



# इन्फिनिटी माइक्रोफाइनेन्स वित्तीय संस्था लि.

## INFINITY MICROFINANCE BITTIYA SANSTHA LTD.

(नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था)

केन्द्रीय कार्यालय: गैडाकोट-२, कालीगण्डकी चोक, नवलपरासी, फोन: ०७८-५०३३०१, ईमेल: infinitymbsl@gmail.com

### Unaudited Financial Results (Quarterly)

As at end of 1 st Quarter (31-06-2074) of the Fiscal Year 2074/75

(Rs. In '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>341,330</b>	<b>200,051</b>	<b>-</b>
1.1	Paid up Capital	70,000	70,000	
1.2	Reserve and Surplus	(6,004)	(6,004)	
1.3	Debenture and Bond	-	-	
1.4	Borrowings	226,132	107,503	
1.5	Deposits (a+b)	<b>50,256</b>	<b>27,481</b>	-
	a. Member	50,256	27,481	
	b. Public	-	-	
1.6	Income Tax Liability	-	-	
1.7	Other Liabilities	946	1,071	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>341,330</b>	<b>200,051</b>	<b>-</b>
2.1	Cash and Bank Balance	3,922	111	
2.2	Money at Call and Short Notice	119,509	44,709	
2.3	Investments			
2.4	Loans and Advances	212,470	150,792	
2.5	Fixed Assets	5,137	4,117	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	292	322	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	10,389	7,270	
3.2	Interest Expense	7,685	2,306	
<b>A</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>2,704</b>	<b>4,964</b>	<b>-</b>
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	2,482	2,577	
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>5,186</b>	<b>7,541</b>	<b>-</b>
3.6	Staff Expenses	4,159	6,592	
3.7	Other Operating Expenses	1,501	5,260	
<b>C.</b>	<b>Operating Profit Before Provision (B -3.6 - 3.7)</b>	<b>(474)</b>	<b>(4,311)</b>	<b>-</b>
3.8	Provision for Possible Losses	623	1,523	
<b>D.</b>	<b>Operating Profit (C -3.8)</b>	<b>(1,097)</b>	<b>(5,834)</b>	<b>-</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>(1,097)</b>	<b>(5,834)</b>	<b>-</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E +3.11)</b>	<b>(1,097)</b>	<b>(5,834)</b>	<b>-</b>
3.12	Provision for Staff Bonus			
3.13	Provision for Tax		170	
<b>G.</b>	<b>Net Profit/Loss (F - 3.12 - 3.13)</b>	<b>(1,097)</b>	<b>(6,004)</b>	<b>-</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	26.63%	39.36%	
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	
4.4	Cost of Funds	11.98%	11.23%	
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	187.77%	554.25%	

Note: - - The above figures are subject to change if different by the supervisory authority and external auditor.

- Commercial operation started from Magh 07, 2073.

- Interest rate on deposits &amp; Loan &amp; Advance: on deposit 5% to 10%, Loan 12% to 18%.