

Nepal SBI Bank Ltd.
Unaudited Quarterly Financial Statement of FY2076/77
Condensed Consolidated Statement of Financial Position
As on Ashadh 31, 2077 (15.07.2020)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashadh 31, 2077	Immediate Previous Year Ending Ashadh 31, 2076	This Quarter ending Ashadh 31, 2077	Immediate Previous Year Ending Ashadh 31, 2076
Assets				
Cash and cash equivalent	15,112,506,161	8,244,491,405	15,111,519,666	8,243,366,584
Due from Nepal Rastra Bank	7,580,527,039	9,309,360,793	7,580,527,039	9,309,360,793
Placement with Bank and Financial Institutions	11,000,000	11,000,000	-	-
Derivative financial instruments	-	122,889,914	-	122,889,914
Other trading assets	57,585,020	24,788,530	50,977,020	23,770,530
Loan and advances to B/FIs	4,819,693,163	4,258,389,234	4,819,693,163	4,258,389,234
Loans and advances to customers	89,615,499,851	84,386,335,699	89,615,499,851	84,386,335,699
Investment securities	12,322,760,076	9,269,822,145	12,322,760,076	9,269,822,145
Current tax assets	296,024,503	261,700,531	293,921,698	261,700,531
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	917,705,204	946,520,250	913,292,767	941,030,966
Goodwill and Intangible assets	3,668,181	4,432,958	2,678,280	3,932,334
Deferred tax assets	325,901,402	315,070,279	325,770,525	315,103,180
Other assets	1,149,283,783	991,059,840	1,148,757,240	989,635,061
Total Assets	132,212,154,383	118,145,861,578	132,374,286,214	118,314,225,860
Liabilities				
Due to Bank and Financial Institutions	1,865,898,878	2,269,997,659	1,865,898,878	2,269,997,659
Due to Nepal Rastra Bank	-	761,421,088	-	761,421,088
Derivative financial instruments	20,610,248	-	20,610,248	-
Deposits from customers	110,236,300,516	97,721,846,222	110,445,872,817	97,924,444,003
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,271,950,728	2,205,518,111	2,268,210,564	2,203,913,748
Debt securities issued	3,028,341,567	1,000,000,000	3,028,341,567	1,000,000,000
Subordinated liabilities	-	-	-	-
Total liabilities	117,423,101,937	103,958,783,080	117,628,934,075	104,159,776,498
Equity				
Share capital	8,956,205,554	8,449,250,523	8,956,205,554	8,449,250,523
Share premium	-	-	-	-
Retained earnings	1,445,072,441	1,875,294,849	1,412,449,159	1,853,742,736
Reserves	4,387,774,452	3,862,533,126	4,376,697,426	3,851,456,103
Total equity attributable to equity holders	14,789,052,446	14,187,078,498	14,745,352,139	14,154,449,362
Non-controlling interest				
Total equity	14,789,052,446	14,187,078,498	14,745,352,139	14,154,449,362
Total liabilities and equity	132,212,154,383	118,145,861,578	132,374,286,214	118,314,225,860

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Profit or Loss and Comprehensive Income
For the Forth quarter ended Ashadh 31, 2077 (15.07.2020)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter	Corresponding	Up to This Quarter	This Quarter	Up to This Quarter	Corresponding	Up to This Quarter
		(YTD) Ashadh 31, 2077	Previous Year This Quarter	(YTD) Ashadh 31, 2076		(YTD) Ashadh 31, 2077	Previous Year This Quarter	(YTD) Ashadh 31, 2076
Interest income	3,079,202,100	11,646,065,837	3,107,736,696	11,278,131,601	3,078,811,239	11,644,873,719	3,107,307,215	11,276,807,387
Interest expense	(1,963,980,994)	(7,375,582,331)	(1,754,090,598)	(6,551,844,005)	(1,968,943,547)	(7,395,113,198)	(1,759,433,810)	(6,571,724,001)
Net interest income	1,115,221,105	4,270,483,507	1,353,646,098	4,726,287,596	1,109,867,693	4,249,760,521	1,347,873,405	4,705,083,386
Fee and commission income	170,472,821	891,080,374	288,694,076	1,005,487,949	167,379,771	884,594,665	284,291,607	993,635,660
Fee and commission expense	(8,159,005)	(99,153,780)	(34,184,974)	(89,917,632)	(4,951,270)	(99,153,780)	(34,184,974)	(89,917,632)
Net fee and commission income	162,313,816	791,926,595	254,509,102	915,570,317	162,428,501	785,440,886	250,106,633	903,718,028
Net interest, fee and commission income	1,277,534,921	5,062,410,101	1,608,155,200	5,641,857,913	1,272,296,194	5,035,201,407	1,597,980,038	5,608,801,414
Net trading income	55,796,181	269,954,524	108,559,997	306,364,403	55,588,173	269,864,516	108,469,997	306,274,403
Other operating income	5,891,798	31,459,827	(8,451,811)	19,288,011	5,891,798	31,459,827	(8,451,811)	19,288,011
Total operating income	1,339,222,900	5,363,824,452	1,708,263,386	5,967,510,327	1,333,776,164	5,336,525,750	1,697,998,224	5,934,363,828
Impairment charge/(reversal) for loans and other losses	(177,034,786)	(272,339,764)	(7,671,202)	(146,616,791)	(177,034,786)	(272,339,764)	(7,671,202)	(146,616,791)
Net operating income	1,162,188,114	5,091,484,688	1,700,592,184	5,820,893,536	1,156,741,378	5,064,185,985	1,690,327,022	5,787,747,037
Operating expense								
Personnel expenses	(698,468,635)	(1,889,163,694)	(497,566,458)	(1,622,437,476)	(696,730,526)	(1,883,620,181)	(495,923,702)	(1,618,605,900)
Other operating expenses	(259,101,762)	(808,813,871)	(236,867,438)	(894,678,358)	(259,120,297)	(804,296,341)	(234,877,736)	(880,732,412)
Depreciation & amortisation	(54,417,840)	(181,409,077)	(39,505,468)	(165,843,696)	(53,823,165)	(180,050,488)	(39,169,227)	(164,515,992)
Operating Profit	150,199,877	2,212,098,046	926,652,820	3,137,934,006	147,067,390	2,196,218,975	920,356,357	3,123,892,733
Non operating income	10,176,216	26,316,723	112,973,930	196,076,507	10,476,216	27,516,723	112,973,930	196,076,507
Non operating expense	-	(3,327,796)	(3,751,950)	(3,751,950)	-	(3,327,796)	(3,751,950)	(3,751,950)
Profit before income tax	160,376,093	2,235,086,972	1,035,874,800	3,330,258,563	157,543,606	2,220,407,901	1,029,578,337	3,316,217,290
Income tax expense								
Current Tax	(97,232,287)	(725,419,905)	(389,399,578)	(1,077,714,707)	(96,199,503)	(720,853,096)	(386,182,479)	(1,072,174,165)
Deferred Tax	31,388,854	31,388,854	48,585,061	48,585,061	31,225,076	31,225,076	48,481,271	48,481,271
Profit/(loss) for the period	94,532,660	1,541,055,922	695,060,283	2,301,128,917	92,569,179	1,530,779,881	691,877,129	2,292,524,396

Nepal SBI Bank Ltd.
Consolidated Statement of Comprehensive Income
For the Forth quarter ended Ashadh 31, 2077 (15.07.2020)

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2076	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2076
Profit for the year	94,532,660	1,541,055,922	695,060,283	2,301,128,917	92,569,179	1,530,779,881	691,877,129	2,292,524,396
Other comprehensive income								
a) Items that will not be reclassified to profit or loss								
Gains/(losses) from investments in equity instruments measured at fair value	9,466,620	12,928,714	23,368,814	1,577,275	9,466,620	12,928,714	23,368,814	1,577,275
Gains/(loss) on revaluation								
Atuarial gains/(loss) on defined benefit plans	33,237,680	33,237,680	(102,948,850)	(102,948,850)	33,237,680	33,237,680	(102,948,850)	(102,948,850)
Income tax relating to above items	(12,811,290)	(13,849,918)	23,874,011	30,411,473	(12,811,290)	(13,849,918)	23,874,011	30,411,473
Net other comprehensive income that will not be reclassified to profit or loss	29,893,010	32,316,475	(55,706,025)	(70,960,103)	29,893,010	32,316,475	(55,706,025)	(70,960,103)
b) Items that are or may be reclassified to profit or loss								
Gains/(losses) on cash flow hedge								
Exchange gains/(losses) (arising from translating								
Income tax relating to above items								
Net other comprehensive income that are or may be reclassified to profit or loss								
c) Share of other comprehensive income of associate accounted as per equited method								
Other comprehensive income for the year, net of income tax	29,893,010	32,316,475	(55,706,025)	(70,960,103)	29,893,010	32,316,475	(55,706,025)	(70,960,103)
Total comprehensive income for the period	124,425,670	1,573,372,398	639,354,258	2,230,168,815	122,462,189	1,563,096,357	636,171,104	2,221,564,294

Profit attributable to:

Equity holders of the Bank	124,425,670	1,573,372,398	639,354,258	2,230,168,815	122,462,189	1,563,096,357	636,171,104	2,221,564,294
Non-controlling interest	-	-	-	-	-	-	-	-
Total	124,425,670	1,573,372,398	639,354,258	2,230,168,815	122,462,189	1,563,096,357	636,171,104	2,221,564,294

Earnings per share:

Basic earnings per share (Annualised)	-	17.21	-	27.23	-	17.09	-	27.13
Diluted earnings per share (Annualised)	-	17.21	-	27.23	-	17.09	-	27.13

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	Corresponding Previous Year This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	Corresponding Previous Year This Quarter	Up to This Quarter (YTD)
		Ashadh 31, 2077		Ashadh 31, 2076		Ashadh 31, 2077		Ashadh 31, 2076
Capital fund to RWA		15.44%		14.42%		15.44%		14.42%
Non-Performing loan (NPL) to total loan		0.23%		0.20%		0.23%		0.20%
Total loan loss provision to Total NPL		647.16%		628.00%		647.16%		628.00%
Cost of Funds		6.85%		6.51%		6.85%		6.51%
Credit to Deposit Ratio		63.20%		74.38%		63.20%		74.38%
Base Rate		9.25%		9.73%		9.25%		9.73%
Interest Rate Spread		3.87%		4.99%		3.87%		4.99%

Statement of Distributable Profit:

Net Profit for the period end Fourth Quarter Ashadh 2077 (Upto this quarter)	1,530,779,881
1. Appropriations	
1.1 Profit required to be appropriated to statutory	(426,120,346)
a. General Reserve	(306,155,976)
b. Capital Redemption Reserve	(100,000,000)
c. Exchange Fluctuation Fund	(4,656,571)
d. Corporate Socail Responsibility Fund	(15,307,799)
e. Employees Training Fund	-
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	(118,540,966)
a. Transfer to Regulatory Reserve	(118,540,966)
b. Transfer from Regulatory Reserve	-
Net Profit for the period end Third Quarter Chaitra 2076 available for distribution	986,118,569

Disclosure for above financial statement prepared as per Nepal Financial Reporting Standards (NFRS)

- The above figures may undergo change as per statutory audit and/ or as per direction of Nepal Rastra Bank.
- Group includes Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company) where intergroup transactions have been eliminated.
- The impairment loss on loan and advances have been measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per
- Figures have been regrouped/ rearranged wherever necessary for previous year corresponding quarter, however the financial position has been reflected as per local GAAP, opting carve-out on NAS 34 Para 2 issued by Accounting Standard Board, Nepal.
- Employee bonus has been calculated as per provision of bonus act 2030 and included in personnel expenses.
- Provision for gratuity and leave has been provided as per the actuarial valuation and finance expenses under NFRS for staff loan has been included in personnel expenses.
- The detailed interim financial results have also been published in bank's website, www.nepalsbi.com.np.

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Changes in Equity
For the Forth quarter ended Ashadh 31, 2077 (15.07.2020)

Particulars	Group											
	Attributable to equity holders of the Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Sawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,875,294,849	625,688,417	14,156,193,843	-	14,123,564,705
Transferred from Retained earning FY18/19												-
Deferred tax								912,470			-	-
Interest Accrued											-	-
Debenture Redemption											-	-
Acturial loss											-	-
Staff Training Fund											-	-
CSR fund											-	-
Adjusted/Restated balance at Sawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,876,207,319	625,688,417	14,157,106,313	-	14,157,106,313
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Contributions and Distribution to owners	-	-										-
Share issued												-
Share based payments												-
Dividends to equity holders												-
Bonus shares issued												-
Cash dividend paid												-
Others (Share issue expenses)												-
Total contributions by and distributions	-	-	-	-	-	-	-	-	-	-	-	-
Balance at Asar end 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,876,207,319	625,688,417	14,157,106,313	-	14,157,106,313

Balance at Sawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,876,207,319	625,688,417	14,157,106,313	-	14,157,106,313
Previous Year adjustment								(4,748,589)		(4,748,589)		(4,748,589)
Adjusted/Restated balance at Sawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,871,458,730	625,688,417	14,152,357,724	-	14,152,357,724
Profit for the year								1,541,055,922		1,541,055,922	-	1,541,055,922
Other comprehensive income						9,050,099			33,237,680	42,287,779	-	42,287,779
Total comprehensive income						9,050,099	-	1,541,055,922	33,237,680	1,583,343,702	-	1,583,343,702
Contributions and Distribution to owners							-	-	-	-	-	-
Transfer to reserve during the year							-	(544,661,312)	-	(544,661,312)		(544,661,312)
Transfer from reserve during the year			306,155,976	4,656,571	118,540,966		-		115,307,799	544,661,312		544,661,312
Share issued								-		-		-
Share based payments							-	-	-	-		-
Dividends to equity holders							-	-	-	-		-
Bonus shares issued	506,955,031						-	-	-	506,955,031		506,955,031
Cash dividend paid	-	-	-	-	-	-	-	(506,955,031)	-	(506,955,031)		(506,955,031)
Others (Share issue expenses)	-	-	-	-	-	-	-	(916,076,636)	-	(916,076,636)		(916,076,636)
Total contributions by and distributions	506,955,031	-	306,155,976	4,656,571	118,540,966	-	-	-	115,307,799	1,051,616,343	-	1,051,616,343
Balance at Chaitra end 2076	8,956,205,554	-	2,864,167,564	35,642,676	666,274,217	78,279,209	-	1,444,821,673	774,233,896	14,819,624,790	-	14,819,624,790

Particulars	Bank											
	Attributable to equity holders of the Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Shawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705
Adjustment/Restatement:										-		-
Transferred from Retained earning FY18/19										-	-	-
Prev year Income Tax										-	-	-
Interest Accrued										-	-	-
Debenture Redemption										-	-	-
Acturial loss										-	-	-
Staff Training Fund										-	-	-
CSR fund										-	-	-
Adjusted/Restated balance at Shawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Contributions and Distribution to owners	-	-				-	-			-		-
Share issued										-	-	-
Share based payments										-	-	-
Dividends to equity holders										-	-	-
Bonus shares issued										-	-	-
Cash dividend paid										-	-	-
Others (Share issue expenses)										-	-	-
Total contributions by and distributions										-	-	-
Balance at Asar end 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705

Balance at Shawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705
Adjustment/Restatement:										-		-
Previous Year adjustment								(4,631,246)		(4,631,246)		(4,631,246)
Adjusted/Restated balance at Shawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,849,111,490	614,577,306	14,118,933,459	-	14,118,933,459
Profit for the year								1,530,779,881		1,530,779,881		1,530,779,881
Other comprehensive income, net of tax								-		-		-
Contributions and Distribution to owners						9,050,099	-	-	33,237,680	42,287,779	-	42,287,779
Transfer to reserve during the year							-	(544,661,312)		(544,661,312)		(544,661,312)
Transfer from reserve during the year			306,155,976	4,656,571	118,540,966		-		115,307,799	544,661,312		544,661,312
Share issued										-		-
Share based payments							-			-		-
Dividends to equity holders							-		-	-		-
Bonus shares issued	506,955,031						-			506,955,031		506,955,031
Cash dividend paid	-	-	-	-	-	-	-	(506,955,031)	-	(506,955,031)		(506,955,031)
Others (Share issue expenses)	-	-	-	-	-	-	-	(916,076,636)	-	(916,076,636)		(916,076,636)
Total contributions by and distributions	506,955,031	-	306,155,976	4,656,571	118,540,966	9,050,099	-	(436,913,098)	148,545,479	656,991,025	-	656,991,025
Balance at Asar end 2076	8,956,205,554	-	2,864,167,564	35,642,676	666,308,304	78,279,208	-	1,412,198,392	763,122,785	14,775,924,484	-	14,775,924,484

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of cash flows
For the Forth quarter ended Ashadh 31, 2077 (15.07.2020)

Amount in NPR

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year This Quarter	Upto This Quarter	Corresponding Previous Year This Quarter
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	11,300,485,855	11,298,011,597	11,299,293,737	11,276,807,387
Fees and other income received	1,179,892,732	1,510,433,323	1,174,607,023	1,498,655,472
Divided received	6,690,341	2,900,435	6,690,341	2,900,435
Receipts from other operating activities	25,316,626	10,320,506	25,316,626	10,320,506
Interest paid	(7,208,663,813)	(6,473,924,001)	(7,228,194,681)	(6,473,924,001)
Commission and fees paid	(99,153,780)	(89,917,632)	(99,153,780)	(89,917,632)
Cash payment to employees	(1,543,583,712)	(1,623,997,617)	(1,538,040,199)	(1,618,605,900)
Other expense paid	(1,587,111,577)	(1,944,743,246)	(1,578,047,491)	(1,957,580,036)
Operating cash flows before changes in operating assets and liabilities	2,073,872,673	2,689,083,365	2,062,471,577	2,648,656,231
(Increase)/Decrease in operating assets	(4,436,282,424)	(17,249,103,647)	(4,429,577,862)	(17,449,945,564)
Due from Nepal Rastra Bank	1,728,833,754	(3,662,011,207)	1,728,833,754	(3,662,011,207)
Placement with bank and financial institutions	-	211,000,000	-	-
Other trading assets	(32,027,943)	(5,000,000)	(26,527,951)	(5,000,000)
Loan and advances to bank and financial institutions	(566,973,665)	(1,386,187,313)	(566,973,665)	(1,386,187,313)
Loans and advances to customers	(5,495,834,179)	(12,170,327,593)	(5,495,834,179)	(12,170,327,593)
Other assets	(70,280,390)	(236,577,534)	(69,075,820)	(226,419,451)
Increase/(Decrease) in operating liabilities	11,427,162,092	14,028,023,255	11,432,000,811	14,257,740,514
Due to bank and financial institutions	(404,098,781)	(439,592,341)	(404,098,781)	(439,592,341)
Due to Nepal Rastra Bank	(761,421,088)	761,421,088	(761,421,088)	761,421,088
Deposit from customers	12,514,454,294	13,435,691,587	12,521,428,814	13,655,224,438
Borrowings	-	-	-	-
Other liabilities	78,227,667	270,502,921	76,091,866	280,687,329
Net cash flow from operating activities before tax paid	9,064,752,341	(531,997,027)	9,064,894,527	(543,548,819)
Income taxes paid	-	-	-	-
Net cash flow from operating activities	9,064,752,341	(531,997,027)	9,064,894,527	(543,548,819)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(3,040,009,218)	(547,924,488)	(3,040,009,218)	(534,834,488)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(188,435,096)	(271,855,230)	(188,321,828)	(271,143,028)
Receipt from the sale of property and equipment	43,406,794	13,051,295	43,406,794	13,051,295
Purchase of intangible assets	(678,000)	(621,500)	-	(621,500)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	-	4,723,451	-	4,723,451
Net cash used in investing activities	(3,185,715,520)	(802,626,472)	(3,184,924,252)	(788,824,270)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	2,033,888,000	-	2,033,888,000	-
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(874,254,270)	(806,697,693)	(874,254,271)	(806,697,693)
Interest paid	(166,819,674)	(97,800,000)	(166,819,674)	(97,800,000)
Other receipt/payment	(3,836,119)	-	(4,631,246)	-
Net cash from financing activities	988,977,937	(904,497,693)	988,182,809	(904,497,693)
Net increase (decrease) in cash and cash equivalents	6,868,014,755	(2,239,121,192)	6,868,153,082	(2,236,870,782)
Cash and cash equivalents at Sawan 1, 2076	8,244,491,405	10,483,612,597	8,243,366,584	10,480,237,366
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at Chaitra end 2076	15,112,506,160	8,244,491,405	15,111,519,666	8,243,366,584