



Aatmanirbhar Laghubitta Bittiya Sanstha Limited
Unaudited Financial Results (Quarterly)
As at 4th Quarter (31/03/2081) of the Fiscal Year 2080/81


Rs. In '000

S. No.	Particulars	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
1	Total Capital and Liabilities (1.1 to 1.7)	1,696,310.76	1,638,769.76	1,534,862.69
1.1	Paid up Capital	68,571.80	68,571.80	62,338.00
1.2	Reserve and Surplus	198,750.54	175,665.68	212,577.23
1.3	Debenture and Bond			
1.4	Borrowings	148,181.82	154,469.69	89,469.69
1.5	Deposits (a+b)	861,502.44	823,368.34	820,580.31
	a. Member	861,502.44	823,368.34	820,580.31
	b. Public			
1.6	Income Tax Liability	20,913.81	14,926.79	20,831.90
1.7	Other Liabilities	398,390.35	401,767.47	329,065.56
2	Total Assets (2.1 to 2.7)	1,696,310.76	1,638,786.30	1,534,862.69
2.1	Cash and Bank Balance	136,772.78	130,370.54	123,662.89
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	1,478,651.51	1,411,231.12	1,305,121.73
2.5	Fixed Assets	4,508.35	5,898.86	5,585.12
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	76,378.12	91,285.78	100,492.95
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	196,606.31	91,228.88	182,625.93
3.2	Interest Expense	72,777.06	34,360.85	63,066.22
	A. Net Interest Income (3.1 - 3.2)	123,829.25	56,868.03	119,559.71
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	18,426.46	9,551.55	17,782.89
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	142,255.71	66,419.59	137,342.60
3.6	Staff Expenses	40,767.46	21,928.44	34,650.51
3.7	Other Operating Expenses	11,192.83	4,979.51	13,414.41
	C. Operating Profit Before Provision (B-3.6-3.7)	90,295.41	39,511.64	89,277.68
3.8	Provision for Possible Losses	176,451.19	102,586.56	55,425.15
	D. Operating Profit (C - 3.8)	(86,155.78)	(63,074.93)	33,852.53
3.9	Non Operating Income/ Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	108,329.93	51,840.33	43,302.65
	E. Profit from Regular Activities (D+3.9+3.10)	22,174.15	(11,234.59)	77,155.18
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	22,174.15	(11,234.59)	77,155.18
3.12	Provision for Staff Bonus	2,217.42		7,715.52
3.13	Provision for Tax	5,987.02		20,831.90
	G. Net Profit/ Loss (F-3.12-3.13)	13,969.71	(11,234.59)	48,607.76
4	Ratios	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	16.44%	15.32%	18.63%
4.2	Non Performing Loan (NPL) to Total Loan	13.22%	15.28%	7.58%
4.3	Total Loan Loss Provision to Total NPL	80.52%	64.92%	73.44%
4.4	Cost of Funds	7.70%	7.30%	7.18%

Note: The unaudited financial figures may change if directed by the Statutory Audit/ Supervisory Authorities.

Prepared by
Signature : 
Name : Subir Chaudhary
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Date : 2081/04/13

Checked by
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Date : 2081/04/13

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