



Nirdhan Utthan Bank Limited

(Nirdhan is the only one MFI in Nepal that has presence in all 75 districts of Nepal)

Kathmandu, Nepal

info@nirdhan.com

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at the end of Fourth Quarter (31/03/2074) of the fiscal year 2073/074 (2016/2017)

Rs. In '000

S.n.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities	15,734,345	14,571,119	11,837,775
1.1	Paid up Capital	600,000	600,000	600,000
1.2	Reserve and Surplus	1,223,712	942,654	498,134
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	6,837,941	6,646,047	5,935,787
1.5	Deposits (a+b)	6,230,408	5,591,037	4,272,711
	a. Domestic Currency	6,230,408	5,591,037	4,272,711
	b. Foreign Currency	-	-	-
1.6	Income Tax Laibility	250,033	191,659	3,376
1.7	Other Liabilities	592,252	599,722	527,776
2	Total Assets	15,734,345	14,571,119	11,837,775
2.1	Cash and Bank Balance	241,098	206,715	142,965
2.2	Money at Call and Short Notice	1,455,831	861,334	793,381
2.3	Investments	582,914	422,414	53,814
2.4	Loan and Advances(a+b+c+d+e+f)	12,328,428	12,037,034	10,106,271
a	Real State Loan	-		-

			-	
	1. Residential Real state Loan(Up to 80 Lacs)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan(Including Land Purchase & Plotting)	-	-	-
b	Personal Home Loan of Rs. 80 Lacs or less	-	-	-
c	Margin Type Loan	-	-	-
d	Term Loan	-	-	-
e	Overdraft Loan/TR Loan/WC Loan	-	-	-
f	Others	12,328,428	12,037,034	10,106,271
2.5	Fixed Assets	196,636	202,529	208,696
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	929,438	841,093	532,446
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	2,208,872	1,598,940	1,554,729
3.2	Interest Expenses	789,601	524,179	454,539
	A. Net Interest Income	1,419,271	1,074,762	1,100,190
3.3	Fees, Commission and Discount	15,687	12,540	14,410
3.4	Other Operating Income	198,163	151,031	164,324
3.5	Foreign Exchange Gain/Loss (Net)	(621)	(475)	864
	B. Total Operating Income	1,632,499	1,237,857	1,279,788
3.6	Staff Expenses	597,272	449,130	506,779

3.7	Other Operating Expenses	112,531	77,968	107,220
	C. Operating Profit Before Provision	922,696	710,759	665,789
3.8	Provision for Possible Losses	24,160	19,739	41,616
	D. Operating Profit	898,537	691,020	624,173
3.9	Non Operating Income/ Expenses (Net)	15,745	10,624	8,921
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit From Regular Activities	914,282	701,643	633,094
3.11	Extraordinary Income/ Expenses (Net)	2,505	1,109	1,998
	F. Profit before Bonus and Taxes	916,787	702,752	635,091
3.12	Provision for Staff Bonus	83,344	63,886	57,736
3.13	Provision for Tax	250,033	191,659	174,248
	G. Net Profit/ Loss	583,410	447,207	403,108
4	Ratios			
4.1	Capital Fund to RWA	12.80%	12.22%	10.78%
4.2	Non Performing Loan (NPL) To Total Loan	0.31%	0.25%	0.39%
4.3	Total Loan Loss Provision to Total NPL	382%	474%	311%
4.4	Cost of Funds	9.07%	7.90%	5.24%
4.5	Credit to Deposit Ratio	198%	218%	239%

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.

Aofhb/	
art tyf lglf]kdf 7 b]lv 10=50 k ltzt ;Dd	shf{ ;j]fdf 10 b]lv 18 k ltzt ;Dd

lwtf]kq btf{ tyf lgisfzg lgodfjnL, 2065 sf] cg";'lr 14 -lgod 22 sf] pklgod -2_ ;+u ;DalGwt_ cf=a= 2073/74 sf] rf}yf] q]dfl;s calwsf] laa/}f

1= laQLo laa/}fM

- s_ q]dfl;s cjwLsf] jf;nft, gfkmf gf]S;fg ;DaGwL ljj/}fM o;} ;fy k|sfztl ul/Psf] % .
- v_ k| d"v laQLo cg" kftx?M

k lt z]o/ cfDbfgL	d'No cfDbfgL cg" kft	k lt z]o/ g]^jy{	s"n ;DklQdf k ltkmn	t/ntf cg" kft
97=23	21=43	303=95	3=82%	25=17%

2= Aoa:yfksLo laZn]if}fM

- s_ q]dfl;s cjwLsf] ;+yfsf] df]Hbft, cfDbfgL / t/ntfdf s"g] k|j]t{g ePsf] eP ;]sf] k|d"v sf/}f ;DaGwL ljj/}fM sf/]af/sf] a[l\$;+u a)+ssf] df]Hbft, cfDbfgL / t/ntfdf ;+t]ifhgs ?kdf a[l\$ ePsf] % .
- v_ cfuflL cjwLsf] Aoj;flos of]hgf ;DaGwdf Aoa:yfkgf] l]Zn]if}ffTds ljj/}fM a)+snfO{ cfjZos l]QLo >]tdf cftd lge/ x"gsf nflu ;j;fwf/}f / ;b:ox?af^ art kl/rfngdf hf]* lbb} cfPsf] % . art kl/rfngsf nflu ahf/s/}f ug]{, a)+sn] k|bfg ug]{ artsf ;j]fx?, Aofhb/ / a)+ssf] g]^s(sfaf/}df k|rf/ k|;/ ug] sfo{ e/}x]sf] % . u|fxs ;b:ox?nfO{ Aoj;foLs agpfg cGo ;+# ;+yfx?;+u ;dGjo u/L pBdzLntf ;DalGw tfind k|bfg ug]{ tyf sd{rf/Lsf] lfdtdf clea[l\$ u/L sfo{s"zntfdf clea[l\$ ug]{, pTkfbstj a[l\$ ug]{, uxg ?kdf ;"k/Lj]lf}f ug]{, sd{rf/LnfO{ cfaZos tfind tyf cGt{lqomof u/L Aoj;fo la:tf/df hf]* lbOPsf] % , lbOg] % .

- u_ ljutsf] cg"ejaf^ ;+ul&t ;+yfsf] df]Hbft, gfkmf jf gub k|j]fxdf tft]s c/ kfg{ ;Sg] #^gf, cj-yf cflb ePdf ;f] ;DaGwL l]Zn]if}ffTds ljj/}fM n#"laQ ;+yfx?df b]lvPsf] shf{sf] b]j]xf/}f]kgfn] u|fxssf] lfdtdf eGbf aL shf{ nufg/ / o;sf] ;b"kof]lutf cflb sf/}f] a)+snfO c/ ;kg{ ;S% tyfkl a)+sn] to u/]sf] r":t cg"udg tyf s"zn sfo{ gLlt Pj+ Aoj:yfkgf sf/}f uDeL/ ;d:of Aoxfg" k/]sf] %}g .

3= sfg"gL sf/]fxL ;DaGwL ljj/}fM

- s_ o; cawLdf a)+sn] ;s]sf] la?Sdf s"g] d"@f bfo/ u/]sf] %}g / a)+ssf] la?Sdf d"@f bfo/ ePsf] s"g] ;rgf k|fkt ePsf] %}g .
- v_ a)+ssf ;+yfsf] jf ;+rfnsn] jf ;+yfsf] jf ;+rfnsf] la?Sdf k|rlnt lgodsf] cj]f jf kmf]Hbft/L ck/fw u/]sf] ;DaGwdf s"g] d"@f bfo/ u/]sf] jf ePsf] s"g] hfgsf/L k|fkt ePsf] %}g .
- u_ s"g] ;+yfsf] jf ;+rfns la?Sdf cfly{s ck/fw u/]sf] ;DaGwdf s"g] d"@f bfo/ u/]sf] jf ePsf] s"g] hfgsf/L k|fkt ePsf] %}g .

4= ;+ul&t ;+yfsf] z]o/ sf/]f]f/ ;DaGwL l]Zn]if}f

- s_ g]kfn ;/sf/ tyf g]kfn /fi^ a)+saf^ hf/L at{dfg gLltx?, xfnf] /fhg]lts, cfly{s cj:yfsf sf/}f lwtf]kq ahf/nfO{ c/ ;kf/L ahf/df ;fdfGo ptf/rf] ePtfklg o; a)+ssf] z]o/ sf/]af/ ;+t]ifhgs g] /x]sf] % .
- v_ :^s PS;r]Gh lnd^]*sf] a]e;fo^ www.nepalstock.com cg";/ ut q]dfl;s cawLdf o; a)+ssf] z]o/ sf/] sf/]f]f/ lgDgfg";/n] ePsf] b]lvG% . clwstd d'No Go'gtd d'No clGtd d'No sf/]af/ lbg sf/]af/ ;+Vof 2084 1861 1963 39 569

5= ;d:of tyf r"gf}tLM

- s_ b]zsf b"u{d lf]qdf sfo{qmd la:tf/ u/L yk lakGg kl/jf/nfO{ ;j]f k"yofpg" .
- v_ g]jgtd k|ljwLsf] k|of]u ug] vf]Hbf b'u{d lf]qdf connectivity sf] ;d:of .
- u_ n#"ljQ ;+yfx? ;yfgf tyf la:tf/ x"g] qmd hf/L /x]sf] cj:yf / tL ;a]sf] nllft sfo{ lf]q cGo n#"laQ ;+yfx? ;+rfnt :yfgx?df g] /x]sf] x"rbf shf{sf] b]j]xf/}f]kgf .
- #_ a)+sx?af^ lnPsf] C]f df Aofhb/ a[l\$ ePsf] sf/}f Cost of fund a[l\$ ePsf] % .
- a_ d'No a[lcn] ;+rfng vr{df a[lc ePsf] % .

6= ;+yfut ;"zf;gM

- g]kfn /fi^ a)+saf^ hf/L ;+yfut ;"zf;g nufotsf lgb]{zgx? kfngf ug"sf] ;fy} k|rlnt P]gx?M sDkgL P]g 2063, a)+s tyf laiQo ;+yf ;DalGw P]g 2063, g]kfn /fi^ a)+s P]g 2058, lwtf]kq P]g 2063, cfos/ P]g 2058 cflb kfngf ul/Psf] % . a)+ssf] k|aGwkq, lgodfjnL, sd{rf/L ;j]f l]lgodfjnL, cfly{s k|zf;g l]lgodfjnL, laQLo ;j]f lgb]{lzs, cfGtl/s n]vfk/lf]f lgb]{lzs, Aoa:yfkg ;rgf k|}ffnL gLlt, ;DklQ bflot] Aoa:yfkg gLlt, nufgL gLlt nufotsf gLlt, lgod, lgb]{lzsfx? agfO{ kfngf ul/Psf] % . To;} u/L n]vfk/lf]f ;ldt, hf]lvd Aoa:yfkg ;ldt / sd{rf/L ;j]f ;"lawf ;ldt u&g u/L sfof{Gjogdf NofOPsf] % .

7= ;To, tYotf ;DaGwdf sfo{sf/L k|d"vsf] pb\#f]if}fM

- cfhsf ldt;Dd o; k|lt]bgdf pNn]vt hfgsf/L tyf ljj/}fx?sf] z"Stf ;DaGwdf d AolQmut ?kdf pQ/bfloTj lng%" . ;fy} d of] pb\#f]if ub{" ls d]n] hfg] a"em];Dd o; k|lt]bgdf pNn]vt ljj/}fx? ;To, tYo / k'f{ %g\ / nufglstf{x?nfO{ ;;"lrt lg}{o lng cfjZos s"g] ljj/}f, ;rgf tyf hfgsf/Lx? n"sfOPsf] %}g .

8= lgod 22 sf] pklgod -5_ ;xu ;DalGwt l]z]if #^gf jf kl/l:ylt ;DaGwL ljj/}fM %}g .