

# Clean Village Microfinance Bittiya Sanstha Limited

Head Office ,Hemja -5,Kaski

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Unaudited Financial Result (Quarterly)

As at 2<sup>nd</sup> Quarter ( Poush end) of the fiscal year 2072/73)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1.00</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>875726.39</b>	<b>834397.30</b>	<b>371649.38</b>
1.10	Paid-up Capital	46000.00	40000.00	26850.00
1.20	Reserves and Surplus	15893.93	17315.51	5307.61
1.30	Debenture and Bond			
1.40	Borrowings	669754.51	659754.51	281908.41
1.50	Deposits (a+b)	<b>133228.53</b>	<b>108913.50</b>	<b>55307.41</b>
	a. Domestic Currency	133228.53	108913.50	55307.41
	b. Foreign Currency			
1.60	Income Tax Liabilities			0.00
1.70	Other Liabilities	10849.42	8413.78	2275.95
<b>2.00</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>875726.39</b>	<b>834397.30</b>	<b>371649.38</b>
2.10	Cash & Bank Balance	7494.64	8050.36	6031.84
2.20	Money at call and short Notice	124940.97	263962.59	63491.42
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	<b>727531.41</b>	<b>549956.26</b>	<b>293763.69</b>
0.00	a. Real Estate Loan	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0.00	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0.00	2. Business Complex & Residential Apartment Construction Loan			
0.00	3. Income generating Commercial Complex Loan			
0.00	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0.00	b. Personal Home Loan of Rs. 10 million or less			
0.00	c. Margin Type Loan			
0.00	d. Term Loan			
0.00	e. Overdraft Loan / TR Loan / WC Loan			
0.00	f. Others	727531.41	549956.26	293763.69
2.50	Fixed Assets	8203.96	7462.30	6882.82
2.60	Non Banking Assets			
2.70	Other Assets	7555.41	4965.79	1479.61
<b>3.00</b>	<b>Profit and Loss Account</b>			
3.10	Interest income	51494.74	34294.61	32125.37
3.20	Interest Expense	17861.54	18277.78	17382.03
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>33633.20</b>	<b>16016.83</b>	<b>14743.34</b>
3.30	Fees Commission and Discount	99.27		4926.38
3.40	Other Operating Income	11420.91	4889.72	105.44
3.50	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>45153.38</b>	<b>20906.55</b>	<b>19775.16</b>
3.60	Staff Expenses	16275.63	9283.47	8299.12
3.70	Other Operating Expenses	6903.22	3490.85	4252.95
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>21974.53</b>	<b>8132.23</b>	<b>7223.09</b>
3.80	Provision for Possible Loss	9525.83	923.83	1284.05
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>12448.70</b>	<b>7208.40</b>	<b>5939.04</b>
3.90	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	6569.68		
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>19018.38</b>	<b>7208.40</b>	<b>5939.04</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>19018.38</b>	<b>7208.40</b>	<b>5939.04</b>
3.12	Provision For Staff Bonus	1728.94	655.31	593.90
3.13	Provision For Tax	5186.83	1965.93	1603.54
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>12102.61</b>	<b>4587.16</b>	<b>3741.60</b>
<b>4.00</b>	<b>Ratios</b>			
4.10	Capital Fund to RWA	9.02%	10.14%	11.05%
4.20	Non Performing Loan (NPL) to Total Loan	0.04%	0.03%	0.11%
4.30	Total Loan Loss Provision to total NPL	2610.11%	3645.45%	925.40%
4.40	Cost of Funds	6.00%	6.00%	5.50%
4.50	CD Ratio (Calculated as per NRB Directives)	18.31%	19.80%	18.83%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	20%	8%	11.64%
	Return on Assets	1%	1%	1%

**Note:** 1. The Unaudited Financial figures may change if directed by Statutory Auditor/ Supervisory Authorities

2. The Figures are regrouped and rearranged whenever necessary.

**Prepared by**

Signature :

Name : Ravi K.C.

Position : Officer

Date : 2072/09/05

**Submitted by**

Signature:

Name : Dambar Bahadur Shrestha

Position : Asst. Manager

Date : 2072/09/05