

सारथी नेपाल लघुवित्त वित्तीय संस्था लि.

प्रधान कार्यालय : धुलिखेल-०३, काभ्रेपलान्चोक

नेपाल राष्ट्र बैंकबाट इजाजत पत्र प्राप्त राष्ट्रियस्तर कार्यक्षेत्र भएको "घ" वर्गको वित्तीय संस्था

Unaudited Financial Statement (Quarterly)

F/Y 2077 /078 At the 2nd quarter ended Poush, 2077 (13th Jan. 2021)

Phone : 011-490671/72, Email: info@sarathi.com.np

(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) | 3596692.32 | 2928931.87 | 1429003.27 |
| 1.1 | Paid-up Capital | 235386.15 | 235386.15 | 110425.20 |
| 1.2 | Reserves and Surplus | 154739.12 | 110520.46 | 36863.07 |
| 1.3 | Debenture and Bond | 0 | 0 | 0 |
| 1.4 | Borrowings | 2251996.37 | 1830122.20 | 887792.31 |
| 1.5 | Deposits (a+b) | 762181.34 | 601554.54 | 343752.27 |
| | a. Member Deposit | 762181.34 | 601554.54 | 343752.27 |
| | b. Public Deposit | 0 | 0 | 0 |
| 1.6 | Income Tax Liabilities | 25217.39 | 2291.86 | 9349.78 |
| 1.7 | Other Liabilities | 167171.95 | 149056.66 | 40820.64 |
| 2 | Total Assets (2.1 to 2.7) | 3596692.32 | 2928931.87 | 1429003.27 |
| 2.1 | Cash & Bank Balance | 12196.18 | 21341.47 | 4213.44 |
| 2.2 | Money at call and short Notice | 164544.22 | 104484.77 | 115874.96 |
| 2.3 | Investments | 10.00 | 10.00 | 0.00 |
| 2.4 | Loans & Advances | 3303825.06 | 2691694.68 | 1280091.69 |
| 2.5 | Fixed Assets | 21704.35 | 20098.68 | 10136.46 |
| 2.6 | Non Banking Assets | 0 | 0 | 0 |
| 2.7 | Other Assets | 94412.51 | 91302.27 | 18686.72 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 217651.96 | 91932.20 | 102506.62 |
| 3.2 | Interest Expense | 101453.79 | 44856.69 | 57734.00 |
| A | Net Interest Income (3.1-3.2) | 116198.17 | 47075.51 | 44772.62 |
| 3.3 | Fees Commission and Discount | 83.49 | 83.89 | 720.49 |
| 3.4 | Other Operating Income | 39382.65 | 8894.79 | 20932.78 |
| B | Total Operating Income (A+3.3+3.4+3.5) | 155664.31 | 56054.19 | 66425.89 |
| 3.6 | Staff Expenses | 49767.50 | 26810.53 | 20012.25 |
| 3.7 | Other Operating Expenses | 16252.14 | 10179.13 | 14470.96 |
| C | Operating profit Before Provision (B-3.6-3.7) | 89644.67 | 19064.53 | 31942.68 |
| 3.8 | Provision for Possible Loss | 449927.77 | 301680.13 | 12181.30 |
| D | Operating profit (C-3.8) | -360283.1 | -282615.6 | 19761.38 |
| 3.9 | Non Operating Income/Expenses (Net) | 0 | 0 | 0 |
| 3.10 | Write Back of Provision for Possible Loss | 444341.07 | 293695.43 | 11404.56 |
| E | Profit From Regular Activities (D+3.9+3.10) | 84057.97 | 11079.83 | 31165.94 |
| 3.11 | Extraordinary Income/Expenses (Net) | 0 | 0 | 0 |
| F | Profit Before Bonus and Taxes (E+3.11) | 84057.97 | 11079.83 | 31165.94 |
| 3.12 | Provision For Staff Bonus | 7641.63 | 1007.26 | 2833.27 |
| 3.13 | Provision For Tax | 25217.39 | 3323.95 | 9349.78 |
| G | Net Profit/Loss (F-3.12 -3.13) | 51198.94536 | 6748.623727 | 18982.89073 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 11.54% | 12.78% | 12.08% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 2.86% | 4.66% | 0.25% |
| 4.3 | Total Loan Loss Provision to total NPL | 36.31% | 48.19% | 210.82% |
| 4.4 | Cost of Funds | 8.95% | 7.54% | 13.62% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 433.47% | 447.46% | 372.39% |

Note : Above Unaudited Financial figures are subject to change accordingly, If supervisory authority and statutory audit notify any remarks to change.

बचतमा ब्याजदर ५ देखि १४ प्रतिशत सम्म र कर्जा ब्याज दर १४ देखि १५ प्रतिशत सम्म रहेको छ ।



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