Janaki Finance Co. Limited

Capital Adequacy Table
At the month end of Chaitra, 2081

			(Rs. in '000)
1 1 RISK WEI	SHTED EXPOSURES	Current Period	Previous Period
	Risk Weighted Exposure for Credit Risk	3,319,344.52	3,375,209.06
a	Risk Weighted Exposure for Operational Risk	665,172.56	665,172.56
b		-	-
С	Risk Weighted Exposure for Market Risk Total Risk Weighted Exposures (Before adjustments of Pillar II)	3,984,517.09	4,040,381.62
diustments	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
3KF 0.44 (10)	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
	Capital (Tier 1)	(42,957.69)	(102,250.14
(A) Core	Japital (Tier 1)		500 472 00

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	56.7	
Debenture Redemption Reserve		
k Dividend Equalization Reserves		
Other Free Reserve		
n Less: Goodwill		
o Less: Fictitious Assets		
p Less: Investment in equity in licensed Financial Institutions	2.50	
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		110 500 5
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) Supp	lementary Capital (Tier 2)	52,772.59	54,495
а	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt (only 50% of Tier 1 capital =Rs -21478.85 thousand is eligible)		
С	Hybrid Capital Instruments	2 2 a	
d	General loan loss provision	52,772.59	54,494.77
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		
	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

BESS PROVINCE PR		Book Value	Specific	Elicible CRM	Net Value	Risk Weight	Exposures
26,617.71 27,238.97 27,238.97 27,238.97 20	1. Balance Sheet Exposures	D	b	С	d=a-b-c	е	f=d*e
## Securities ## Sec	risch Ralance	26,617.71			26,617.71	0%	
eat Securities 08 securities 08 securities 08 urd Central Blank (ECA-0-1) 20% urd Central Blank (ECA-4-2)	Salance With Nepal Rastra Bank	172,281.97			1/2,281.9/	0%%	
Bints of Cheeren Control Medical Ballet (ECA 0-1) 0% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-1) 0% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-1) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-1) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20% Bints of Telegraph Covernment and Cherriff Bank (ECA 0-2) 20%	Sold		A			0%	
)))))))))))))))))))	nvestment in Nepalese Government Securities		Se			0%	
Discrimination of the framework Disc	All Claims on Government of Nepal				1	0%	W
)))))) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	nvestment in Nepal Rastra Bank securities				,	0%	
y the framework	All claims on Nepal Rastra Bank					0%	
y the framework 100% 20% 20% 20% 20% 20% 20% 20% 20% 20%	Claims on Foreign Government and Central Bank (ECA 0-1)					20%	
y the framework	Claims on Foreign Government and Central Bank (ECA -2)					50%	
Y The framework 150% W The framework 1,396,431.82 1,396,431.82 1,396,431.82 1,296,431.82 1,296,431.82 20% 20	Claims on Foreign Government and Central Rank (FCA-4-6)			t.		100%	10
Tythe framework 00% 100% 100% 1100% 110% 1100% 110% 1100% 100% <td>Claims on Foreign Government and Central Bank (ECA -7)</td> <td></td> <td></td> <td>ı</td> <td>,</td> <td>150%</td> <td></td>	Claims on Foreign Government and Central Bank (ECA -7)			ı	,	150%	
1,296,431.82 1,39	Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework		7			100%	
1,396,431.82 1,396,431.82 20%	Claims on Other Multilateral Development Banks		100			100%	
1,396,431.82	Claims on Domestic Public Sector Entities					20%	
1,396,431.82 1,396,431.82 20% 27 100% 1	Claims on Public Sector Entity (ECA 0-1)	4	*	i	-	50%	
1,396,431.82 1,396,431.82 27 1,396,431.82 1,396,431.82 100% 27 1,00% 27 1	Claims on Public Sector Entity (ECA 2-6)				r	100%	
1,396,431.82	Claims on Public Sector Entity (ECA 7)				1 200 121 02	750%	779 786
100% 1,259,407.19 1,170,835.33	Claims on domestic banks that meet capital adequacy requirements	1,396,431.82			1,390,431.02	100%	
Fer of 1% above their	Claims on domestic banks that do not meet capital adequacy requirements	10		1		%0C	
SAARC region operating with a buffer of 1% above their ating score equivalent to AAA) 20% 385% 3816g score equivalent to AAA to AA) 20% 398,039.32 398,039	Claims on foreign bank (ECA Rating 0-1)					50%	
B) 150% SAARC region operating with a buffer of 1% above their 20% rating score equivalent to AAA) 80% rating score equivalent to AA+ to AA-) 99% rating score equivalent to BBB+ & below) 998,039.32 100% 9) 998,039.32 998,039.32 20% 1) 567,138.23 41,804.88 525,333.35 75% 100% 900% 100% 900% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 100% 90% 90% 1	Claims on foreign bank (ECA Rating 2)					100%	
uffer of 1% above their 20% A.) 88% pellow) 998,039.32 567,138.23 41,804.88 3,027.83 41,804.88 8,136.98 3,027.83 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,170,855.33 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19 1,259,407.19	Claims on foreign bank (ECA Rating 3-6)				•	150%	
A-) - 80%	Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their				c	20%	
A.) 2000 below) 998,039.32 100% 998,039.32 567,138.23 998,039.32 100% 998,039.32 567,138.23 41,804.88 525,333.35 75% 3 567,138.23 41,804.88 525,333.35 75% 3 568 3,027.83 100% 100% 100% 8,136.98 8,136.98 100% 150% 150% 100ed in Capital 1,259,407.19 1,170,855.33 88,551.86 150% 1 100% 100% 100% 100% 1 100% 100% 100% 1 100% 100% 1 100% 1 100% 100% 1 100% 1 100% 100% 1 100% 1 100% 100% 1 100% 1 100% 100% 1 100% 1	Claims on Domestic Corporates (Credit rating score equivalent to AAA)			1		80%	
pellow) 998,039.32 998,039.32 100% 998,039.32 998,039.32 100% 998,039.32 100% 998,039.32 100% 100% 100% 998,039.32 100% 998,	Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)				,	90%	
bellow) 998,039.32 998,039.32 100% 998,039.32	Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	*			1 3	100%	
d) 998,039.32 200.0000 200.000 200.000 200.0000 200.000 200.000 200.0000 200.0000 200.0000 200.000 200.0000 200.0000 200.0000 200.0000 200.0000 200.00	Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	200000000000000000000000000000000000000		+	998.039.32	100%	998,039.32
1) 50% 50% 50% 50% 50% 50% 50% 50% 50% 50%	Claims on Domestic Corporates (Unrated)	35.025.02				20%	
6) 100% 100% 150% 150% 150% 150% 3 150% 3 150% 3 100% 100% 100% 100% 150% 3 150% 150% 100% 100% 100% 100% 100% 100% 100% 100% 100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 150% 1100% 100% 1100% 100% 1100% 100%	Claims on Foreign Corporates (ECA 0-1)			, ,	1	50%	
b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	Claims on Foreign Corporates (ECA 2)					100%	
	Claims on Foreign Corporates (ECA 7)		8 8			150%	20.00
il except granularity 3,027.83 3,027.83 60% erries 3,027.83 60% erries 150% everdue) 8,136.98 8,136.98 97 essidential properties) 1,259,407.19 1,170,855.33 8,551.86 150% 125% exception (Other than mentioned in Capital except granularity 3,027.83 60% error 3,027.83 60% error 150% 125% error 150% 125% error 150% error 1	Regulatory Retail Portfolio (Not Overdue)	567,138.23		41,804.88	525,333.35	100%	394,00
3,027,83 3,027,83 150% 150% 100%	Claims fulfilling all criterion of regularity retail except granularity				3 027 83	60%	1,816.70
Intes 100% verdue) 8,136.98 100% by residential properties) 1,259,407.19 1,170,855.33 88,551.86 150% 1 avelopment (Other than mentioned in Capital 1,259,407.19 1,170,855.33 125% 1 100% 100% 100% 100%	Claims secured by residential properties	3,027.03			1	150%	
verdue) 8,136.98 100% by residential properties) 8,136.98 150% 1 by residential properties) 1,259,407.19 1,170,855.33 88,551.86 150% 1 evelopment (Other than mentioned in Capital 1,259,407.19 1,170,855.33 125% 125% 1 evelopment (Other than mentioned in Capital 1,259,407.19 1,170,855.33	Claims not fully secured by residential properties			1		100%	
by residential properties) 1,259,407.19 1,170,855.33 88,551.86 150% 125% 125% 125% 125% 125% 125% 125% 125	Claims secured by residential properties (Overdue)	8.136.98			8,136.98		8,136.98
1,259,407.19 1,170,855.33 - 88,551.86 150% evelopment (Other than mentioned in Capital - 125% 125% - 100% 100% - 100%	Claims secured by Commercial real estate Claims secured by Commercial real estate Properties			-			
eyelopment (Other than mentioned in Capital	High Risk claims	1,259,407.19	1,170,855.33		88,551.86	150%	132,82
	Real Estate loans for land acquisition and development (Other than mentioned in Capital					0,071	
	Adequacy framework 2007-point 3.3(j)(1)(j)					125%	
	Lending against Shares(above Rs.5 Willion)					100%	
	Lending Against Securities (boilds)			1		100%	

						IOIAL (A)
3,165,547.86		4,572,050.54	41,804.88	5,784,710.75 1,170,855.33	5,784,710.75	Other Assets (as per attachment)
1,303,403.71	TOO%	1,309,403.71			1,309,403.71	Cultural III unitari di Oriici cacci i cacci i cacci i cacci i cacci cacci cacci i cacci cacci i cacci cacci i cacci cacci i cacci c
1 200 403 71	1000					Cook in transit and other cash items in the process of collection
	20%	1				Interest Receivable/claim on government securities
	0%					Start loan secured by residential property
	200	1			4,729.49	of the property the receipton that property
2,364.74	50%	4.729.49			0,002	Illyestilletins in equity and only capital inserting in
	T)0/0	331.30			351.50	the stock is country and other capital instruments of institutions not listed in the stock
527 25	1500/	251 50			1	Investments in equity and other capital instruments of instructions instead in second control of the capital instruments of instructions in the capital instruments of instruments instruments o
39,143.00	100%	39,145.00			39.145.00	reisolidi milebulorasen crasma nuo periodi institutione listed in stock exchange
00 371 00	1000/					Donnel Hisparick ass/Personal Auto Loans
ı	100%					and development surposes)
				· · · · · · · · · · · · · · · · · · ·		registred/licensed and approved by Government of Nepal for land acquisition
						Real Estate loans for land acquisition and development (For institutions projects
1	100%	ï				
			1			

Book Value Specific Eligible CRM Net Value Risk Weight Risk Expression O% Expression O% O% O% O% O% O% O% O							
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	B. Off Balance Sheet Exposures	Book Value	Specific	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
0% 10% 20% 20% 20% 20% 20% 20% 20% 20% 20% 2	The Commitment				1	0%	
10% 20% 20% 20% 20% 20% 20% 20% 20% 20% 2	Revocable Colliniuments				-	0%	
20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	Dillo Origer Collection			-		10%	
20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	I.C. Commitments With Original Maturity Upto 6 months domestic counterparty			1	1	20%	
1,300,00	Foreign counterparty (ECA Rating 0-1)			1	1	20%	
1,300,00	Enreinn counternanty (ECA Rating 2)					50%	1
150% 150% 1,300.00 1,	Ecraign counterparty (ECA Pating 3-6)			-		100%	
50% 20% 20% 30,300,00 30,3	Foreign counterparty (ECA Rating 7)	*	. 9	1		150%	ī
20% 1,300.00 1,00% 1,10% 1,	LC Commitments With Original Maturity Over 6 months domestic counterparty			1	1	50%	ī
1,300.00	Foreign counterparty (ECA Rating 0-1)			,	1	20%	1
1,300.00	Foreign counterparty (ECA Rating 2)			1		50%	
1,300.00 - 1,300.00 40% - 20% - 20% - 20% - 100% -	Foreign counterparty (ECA Rating 3-6)					100%	
1,300.00 - 1,300.00 40% 20% 20% 20% 20% 20% 20% 20% 20% 20% 2	Foreign counterparty (ECA Rating 7)			1		150%	
e COD 657 23 1170 855 33 41,804.88 4.789,997.02 COD 657 723 COD 657 723 41,804.88 4.789,997.02 COD 657 723 COD 65	Bid Bond, Performance Bond and Counter guarantee domestic counterparty	1,300.00			1,300.00	20%	320.00
e 170,855.33 41,804.88 4,789,997.02 100%	Foreign counterparty (ECA Rating 0-1)					50%	
e 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 20% -	Foreign counterparty (ECA Rating 2)		is			100%	-
E TO RWE - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 100% - 216,646.48 - 216,646.48 - 216,646.48 - 217,946.48 -	Foreign counterparty (ECA Rating 3-0)			,	λ.	150%	
e 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 20% - 2	Foleigh counterparty (Loo Name)					50%	
e 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 200% - 20	Lending of Bank's Securities or Posting of Securities as collateral			_	r	100%	
e 217,946.48 - 217,946.48 - 217,946.48 - 217,946.48 - 200%	Repurchase Agreements. Assets sale with recourse		6		-	100%	
e 217,946.48 20% 217,946.48 217,9	Advance Payment Guarantee		ø		,	100%	
e 217,946.48 217,946.48 20% 20% 217,946.48 217,946.48 217,946.48 217,946.48 20% 20% 20% 217,946.48 217,946.48 217,946.48 4,789,997.02 20% 20% 217,946.48 4,789,997.02 20%	Financial Guarantee			3		100%	
e 217,946.48 217,946.48 20% 216,646.48 20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	Acceptances and Endorsements	*		ı	1	100%	
e 217,946.48 20% e 217,946.48 20% 20% 20% 20% 20% 20% 20% 217,946.48 20% 217,946.48 20% 217,946.48 4,789,997.02 20% 6,002,657.23 1,170,855.33 41,804.88 4,789,997.02 20% 6 002,657.23 1,170,855.33 41,804.88 4,789,997.02 20% 6 002,657.23 1,170,855.33 41,804.88 4,789,997.02 20%	Unpaid portion of Partly paid shares and Securities			ī		200%	י מרכי כה
e 20% 20% 20% 20% 20% 20% 20% 20% 20% 20%	Irrevocable Credit commitments (short term)	216,646.48		,	216,646.48	20%	45,529.50
e 20% 20% 100% 100% 100% 217,946.48 217,946.48 217,946.48 217,946.48 4,789,997.02 200% 200% 200% 200% 200% 200% 200% 2	Irrevocable Credit commitments (long term)				-1	20%	
217,946.48 217,946.48 200% 200% 2007,657.23 1,170,855.33 41,804.88 4,789,997.02 200% 2007 2007 2007 2007 2007 2007 20	Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above					20%	
217,946.48 217,946.48	Other Contingent Liabilities					%00T	
217,946.48 - 217,946.48 6,002,657.23 1,170,855.33 41,804.88 4,789,997.02 eto RWE 6,002,657.23 1,170,855.33 41,804.88 4.789,997.02	Unpaid Guarantee Claims			í		200%	2000
6,002,657.23 1,170,855.33 41,804.88 4,789,997.02 se to RWE 6,002,657.23 1,170,855.33 41,804.88 4,789,997.02	TOTAL (B)	217,946.48		-	217,946.48		43,849.30
e to RWE 6,002,657,23 1,170,855,33 41,804,88 4,789,997,02		6,002,657.23	1,170,855.33	41,804.88	4,789,997.02		3,209,397.15
se to RWE 6,002,657,23 1,170,855,33 41,804,88 4.789,997,02	Adjustments under Pillar II	4.00					109 947 37
6 002 657 23 1 170 855 33 41 804 88 4.789.997.02	SRP 6.4a(3) - Add 10% of the loans & lacilities in excess of shipe conigor chillies to have	RWI					
0.002,007,100	Total DWE 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

(Rs. in '000)

Janaki Finance Co. Limited

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

Claims on Domestic Corporates (LOnrated)
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 3-7)
Claims on Foreign Corporates (ECA 7) Claims on Foreign government and Central Bank (ECA -2) Claims on Foreign government and Central Bank (ECA -3) Balance Sheet Exposures Claims on domestic banks that do not meet capital adequacy requirements Claims on Public Sector Entity (ECA 3-6) Claims on Other Multilateral Development Banks
Claims on Domestic Public Sector Entities Claims on Foreign government and Central Bank (ECA-4-6) Claims on Public Sector Entity (ECA 7) Claims on Public Sector Entity (ECA 2) Claims on Public Sector Entity (ECA 0-1) Claims on Foreign government and Central Bank (ECA -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) Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-) Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-) Claims on Domestic Corporates (Credit rating score equivalent to AAA) Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above Claims on foreign bank (ECA Rating 7) Claims on foreign bank (ECA Rating 3-6) Claims on foreign bank (ECA Rating 2) Claims on foreign bank (ECA Rating 0-1) Claims on domestic banks that meet capital adequacy requirements Claims fulfilling all criterion of regularity retail except granularity 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) Real Estate loans for land acquisition and development (For institutions/projects registred/licensec and approved by Government of Nepal for land acquisition Claims secured by Commercial Real Estate Claims not fully secured by residential properties
Claims secured by residential properties (Overdue) and development purposes) Past due claims (except for claims secured by residential properties) Claims secured by residential properties Regulatory Retail Portfolio (Not Overdue) ending Against Shares(upto Rs. 5 Million) ending Against Securities (Bonds) ligh Risk claims Credit exposures Total Deposits with a 41,304.88 41,804.88 Deposits with other banks/FI 6 Gold (c) Govt.& NRB Securities (d) G'tee of Govt. of Nepal (e) Other Sovereigns Sec/G'tee of 3 domestic banks G'tee of G'tee of MDBs E Sec/G'tee of Foreign Banks Total 41,804.88 41,804.88

Off Balance Shret Exposures
Forward Exchange Contract Liabilities
LC Commitments With Original Maturity Upto 6 months domestic counterparty
Foreign counterparty (ECA Rating 0-1)

41,804.88		44 000	Foreign counterparty (ECA: Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral 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
			Foreign counterparty (ECJ. Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse Reduchase Agreements (Assets sale with recourse Advance Payment Guarantee Financial Guarantee Acceptances and Endorsements Unpaid portion of Partly paid shares and Securities Unpaid portion of Partly paid shares and Securities Unrevocable Credit commitments (short term) Irrevocable Credit commitments (long term) Other Contingent Liabilities Unpaid Guarantee Claims
			Foreign counterparty (ECA: Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Lending of Bank's Securities or Posting of Securities as collateral Lending of Bank's Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse Repurchase Agreements, Assets sale with recourse Financial Guarantee Fi
			Foreign counterparty (ECA: Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Lending of Bank's Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse Advance Payment Guarantee Financial Guarantee Financial Guarantee Acceptances and Endorsements Unpaid portion of Partly paid shares and Securities
			Foreign counterparty (ECA: Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Lending of Bank's Securities or Posting of Securities as collateral Lending of Bank's Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse Advance Payment Guarantee Acceptances and Endorsements Unpaid portion of Partly paid shares and Securities Unpaid portion of Partly paid shares and Securities
			Foreign counterparty (ECA. Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Lending and Early Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse Addance Payment Guarantee Financial Guarantee Acceptances and Endorsements Unpaid portion of Partly paid shares and Securities
			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
			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
			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
			Foreign counterparty (ECA: Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral Repurchase Agreements, Assets sale with recourse
			Foreign counterparty (ECA Rating 7) Underwriting commitments Lending of Bank's Securities or Posting of Securities as collateral
			Foreign counterparty (EC/. Rating 7) Underwriting commitments
	7		Foreign counterparty (ECA, Rating 7)
	7.		Foreign counterparty (ECA Rating 3-6)
			Foreign counterparty (ECF Rating 2)
			Foreign counterparty (ECL Rating 0-1)
		rsy .	Bid Bond, Performance Bond and Counter guarantee domestic counterparty
			Foreign counterparty (ECJ. Rating 7)
			Foreign counterparty (ECA: Rating 3-6)
			Foreign counterparty (EC/ Rating 2)
			Foreign counterparty (ECA Rating 0-1)
		party	LC Commitments With Original Maturity Over 6 months domestic counterparty
			Foreign counterparty (ECA, Rating 7)
			Foreign counterparty (ECA. Rating 3-6)
4			Foreign counterparty (EC/ Rating 2)
			e.

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			_ 6
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

Janaki Finance Co. Limited

Risk Weighted Exposure for Operational Risk At the month end of Chaitra, 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			
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		٩
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

	The state of the s	_
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

Janaki Finance Co. Limited

Net Liquid Assets to Total Deposit Ratio

At the month end of Chaitra, 2081

(Rs. in '000)

Particulars	Amount
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)	
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	
Borrowings payable upto 90 days	
Net Liquid Assets (B-C)	1,595,331.51
Net Liquid Assets to Total deposit (D/A1)	43.65%
Shortfall in Ratio	No Shortfa
Percentage of deposit to be added to RWE	
Amount to be added to risk weighted exposures	-

Janaki Finance Co. Limited Questionnaires for Supervisory Adjustment in RWA & Capital

At the month end of Chaitra, 2081

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SRP Number	Questionnaires	Answers
	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?	1,099,473.69
SRP 6.4a(4)	Is there any sale of credit with recourse facility?	80
SRP 6.4a(5)	Is supervisor satisfied with ALM Policies and practices employed by the bank?	No No
SRP 6.4a(7)	Is supervisor satisfied with the soundness of operational risk management practice adopted by the bank? 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? 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? If not achieved, what percentage of RWE is to be increased? (Type in the box upto 3%)	1.0%