Janaki Finance Co. Limited

Form No. 1

Capital Adequacy Table

At the month end of Chaitra, 2081

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	3,319,344.52	3,375,209.06
b	Risk Weighted Exposure for Operational Risk	665,172.56	665,172.56
c	Risk Weighted Exposure for Market Risk	-	-
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**3,984,517.09**	**4,040,381.62**
Adjustments under Pillar II			
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	1,130.99	1,130.99
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.*	190,590.80	190,590.80
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 4% of RWE*	159,380.68	161,615.26
SRP 6.4a (10)	*Desired level of disclosure requirement has not been achieved. Add 1% of RWE*	39,845.17	40,403.82
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**4,375,464.73**	**4,434,122.49**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**(42,957.69)**	**(102,250.14)**
a	Paid up Equity Share Capital	690,472.80	690,472.80
b	Irredeemable Non-cumulative preference shares		
c	Share Premium		
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	184,348.73	184,348.73
f	Retained Earnings	(721,617.84)	(721,617.84)
g	Un-audited current year cumulative profit/(loss)	(128,325.84)	(136,925.29)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves		
l	Other Free Reserve		
n	Less: Goodwill		
o	Less: Fictitious Assets		
p	Less: Investment in equity in licensed Financial Institutions		
q	Less: Investment in equity of institutions with financial interests		
r	Less: Investment in equity of institutions in excess of limits		
s	Less: Investments arising out of underwriting commitments		
t	Less: Reciprocal crossholdings		
u	Less: Purchase of land & building in excess of limit and unutilized		
v	Less: Other Deductions	67,835.54	118,528.54
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	-	

(B) Supplementary Capital (Tier 2)		**52,772.59**	**54,495**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt (only 50% of Tier 1 capital =Rs -21478.85 thousand is eligible)		
c	Hybrid Capital Instruments	-	
d	General loan loss provision	52,772.59	54,494.77
e	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		
	Total Capital Fund (Tier I and Tier II)	**9,814.90**	**(47,755.37)**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	-0.98%	-2.31%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	0.22%	-1.08%

Form No. 2

Janaki Finance Co. Limited

Risk Weighted Exposure for Credit Risk

At the month end of Chaitra, 2081

(Rs. in 000)

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	26,617.71			26,617.71	0%	-
Balance With Nepal Rastra Bank	172,281.97			172,281.97	0%	-
Gold				-	0%	-
Investment in Nepalese Government Securities				-	0%	-
All Claims on Government of Nepal				-	0%	-
Investment in Nepal Rastra Bank securities				-	0%	-
All claims on Nepal Rastra Bank				-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)				-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)			-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)			-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)			-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)			-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework				-	0%	-
Claims on Other Multilateral Development Banks			-	-	100%	-
Claims on Domestic Public Sector Entities			-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)			-	-	20%	-
Claims on Public Sector Entity (ECA 2)			-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)			-	-	100%	-
Claims on Public Sector Entity (ECA 7)			-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	1,396,431.82		-	1,396,431.82	20%	279,286.36
Claims on domestic banks that do not meet capital adequacy requirements			-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)			-	-	20%	-
Claims on foreign bank (ECA Rating 2)			-	-	50%	-
Claims on foreign bank (ECA Rating 3-6)			-	-	100%	-
Claims on foreign bank (ECA Rating 7)			-	-	150%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their			-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)			-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)			-	-	85%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)			-	-	90%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)			-	-	100%	-
Claims on Domestic Corporates (Unrated)	998,039.32		-	998,039.32	100%	998,039.32
Claims on Foreign Corporates (ECA 0-1)			-	-	20%	-
Claims on Foreign Corporates (ECA 2)			-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)			-	-	100%	-
Claims on Foreign Corporates (ECA 7)			-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	567,138.23		41,804.88	525,333.35	75%	394,000.01
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	3,027.83		-	3,027.83	60%	1,816.70
Claims not fully secured by residential properties			-	-	150%	-
Claims secured by residential properties (Overdue)			-	-	100%	-
Claims secured by Commercial real estate	8,136.98		-	8,136.98	100%	8,136.98
Past due claims (except for claims secured by residential properties)			-	-	150%	-
High Risk claims	1,259,407.19	1,170,855.33	-	88,551.86	150%	132,827.79
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2007-point 3.3(j)(1)(j))			-	-	125%	-
Lending against Shares(above Rs.5 Million)			-	-	125%	-
Lending Against Securities (Bonds)			-	-	100%	-
Lending Against Shares(upto Rs. 5 Million)			-	-	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			-	-	100%	-
Investments in equity and other capital instruments of institutions listed in stock exchange	39,145.00		-	39,145.00	100%	39,145.00
Investments in equity and other capital instruments of institutions not listed in the stock	351.50		-	351.50	150%	527.25
Staff loan secured by residential property	4,729.49			4,729.49	**50%**	2,364.74
Interest Receivable/claim on government securities				-	0%	-
Cash in transit and other cash items in the process of collection				-	20%	-
Other Assets (as per attachment)	1,309,403.71	-	-	1,309,403.71	100%	1,309,403.71
TOTAL (A)	**5,784,710.75**	**1,170,855.33**	**41,804.88**	**4,572,050.54**		**3,165,547.86**

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%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty			-	-	20%	-
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%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty			-	-	50%	-
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 guarantee domestic counterparty	1,300.00		-	1,300.00	40%	520.00
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%	-
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			-	-	100%	-
Irrevocable Credit commitments (short term)	216,646.48		-	216,646.48	20%	43,329.30
Irrevocable Credit commitments (long term)			-	-	50%	-
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)	**217,946.48**	**-**	**-**	**217,946.48**		**43,849.30**
Total RWE for credit Risk Before Adjustment (A) +(B)	**6,002,657.23**	**1,170,855.33**	**41,804.88**	**4,789,997.02**		**3,209,397.15**
Adjustments under Pillar II						
SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE						109,947.37
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 adjustments under Pillar II	**6,002,657.23**	**1,170,855.33**	**41,804.88**	**4,789,997.02**		**3,319,344.52**

Janaki Finance Co. Limited

Eligible Credit Risk Mitigants

At the month end of Chaitra, 2081

(Rs. in '000)

Credit exposures	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
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
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										-
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										-
Claims on foreign bank (ECA Rating 0-1)										-
Claims on foreign bank (ECA Rating 2)										-
Claims on foreign bank (ECA Rating 3-6)										-
Claims on foreign bank (ECA Rating 7)										-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above										-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)										-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)										-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)										-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)										-
Claims on Domestic Corporates (Unrated)										-
Claims on Foreign Corporates (ECA 0-1)										-
Claims on Foreign Corporates (ECA 2)										-
Claims on Foreign Corporates (ECA 3-6)										-
Claims on Foreign Corporates (ECA 7)										-
Regulatory Retail Portfolio (Not Overdue)	41,804.88									41,804.88
Claims fulfilling all criterion of regularity retail except granularity										-
Claims secured by residential properties										-
Claims not fully secured by residential properties										-
Claims secured by residential properties (Overdue)										-
Claims secured by Commercial Real Estate										-
Past due claims (except for claims secured by residential properties)										-
High Risk claims										-
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)										-
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)										-
Personal Hirepurchase/Personal Auto Loans										-
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										-
Other Assets (as per attachment)										-
Total	**41,804.88**	-	-	-	-	-	-	-	-	**41,804.88**
Off Balance Sheet Exposures										-
Forward Exchange Contract Liabilities										-
LC Commitments With Original Maturity Upto 6 months domestic counterparty										-
Foreign counterparty (ECA Rating 0-1)										

										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-
Foreign counterparty (ECA Rating 7)										-
LC Commitments With Orginal Maturity Over 6 months domestic counterparty										-
Foreign counterparty (ECA Rating 0-1)										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-
Foreign counterparty (ECA Rating 7)										-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty										-
Foreign counterparty (ECA Rating 0-1)										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-
Foreign counterparty (ECA Rating 7)										-
Underwriting commitments										-
Lending of Bank's Securities or Posting of Securities as collateral										-
Repurchase Agreements, Assets sale with recourse										-
Advance Payment Guarantee										-
Financial Guarantee										-
Acceptances and Endorsements										-
Unpaid portion of Partly paid shares and Securities										-
Irrevocable Credit commitments (short term)										-
Irrevocable Credit commitments (long term)										-
Other Contingent Liabilities										-
Unpaid Guarantee Claims										-
Total	-	-	-	-	-	-	-	-	-	-
Grand Total	**41,804.88**	-	-	-	-	-	-	-	-	**41,804.88**

Form No. 5

Janaki Finance Co. Limited
Other Assets
At the month end of Chaitra, 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	54,049.34		54,049.34
4	Assets held for Sale			-
5	Other non-banking assets	83,246.72		83,246.72
6	Bills receivable			-
7	Accounts receivable	259,073.29		259,073.29
8	Accrued income	635,533.64		635,533.64
9	Prepayment and Deposits	227.28		227.28
10	Income tax deposits	43,507.45		43,507.45
11	Deferred Employee Expenditure			-
12	Others			-
	TOTAL	**1,309,403.71**	**-**	**1,309,403.71**

Form No. 6

Janaki Finance Co. Limited

Risk Weighted Exposure for Operational Risk

At the month end of Chaitra, 2081

(Rs. in '000)

S.N.	Particulars	Fiscal Year		
		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			
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		
11	**Equivalent Risk Weight Exposure [f=(d×e)]**	665,172.56		

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

1	Total Credit and Investment (net of Specific Provision) of releted month	-
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**

Form No. 8

Janaki Finance Co. Limited

Net Liquid Assets to Total Deposit Ratio

At the month end of Chaitra, 2081

(Rs. in '000)

	Particulars	Amount
A	**Total Deposit & Borrowing**	**3,654,789.62**
	1. Total Deposits (as per NRB Ni. Fa. 9.1)	3,654,789.62
	2. Total Borrowings (as per NRB Ni. Fa. 9.1)	
B	**Liquid Assets**	**1,595,331.51**
	1. Cash(as per NRB Ni. Fa. 9.1)	26,617.71
	2. Bank Balance (as per NRB Ni. Fa. 9.1)	175,359.84
	3. Money at call and short notice (as per NRB Ni. Fa. 9.1)	1,393,353.96
	4. Investments in government securities (as per NRB Ni. Fa. 9.1)	
	5. Placements upto 90 days	
C	**Borrowings payable upto 90 days**	
D	***Net Liquid Assets (B-C)***	**1,595,331.51**
E	***Net Liquid Assets to Total deposit (D/A1)***	43.65%
F	***Shortfall in Ratio***	No Shortfall
G	***Percentage of deposit to be added to RWE***	
H	***Amount to be added to risk weighted exposures***	-

Note (if any):

Janaki Finance Co. Limited

Questionnaires for Supervisory Adjustment in RWA & Capital

At the month end of Chaitra, 2081

(Rs. in '000)

SRP Number	Questionnaires	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.	1,099,473.69
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%