निर्देशन फा.नं.घ४.२

Rs.in '000'

As at second Quarter(29/09/2077) of the Fiscal Year 2077/78

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>441,006.44</b>	<b>406,981.89</b>	<b>354,145.59</b>
1.1	Paid-up Capital	27,625.00	27,625.00	27,625.00
1.2	Reserve & Surplus	(1,962.74)	15.63	(1,923.65)
1.3	Debenture & Bond			
1.4	Borrowings	368,199.16	336,266.38	297,352.60
1.5	Deposit (a+b)			
	a. Member	46,488.06	41,046.41	30,293.95
	b. Public			
1.6	Income Tax Liability			
1.7	Other Liabilities	656.96	2,028.47	797.69
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>441,006.44</b>	<b>406,981.89</b>	<b>354,145.59</b>
2.1	Cash & Bank Balance	93,441.41	65,592.82	49,043.31
2.2	Money at Call and Short Notice			
2.3	Investments			
2.4	Loans & Advances(-Loan Loss provision)	341,558.43	335,645.54	299,754.70
2.5	Fixed Assets (Net)	2,595.79	2,589.24	2,774.69
2.6	Non Banking Assets			
2.7	Other Assets	3,410.81	3,154.29	2,572.89
<b>3</b>	<b>Profit and Loss Accounts</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Correspond. Previous Year Qurtr</b>
3.1	Interest Income	25,015.06	12,623.86	18,657.01
3.2	Interest Expenses	15,566.64	7,983.18	14,677.86
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>9,448.42</b>	<b>4,640.68</b>	<b>3,979.15</b>
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	1,877.13	730.02	8,291.67
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3.+3.4+3.5)</b>	<b>11,325.55</b>	<b>5,370.70</b>	<b>12,270.82</b>
3.6	Staff Expenses	6,399.66	3,583.85	3,974.54
3.7	Other Operating Expenses	2,560.52	1,228.70	6,392.78
<b>C</b>	<b>Operating Profit Before Provisions (B-3.6-3.7)</b>	<b>2,365.37</b>	<b>558.15</b>	<b>1,903.50</b>
3.8	Provision for Possible Losses	960.24	740.55	1,457.95
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>1,405.13</b>	<b>(182.40)</b>	<b>445.55</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write back of Provision for Possible Loss	230.51	740.55	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>1,635.64</b>	<b>558.15</b>	<b>445.55</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1,635.64</b>	<b>558.15</b>	<b>445.55</b>
3.12	Provision for Staff Bonus			
3.13	Provision for Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>1,635.64</b>	<b>558.15</b>	<b>445.55</b>
<b>4</b>	<b>Ratios</b>		<b>At the End of Previous Quater</b>	<b>At the End of Corres. Previous Year Quater</b>
4.1	Capital Fund to RWA	8.05%	8.10%	8.38%
4.2	Non Performing Loan(NPL) to Total Loan	5.17%	3.68%	2.11%
4.3	Total Loan Loss Provision to Total NPL	42.81%	30.14%	49.01%
4.4	Cost of Funds	9.09%	6.89%	12.26%

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