General Finance Limited (Bittiya Sansthan) Chabahil, Kathmandu

Unaudited Financial Results (Quaterly)

As at 3rd Quater (30/09/2073) of the Fiscal Yerar 2073/074 (Chaitra)

Rs. in' 000

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S.N.	Particulars	This Quarter	Pervious Quarter	Corresponding
		Ending	Ending	Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	345,678	357,970	290,685
1.1	Paid Up Capital	220,195	220,195	132,228
1.2	Reserve and Surplus	-123410	(125,209)	(84,015)
1.3	Debenture and Bond		(1-0,-00)	(0.,0.0
1.4	Borrowings	_	_	
1.5	Deposits(a+b)	38,188	20,838	25,860
1.0	a.Domestic Currency	50,100	20,000	20,000
	•			
1.6	b.Foreign Currency	68	24,875	136
1.7	Income Tax Liability Other Liabilities			
	Other Liabilities	210,636	217,271	216,476
2	Total Assets (2.1 to 2.7)	345,678	357,970	290,685
2.1	Cash and Bank Balance	114,285	159,634	60,327
2.2	Money at Call and Short Notice			
2.3	Investments	195	195	195
2.4	Loans and Advances(a+b+c+d+e+f)	190,098	177,880	182,337
	a. Real Estate Loan	-	-	-
	Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)			
	Business Compelex & Residential Apartment construction Loan			
	Income generating Commercial Complex Loan			
	Other Real Estate Loan (Including Land purchase & Plotting)		-	-
	b. Personal Home Loan of Rs.80 Lacs or less	26,831	18,004	19,100
	c. Margin Type Loan	2,172	2,172	2,172
	d. Term Loan	69,083	69,083	76,963
	e. Overdraft Loan/TR Loan/WC Loan	72,474	87,998	82,363
	f. Others	624	624	1,739
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2.5	Fixed Assets	3,204	1,756	2,379
2.6	Non Banking Assets	16,561	-	16,561
2.7	Other Assets	21,335	18,305	28,886
3	Profit and Loss Account	Up to this	Up to this	Up to Corresponding
		Quarter	Quarter	Previous Year
				Quarter
3.1	Interest income	14,582	9,364	979
3.2	Interest Expense	860	447	
	A . Net Interest income (3.1- 3.2)		447	2,643
3.3		13,702	8,917	
	Fees, Commission and Discount			(1,664
3.4	Fees, Commission and Discount Other Operating Income	13,702	8,917	2,643 (1,664) 2
3.4		13,702 2	8,917	(1,664 2
	Other Operating Income Foreign Exchang Gain/Loss (Net)	13,702 2 147	8,917 1 19	(1,664 2 0
3.5	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5)	13,702 2 147 13,851	8,917 1 19 8,937	(1,664 2 0 (1,661
3.5	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	13,702 2 147 13,851 7,660	8,917 1 19 8,937 6,009	(1,664 2 0 (1,661 3,843
3.5	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	13,702 2 147 13,851 7,660 2,950	8,917 1 19 8,937 6,009 2,004	(1,664 2 0 (1,661 3,843 1,432
3.5 3.6 3.7	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7)	13,702 2 147 13,851 7,660 2,950 3,240	8,917 1 19 8,937 6,009 2,004 924	(1,664 2 0 (1,661 3,843
3.5	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses	13,702 2 147 13,851 7,660 2,950 3,240 9,356	8,917 1 19 8,937 6,009 2,004 924 9,233	(1,664 2 0 (1,661 3,843 1,432 (6,937
3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116)	8,917 1 19 8,937 6,009 2,004 924	(1,664 2 0 (1,661 3,843 1,432 (6,937
3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937
3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937
3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937
3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937
3.5 3.6 3.7 3.8 3.9 3.10	Other Operating Income Foreign Exchang Gain/Loss (Net) B . Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D . Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928
3.5 3.6 3.7 3.8 3.9 3.10	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	(1,664 2 0 (1,661 3,843 1,432 (6,937
3.5 3.6 3.7 3.8 3.9 3.10	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) (6,869)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) - (6,869) At the End of This	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 4,009 (2,928 - - - (2,928 At the End of Corres-
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13)	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004)	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) (6,869)	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 4,009 (2,928 - - (2,928 - - (2,928 At the End of Corresponding Previous
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13) Ratios	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This Quarter	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter	(1,664 2 (1,661 3,843 1,432 (6,937 - (6,937 4,005 (2,928 - - (2,928 - - (2,928 At the End of Corresponding Previous Year Quarter
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13) Ratios	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This Quarter	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928 (2,928 - (2,928 At the End of Corresponding Previous Year Quarter
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This Quarter 33.85 93.53	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter 35.89 100.00	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928 - (2,928 - (2,928 At the End of Corresponding Previous Year Quarter 22,04
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This Quarter 33.85 93.53 100.07	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter 35.89 100.00 100.00	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928 (2,928 At the End of Corresponding Previous Year Quarter 22.04 99.22 100.01
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	Other Operating Income Foreign Exchang Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3. 6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possibl Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	13,702 2 147 13,851 7,660 2,950 3,240 9,356 (6,116) - 1,521 (4,594) - 20,409 (25,004) At the End of This Quarter 33.85 93.53	8,917 1 19 8,937 6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter 35.89 100.00	(1,664 2 0 (1,661 3,843 1,432 (6,937 - (6,937 - 4,009 (2,928 - (2,928 - (2,928 At the End of Corresponding Previous Year Quarter 22,04

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