



ज्योति विकास बैंक लि.
JYOTI BIKASH BANK LTD.
More than a Bank

"नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था"

Tel:01-4427627/4427550/4437181/4427690, Fax No:01-4442192, Website: www.jbbl.com.np

Unaudited Financial Results (Quarterly)

As at Fourth Quarter (2066/03/31) of the fiscal year 2065/66

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Ashad End 2066)	Previous Quarter Ending (Chaitra End 2065)	Corresponding Previous Year Quarter Ending (Ashad End 2065)
1	Total Capital Liabilities(1.1 to 1.8)	1,194,391.70	764,314.35	-
1.1	Paid Up Capital	259,000.00	259,000.00	-
1.2	Reserve and Surplus	(3,967.50)	(3,423.94)	-
1.3	Advance for Right Share Capital	112,163.80	-	-
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	50,000.00	-	-
1.6	Deposits(a+b)	688,170.76	469,648.69	-
1.7	a. Domestic Currency	684,212.38	469,648.69	-
1.8	b. Foreign Currency	3,958.38	-	-
1.9	Income Tax Liability	-	-	-
2	Other Liabilities	89,024.64	39,089.59	-
2	Total Assets(2.1 to 2.7)	1,194,391.70	764,314.35	-
2.1	Cash and Bank Balance	82,391.19	63,540.47	-
2.2	Money at Call and Short Notice	79,371.82	-	-
2.3	Investments	220,100.00	190,000.00	-
2.4	Loans and Advances	684,054.15	442,394.40	-
2.5	Fixed Assets	38,060.96	26,217.25	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	90,413.59	42,162.23	-
3	Profit and Loss Account	Upto This Quarter End	Upto Previous Quarter End	Upto Corresponding Previous Year Quarter End
3.1	Interest Income	46,528.68	25,212.84	-
3.2	Interest Expenses	18,858.95	7,950.86	-
A.Net Interest Income(3.1-3.2)		27,669.73	17,261.98	-
3.3	Fees, Commission and Discount	8,689.30	5,745.65	-
3.4	Other Operating Income	310.82	163.92	-
3.5	Foreign Exchange Gain/Loss(Net)	24.92	-	-
B. Total Operating Income(A+3.3+3.4+3.5)		36,694.77	23,171.55	-
3.6	Staff Expenses	8,865.35	6,184.69	-
3.7	Other Operating Expenses	24,887.27	15,942.18	-
C.Profit Before Provision(B-3.6-3.7)		2,942.15	1,044.69	-
3.8	Provision for Possible Losses	6,909.64	4,468.63	-
D. Operating Profit(C-3.8)		(3,967.49)	(3,423.94)	-
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write back of Provision for Possible Loss	-	-	-
E. Profit from Regular Activities(D+3.9+3.10)		(3,967.49)	(3,423.94)	-
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
F. Profit Before Bonus and Taxes(E+3.11)		(3,967.49)	(3,423.94)	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
G. Net Profit/Loss(F-3.12-3.13)		(3,967.49)	(3,423.94)	-
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Quarter
4.1	Capital Fund to RWA	47.36%	32.57%	-
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%	-

Rate of Interest on Deposits:

Rate on Interest on loans & advances:

Deposit Scheme	Prime	Others	Lending Scheme	Prime	Others
Jyoti Dampati Bachat Yojana(On Daily Balance)	7.5%	6.5%	Education Loan	12%	14%
Jyoti Ansiyaar Bachat Khata(On Monthly Min. Balance)	7.0%	7.0%	Vehicles Loan	10%	12%
Jyoti Premium Bachat Khata(On Monthly Min. Balance)	7.0%	6.5%	Business Loan	12%	14%
Jyoti Sadharan Bachat Khata(On Monthly Min. Balance)	6.0%	6.0%	Social Loan / Personal Loan	12%	14%
Jyoti Karmachari Bachat Khata(On Monthly Min. Balance)	7.0%	6.5%	Loan against Share	12%	14%
Jyoti Call Deposit Account(On Daily Balance)	7.5%	7.0%	Term Loan	12%	14%
Jyoti Bal Kalyan Bachat Khata(On Monthly Min. Balance)	7.5%	7.0%	Mortgage Loan	12%	14%
Jyoti Jestha Nagrik Samman Khata(On Daily Balance)	7.5%	6.5%	Deprived Sector Loan	10%	
Jyoti Corporate Saving Account(On Monthly Min. Balance)	7.5%	7.0%			
Fixed Deposit					
Upto Six months	6.5%	6.0%	Loan against fixed deposit	2% above FD rate or 8% whichever is higher	
Six months to 1 year	7.5%	7.0%			
1 Year to 2 Year	7.75%	7.25%	Loan against fixed deposit held with other Bank	10% or 0.50% Above Coupon Rate whichever higher	
2 Year to 3 Year	8.0%	7.50%			
3 Year to 4 Year	8.5%	8.0%			
4 Year to 5 Year	8.75%	8.25%			
Special Deposit Account	9.0%	8.5%			