



निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैकबाट “घ” वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था)

केन्द्रीय कार्यालय: भगवतीबहाल, नक्साल, काठमाण्डौ, फोन नं. ०१-४५१३७११, ४५१३८४०

नेपाल राष्ट्र बैकबाट इजाजतपत्र प्राप्त “घ” वर्गको लघुवित्त संस्थाहरूलाई जारी गरिएको एकिकृत निर्देशन २०७९ को निर्देशन नं. ४१ (घ) को व्यवस्था बमोजिम सर्वसाधारणको जानकारीको लागि प्रकाशित निर्धन उत्थान वित्तिय संस्था लिमिटेडको मिति २०८१ पौष २६ मा सम्पन्न साधारणसभाबाट पारित वित्तिय विवरण।

Statement of Financial Position As on Ashad 2081		
Assets	Current Year	Previous Year
Cash and Cash equivalent	2,076,026,449	1,822,432,593
Statutory Balances and Due from Nepal Rastra Bank	576,720,625	433,404,153
Placement with Bank & Financial Institutions	450,000,000	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans and Advances to Customers	24,126,806,408	24,312,643,330
Investment Securities	194,552,557	296,998,306
Current Tax Assets	24,680,645	75,125,183
Investment Property	-	-
Property and Equipment	231,998,067	259,752,436
Goodwill and Intangible assets	891,077	822,873
Deferred Tax Assets	303,651,708	416,371,749
Other Assets	324,081,735	308,900,138
Total Assets	28,309,409,271	27,926,450,761
Liabilities	Current Year	Previous Year
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	20,185,243,809	19,114,293,315
Borrowing	2,870,613,904	3,946,721,839
Current Tax Liabilities	-	-
Provisions	14,590,860	14,590,102
Deferred Tax Liabilities	-	-
Other Liabilities	283,348,846	159,071,130
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	23,353,797,419	23,234,676,386
Equity		
Share Capital	2,612,079,750	2,612,079,750
Share Premium	510,111	510,111
Retained Earnings	(136,573,150)	(357,515,437)
Reserves	2,479,595,140	2,436,699,951
Total Equity	4,955,611,852	4,691,774,375
Total Liabilities and Equity	28,309,409,271	27,926,450,761
Contingent Liabilities and Commitment	4,998,540	4,998,540
Net Assets Value per Share	189.72	179.62

Capital Adequacy as at Ashad, 2081			
A. Core Capital		(Rs. in '000)	
S.N	Description	Current	Previous
1	Paid up Capital (ordinary shares)	2,612,079.75	2,612,079.75
2	Proposed bonus share	-	-
3	Share premium	510.11	510.11
4	Irredeemable preferential share	-	-
5	General Reserve Fund	1,224,440.02	1,171,190.31
6	Accumulated profit/(loss)	(136,573.15)	(357,515.44)
7	Profit & loss a/c as per balance-sheet	-	-
8	Capital Redemption Reserve Fund	-	-
9	Capital Adjustment Fund	-	-
10	Calls in advance	-	-
11	Other Free Reserves	-	-
Deductions:		(326,459.28)	(424,776.75)
a	Goodwill	891.08	-
b	Deferred tax assets	303,651.71	416,371.75
c	Investment on shares and securities in excess of limits	-	-
d	Investment to the company having financial interests	-	-
e	Fictitious Asset	-	-
f	Investment on land and building for self use not complying the Directives of NRB	21,916.49	8,405.00
g	Investment on land development and housing construction in excess of limits	-	-
h	Underwriting share not sold within the stipulated time	-	-
i	Credit and other facilities banned by the prevailing laws	-	-
Total Core Capital (A)		3,373,997.46	3,001,487.99
B. Supplementary capital			
S.N.	Description	Period	
		Current	Previous
1	Provisions of loan loss made for pass loan	468,944.30	469,012.78
2	Additional loan loss provision	-	-
3	Hybrid capital instruments	-	-
4	Unsecured Subordinated Term Debt	-	-
5	Exchange Equalization Fund	709.57	709.57
6	Assets revaluation Fund (max. 2% of Supplementary capital is added automatically)	-	-
7	Investment adjustment Fund	1,510.00	1,510.00
Total	Supplementary Capital (B)	471,163.87	471,232.35
C.	Total Capital Fund (A+B)	3,845,161.33	3,472,720.33
D.	Minimum capital Fund to be maintained based on Risk Weighted Assets:		
1	Minimum Capital Fund Required (8.0 % of RWA)	2,273,669.35	2,274,001.38
2	Minimum Core Capital Required (4.0 % of RWA)	1,136,834.67	1,137,000.69
3	Capital Fund maintained (in %)	13.53%	12.22%
4	Core Capital maintained (in %)	11.87%	10.56%
5	Capital Fund surplus by 5.53 % (Previous period surplus by 4.22 %)	1,571,491.98	1,198,718.95
6	Core Capital surplus by 7.87 % (Previous period surplus by 6.56 %)	2,237,162.78	1,864,487.30

5	Capital Fund surplus by 5.53 %	(Previous period surplus by 4.22 %)	1,571,491.98	1,198,718.95	lents held		
6	Core Capital surplus by 7.87 %	(Previous period surplus by 6.56 %)	2,237,162.78	1,864,487.30	Cash and cash equivalents at Asar end 2081	2,076,026,449	1,822,432,593

Risk Weighted Assets Of 2081 Ashad						
A. On-Balance-sheet Items					(Rs. in '000)	
S.N.	Description	Weight (%)	Current period		Previous period	
			Amount	RWA	Amount	RWA
1	Cash Balance	0	52,920.77	-	38,068.25	-
2	Gold (Tradable)	0	-	-	-	-
3	NRB Balance	0	576,720.63	-	433,404.15	-
4	Investment to Govt. Bond	0	191,042.56	-	290,000.00	-
5	Investment to NRB Bond	0	-	-	-	-
6	Loan against Own FD	0	-	-	-	-
7	Loan against Govt. Bond	0	-	-	-	-
8	Accrued interests on Govt. bond	0	-	-	3,488.31	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-	-	-
10	Balance on domestic banks and financial institutions	20	660,725.16	132,145.03	96,450.13	19,290.03
11	Loan against other banks' and financial institutions' FD	20	-	-	-	-
12	Foreign bank balance	20	-	-	-	-
13	Money at call	20	1,812,380.52	362,476.10	1,187,914.21	237,582.84
14	Loan against internationally rated bank guarantee	20	-	-	-	-
15	Investment to internationally rated Banks	20	-	-	-	-
16	Inter-bank lending	20	-	-	-	-
17	Investment on shares/debentures/bonds	100	3,510.00	3,510.00	3,510.00	3,510.00
18	Other investments	100	-	-	-	-
19	Loans & advances, bills purchase/discount	100	26,749,597.83	26,749,597.83	26,501,974.24	26,501,974.24
20	Fixed assets	100	231,998.07	231,998.07	260,575.31	260,575.31
21	Net interest receivables (Total IR - 8 - Interest supsense)	100	-	-	-	-
22	Net Non-Banking Asset	100	-	-	-	-
23	Other assets (Except advance tax payment)	100	324,081.73	324,081.73	804,684.90	804,684.90
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-
Total On-Balance-sheet Items (A)			30,602,977.26	27,803,808.76	29,620,069.50	27,827,617.32

	Investment to NRB Bond	0	-	-	-	-
6	Loan against Own FD	0	-	-	-	-
7	Loan against Govt. Bond	0	-	-	-	-
8	Accrued interests on Govt. bond	0	-	-	3,488.31	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-	-	-
10	Balance on domestic banks and financial institutions	20	660,725.16	132,145.03	96,450.13	19,290.03
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14	Loan against internationally rated bank guarantee	20	-	-	-	-
15	Investment to internationally rated Banks	20	-	-	-	-

Principal Indicators							
S.No.	Particulars	Indicators	2080-81	2079-80	2078-79	2077-78	2076-77
1	Net Profit/Total Income	%	6.31	4.14	17.75	28.06	7.20
2	Per Share Earning (after income tax)	Rs.	10.19	6.51	34.17	70.14	15.12
3	Market Price Per Share	Rs.	711.90	765.00	1,099.00	1,600.00	1,015.00
4	Price/Earning Ratio	Times	69.84	117.57	32.16	22.81	67.12
5	Dividend on Share- Bonus Share	%	-	-	19.00	29.50	13.68
6	Cash Dividend	%	-	-	1.00	1.55	0.68
7	Interest Income on Loans & Advances/Total Loans & advances	%	14.35	14.26	13.96	14.98	16.43
8	Employee expenses/Total Operating Expenses	%	87.89	87.13	87.25	87.11	83.04
9	Interest expenses on Deposit & Borrowing	%	8.35	8.68	7.47	6.17	8.55
10	Exchange Income/Total Income	%	-	-	-	-	-
11	Staff Bonus/Total employee expenses	%	9.66	-	12.49	19.04	5.38
12	Net Profit/Loans & Advances	%	1.04	0.64	2.71	4.94	1.29
13	Net Profit/Total Assets	%	0.94	0.61	2.53	4.48	1.12
14	Total Loans & Advances/Total Deposits	%	127.85	134.71	152.29	152.20	151.04
15	Total Operating expenses/Total Assets	%	3.73	3.49	3.66	4.08	4.18
16	Capital Adequacy Ratio:						
a)	Core Capital	%	11.87	10.56	12.23	11.36	10.61
b)	Supplementary Capital		1.66	1.66	1.40	1.26	1.26
c)	Total Capital Fund	%	13.53	12.22	13.63	12.62	11.87
17	Cash Reserve Ratio (CRR)	%	2.86	2.27	2.16	2.24	2.40
18	Non Performing Loans/Total Loans & Advances	%	10.60	9.87	5.30	4.11	1.83
19	Weighted Average Interest Rate Spread	%	6.00	5.58	6.49	8.81	7.88
20	Book Network	Rs. 000	4,955,611.85	4,691,774.37	4,627,622.07	3,851,800.42	2,656,556.04
21	Total Shares	Number	26,120,797.50	26,120,797.50	21,950,250.00	16,950,000.00	16,950,000.00
22	Total Employee	Number	1,138.00	1,136.00	1,190.00	1,143.00	1,182.00