



मनकामना लघुवित्त वित्तीय संस्था लिमिटेड

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त 'घ' बर्गको संस्था (१० जिल्ला कार्यक्षेत्र भएको)

केन्द्रीय कार्यालय :- सिद्धार्थनगर-५ मैत्रीपथ,
भैरहवा, रुपन्देही

संख्या : ०७६/७७

च.नं. : ६९०

मिति : २०७६/१०/२०



श्री नेपाल राष्ट्र बैंक
बैंक तथा वित्तीय संस्था नियमन विभाग/
लघुवित्त प्रवर्द्धन तथा सुपरिवेक्षण विभाग
वालुवाटार, काठमाडौं

बिषय : २०७६ साल पौष महिनाको त्रैमासिक प्रकाशित(४.२) रिपोर्ट पठाईएको सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा यस मनकामना लघुवित्त वित्तीय संस्था लि.को २०७६ साल पौष महिनाको त्रैमासिक प्रकाशित (४.२) रिपोर्ट यसै साथ संलग्न गरी पठाईएको ब्यहोरा अनुरोध छ ।

संलग्न

१) रिपोर्ट : २ प्रति ।

भवदीय,

राजकुमार सुवेदी
(का.मु.सहायक अधिकृत)

विभागीय प्रमुख
आ. ले. प. विभाग

Mankamana Laghu Bitta Bittiya Sanstha Limited

Siddharthanagar-5, Rupandehi

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (BS-29/09/2076 & AD-14/Jan/2020) of the Fiscal Year 2076/2077

(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)	504,448.86	522,387.50	336,895.52
1.1	Paid-up Capital	68,250.00	45,500.00	45,500.00
1.2	Reserves and Surplus	10,072.58	6,803.18	(4,236.57)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	278,890.12	316,570.55	233,413.12
1.5	Deposits (a+b)	130,116.05	116,659.61	53,648.19
	a. Member	130,116.05	116,659.61	53,648.19
	b. Public	-	-	-
1.6	Income Tax Liabilities	-	1,074.41	-
1.7	Other Liabilities	17,120.10	35,779.75	8,570.78
2	Total Assets (2.1 to 2.7)	504,448.86	522,387.50	336,895.52
2.1	Cash & Bank Balance	21,049.30	46,649.17	1,711.00
2.2	Money at call and short Notice	-	-	7,850.50
2.3	Investments	-	-	-
2.4	Loans & Advances	470,534.13	465,171.36	317,886.76
2.5	Fixed Assets	4,969.81	4,709.32	5,340.55
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	7,895.62	5,857.65	4,106.71
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest income	42,393.50	21,065.86	15,834.01
3.2	Interest Expense	21,522.93	11,292.32	9,582.38
A	Net Interest Income (3.1-3.2)	20,870.57	9,773.54	6,251.64
3.3	Fees Commission and Discount	934.92	-	-
3.4	Other Operating Income	6,230.98	2,880.47	6,554.87
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	28,036.47	12,654.01	12,806.51
3.6	Staff Expenses	12,629.78	6,193.25	8,364.49
3.7	Other Operating Expenses	5,201.69	2,283.53	3,156.43
C	Operating profit Before Provision (B-3.6-3.7)	10,205.01	4,177.22	1,285.59
3.8	Provision for Possible Loss	9,447.30	3,180.78	3,146.80
D	Operating profit (C-3.8)	757.71	996.44	(1,861.21)
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	6,662.38	3,085.97	1,042.62
E	Profit From Regular Activities (D+3.9+3.10)	7,420.09	4,082.40	(818.59)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	7,420.09	4,082.40	(818.59)
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	68.28	-	-
G	Net Profit/Loss (F-3.12 -3.13)	7,351.81	4,082.40	(818.59)
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.94%	16.36%	13.62%
4.2	Non Performing Loan (NPL) to Total Loan	3.72%	0.94%	0.00%
4.3	Total Loan Loss Provision to total NPL	44.17%	75.75%	0.00%
4.4	Cost of Funds	10.54%	10.95%	11.36%
4.5	CD Ratio (Calculated as per NRB Directives)	361.63%	398.74%	16.88%

Interest Rate: Loan:-15-18.5%

Deposit:-5-11%

Note: "Audited financial statement may differ if the supervising authority and external auditor directs to alter the statements".

2 Jan 2020

विभागीय प्रमुख
आ. ले. प. विभाग

2068 माघ १५ गते गौरीगढ सहरमा
Mankamana Laghu Bitta Bittiya Sanstha Limited

NRB Directive Form No. 4.2

Siddharthanagar-5, Rupandehi

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (BS-29/09/2076 / A.D.14/Jan/2020) of the Fiscal Year 2076/2077

(Rs. in '000)

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तिलोत्तमा नगरपालिकाका कृषि वा प्रमुख डोमलाल भुसालले पालिकाले तरकारी र मकै पकेट घोषणा गरेर किसानलाई अर्गानिक तितर्फ प्रोत्साहन गरेको र विषादीको दो प्रयोगलाई न्यूनीकरण गर्ने नीति एको भन्दै नगर भित्रका कृषक समूह शुपालक समूह उत्पादन बढाउनेतर्फ पसर रहेको बताए। तिलोत्तमा रलाई छिट्टै नै अर्गानिक तरकारी गानमा आत्मनिर्भर बनाउने गरी अधि को पनि उनले बताए।

कार्यक्रममा राममणि क्याम्पसका व्यापक बाबुराम भण्डारीले पालिकाले बनाउन लागेको नानीय पाठ्यक्रममा अर्गानिक कृषि सचेतनाका कुरा पनि समेट्न आग्रह । तिलोत्तमा उद्योग वाणिज्य संघका न्लाहकर्म नवराज श्रेष्ठले विषादीयुक्त नेकुराले रोगको संक्रमण बढेको भन्दै नानीय तहले यसतर्फ विशेष भूमिका ल्नुपर्ने र आयात प्रतिस्थापनमा जोड नुपर्ने बताए। कार्यक्रममा गोष्ठी न्तिर्क्रिया उपसमितिका संयोजक र संघका अध्यक्ष कृष्णप्रसाद शर्मा, हासचिव कमल कंडेल लगायतले पनि र्गानिक खेतीका बारेमा आ-आफ्नो रणना राखेका थिए।

ख हराएको सूचना

कंपोरेसन नेपाल लि.द्वारा जारी भएको को विमालेख यहि मिति २०७६ मंसिर २५ यहवा जाने क्रममा हराएको हुँदा फेला पार्नुहुने को प्रहरी कार्यालय वा उल्लेखित सम्पर्क नम्बरमा अनुरोध गर्दछु।
ईल ठेगाना: बुटवल-७ रूपन्देही
००४४८५
०४६७९०