

सारथी लघुवित्त बित्तीय संस्था लि.

Head Office, Vyas 02, Ganeshman Chowk, Damauli Tanahun  
Phone: 065-562730, Email: info@sarathi.com.np

Unaudited Financials Results Quarterly

As on second Quarter FY 2076/077 (Jan. 14, 2020, poush 29, 2076)



Sn	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
<b>1</b>	<b>Total Capital &amp; Liabilities</b>	<b>1429003.27</b>	<b>1036026.69</b>	<b>539951.59</b>
1.1	Paid-Up Capital	110425.20	81000.00	70000
1.2	Reserves and Surplus	46212.85	23962.28	1555.56
1.3	Debenture and Bond			
1.4	Borrowings	887792.31	665309.02	353898.92
1.5	Deposits	<b>343752.27</b>	<b>222641.16</b>	<b>100861.35</b>
1.5.1	Member Saving	343752.27	222641.16	100861.35
1.5.2	Public Saving			
1.6	Income Tax Liabilities		6206.80	
1.7	Other Liabilities	40820.64	36907.43	13635.76
<b>2</b>	<b>Total Assets</b>	<b>1429003.27</b>	<b>1036026.69</b>	<b>539951.59</b>
2.1	Cash & Bank Balances	4213.44	1841.94	5485.18
2.2	Money at Call and Short Notice	115874.96	165441.58	45435.24
2.3	Investments		1280	
2.4	Loans & Advances	1280091.69	852951.73	479005.58
2.5	Fixed Assets	10136.46	5898.48	5636.22
2.6	Other Assets	18686.72	8612.96	4389.37
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	102506.62	58942.63	45616.87
3.2	Interest Expences	57734.00	45779.86	35359.08
<b>A.</b>	<b>Net Interest Income(3.1-3.2)</b>	<b>44772.62</b>	<b>13162.77</b>	<b>10257.79</b>
3.3	Commission and Discount	720.49	0	
3.4	Other operating Income	20932.78	7444.22	10432.6
3.5	Foreign Exchange Gain/Loss			
<b>B.</b>	<b>Total Opt Income(3.3+3.4+3.5)</b>	<b>66425.89</b>	<b>20606.99</b>	<b>20690.39</b>
3.6	Staff Expenses	20012.25	7466.79	8729.47
3.7	Other Operating Expenses	14470.96	2941.82	4679.24
<b>C</b>	<b>Opt. Profit Before Provision(B-3.6-3.7)</b>	<b>31942.68</b>	<b>10198.38</b>	<b>7281.68</b>
3.8	Provision For Loss	12181.30	2968.35	5443.73
<b>D.</b>	<b>Operating Profit(C-3.8)</b>	<b>19761.38</b>	<b>7230.03</b>	<b>1837.95</b>
3.9	Non-operating Income/Expenses(Net)			-72.02
3.10	Write Back of Provision for Loss	11404.56	1558.24	2546.44
<b>E.</b>	<b>Profit From Regular Activities(D+3.9+3.10)</b>	<b>31165.94</b>	<b>8788.27</b>	<b>4312.37</b>
3.11	Extraordinary Income/Expenses(Net)			
<b>F.</b>	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>31165.94</b>	<b>8788.27</b>	<b>4312.37</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>31165.94</b>	<b>8788.27</b>	<b>4312.37</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA(%)	12.09%	10.44	14.35
4.2	Nonperforming Loan(NPL) To Total Loan(%)	0.25	0.45	0.23
4.3	Total Loan Loss Provision to Total NPL(%)	210.82	114.04	492.57
4.4	Cost of Funds (%)	13.62	13.65	7.98
4.5	CD Ratios(%)	372.39%	383.11	277.82

The Above figures are subject to change as per the dircion of the Regulators/Statutory Auditors.

चत्रतमा व्याजदर ७ देखि १४ प्रतिशत सम्म र कर्जा संघामा व्याज दर १६ देखि १८ प्रतिशत सम्म ।

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