

Salapa Bikas Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Chaitra, 2079

(Rs. in '000)

| 1. 1 RISK WEIGHTED EXPOSURES | | Current Period | Previous Period |
|--|---|---------------------|-------------------|
| a | Risk Weighted Exposure for Credit Risk | 841,581.68 | 724,249.11 |
| b | Risk Weighted Exposure for Operational Risk | 88,942.88 | 85,268.40 |
| c | Risk Weighted Exposure for Market Risk | - | - |
| Total Risk Weighted Exposures (Before adjustments of Pillar II) | | 930,524.56 | 809,517.51 |
| Adjustments under Pillar II | | | |
| SRP 6.4a (5) | ALM policies & practices are not satisfactory, add 1% of net interest income to RWE | 580.88 | 525.76 |
| SRP 6.4a (6) | Add% of the total deposit due to insufficient Liquid Assets | - | - |
| SRP 6.4a (7) | Add RWE equivalent to reciprocal of capital charge of 3 % of gross income. | 21,035.90 | 21,786.70 |
| SRP 6.4a (9) | Overall risk management policies and procedures are not satisfactory. Add 4% of RWE | 37,220.98 | 32,380.70 |
| SRP 6.4a (10) | Desired level of disclosure requirement has not been achieved. Add 3% of RWE | 27,915.74 | 24,285.53 |
| Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 1,017,278.05 | 888,496.19 |

| 1.2 CAPITAL | | Current Period | Previous Period |
|------------------------------------|---|-------------------|-------------------|
| (A) Core Capital (Tier 1) | | 390,704.50 | 348,565.98 |
| a | Paid up Equity Share Capital | 350,000.00 | 350,000.00 |
| b | Irredeemable Non-cumulative preference shares | - | - |
| c | Share Premium | - | - |
| d | Proposed Bonus Equity Shares | - | - |
| e | Statutory General Reserves | 4,973.49 | 10,698.85 |
| f | Retained Earnings | 12,140.51 | 12,140.51 |
| g | Un-audited current year cumulative profit/(loss) | (12,784.61) | (24,229.41) |
| h | Capital Redemption Reserve | - | - |
| i | Capital Adjustment Reserve | 40,142.84 | - |
| j | Debenture Redemption Reserve | - | - |
| k | Dividend Equalization Reserves | - | - |
| l | Other Free Reserve | - | - |
| n | Less: Goodwill | (3,767.72) | - |
| 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 | - | 43.97 |
| 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) | | 11,935.45 | 10,488 |
|--|---|-------------------|-------------------|
| a | Cumulative and/or Redeemable Preference Share | | |
| b | Subordinated Term Debt | | |
| c | Hybrid Capital Instruments | | |
| d | General loan loss provision | 11,935.45 | 10,487.88 |
| e | Exchange Equalization Reserve | | |
| f | Investment Adjustment Reserve | | |
| g | Asset Revaluation Reserve | | |
| h | Other Reserves | | |
| Total Capital Fund (Tier I and Tier II) | | 402,639.95 | 359,053.86 |

| 1.3 CAPITAL ADEQUACY RATIOS | | Current Period | Previous Period |
|---|--|----------------|-----------------|
| Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 38.41% | 39.23% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 39.58% | 40.41% |

Prepared by

Signature :

Name : Pancha Dhan Rai

Position : Senior Assistant

Date : 2080/01/07

Submitted by

Signature:

Name : Chudamani Thapa

Position : Officer

Date : 2080/01/07

(Rs. in Full Figure)

| S.N | Particulars | This Quarter Ending | Previous Quarter End | Corresponding Previous Year Quarter | Paste Quarter Ending Data Here |
|------------|--|----------------------|----------------------|-------------------------------------|--------------------------------|
| 1 | Total Capital & Liabilities (1.1 to 1.7) | 1338877730.00 | 1341264180.37 | 1180537770.00 | |
| 1.1 | Paid-up Capital | 350000000.00 | 280000000.00 | 280000000.00 | 350000000 |
| 1.2 | Reserves and Surplus | 10698850.00 | 204180650.00 | 197454410.00 | 10698850 |
| 1.3 | Debtenture and Bond | 0.00 | 0.00 | 0.00 | |
| 1.4 | Borrowings | 0.00 | 0.00 | 0.00 | |
| 1.5 | Deposits (a+b) | 846148670.00 | 831186580.00 | 765745970.00 | |
| | a. Deposit(Domestic Currency) | 846148670.00 | 831186580.00 | 765745970.00 | 846148670 |
| | b. Deposit(Foreign Currency) | 0.00 | 0.00 | 0.00 | |
| 1.6 | Income Tax Liabilities | 0.00 | 0.00 | 0.00 | |
| 1.7 | Other Liabilities | 132030210.00 | 277896950.37 | 189337390.00 | 132030210 |
| 2 | Total Assets (2.1 to 2.7) | 1338877730.00 | 1341264180.37 | 1180538770.00 | |
| 2.1 | Cash & Bank Balance | 89302020.00 | 84707660.00 | 36444200.00 | 89302020 |
| 2.2 | Money at call and short Notice | 343617700.00 | 370872500.00 | 366812580.00 | 343617700 |
| 2.3 | Investments | 0.00 | 0.00 | 0.00 | |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 718008603.22 | 720552190.00 | 669143470.00 | |
| | a. Real Estate Loan | 0.00 | 0.00 | 0.00 | |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs | 0.00 | 0.00 | 0.00 | |
| | 2. Business Complex & Residential Apartment Construction Loan | 0.00 | 0.00 | 0.00 | |
| | 3. Income generating Commercial Complex Loan | 0.00 | 0.00 | 0.00 | |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 0.00 | 0.00 | 0.00 | |
| | b. Personal Home Loan of Rs. 10 million or less | 0.00 | 0.00 | 0.00 | |
| | c. Margin Type Loan | 0.00 | 0.00 | 1000.00 | |
| | d. Term Loan | 229489099.61 | 234405989.65 | 200542001.69 | 229489099.6 |
| | e. Overdraft Loan / TR Loan / WC Loan | 137472937.30 | 138136255.16 | 138813858.08 | 137472937.3 |
| | f. Other Loan | 351046566.31 | 348009945.19 | 329786610.23 | 351046566.3 |
| 2.5 | Fixed Assets | 25794500.00 | 0.00 | 28991370.00 | 25794500 |
| 2.6 | Non Banking Assets | 0.00 | 0.00 | 0.00 | |
| 2.7 | Other Assets | 162154906.78 | 165131830.37 | 79147150.00 | 162154906.8 |
| 3 | Profit and Loss Account | 0.00 | 0.00 | 0.00 | |
| 3.1 | Interest income | 80288160.00 | 53436260.00 | 71865600.00 | 80288160 |
| 3.2 | Interest Expense | 47898850.00 | 31672470.00 | 31558290.00 | 47898850 |
| A | Net Interest Income (3.1-3.2) | 32389310.00 | 21763790.00 | 40307310.00 | 0 |
| 3.3 | Fees Commission and Discount | 6000.00 | 0.00 | 7660.00 | 6000 |
| 3.4 | Other Operating Income | 6269430.00 | 2079600.00 | 2356180.00 | 6269430 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 0.00 | 0.00 | 0.00 | 0 |
| B | Total Operating Income (A+3.3+3.4+3.5) | 38664740.00 | 23843390.00 | 42671150.00 | 0 |
| 3.6 | Staff Expenses | 29230070.00 | 19641210.00 | 24411740.00 | 29230070 |
| 3.7 | Other Operating Expenses | 7860340.00 | 4881260.00 | 5974260.00 | 7860340 |
| C | Operating profit Before Provision (B-3.6-3.7) | 1574330.00 | -679080.00 | 12285150.00 | 0 |
| 3.8 | Provision for Possible Loss | 37368890.00 | 26440740.00 | 23930800.00 | 37368890 |
| D | Operating profit (C-3.8) | -35794560.00 | -27119820.00 | -11645650.00 | 0 |
| 3.9 | Non Operating Income/Expenses (Net) | 0.00 | 0.00 | 0.00 | 0 |
| 3.10 | Write Back of Provision for Possible Loss | 15361680.00 | 11620560.00 | 18908850.00 | 15361680 |
| E | Profit From Regular Activities (D+3.9+3.10) | -20432880.00 | -15499260.00 | 7263200.00 | |
| 3.11 | Extraordinary Income/Expenses (Net) | 0.00 | 0.00 | 0.00 | |
| F | Profit Before Bonus and Taxes (E+3.11) | -20432880.00 | -15499260.00 | 7263200.00 | |
| 3.12 | Provision For Staff Bonus | 0.00 | 0.00 | 0.00 | |
| 3.13 | Provision For Tax | 0.00 | 0.00 | 0.00 | |
| G | Net Profit/Loss (F-3.12-3.13) | -20432880.00 | -15499260.00 | 7263200.00 | |
| 4 | Ratios | 0.00 | 0.00 | 0.00 | |
| 4.1 | Capital Fund to RWA(%) | 38.41 | 33.23 | 27.53 | 38.41 |
| 4.2 | Non Performing Loan (NPL) to Total Loan(%) | 9.07 | 6.85 | 6.13 | 9.07 |
| 4.3 | Total Loan Loss Provision to total NPL(%) | 66.38 | 73.07 | 146.00 | 66.38 |
| 4.4 | Cost of Funds(%) | 5.85 | 6.22 | 5.40 | 5.85 |
| 4.5 | CD Ratio (Calculated as per NRB Directives)(%) | 84.85 | 86.68 | 87.39 | 84.85 |
| 4.6 | Base Rate(%) | 10.41 | 11.10 | 10.17 | 10.41 |
| 5 | Additional Information (Optional) | 0.00 | 0.00 | 0.00 | |
| 5.1 | Average Yield (Local Currency)(%) | 0.00 | 0.00 | 0.00 | |
| 5.2 | Net Interest Spread (Local Currency)(%) | 4.43 | 4.15 | 4.42 | 4.43 |
| 5.3 | Return on Equity(%) | 0.00 | 0.00 | 0.00 | |
| 5.4 | Return on Assets(%) | 0.00 | 0.00 | 0.00 | |

OK

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited
Condensed Consolidated Statement of Financial Position
At the month end of Chaitra , 2079

| Particulars | Group | | Bank | |
|--|-------------------------|--------------------------------|-------------------------|--------------------------------|
| | This Quarter Ending | Immediate Previous Year Ending | This Quarter Ending | Immediate Previous Year Ending |
| Assets | | | | |
| Cash and Cash Equivalent | 432,919,725.98 | 437,895,870.21 | 432,919,725.98 | 437,895,870.21 |
| Due from Nepal Rastra Bank | | - | | - |
| Placement with Banks and FIs | | - | | - |
| Derivative Financial Instruments | | - | | - |
| Other Trading Assets | | - | | - |
| Loans and Advances to Banks and FIs | 782,994,077.30 | - | 782,994,077.30 | - |
| Loans and Advances to Customers | | 662,073,491.82 | | 662,073,491.82 |
| Investment Securities | | - | | - |
| Current Tax Assets | 12,327,311.82 | 6,086,694.69 | 12,327,311.82 | 6,086,694.69 |
| Investment in Subsidiaries | | - | | - |
| Investment in Associates | | - | | - |
| Investment Property | | - | | - |
| Property and Equipment | 23,974,832.91 | 25,983,606.27 | 23,974,832.91 | 25,983,606.27 |
| Goodwill and Intangible Assets | 932,028.12 | 1,565,528.57 | 932,028.12 | 1,565,528.57 |
| Deferred Tax Assets | 3,767,722.25 | 2,000,230.05 | 3,767,722.25 | 2,000,230.05 |
| Other Assets | 17,398,026.28 | 14,105,701.81 | 17,398,026.28 | 14,105,701.81 |
| Total Assets | 1,274,313,724.66 | 1,149,711,123.42 | 1,274,313,724.66 | 1,149,711,123.42 |
| Liabilities | | | | |
| Due to Banks and FIS | | - | | - |
| Due to Nepal Rasra Bank | | - | | - |
| Derivative Financial Instruments | | - | | - |
| Deposit from Customers | 846,137,346.51 | 765,545,513.01 | 846,137,346.51 | 765,545,513.01 |
| Borrowings | | - | | - |
| Current Tax Liabilities | | - | | - |
| Provisions | | - | | - |
| Deferred Tax Liabilities | | - | | - |
| Other Liabilities | 27,978,796.28 | 154,699,605.53 | 27,978,796.28 | 154,699,605.53 |
| Debt Securities Issured | | - | | - |
| Subordinated Liabilities | | - | | - |
| Total Liabilities | 874,116,142.79 | 920,245,118.54 | 874,116,142.79 | 920,245,118.54 |
| Equity | | | | |
| Share Capital | 350,000,000.00 | 28,000,000.00 | 350,000,000.00 | 28,000,000.00 |
| Share Premium | - | - | - | - |
| Retained Earnings | (644,106.44) | 7,369,765.78 | (644,106.44) | 7,369,765.78 |
| Reserves | 50,841,688.31 | 194,096,239.10 | 50,841,688.31 | 194,096,239.10 |
| Total Equity Attributable to Equity Holders | 400,197,581.87 | 229,466,004.88 | 400,197,581.87 | 229,466,004.88 |
| Non Controlling Interest | | | | |
| Total Equity | 400,197,581.87 | 229,466,004.88 | 400,197,581.87 | 229,466,004.88 |
| Total Liabilities and Equity | 1,274,313,724.66 | 1,149,711,123.42 | 1,274,313,724.66 | 1,149,711,123.42 |
| Contingent liabilities and commitment | | | | |

Status

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Salapa Bikas Bank Limited
Condensed Statement of Profit or Loss
 At the month end of Chaitra , 2079

| Particulars | Group | | | | Bank | | | |
|---|-----------------------|-------------------------|-----------------------------|-------------------------|-----------------------|-------------------------|-----------------------------|-------------------------|
| | Current Year | | Previous Year Corresponding | | Current Year | | Previous Year Corresponding | |
| | This Quarter | Upto this Quarter (YTD) | This Quarter | Upto this Quarter (YTD) | This Quarter | Upto this Quarter (YTD) | This Quarter | Upto this Quarter (YTD) |
| Interest Income | 29,331,757.36 | 87,936,431.52 | 6,731,133.61 | 75,544,868.32 | 29,331,757.36 | 87,936,431.52 | 6,731,133.61 | 75,544,868.32 |
| Interest Expenses | 16,226,385.77 | 47,898,857.41 | (4,010,158.22) | 31,581,162.83 | 16,226,385.77 | 47,898,857.41 | (4,010,158.22) | 31,581,162.83 |
| Net Interest Income | 13,105,371.59 | 40,037,574.11 | 10,741,291.83 | 43,963,705.49 | 13,105,371.59 | 40,037,574.11 | 10,741,291.83 | 43,963,705.49 |
| Fees and Commission Income | 9,250.00 | 18,300.00 | 1,000.00 | 19,260.46 | 9,250.00 | 18,300.00 | 1,000.00 | 19,260.46 |
| Fees and Commission Expenses | | | - | - | | | - | - |
| Net Fees and Commission Income | 9,250.00 | 18,300.00 | 1,000.00 | 19,260.46 | 9,250.00 | 18,300.00 | 1,000.00 | 19,260.46 |
| Net Interest, Fees and Commission Income | 13,114,621.59 | 40,055,874.11 | 10,742,291.83 | 43,982,965.95 | 13,114,621.59 | 40,055,874.11 | 10,742,291.83 | 43,982,965.95 |
| Net Trading Income | | | - | - | | | - | - |
| Other Operating Income | 4,100,627.10 | 6,257,128.62 | 534,003.95 | 2,344,579.91 | 4,100,627.10 | 6,257,128.62 | 534,003.95 | 2,344,579.91 |
| Total Operating Income | 17,215,248.69 | 46,313,002.73 | 11,276,295.78 | 46,327,545.86 | 17,215,248.69 | 46,313,002.73 | 11,276,295.78 | 46,327,545.86 |
| Impairment Charge/(Reversal) for Loans and other Losses | 7,101,080.54 | 22,007,207.35 | 2,610,784.02 | 5,021,959.47 | 7,101,080.54 | 22,007,207.35 | 2,610,784.02 | 5,021,959.47 |
| Net Operating Income | 10,114,168.15 | 24,305,795.38 | 8,665,511.76 | 41,305,586.39 | 10,114,168.15 | 24,305,795.38 | 8,665,511.76 | 41,305,586.39 |
| Personnel Expenses | 9,588,849.89 | 29,230,060.89 | (4,237,071.42) | 24,411,743.03 | 9,588,849.89 | 29,230,060.89 | (4,237,071.42) | 24,411,743.03 |
| Other Operating Expenses | 2,979,083.33 | 7,860,346.19 | 1,033,336.50 | 5,974,245.64 | 2,979,083.33 | 7,860,346.19 | 1,033,336.50 | 5,974,245.64 |
| Depreciation and Amortization | | | | | | | | |
| Operating Profit | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 |
| Non-Operating Income | | | | | | | | |
| Non-Operating Expenses | | | | | | | | |
| Profit Before Income and Tax | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 |
| Income Tax Expenses | - | - | - | - | - | - | - | - |
| Current Tax | | | | | | | | |
| Deferred Tax | | | | | | | | |
| Profit/(Loss) For the Period | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 | (2,453,765.67) | (12,784,611.70) | 11,929,246.68 | 10,919,597.72 |

Salapa Bikas Bank Limited

Ratios as per NRB Directive

At the month end of Chaitra , 2079

| Particulars | Groups | | | | Bank | | | |
|---|--------------|-------------------------|-----------------------------|-------------------------|--------------|-------------------------|-----------------------------|-------------------------|
| | Current Year | | Previous Year Corresponding | | Current Year | | Previous Year Corresponding | |
| | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) |
| Capital Fund to RWA | 38.41% | 38.41% | 27.53% | 27.53% | 38.41% | 38.41% | 27.53% | 27.53% |
| Non-Performing Loan(NPL)to Total Loans (As per NRB Directive) | 9.07% | 9.07% | 6.13% | 6.13% | 9.07% | 9.07% | 6.13% | 6.13% |
| Total Loss Loan Provision to Total NPL (As per NRB Directive) | 66.38% | 66.38% | 75.76% | 75.76% | 66.38% | 66.38% | 75.76% | 75.76% |
| Costs of Funds | 5.85% | 5.85% | 5.40% | 5.40% | 5.85% | 5.85% | 5.40% | 5.40% |
| Credit to Deposit Ratio (As per NRB Directive) | 84.85% | 84.85% | 87.38% | 87.38% | 84.85% | 84.85% | 87.38% | 87.38% |
| Base Rate (As per NRB Directive) | 10.41% | 10.41% | 10.17% | 10.17% | 10.41% | 10.41% | 10.17% | 10.17% |
| Interest Rate Spread (As per NRB Directive) | 4.43% | 4.43% | 4.42% | 4.42% | 4.43% | 4.43% | 4.42% | 4.42% |

Amount in NPR, full figure

Salapa Bikas Bank Limited
Details about the distributable profit
At the month end of Chaitra , 2079

| Particulars | Current Year | Previous Year Corresponding |
|---|-------------------------|-----------------------------|
| | Upto This Quarter (YTD) | Upto This Quarter (YTD) |
| Opening Retained Earning | (12,140,505.26) | (3,549,831.94) |
| Net profit or (loss) as per statement of profit or loss | (10,330,846.03) | 2,759,896.05 |
| 1. Appropriations | | |
| <i>1.1 Profit required to be appropriated to:</i> | | (4,973,490.00) |
| a. General Reserve (-) | 4,973,493.88 | 3,985,847.15 |
| b. Capital Redemption Reserve (-) | | |
| c. Exchange Fluctuation Fund (-) | | |
| d. CSR Fund (-) | | |
| e. Employees Training Fund (-) | | |
| f. Other (-) | | |
| <i>1.2 Profit required to be transfered to Regulatory Reserve:</i> | - | (7,276,195.00) |
| a. Transferred to Regulatory Reserve (-) | | (7,276,195.00) |
| b. Transferred from Regulatory Reserve (+) | | |
| Net Profit for the period end available for distribution | (22,471,351.29) | (13,039,620.89) |

(Amount in NPR, Full Figure)

Salapa Bikas Bank Limited
Condensed Consolidated Statement of cash flows
At the month end of Chaitra , 2079

| Particulars | Group | | Bank | |
|--|-------------------------|----------------------------|-------------------------|----------------------------|
| | Current Year | Previous Year Correspondin | Current Year | Previous Year Correspondin |
| | Upto this Quarter (YTD) | Upto this Quarter (YTD) | Upto this Quarter (YTD) | Upto this Quarter (YTD) |
| CASH FLOWS FROM OPERATING ACTIVITIES | | | | |
| Interest received (+) | | | | |
| Fees and other income received (+) | | | | |
| Divided received (+) | | | | |
| Receipts from other operating activities (+) | | | | |
| Interest paid (-) | | | | |
| Commission and fees paid (-) | | | | |
| Cash payment to employees (-) | | | | |
| Other expense paid (-) | | | | |
| Operating cash flows before changes in operating assets and liabilities | - | - | - | - |
| (Increase)/Decrease in operating assets | - | - | - | - |
| Due from Nepal Rastra Bank | | | | |
| Placement with bank and financial institutions | | | | |
| Other trading assets | | | | |
| Loan and advances to bank and financial institutions | | | | |
| Loans and advances to customers | | | | |
| Other assets | | | | |
| Increase/(Decrease) in operating liabilities | - | - | - | - |
| Due to bank and financial institutions | | | | |
| Due to Nepal Rastra Bank | | | | |
| Deposit from customers | | | | |
| Borrowings | | | | |
| Other liabilities | | | | |
| Net cash flow from operating activities before tax paid | - | - | - | - |
| Income taxes paid (-) | | | | |
| Net cash flow from operating activities | - | - | - | - |
| CASH FLOWS FROM INVESTING ACTIVITIES | | | | |
| Purchase of investment securities | | | | |
| Receipts from sale of investment securities | | | | |
| Purchase of property and equipment | | | | |
| Receipt from the sale of property and equipment | | | | |
| Purchase of intangible assets | | | | |
| Receipt from the sale of intangible assets | | | | |
| Purchase of investment properties | | | | |
| Receipt from the sale of investment properties | | | | |
| Interest received | | | | |
| Dividend received | | | | |
| Net cash used in investing activities | - | - | - | - |
| CASH FLOWS FROM FINANCING ACTIVITIES | | | | |
| Receipt from issue of debt securities | | | | |
| Repayment of debt securities | | | | |
| Receipt from issue of subordinated liabilities | | | | |
| Repayment of subordinated liabilities | | | | |
| Receipt from issue of shares | | | | |
| Dividends paid | | | | |
| Interest paid | | | | |
| Other receipt/payment | | | | |
| Net cash from financing activities | - | - | - | - |
| Net increase (decrease) in cash and cash equivalents | - | - | - | - |
| Cash and cash equivalents at beginning of the year | | | | |
| Effect of exchange rate fluctuations on cash and cash equivalents held | | | | |
| Cash and cash equivalents at Chaitra 2079 End | - | - | - | - |