Multipurpose Finance Limited Rajbiraj

Disclosure under Basel-II For Quarter Ending on Ashwin End 2080

1. Capital Adequacy Ratios

Particulars	Ratio
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	41.88%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	44.53%

2. Total Qualifying Capital

Particulars	Amount '000'
Core Capital Fund (Tier-I)	652,709.60
Supplementary Capital (Tier-II)	41,274.18
Total Capital Fund	693,983.78

Core Capital Fund (Tier-I) and breakdown of its components

	1.2 Capital	Current Period
	(A) Core Capital (Tier 1)	652,709.60
а	Paid up Equity Share Capital	595,922.70
b	Irredeemable Non-cumulative preference shares	
С	Share Premium	
d	Proposed Bonus Equity Shares	
е	Statutory General Reserves	25,934.77
f	Retained Earnings	(2,330.76)
g	Un-audited current year cumulative profit/(loss)	6,580.48
h	Capital Redemption Reserve	
i	Capital Adjustment Reserve	26,602.41
j	Debenture Redemption Reserve	
k	Dividend Equalization Reserves	
I	Other Free Reserve	
m	Less: Goodwill	
n	Less: Fictitious Assets	
0	Less: Investment in equity in licensed Financial Institutions	
р	Less: Investment in equity of institutions with financial interests	
q	Less: Investment in equity of institutions in excess of limits	
r	Less: Investments arising out of underwriting commitments	
S	Less: Reciprocal crossholdings	
t	Less: Purchase of land & building in excess of limit and unutilized	
u	Less: Other Deductions	
	Adjustments under Pillar II	
SRP 6.4a(1)	Less: Shortfall in Provision	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	

Supplementary Capital (Tier-II) and breakdown of its components

	(B) Supplementary Capital (Tier 2)		
а	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
С	Hybrid Capital Instruments		
d	General loan loss provision	16336.52	
е	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve	24937.66	
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	693,983.78	

Risk Weighted Exposures

1.1 Risk Weighted Exposures		Current Period
a	Risk Weighted Exposure for Credit Risk	1,423,138.48
b	Risk Weighted Exposure for Operational Risk	71,414.61
С		
	1,494,553.09	

	Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	493.45	
SRP 6.4a (6)	Add % of the total deposit due to insufficient Liquid Assets		
SRP 6.4a (7)	Add RWE equvalent to reciprocal of capital charge of 3 % of gross income.	18519.2	
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 3% of RWE	44836.59	
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE		
To	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		

Claims on domestic banks that do not meet capital adequacy requirements	A. Balance Sheet Exposures	Book Value (a)	Specific Provision (b)	Eligible CRM (c)	Net Value (d=a-b-c)	Risk Weight (Risk Weighted Exposures (f=d*e)
Gold	Cash Balance	26,358.29			26,358.29	0%	-
Investment in Nepalese Government 66,963.48 66,963.48 0%	Balance With Nepal Rastra Bank	88,871.79			88,871.79	0%	-
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All Claims on Neverment of Nepal	Investment in Nepalese Government						
Investment in Nepal Rastra Bank securities	Securities	66,963.48			66,963.48	0%	-
Investment in Nepal Rastra Bank securities	All Claims on Government of Nepal				-	0%	-
Claims on Foreign Government and Central					-	0%	-
Bank (ECA -3)	All claims on Nepal Rastra Bank				-	0%	-
Bank (ECA -3)	Claims on Foreign Government and Central						
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		1,120,330.10			1,120,330.10	/5%	044,317.08
1000/1	except granularity		1			100%	

Claims secured by residential properties	40,551.68		40,551.68	60%	24,331.01
Claims not fully secured by residential					
properties			-	150%	-
Claims secured by residential properties					
(Overdue)			-	100%	-
Claims secured by Commercial real estate			-	100%	-
Past due claims (except for claims secured by					
residential properties)			-	150%	-
High Risk claims	21,195.36	21,195.36	-	150%	-
Lending Against Securities (Bonds)			1	100%	-
Lending Against Shares(upto Rs. 5 Million)			1	100%	-
Real Estate loans for land acquisition and					
development (For institutions/projects					
registred/licensed and approved by					
Government of Nepal for land acquisition					
and development purposes)					
			-	100%	-
Personal Hirepurchase/Personal Auto Loans					
(upto Rs. 2.5 Million)	5,330.66		5,330.66	125%	6,663.33
Personal Hirepurchase/Personal Auto Loans					
(above Rs. 2.5 Million)			-	100%	-
Investments in equity and other capital					
instruments of institutions listed in stock					
exchange			-	100%	-
Staff loan secured by residential property	7,274.01		7,274.01	50%	3,637.01
Interest Receivable/claim on government					
securities	17,973.90		17,973.90	0%	-
Cash in transit and other cash items in the					
process of collection			-	20%	-
Other Assets (as per attachment)	447,165.83		447,165.83	100%	447,165.83
TOTAL (A)	2,320,362.30	- 21,195.36	2,299,166.94		1,421,138.48

B. Off Balance Sheet Exposures	Book Value (a)	Specific Provision (b)	Eligible CRM (c)	Net Value (d=a-b-c)	Risk Weight (e)	Risk Weighted Exposures (f=d*e)
Revocable Commitments		,		-	0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities				-	0%	-
LC Commitments With Original Maturity Upto						
6 months domestic counterparty				-	0%	-
Foreign counterparty (ECA Rating 0-1)				-	0%	-
Foreign counterparty (ECA Rating 2)				-	0%	-
Foreign counterparty (ECA Rating 3-6)				-	0%	-
Foreign counterparty (ECA Rating 7)				-	0%	-
LC Commitments With Original Maturity Over						
6 months domestic counterparty				_	0%	-
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	_
Bid Bond, Performance Bond and Counter					13370	
guarantee domestic counterparty				_	0%	_
Foreign counterparty (ECA Rating 0-1)	 				100%	_
Foreign counterparty (ECA Rating 0-1)					100%	_
				-	20%	
Foreign counterparty (ECA Rating 3-6)						-
Foreign counterparty (ECA Rating 7)				-	50%	
Underwriting commitments				-	100%	-
Lending of Bank's Securities or Posting of					4500/	
Securities as collateral				-	150%	-
Repurchase Agreements, Assets sale with						
recourse				-	40%	-
Advance Payment Guarantee					100%	-
Financial Guarantee	2,000.00			2,000.00	100%	2,000.00
Acceptances and Endorsements				-	150%	-
Unpaid portion of Partly paid shares and						
Securities				-	20%	-
Irrevocable Credit commitments (short term)				-	80%	-
Irrevocable Credit commitments (long term)				-	85%	-
Claims on foreign bank incorporated in SAARC						
region operating with a buffer of 1% above						
their respective regulatory capital						
requirement				-	90%	-
Other Contingent Liabilities				-	100%	-
Unpaid Guarantee Claims				-	20%	-
TOTAL (B)	2,000.00	-	-	2,000.00		2,000.00
Total RWE for credit Risk Before Adjustment	1	1	1		1	I
(A) +(B)	2 222 262 20		21 105 20	2 201 166 04		1 422 120 40
(A) +(B)	2,322,362.30	-	21,195.36	2,301,166.94		1,423,138.48
	Adjustments u	nder Pillar II				
 SRP 6.4a(3) - Add 10% of the loans & facilities						
in excess of Single Obligor Limits to RWE						
SRP 6.4a(4) - Add 1% of the contract (sale)						
value in case of the sale of credit with						
recourse to RWE						
Total RWE for Credit Risk after Bank's					1	
adjustments under Pillar II	2,322,362.30		21,195.36	2,301,166.94		1,423,138.48
judjudanenes under rindi II		l .		2,332,100.34	I	1,-23,130.40

Amount of Non-Performing Loan

Particulars	Loan	Provision	Net NPA
Restructured/Reschedule			
Sub standard	1,028,857.45	257,214.36	771,643.09
Doubtful	7,591,836.03	3,795,918.02	3,795,918.02
Bad Loan	5,955,233.67	5,955,233.67	-
Non-Performing Loan	14,575,927.15	10,008,366.05	4,567,561.11

NPA Ratios

Particulars	Gross NPA	Net NPA
Performing Loan to Total Loan	0.9878	0.9961
NPL to Total Loan	0.0122	0.0039

Movement of Loan Loss Provision

Particulars	Amount
Total LLP 2080.04.01 (Opening Balance)	21,822,611.59
Total LLP 2080.06.30	26,344,878.61
LLP Booked till 2080.03.31	26,344,878.61
Add LLP to be Booked/(Write back) till	
2080.06.30	4,522,267.02

Movement of Non-Performing Loan

Particulars	Amount
Total NPL 2080.04.01 (Opening Balance)	9,522,818.61
Additional NPL in FY 2080-081	5,053,108.54
Total NPL 2080.06.30	14,575,927.15

Movement of Interest Suspense

Particulars	Amount
Opening Interest Suspense	7943494.2
Interest Addition	10030410.23
Interest Suspense as on 2080.06.30	17973904.43

Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category

segregation of investment portions into freia for traumg, freia to ma	
Particulars	Amount
Held for Trading	-
Held for Maturity	66,963,480.00
Available for Sale	160,400,077.48
Total	227,363,557.48