



स्वस्तिक बचत तथा ऋण सहकारी संस्था लि.

कार्यलय लहान-०८, सिराहा

Unaudited financial Results (Quarterly)

As at 2nd quarter ending on 30/09/2079 of financial year 2079/2080

S.No	Particular	This Quarter Ending	Previous Quarter Ending
1	Total capital and Liabilities	299843478	315343490
1.1	Paid up capital (share)	37185100	39171900
1.2	Reserve and surples	8214113	8214113
1.3	Borrowing	122401652	140490170
1.4	Deposit (Member)	96347881	98361659
1.5	Tax Liabilities	576691	589952
1.6	Other Liabilities	35118041	28515696
2	Total Assets	299843478	315343490
2.1	Cash and bank balance	22455732	28532361
2.2	Investment	1050000	1050000
2.3	Loan and advance	253981068	264535551
2.4	Fixed Assets	13532904	13532904
2.5	Other Assets	8823774	7692674
3	Income	28067367	12118615
3.1	Interest income (Loan and advance)	18598717	8880227
	Income share dividend of NCBL	76303	0
3.2	Other operating income	7545157	2544732
3.3	Fee and Commission income	1025222	138112
3.4	Interest income (Bank deposit)	821968	555544
4	Expenses	21953908	11478564
4.1	Interest exp. (Borrowing)	12647310	6571221
4.2	Staff exp.	6636850	3575550
4.3	Other operating exp.	2304726	1156743
4.4	Provision for possible Losses (Loan)	0	0
4.5	Provision for tax	365022	175050
5	Net Profit/Loss	6113459	640051
6	Ratio		
6.1	cost of fund	9.33	9
6.2	Credit to Deposit Ratio	0.37	0.36
6.3	Non performing Loan (NPL)	23517179	25813177
6.4	Operating Self Suficiency	118%	104%