



ZENITH FINANCE LTD.
जेनिथ फाइनेन्स लि.
your reliable business partner

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (2068/03/32) of the Fiscal Year 2067/68

Rs. In '000'				
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities(1.1 to 1.7)	1,076,072	1,102,387	864,928
1.1	Paid-up Capital	205,314	126,000	105,000
1.2	Calls-In-Advance	-	17,681	8,417
1.3	Reserve and Surplus	31,257	22,447	31,114
1.4	Debenture and Bond	-	-	-
1.5	Borrowings	20,000	-	-
1.6	Deposits (a+b)	806,624	911,330	706,918
	a Domestic Currency	806,624	911,330	706,918
	b Foreign Currency	-	-	-
1.6	Income Tax Liability	197	5,766	-
1.7	Other Liability	12,680	19,163	13,479
2	Total Assets (2.1 to 2.7)	1,076,072	1,102,387	864,928
2.1	Cash and Bank Balance	58,690	47,511	152,308
2.2	Money at Call and Short Notice	303,623	295,434	135,893
2.3	Investments	12,508	28,210	9,210
2.4	Loans and Advances (a+b+c+d+e+f)	679,542	695,476	544,398
a.	Real Estate Loan	135,365	143,401	198,173
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 60 Lacs)	52,509	53,458	82,513
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	82,856	89,943	115,659
b.	Personal Home Loan of Rs 60 Lacs or Less	-	-	-
c.	Margin Type Loan	75,793	81,738	70,641
d.	Term Loan	164,137	153,102	134,786
e.	Overdraft Loan/TR Loan/WC Loan	138,885	151,629	55,772
f.	Other	165,363	165,605	85,026
2.5	Fixed Assets	7,299	9,082	6,218
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	14,410	26,674	16,901
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	135,406	93,804	93,828
3.2	Interest Expenses	89,163	64,565	59,335
	A. Net Interest Income	46,243	29,239	34,493
3.3	Fees, commission and Discount	-	-	-
3.4	Other Operating Income	9,490	7,199	9,302
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total Operating Income	55,733	36,438	43,795
3.6	Staff Expenses	8,303	6,095	5,420
3.7	Other Operating Expenses	10,929	7,216	7,821
	C. Operating Profit Before Provision	36,501	23,127	30,554
3.8	Provision for Possible Losses	1,662	2,037	2,033
	D. Operating Profit	34,840	21,090	28,521
3.9	Non Operating Income/ Expenses	144	-	-
3.10	Write Back of Provision for Possible Loss	-	50	1,816
	E. Profit From Regular Activities	34,984	21,140	30,337
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit Before Bonus and Taxes	34,984	21,104	30,337
3.12	Provision for Staff Bonus	3,180	1,922	2,758
3.13	Provision for Tax	9,541	5,766	8,274
	Net Profit/Loss	22,263	13,453	19,305
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	32.62%	22.54%	18.55%
4.2	Non performing Loan (NPL) To Total Loan	0.06%	0.12%	0.04%
4.3	Total Loan Loss Provision to Total NPL	1664.02%	967.07%	2692.41%
4.4	Cost of Fund	11.15%	11.03%	9.88%
4.5	C/D Ratio (Calculated as per NRB Directives)	65.14%	64.55%	67.06%

Note:

1. Figures regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditors and regulators.

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