

General Finance Limited (Bittiya Sansthan)
Chabahil, Kathmandu
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (30/09/2073) of the Fiscal Year 2073/074 (Poush)

Rs. in' 000

S.N.	Particulars	This Quarter Ending	Pervious Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	357,970	365,462	290,685
1.1	Paid Up Capital	220,195	132,228	132,228
1.2	Reserve and Surplus	-125209	6,649	(84,015)
1.3	Debenture and Bond			
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	20,838	18,640	25,860
	a.Domestic Currency			
	b.Foreign Currency			
1.6	Income Tax Liability	24,875	46	136
1.7	Other Liabilites	217,271	207,899	216,476
2	Total Assets (2.1 to2.7)	357,970	365,462	290,685
2.1	Cash and Bank Balance	159,834	145,803	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)	177,880	170,748	182,337
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)			
	2. Business Compelex & Residential Apartment construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs.80 Lacs or less	18,004	18,455	19,100
	c. Margin Type Loan	2,172	2,172	2,172
	d. Term Loan	69,083	69,734	76,963
	e. Overdraft Loan/TR Loan/WC Loan	87,998	79,763	82,363
	f. Others	624	624	1,739
2.5	Fixed Assets	1,756	1,628	2,379
2.6	Non Banking Assets		16,561	16,561
2.7	Other Assets	18,305	30,528	28,886
3	Profit and Loss Account	Up to this Quarter	Up to this Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	9,364	518	979
3.2	Interest Expense	447	222	2,643
	A . Net Interest income (3.1- 3.2)	8,917	296	(1,664)
3.3	Fees, Commission and Discount	1		2
3.4	Other Operating Income	19		0
3.5	Foreign Exchang Gain/Loss (Net)			
	B . Total Operating Income (A+3.3+3.4+3.5)	8,937	296	(1,661)
3.6	Staff Expenses	6,009	2,278	3,843
3.7	Other Operating Expenses	2,004	846	1,432
	C. Operating Profit Before Provision (B-3. 6-3.7)	924	(2,828)	(6,937)
3.8	Provision for Possible Losses	9,233	-	-
	D . Operating Profit (C-3.8)	(8,309)	(2,828)	(6,937)
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possibl Loss	1,440	1,435	4,009
	E. Profit from Regular Activities (D+3.9+3.10)	(6,869)	(1,393)	(2,928)
3.11	Extraordinary Income / Expenses (Net)			
	F . Profit before Bonus and Taxes (E.+3.11)	(6,869)	(1,393)	(2,928)
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G . Net Profit / Loss (F-3.12-3.13)	(6,869)	(1,393)	(2,928)
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	35.89	59.26	22.04
4.2	Non Performing Loan (NPL) To Total Loan	100.00	99.74	99.22
4.3	Total Loan Loss Provision to Total NPL	100.00	100.00	100.01
4.4	Cost of funds	4.29	14.31	10.22
4.5	Credit to Deposit Ratio (calculated As per NRB Directives)	153.58	108.40	246.16

11.79

4.18

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