General Finance Limited (Bittiya Sansthan)

Chabahil, Kathmandu

Unaudited Financial Results (Quaterly)

As at 2nd Quater (30/09/2073) of the Fiscal Yerar 2073/074 (Poush)

Rs. in' 000

				Rs. in' 000
S.N.	Particulars	This Quarter	Pervious Quarter	Corresponding
		Ending	Ending	Previous Year
				Quarter Ending
1 Tota	al Capital and Liabilities (1.1 to 1.7)	357,970	365,462	290,685
1.1 Paid	d Up Capital	220,195	132,228	132,228
	serve and Surplus	-125209	6,649	(84,015)
	penture and Bond		2,0.0	(= 1,0 12)
	rowings	_	-	_
	posits(a+b)	20,838	18,640	25,860
	omestic Currency	20,000	10,040	20,000
	oriestic Currency			
		24.075	46	126
	ome Tax Liability ler Liabilites	24,875		136 216,476
		217,271	207,899	•
	al Assets (2.1 to2.7)	357,970	365,462	290,685
	sh and Bank Balance	159,834	145,803	60,327
	ney at Call and Short Notice			
	estments	195	195	195
2.4 Loa	ins and Advances(a+b+c+d+e+f)	177,880	170,748	182,337
a. R	Real Estate Loan	-	-	-
1. R	Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)			
2. B	Business Compelex & Residential Apartment construction Loan			
3. In	ncome generating Commercial Complex Loan			
4. O	Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
b. P	Personal Home Loan of Rs.80 Lacs or less	18,004	18,455	19,100
c. M	Margin Type Loan	2,172	2,172	2,172
	erm Loan	69,083	69,734	76,963
e. C	Overdraft Loan/TR Loan/WC Loan	87,998	79,763	82,363
	thers	624	624	1,739
	ed Assets	1,756	1,628	2,379
	n Banking Assets	.,	16,561	16,561
	er Assets	18,305	30,528	28,886
	fit and Loss Account	Up to this	Up to this	Up to Corresponding
3 110	ini anu Loss Account	Quarter	Quarter	Previous Year
		Quarter	Quarter	Quarter
0.4		2.004	540	
	erest income	9,364	518	979
	erest Expense	447	222	2,643
	Net Interest income (3.1- 3.2)	8,917	296	(1,664)
	es, Commission and Discount	1		2
3.4 Oth	er Operating Income	19		0
3.5 Fore	eign Exchang Gain/Loss (Net)			
В.	Total Operating Income (A+3.3+3.4+3.5)	0.007		
3.6 Staf		8,937	296	(1,661)
	ff Expenses	6,009	296 2,278	(1,661) 3,843
3.7 Oth	ff Expenses er Operating Expenses			
	·	6,009	2,278	3,843
с. с	er Operating Expenses	6,009 2,004	2,278 846	3,843 1,432
3.8 Prov	er Operating Expenses Operating Profit Before Provision (B-3. 6-3.7)	6,009 2,004 924	2,278 846	3,843 1,432
3.8 Prov	er Operating Expenses Operating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses	6,009 2,004 924 9,233	2,278 846 (2,828) -	3,843 1,432 (6,937)
3.8 Prov D. 0 3.9 Non	ner Operating Expenses Operating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8)	6,009 2,004 924 9,233 (8,309)	2,278 846 (2,828) -	3,843 1,432 (6,937)
3.8 Prov D. 0 3.9 Non 3.10 Writ	Der Operating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) 1 Operating Income / Expenses (Net) te Back of Provision for Possibl Loss	6,009 2,004 924 9,233 (8,309)	2,278 846 (2,828) - (2,828)	3,843 1,432 (6,937) - (6,937)
3.8 Prov D. (3.9 Non 3.10 Write E. P	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10)	6,009 2,004 924 9,233 (8,309) - 1,440	2,278 846 (2,828) - (2,828) - 1,435	3,843 1,432 (6,937) - (6,937) - 4,009
3.8 Prov D. 0 3.9 Non 3.10 Write E. P 3.11 Extr	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net)	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	2,278 846 (2,828) - (2,828) - 1,435 (1,393)	3,843 1,432 (6,937) - (6,937) - 4,009 (2,928)
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11)	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	2,278 846 (2,828) - (2,828) - 1,435	3,843 1,432 (6,937) - (6,937) - 4,009
3.8 Prov D. (3.9 Non 3.10 Write E. P 3.11 Extr F. F	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	2,278 846 (2,828) - (2,828) - 1,435 (1,393)	3,843 1,432 (6,937) - (6,937) - 4,009 (2,928)
3.8 Prov 3.8 Prov 3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov 3.13 Prov	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869)	2,278 846 (2,828)	3,843 1,432 (6,937) - (6,937) - 4,009 (2,928) - -
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov 3.13 Prov G. (Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) In Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13)	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) - (6,869)	2,278 846 (2,828)	3,843 1,432 (6,937) - (6,937) - 4,009 (2,928) - - (2,928)
3.8 Prov 3.8 Prov 3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov 3.13 Prov	Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This	2,278 846 (2,828) (2,828) (1,393) (1,393) (1,393) At the End of This	3,843 1,432 (6,937) - (6,937) - 4,009 (2,928) - - - (2,928) At the End of Corres-
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov G. (Derating Expenses Derating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) In Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) raordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13)	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) - (6,869)	2,278 846 (2,828)	3,843 1,432 (6,937) (6,937) - (6,937) - 4,009 (2,928) (2,928) (2,928) At the End of Corresponding Previous
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. I 3.12 Prov G. I	per Operating Expenses Operating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) reaordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13) Ratios	6,009 2,004 924 9,233 (8,309) 1,440 (6,869) (6,869) - (6,869) At the End of This	2,278 846 (2,828) - (2,828) - 1,435 (1,393) (1,393) (1,393) At the End of This Quarter	3,843 1,432 (6,937) (6,937) (6,937) 4,009 (2,928) (2,928) - (2,928) At the End of Corresponding Previous Year Quarter
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. I 3.12 Prov G. I 4.1 Cap	Derating Expenses Departing Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) reaordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13) Ratios	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter	2,278 846 (2,828) - (2,828) - 1,435 (1,393) (1,393) (1,393) At the End of This Quarter	3,843 1,432 (6,937) (6,937) (6,937) 4,009 (2,928) (2,928) - (2,928) At the End of Corresponding Previous Year Quarter
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov G. 4 4.1 Cap 4.2 Non	per Operating Expenses Operating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) reaordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13) Ratios	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) - (6,869) At the End of This Quarter 35.89 100.00	2,278 846 (2,828) - (2,828) - 1,435 (1,393) (1,393) (1,393) At the End of This Quarter 59.26 99.74	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 99.22
3.8 Prov D. (3.9 Non 3.10 Writ E. P 3.11 Extr F. F 3.12 Prov G. 4 4.1 Cap 4.2 Non	Derating Expenses Departing Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) reaordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13) Ratios	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) At the End of This Quarter	2,278 846 (2,828) - (2,828) - 1,435 (1,393) (1,393) (1,393) At the End of This Quarter	3,843 1,432 (6,937) (6,937) - (6,937) - 4,009 (2,928) (2,928) (2,928) At the End of Corresponding Previous Year Quarter
3.8 Prov D. (3.9 Non 3.10 Writ E. Pr 3.11 Extr 3.12 Prov G. (4.1 Cap 4.2 Non 4.3 Tote	per Operating Expenses Operating Profit Before Provision (B-3. 6-3.7) vision for Possible Losses Operating Profit (C-3.8) n Operating Income / Expenses (Net) te Back of Provision for Possibl Loss Profit from Regular Activities (D+3.9+3.10) reaordinary Income / Expenses (Net) Profit before Bonus and Taxes (E.+3.11) vision for Staff Bonus vision for Tax Net Profit / Loss (F-3.12-3.13) Ratios	6,009 2,004 924 9,233 (8,309) - 1,440 (6,869) - (6,869) - (6,869) At the End of This Quarter 35.89 100.00	2,278 846 (2,828) - (2,828) - 1,435 (1,393) (1,393) (1,393) At the End of This Quarter 59.26 99.74	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 99.22

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