Capital Adequacy Table At the month end of Poush, 2081

(Rs. in '000)

3.70%

1.09%

			(Rs. in '000)
		Current Period	Previous Period
	HTED EXPOSURES	3,458,397.72	3,794,108.98
а	Risk Weighted Exposure for Credit Risk	665,172.56	665,172.56
b	Risk Weighted Exposure for Operational Risk	7.	-
С	Risk Weighted Exposure for Market Risk	4,123,570.28	4,459,281.54
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	, ,	,
djustments	under Pillar II	1,130.99	1,130.99
CDD 6 40 (F)	At Mipolicies & practices are not satisfactory, add 1% of fiel interest income to 1472	-	≪ •
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	190,590.80	190,590.80
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 3 % of gross income.	164,942.81	178,371.26
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 4% of RWE	41,235.70	44,592.82
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	4,521,470.58	4,873,967.41
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		
.2 CAPITAL		Current Period	Previous Period
	Conital /Tior 1)	(7,305.90)	119,532.93
	Capital (Tier 1) Paid up Equity Share Capital	690,472.80	690,472.8
a	Irredeemable Non-cumulative preference shares		
b			
<u> </u>	Share Premium Proposed Bonus Equity Shares		
d	Statutory General Reserves	184,348.73	184,348.7
e	Retained Earnings	(721,617.84)	
f	Un-audited current year cumulative profit/(loss)	(160,509.58)	706.6
g	Capital Redemption Reserve		
<u>h</u>	Capital Adjustment Reserve		
<u> </u>	Debenture Redemption Reserve		
<u>_</u>	Dividend Equalization Reserves	· \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
<u>k</u>	Other Free Reserve		
<u> </u>	Less: Goodwill		
n	Less: Fictitious Assets		
0	Less: Investment in equity in licensed Financial Institutions	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
р	Less: Investment in equity without some with financial interests		
q	Less: Investment in equity of institutions in excess of limits		
<u>r.</u>	Less: Investment in equity of institutions in section in the section of the section in the secti		
S	Less: Reciprocal crossholdings		
t	Less: Reciprocal crossholdings Less: Purchase of land & building in excess of limit and unutilized		
u	Less: Other Deductions	-	34,377.
V	ts under Pillar II		
	Less: Shortfall in Provision	-	
SRP 6.4a(1)	Less: Loans & Facilities extended to related parties and restricted lending	-	
SRP 6.4a(2)	Less. Loans & Facilities extended to	56,518.3	8 60.9
(B) Supp	olementary Capital (Tier 2)	30,318.3	30,3
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt (only 50% of Tier 1 capital =Rs -3652.95 thousand is eligible)		
С	Hybrid Capital Instruments	56,518.3	8 60,924
d	General loan loss provision	50,510.5	
е	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Accrued Interest Receivable on pass loan included in Regulatory Reserve		
h	Interest Capitalized Reserve included in Regulatory Reserve		
i	Other Reserves	49,212.4	19 180,457
	Total Capital Fund (Tier I and Tier II)	45,212	
	A DECUMENT DATION	Current Period	Previous Per
1.3 CAPITA	L ADEQUACY RATIOS	-0.16	3% 2.4
	- /AC DIde adjustments of Pillar III		

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

Janaki Finance Co. Limited Risk Weighted Exposure for Credit Risk At the month end of Poush, 2081

	Book Value	Specific	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
D. L Chart Exposures		Provision b	С	d=a-b-c	е	f=d*e
. Balance Sheet Exposures	a	D		23,189.17	0%	-
I. Delegeo	23,189.17			188,116.82	0%	
ash Balance alance With Nepal Rastra Bank	188,116.82			-	0%	
					0%	-
old vestment in Nepalese Government Securities				-	0%	-
Il Claims on Government of Nepal					0%	-
vestment in Nepal Rastra Bank securities				-	0%	-
vestment in Nepal Rastia Bank securities					0%	-
Il claims on Nepal Rastra Bank laims on Foreign Government and Central Bank (ECA 0-1)					20%	_
laims on Foreign Government and Central Bank (ECA -2)					50%	-
laims on Foreign Government and Central Bank (ECA-2)					100%	-
laims on Foreign Government and Central Bank (ECA -3)			- "	-	150%	-
laims on Foreign Government and Central Bank (ECA-4-6)			-		0%	
Claims on Foreign Government and Central Bank (ECA -7)				-		/
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework			-	-	100%	1
laims on Other Multilateral Development Banks	*		-	-	100%	0
laims on Domestic Public Sector Entities			-		20%	* M. 2
Claims on Public Sector Entity (ECA 0-1)			-	-	50%	
Claims on Public Sector Entity (ECA 2)			-	-	100%	2
Claims on Public Sector Entity (ECA 3-6)			-	-	150%	100 100
Claims on Rublic Sector Entity (ECA 7)	1,992,117.14		-	1,992,117.14	20%	398,423.
Claims on domestic hanks that meet capital adequacy requirements	1,992,117.14				100%	
Claims on domestic banks that do not meet capital adequacy requirements		4.			20%	
Dialms on domestic parks that do not most supply				-	50%	1
Claims on foreign bank (ECA Rating 0-1)	1			_	100%	
Claims on foreign bank (ECA Rating 2)			-		150%	
Claims on foreign bank (ECA Rating 3-6)					20%	
Claims on foreign bank (ECA Rating 7) Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their				·	80%	
Claims on foreign bank incorporated in Section 1998 (Credit rating score equivalent to AAA).			-	400	85%	
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	*		-	20/10		-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)			-	<u> </u>	90%	
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	100		-	(2)	100%	1 207 267
Claims on Domestic Corporates (Credit rating score equivalent to BBB+/& below)	1,097,267.78		-	1,097,267.7	100%	1,097,267.
Claims on Domestic Corporates (Unrated)	1,097,267.78			-	20%	
Claims on Foreign Corporates (ECA 0-1)			-		50%	
Claims on Foreign Corporates (ECA 2)					100%	
Claims on Foreign Corporates (ECA 3-6)				-	150%	
Claims on Foreign Corporates (ECA 3-0)				518,858.7	8 75%	389,144
Claims on Foreign Corporates (ECA 7)	778,264.10		259,405.32	310,030.7	100%	
Regulatory Retail Portfolio (Not Overdue) Claims fulfilling all criterion of regularity retail except granularity			-	3,536.8		2,122
Claims fulfilling all criterion of regularity retail except grandianty	3,536.82		-	3,330.0		
Claims secured by residential properties			-		The second second	
Claims not fully secured by residential properties			-	17,490.4	_	17,490
Claims secured by residential properties (Overdue)	17,490.45		-	17,490.4		
Claims secured by Commercial real estate	e ⁵		-	134,694.5		202,04
Past due claims (except for claims secured by residential properties)	1,311,714.60	1,177,020.09	-	134,094.3	125%	1
High Risk claims Real Estate loans for land acquisition and development (Other than mentioned in Capital					125/0	
Real Estate loans for land acquisition and development (Other than montants in September 1997)					- 125%	1
Adequacy framework 2007-point 3.3(j)(1)(j))			-			
Lending against Shares(above Rs.5 Million)						
Lending Against Securities (Bonds)			-		10001	
Lending Against Shares(upto Rs. 5 Million)					- 100%	
E 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1				e.W		
registred/licensed and approved by Government of Nepal for land acquisition					1000/	+
and development purposes)		*		1	- 100%	

Investments in equity and other capital instruments of institutions listed in stock exchange Investments in equity and other capital instruments of institutions not listed in the stock exchange Staff loan secured by residential property Interest Receivable/claim on government securities - 39,145.00 - 39,145.00 - 351.50 - 351.50 - 6,281.89 - 6,281.89 - 0% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100%	
Investments in equity and other capital instruments of institutions listed in stock exchange Investments in equity and other capital instruments of institutions not listed in the stock exchange Staff loan secured by residential property Staff loan secured by residential property Interest Receivable/claim on government securities - 351.50 - 351.50 - 351.50 - 351.50 - 351.50 - 36.281.89 - 90% - 90%	39,145.00
Investments in equity and other capital instruments of institutions not listed in the stock exchange 531.50 6,281.89 50% Staff loan secured by residential property - 0% Interest Receivable/claim on government securities - 20%	527.25
Staff loan secured by residential property - 0% Interest Receivable/claim on government securities - 20%	3,140.94
Staff loan secured by residential property 1. Property Blye (claim on government securities 20%	-
filelest Receivable claim on government of all patients	203,316.03
Cash in transit and other cash items in the process of consolution	352,618.82
Other Assets (as per attachment) 6,660,791.30 1,177,020.09 259,405.32 5,224,365.89 3	352,010.02
TOTAL (A)	

		b.				
		2			*	
B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments					0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities			-	_	10%	1 1=
LC Commitments With Original Maturity Upto 6 months domestic counterparty			-	-	20%	-
Foreign counterparty (ECA Rating 0-1)			- 1	-	20%	-
Foreign counterparty (ECA Rating 2)			-		50%	-
Foreign counterparty (ECA Rating 3-6)		k.		, -	100%	-
Foreign counterparty (ECA Rating 7)	S. Alexander	,	-	7 -	150%	
LC Commitments With Original Maturity Over 6 months domestic counterparty			-	-	50%	-
Foreign counterparty (ECA Rating 0-1)	72		-	-	20%	
Foreign counterparty (ECA Rating 2)		2000-0-00	-	7 -	50%	
Foreign counterparty (ECA Rating 3-6)		*	-	-	100%	
Foreign counterparty (ECA Rating 7)				-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	1,300.00		-	1.300.00	40%	520.0
Foreign counterparty (ECA Rating 0-1)			-	-	20%	320.0
Foreign counterparty (ECA Rating 2)	1.		, -		50%	
Foreign counterparty (ECA Rating 3-6)	1		-	_	100%	
Foreign counterparty (ECA Rating 7)					150%	-
Underwriting commitments				-	50%	
Lending of Bank's Securities or Posting of Securities as collateral			_	_	100%	
Repurchase Agreements, Assets sale with recourse			-	-	100%	
Advance Payment Guarantee	,		-	-	100%	
Financial Guarantee			-		100%	
Acceptances and Endorsements			-	-	100%	
Unpaid portion of Partly paid shares and Securities			- 1		100%	
Irrevocable Credit commitments (short term)	187,244.21	,	-	187,244.21	20%	37,448.8
Irrevocable Credit commitments (long term)			_	107,244.21	50%	37,440.0
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above				-	20%	
Other Contingent Liabilities			-		100%	
Unpaid Guarantee Claims			-		200%	
TOTAL (B)	188,544.21	-	-	188,544.21	20070	37.968.84
Total RWE for credit Risk Before Adjustment (A) +(B)	6,849,335.52	1,177,020.09	259,405.32	5,412,910.10		3,390,587.66
Adjustments under Pillar II	0,043,333.32	1,177,020.05	235,403.32	3,412,310.10		3,390,587.66
GRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE					Т	67,810.05
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse	to RWF					67,810.05
Total RWE for Credit Risk after Bank's adjustments under Pillar II	6,849,335.52	1,177,020,09	259,405.32	5,412,910.10		3,458,397.72

Eligible Credit Risk Mitigants At the month end of Poush, 2081

10-	:	(000)

	Deposits with Bank	Deposits with other banks/FI	Gold	Govt.& NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
Credit exposures	10-400600		(c)	(d)	(e)	(f)	(g)	(h)	(i)	
	(a)	(b)	(c)	(α)	(-)					
Balance Sheet Exposures										
Claims on Foreign government and Central Bank (ECA -2)										
Claims on Foreign government and Central Bank (ECA -3)										-
Claims on Foreign government and Central Bank (ECA-4-6)				-						-
Claims on Foreign government and Central Bank (ECA -7)										-
Claims on Other Multilateral Development Banks				-						-
Claims on Domestic Public Sector Entities	1 1									-
Claims on Public Sector Entity (ECA 0-1)										-
Claims on Public Sector Entity (ECA 2)				-						-
Claims on Public Sector Entity (ECA 3-6)).			
Claims on Public Sector Entity (ECA 7)										-
Claims on domestic banks that meet capital adequacy requirements	×									
Claims on domestic banks that do not meet capital adequacy requirements									1/	-
						-		-	12.4	
Claims on foreign bank (ECA Rating 0-1)		1976						9, .	d	
Claims on foreign bank (ECA Rating 2)							1		M	-
Claims on foreign bank (ECA Rating 3-6)		1 2 1					-		-	
Claims on foreign bank (ECA Rating 7) Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above		1							· · · · · · · · ·	_
Claims on foreign bank incorporated in SAARC region operating with a burier of 170									100	
Claims on Domestic Corporates (Credit rating score equivalent to AAA)									100 mg	
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)							Mr.		F 7 F 7 F 7 F 8	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)								-		-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)									500	
Claims on Domestic Corporates (Unrated)		1,								-
Claims on Foreign Corporates (ECA 0-1)				KIN .						
Claims on Foreign Corporates (ECA 2)										
Claims on Foreign Corporates (ECA 3-6)							1			
Claims on Foreign Corporates (ECA 7)	250 405 33							- SEP		259,405.32
Regulatory Retail Portfolio (Not Overdue)	259,405.32	-					-100 ST 100 ST 1			-
Claims fulfilling all criterion of regularity retail except granularity			-				159			-
Claims secured by residential properties										-
Claims not fully secured by residential properties				THE RESERVE OF						-
Claims secured by residential properties (Overdue)	,		0.0							-
Claims secured by Commercial Real Estate	.8		-							-
Past due claims (except for claims secured by residential properties)										
Life Diale elaime		7								
Real Estate loans for land acquisition and development (Other than mentioned in Capital										
Adequacy framework 2007-point 3.3(j)(1)(j))										-
Lending against Shares(above Rs.5 Million)										-
Lending Against Securities (Bonds)										-
Lending Against Shares(upto Rs. 5 Million)				+	_					
Bool Estate loans for land acquisition and development (For institutions/projects						4				
registred/licensed and approved by Government of Nepal for land acquisition			1			1				
and development purposes)	Y .	14								-
	- 4	1 5	+							-
Personal Hirepurchase/Personal Auto Loans		+						+		-
Investments in equity and other capital instruments of institutions listed in stock exchang	e		1							-
Investments in equity and other capital instruments of institutions not listed in the stock										250 405 3
Other Assets (as per attachment)	259,405.3			<u> </u>	-		-			259,405.3
Total	259,405.3	-								
Off Balance Sheet Exposures					T				4	
Forward Exchange Contract Liabilities		-	1							
LC Commitments With Original Maturity Upto 6 months domestic counterparty	,									-
Foreign counterparty (ECA Rating 0-1)	+2									
Total Bri contract for the transfer of				1	1	1	4			

Foreign counterparty (ECA Rating 2)

Underwriting commitments	the transfer of the second							- CONTRACTOR - CON		-
Lending of Bank's Securities or Posting of Securities as collateral										
	-%						and the second			
Repurchase Agreements, Assets sale with recourse	16		-				44			-
Advance Payment Guarantee			4					-		
							4			
Financial Guarantee										-
Acceptances and Endorsements	7									-
Unpaid portion of Partly paid shares and Securities								2 2 2 2		
Irrevocable Credit commitments (short term)	18							-	+	
Irrevocable Credit commitments (long term)										-
Other Contingent Liabilities			-							-
Unpaid Guarantee Claims								-		-
Total	-	-	-	-		-		-	-	259,405.32
Grand Total	259,405.32	-	-	-	-		-	1		233,103132

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Janaki Finance Co. Limited Other Assets

At the month end of Poush, 2081

(Rs. in '000)

S.No.	Assets	Gross Amount	Specific Provision	Net Balance
1	Current Tax Assets	194,269.48		194,269.48
2	Investment Property	39,496.50		39,496.50
3	Property and Equipment	53,309.31		53,309.31
4	Assets held for Sale			-
5	Other non-banking assets	967.88		967.88
6	Bills receivable			-
7	Accounts receivable	272,568.55	21	272,568.55
8	Accrued income	599,833.45		599,833.45
9	Prepayment and Deposits	380.81		380.81
10	Income tax deposits	42,490.06		42,490.06
11	Deferred Employee Expenditure	•		
12	Others	*. *		367
	TOTAL	1,203,316.03	-	1,203,316.03

Risk Weighted Exposure for Operational Risk At the month end of Poush, 2081

(Rs. in '000)

		Fiscal Year				
S.N.	Particulars	2078/079	2079/080	2080/081		
1	Net Interest Income	167,397.74	160,833.25	113,098.96		
2	Commission and Discount Income	13,398.87	5,091.81	5,534.82		
3	Other Operating Income	12,873.38	6,249.93	4,573.77		
4	Exchange Fluctuation Income		7	9		
5	Addition/Deduction in Interest Suspense during the period	74,990.55	254,206.88	512,095.17		
6	Gross income (a)	268,660.54	426,381.87	635,302.71		
7	Alfa (b)	15%	15%	15%		
8	Fixed Percentage of Gross Income [c=(a×b)]	40,299.08	63,957.28	95,295.41		
9	Capital Requirement for operational risk (d) (average of c)	66,517.26		*		
10	Risk Weight (reciprocal of capital requirement of 10%) in times (e)	10				

665,172.56

SRP 6.4a (8) Adjustments under Pillar II (If Gross Income for the last three years is negative)

Equivalent Risk Weight Exposure [f=(d×e)]

11

1	Total Credit and Investment (net of Specific Provision) of releted month	-
1		
2	Capital Requirement for Operational Risk (5% of net credit and investment)	=
3	Risk Weight (reciprocal of capital requirement of 11%) in times	9.09
4	Equivalent Risk Weight Exposure (g)	-
5	Equivalent Risk Weight Exposure [h=f+g]	665,172.56

Net Liquid Assets to Total Deposit Ratio

At the month end of Poush, 2081

(Rs. in '000)

	Particulars	A	mount
Α	Total Deposit & Borrowing		4,557,718.64
	1. Total Deposits (as per NRB Ni. Fa. 9.1)	1	4,557,718.64
	2. Total Borrowings (as per NRB Ni. Fa. 9.1)		
В	Liquid Assets		2,203,423.13
	1. Cash(as per NRB Ni. Fa. 9.1)		23,189.17
	2. Bank Balance (as per NRB Ni. Fa. 9.1)	- 1	191,194.69
	3. Money at call and short notice (as per NRB Ni. Fa. 9.1)		1,989,039.27
	4. Investments in government securities (as per NRB Ni. Fa. 9.1)	3 2 3	-
	5. Placements upto 90 days	-	
С	Borrowings payable upto 90 days	,	3
D	Net Liquid Assets (B-C)	× 25°	2,203,423.13
Е	Net Liquid Assets to Total deposit (D/A1)		48.34%
F	Shortfall in Ratio		No Shortfall
G	Percentage of deposit to be added to RWE		
Н	Amount to be added to risk weighted exposures		-

Questionnaires for Supervisory Adjustment in RWA & Capital

At the month end of Poush, 2081

(Rs. in '00

SRP Number	Questionnaires	(Rs. in '000)
		Answers
SRP 6.4a(1)	Is there shortfall in provision?	No
SRP 6.4a(2)	Is there any Loans & Facilities extended to director, employee (except staff bylaw), shareholders >1% & related parties?	No
SRP 6.4.a(3)	Is there any loans & facilities in excess of Single Obligor Limits?	Yes
	Type the amount of loan & facilities in excess of Single Obligor Limits in corresponding the box.	678,100.50
SRP 6.4a(4)	Is there any sale of credit with recourse facility?	No
SRP 6.4a(5)	Is supervisor satisfied with ALM Policies and practices employed by the bank?	No
SRP 6.4a(7)	Is supervisor satisfied with the soundness of operational risk management practice adopted by the bank?	No
	If not satisfied, what percentage of gross income is to be levied for operation risk? (Type in the box 2 to 5%)	3.0%
SRP 6.4a(9)	Is supervisor satisfied with overall risk management policies and procedures of the bank?	No
	If not satisfied, what percentage of RWE is to be increased ? (Type in the box 2 to 5%)	4.0%
SRP 6.4a(10)	Has the bank achieved desired level of disclosure requirement?	No
	If not achieved, what percentage of RWE is to be increased ? (Type in the box upto 3%)	1.0%