## **निर्धान उत्थान लघुतित तितीय संस्था लिमिटेड** Nirdhan Utthan Laghubitta Bittiya Sanstha Limited (नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त लघुवित्त वित्तीय संस्था)



केन्द्रीय कार्यालयः भगवतीबहाल, नक्साल, काठमाण्डौ,फोन नं. ०१-४४१३७११,४४१३८४०

नेपाल राष्ट्र बैकबाट इजाजतपत्र प्राप्त "घ" वर्गको लद्युवित्त संस्थाहरुलाई जारि गरिएको एकिकृत निर्देशन २०७९ को निर्देशन ातं. ४ १ (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					
	As on Ashad 2081 Assets	Current Y	lear	Dre	vious Year	
Cash				-		
	and Cash equivalent tory Balances and Due from Nepal Rastra Bank	2,076,02	26,449 20,625		1,822,432,59	
	ment with Bank & Financial Institutions		20,023		100,104,11	
	vative Financial Instruments		-			
Othe	r Trading Assets		-			
Loan	s and Advances to MFIs & Cooperatives		-			
Loan	s and Advances to Customers	24,126,8	06,408	2	4,312,643,33	
	restment Securities 194,				296,998,30	
	urrent Tax Assets 24,6				75,125,18	
	nvestment Property			250 752 /		
	Property and Equipment 231,9				259,752,436	
Goodwill and Intangible assets			91,077		822,873	
Deferred Tax Assets Other Assets			51,708 81,735	308,900,138		
	Assets	28,309,40		27	<b>508,900,1</b>	
Liabi		Curren			Previous Yea	
	to Bank and Financial Institutions	Guirten	-	-	1011040 10	
Due	o Nepal Rastra Bank		-			
Deriv	vative Financial Instrument		-			
Depc	sits from Customers	20,185,24	43,809	1	9,114,293,31	
Borro	owing	2,870,6	13,904		3,946,721,83	
Curre	ent Tax Liabilities		-			
Provi		14,59	90,860		14,590,10	
	rred Tax Liabilities		-			
	r Liabilities	283,34	48,846		159,071,13	
	Securities Issued		-			
	rdinated Liabilities		-			
	Liabilities	23,353,79	97,419	23	,234,676,38	
Equi	•		10			
	Capital	2,612,02			2,612,079,75	
	Premium	510,111			510,11	
	ned Earnings	(136,57			(357,515,43	
Resei	ves	2,479,59	95,140		2,436,699,95	
	Equity	4,955,61	-		,691,774,37	
	Liabilities and Equity	28,309,40	9,271	27	,926,450,76	
	ingent Liabilities and Commitment		98,540		4,998,54	
Net A	Assets Value per Share		189.72		179.6	
	Capital Adequacy as at As	shad, 2081			(	
	re Capital				(Rs. in '000)	
CNT	Description			Der		
3.N	Description		C	Per urrent	riod Previo	
1	Paid up Capital (ordinary shares)				iod	
1 2	Paid up Capital (ordinary shares) Proposed bonus share		2,612,	urrent 079.75 -	iod Previo 2,612,079.7	
1 2	Paid up Capital (ordinary shares) Proposed bonus share Share premium		2,612,	urrent	iod Previo	
1 2 3 4	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share		2,612,	urrent 079.75 - 510.11	iod Previou 2,612,079.7 510.1	
1 2 3 4 5 6	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss)		2,612,	urrent 079.75 -	iod Previo 2,612,079.7	
1 2 3 4 5 6 7	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet		2,612,	urrent 079.75 - 510.11 - 440.02	iod Previou 2,612,079.7 510.7 1,171,190.3	
1 2 3 4 5 6 7 8	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund		2,612,	urrent 079.75 - 510.11 - 440.02	iod Previou 2,612,079.7 510.7 1,171,190.3	
1 2 3 4 5 6 7 7 8 9	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund		2,612,	urrent 079.75 - 510.11 - 440.02	iod Previou 2,612,079.7 510.7 1,171,190.3	
1 2 3 4 5 6	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance		2,612,	urrent 079.75 - 510.11 - 440.02	iod Previou 2,612,079.7 510.7 1,171,190.3	
1 2 3 4 5 6 7 8 9 10 11	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund		2,612,	urrent 079.75 510.11 440.02 73.15) - - - - -	iod Previou 2,612,079.7 510.7 1,171,190.3	
1 2 3 4 5 6 7 8 9 10 11 <b>Dedu</b> a	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves <b>ctions:</b> Goodwill		2,612, 1,224, (136,5) (326,4)	urrent 079.75 510.11 440.02 573.15) - - - - 59.28) 891.08	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7)	
1 2 3 4 5 6 7 7 8 9 9 10 11 <b>Dedu</b> a b	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves <b>ctions:</b> Goodwill Deferred tax assets		2,612, 1,224, (136,5) (326,4)	urrent 079.75 510.11 440.02 773.15) - - - - - 5 <b>59.28</b> )	riod Previo 2,612,079.7 510.1 1,171,190.3 (357,515.4	
1 2 3 4 5 6 6 7 7 8 9 10 11 <b>Dedu</b> a b c	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits		2,612, 1,224, (136,5) (326,4)	urrent 079.75 510.11 440.02 573.15) - - - - 59.28) 891.08	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7)	
1 2 3 4 5 5 5 7 7 8 9 9 10 11 10 11 0 0 0 11 0 0 0 0 0 0 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset		2,612, 1,224, (136,5 (326,4 303,	urrent 079.75 510.11 - 440.02 573.15) - - - - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7	
1 2 3 3 4 5 5 6 7 7 8 8 9 9 10 11 10 0 11 0 Dedu a b c c d e	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves <b>ctions:</b> Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on the company having financial interests Fictitious Asset Investment on land and building for self use not complying the Di		2,612, 1,224, (136,5 (326,4 303,	urrent 079.75 510.11 440.02 573.15) - - - - 59.28) 891.08	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7)	
1 2 3 3 4 5 5 6 7 7 8 8 9 9 10 11 10 11 10 0 11 1 0 0 11 0 0 11 0 0 11 0 0 11 0 0 0 11 0 0 0 0 1 0 0 0 1 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset Investment on land and building for self use not complying the Di		2,612, 1,224, (136,5 (326,4 303,	urrent 079.75 510.11 - 440.02 573.15) - - - - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7	
1 2 3 3 4 5 5 6 7 7 8 9 10 11 <b>Dedu</b> <b>a</b> b <b>b</b> <b>c</b> <b>c</b> d d <b>e</b> f f	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves <b>ctions:</b> Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on the company having financial interests Fictitious Asset Investment on land and building for self use not complying the Di		2,612, 1,224, (136,5 (326,4 303,	urrent 079.75 510.11 - 440.02 573.15) - - - - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7	
1 2 3 4 5 5 6 6 7 7 8 9 9 10 11 10 Dedu a b c c d e f f g h	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws		2,612, 1,224, (136,5 (326,4 303,	urrent 079.75 510.11 - 440.02 573.15) - - - - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	riod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7	
1 2 3 3 4 5 5 6 7 7 8 9 9 10 11 10 Dedu a b b c c d d e f f f f f f f f f f f f f f f f f	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset Investment on land abuilding for self use not complying the DI Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A)		2,612, 1,224, (136,5) (326,4) 303, 21,	urrent 079.75 510.11 - 440.02 573.15) - - - - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	iod Previor 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 8,405.0	
1 2 3 4 4 5 5 6 7 7 8 9 9 10 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) plementary capital		2,612, 1,224, (136,5) (326,4) 303, 21,	urrent 079.75 - 510.11 - 440.02 773.15) - - - - - - - - - - - - - - - - - - -	iod Previor 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.6 3,001,487.9	
1 2 3 4 4 5 5 6 7 7 8 9 9 10 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset Investment on land abuilding for self use not complying the DI Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A)		2,612, 1,224, (136,5 (326,4 303, 21, 3,373,	urrent 079.75 510.11 440.02 (373.15) (3	riod Previor 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 8,405.0 3,001,487.5	
1 2 3 4 4 5 5 6 7 7 8 9 9 10 11 Dedu a b b c c d d e e f f g h i i S.N.	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on hards and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Credit and other facilities banned by the prevailing laws Total Core Capital (A) pelementary capital		2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, Cur	urrent 079.75 - 510.11 - 440.02 773.15) - - - - - - - - - - - - - - - - - - -	iod Previor 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.6 3,001,487.5	
1 2 3 4 5 6 7 8 9 10 11 Dedu a b c c f f g h i B. Su S.N. 1	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset Investment on land abuilding for self use not complying the DI Investment on land advelopment and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Provisions of loan loss made for pass loan Additional loan loss provision		2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, Cur	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.5	
1 2 3 3 4 5 6 7 7 8 9 9 10 11 Dedu a b c c d d e f f B. Su S.N. 1 2 3	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment to the company having financial interests Fictitious Asset Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments		2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, Cur	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.5	
1 2 3 3 4 5 5 5 7 7 8 9 10 11 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt		2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, 468,	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.9 ciod Previous 469,012.7	
1 2 3 4 5 5 6 7 8 9 9 10 11 Dedu a b c c d d c f g h i B. Su S.N. 1 2 3 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, 468,	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.5	
1 2 3 3 4 5 6 7 7 8 9 10 10 10 10 10 10 10 10 10 10	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Redemption Reserve Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund (asset)	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 21, 468, 0 0 0 0 0 0 0 0 0 0 0 0 0	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.7 (357,515.4 (357,515.4 (424,776.7 416,371.7 416,371.7 3,001,487.9 ciod Previous 469,012.7 709.5	
1 2 3 3 4 5 6 7 7 8 9 10 10 11 10 10 11 10 10 10 10	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Actional to an loss made for pass loan Additional loan loss provision Hybrid capital instruments	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 21, 468, 1, 1,	urrent 079.75 510.11 440.02 (73.15) (73.15) (73.15) (73.15) (73.15) (73.15) (73.15) (73.16)	iod Previou 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 3,001,487.9 ciod Previous 469,012.7 709.9	
1 2 3 3 4 5 5 5 7 7 8 9 10 10 10 10 0 0 e 6 f f g h i i B. Su S.N. 1 2 2 3 4 4 5 5 5 7 7 7 7 7 7 8 9 9 9 10 0 10 10 10 10 10 10 10 10 10 10 10 1	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land abuilding for self use not complying the Di Investment on land abuilding for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Supplementary Capital (B)	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 21, 468, 468, 1, 471,	urrent 079.75 510.11 440.02 (73.15) (7	iod Previou 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.5 iod Previous 469,012.7 709.1 7709.1	
1 2 2 3 3 4 4 5 5 6 7 7 8 8 9 10 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Supplementary capital (B) Total Capital Fund (A+B) Minimum Capital Fund to be maintained based on Risk We	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 21, 21, 21, 21, 21, 21	urrent 079.75 510.11 440.02 (373.15) (3	iod Previou 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 3,001,487.9 ciod Previous 469,012.7 709.9	
1 2 2 3 4 5 5 6 7 8 9 10 11 Dedu a b c c d d e f g h h i 2 3 4 5 5 6 7 1 C. D D 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Exchange Equalization Fund Assets revaluation Fund (max. 2% of Supplementary capital is added Investment adjustment Fund Supplementary Capital (B) Total Capital Fund to be m	n in excess	2,612, 1,224, (136,5 (326,4 (326,4 (3303, 21, 21, 21, 21, 3,373, 21, 21, 21, 21, 21, 21, 21, 21	urrent 079.75 510.11 - 440.02 - - - - - - - - - - - - -	iod Previou 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 3,001,487.9 3,001,487.9 5 ciod Previous 469,012.7 709.9 1,510.0 471,232.3 3,472,720.3 2,274,001.3	
1 2 3 4 5 5 5 7 7 8 9 10 11 Dedu a b b c c d d e f g h i B. Su S.N. 1 2 5 5 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land abuilding for self use not complying the Di Investment on land abuilding for self use not complying the Di Investment on land abuilding for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund Supplementary Capital (B) Total Capital Fund (A+B) Minimum Capital Fund Required (8.0 % of RWA)	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 3,373, 21, 468, 471, 3,845, 2,273, 1,136, 2,273, 1,136, 2,273, 1,136, 2,273, 1,136, 2,273, 1,136, 1,24, 1,244, 1,244,	urrent 079.75 510.11 440.02 (73.15)	iod Previou 2,612,079.7 510.1 (357,515.4 (424,776.7 416,371.7 416,371.7 8,405.0 3,001,487.9 469,012.7 709.3 709.3 709.3 1,510.0 471,232.3 3,472,720.3	
1 2 3 3 4 5 6 7 7 8 9 10 11 Dedu a b c c d d e f f g h i B. Su S.N. 1 2 3 4 5 5 6 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on the company having financial interests Fictitious Asset Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Supplementary Capital (B) Total Capital Fund (A+B) Minimum Capital Fund Required (4.0 % of RWA) Capital Fund maintained (in %)	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 3,373, 21, 468, 1,1, 3,845, 2,273, 1,136, 1,136, 1,136, 1,224, 1,244, 1,	urrent 079.75 	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 3,001,487.9 7,09.3 7,09.3 1,510.0 469,012.7 7,709.3 3,472,720.3 3,472,720.3 2,274,001.1 1,137,000.0 12.22	
1 2 3 4 5 5 5 7 7 8 9 10 11 Dedu a b b c c d d e f g h i B. Su S.N. 1 2 5 5 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund (max. 2% of Supplementary capital is addee Investment adjustment Fund Supplementary Capital [B) Total Capital Fund (A+B) Minimum Capital Fund to be maintained based on Risk We Minimum Capital Fund to be maintained (so. % of RWA) Capital Fund inatined (in %) Core Capital maintained (in %)	n in excess	2,612, 1,224, (136,5 (326,4 303, 21, 21, 21, 21, 21, 21, 3,373, 21, 3,373, 21, 21, 21, 21, 21, 21, 21, 21	urrent 079.75 510.11 440.02 (73.15) 57.15) 59.28) 891.08 651.71 - 59.28) 891.08 651.71 - 59.28) 891.08 651.71 - 59.28) 891.08 651.71 - - - - - - - - - - - - - - - - - - -	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 3,001,487.9 709.1 709.1 709.1 709.1 709.2 1,510.0 471,232.3 3,472,720.3 3,472,720.3 2,274,001.3 1,37,000.4 12.22 10.56	
1           2           3           4           5           5           7           3           0           10           11           Dedu           a           b           c           d           e           f           g           h           i           S.N.           1           2           3           4           5           5           7           Total           C.           D.           1           2           3           4           5           7           Total           2           3           4           5	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on the company having financial interests Fictitious Asset Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Supplementary Capital (B) Total Capital Fund (A+B) Minimum Capital Fund Required (4.0 % of RWA) Capital Fund maintained (in %)	n in excess d automatically) ighted Assets: blus by 4.22 %)	2,612, 1,224, (136,5 (326,4 (326,4 (303, 303, 21, 3,373, 21, 3,373, 21, 3,373, 1,136, 1,136, 1,136, 1,136, 1,136, 1,122, 1,224, 1,124, 1,124, 1,124, 1,136, 1,	urrent 079.75 	iod Previou 2,612,079.7 510.7 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 3,001,487.9 7,09.3 7,09.3 1,510.0 469,012.7 7,709.3 3,472,720.3 3,472,720.3 2,274,001.1 1,137,000.0 12.22	
1           2           3           4           5           5           7           3           0           10           11           Dedu           a           b           c           d           e           f           g           h           i           S.N.           1           2           3           4           5           5           7           Total           C.           D.           1           2           3           4           5           7           Total           2           3           4           5	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land and building for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund (max. 2% of Supplementary capital is addee Investment adjustment Fund Supplementary Capital (B) Total Capital Fund (A+B) Minimum Capital Fund Required (8.0 % of RWA) Gapital Fund maintained (in %) Capital Fund surplus by 5.53 % (Previous period surpl	n in excess d automatically) ighted Assets: blus by 4.22 %)	2,612, 1,224, (136,5 (326,4 (326,4 (303, 303, 21, 3,373, 21, 3,373, 21, 3,373, 1,136, 1,136, 1,136, 1,136, 1,136, 1,122, 1,224, 1,124, 1,124, 1,124, 1,136, 1,	urrent 079.75 510.11 440.02 73.15) 59.28) 8910.8 8910.8 8910.8 8910.8 8910.8 8910.49 - - - - - - - - - - - - -	iod Previou 2,612,079.7 510.1 1,171,190.3 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 3,001,487.9 3,001,487.9 5 6 6 709.9 709.9 1,510.0 471,232.3 3,472,720.3 2,274,001.3 1,137,000.0 12.22 10.56 1,198,718.5	
1           2           3           4           5           5           5           7           3           9           10           11           Dedu           a           b           c           d           e           f           g           h           i           B. Su           S.N.           1           2           3           4           5           5           5           5           5           5           5           5	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Calls in advance Other Free Reserves ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on the company having financial interests Fictitious Asset Investment on land abuilding for self use not complying the Di Investment on land abuilding for self use not complying the Di Investment on land abuilding for self use not complying the Di Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pplementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund Supplementary Capital (B) Total Capital Fund (hat. 2% of Supplementary capital is addee Investment adjustment Fund Supplementary Capital Fund (be maintained based on Risk We Minimum Capital Fund (kat.B) Minimum Capital Fund Kat.B Minimum Capital Fund (kat.B) Minimum Capital Fund (kat.B) Minimum Capital Fund (kat.B) Minimum Capital Fund (kat.B) Minimum Capital	n in excess d automatically) ighted Assets: blus by 4.22 %)	2,612, 1,224, (136,5 (326,4 (326,4 (303, 303, 21, 3,373, 21, 3,373, 21, 3,373, 1,136, 1,136, 1,136, 1,136, 1,136, 1,122, 1,224, 1,124, 1,124, 1,124, 1,136, 1,	urrent 079.75 510.11 440.02 73.15) 59.28) 8910.8 8910.8 8910.8 8910.8 8910.8 8910.49 - - - - - - - - - - - - -	iod Previou 2,612,079.7 510.7 (357,515.4 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 416,371.7 (357,515.4 (424,776.7 416,371.7 (416,371.7 (416,371.7 (416,371.7 (416,371.7) (416,371.7 (416,371.7) (417,370.7) (41	
1 2 2 3 4 4 5 5 6 7 7 8 9 10 11 Dedu a a b c c d d e f g h h i 1 2 3 4 5 5 6 7 Total C. D. 1 2 2 3 4 4 5 5 6 7 Total 5 5 6	Paid up Capital (ordinary shares) Proposed bonus share Share premium Irredeemable preferential share General Reserve Fund Accumulated profit/(loss) Profit & loss a/c as per balance-sheet Capital Adjustment Fund Capital Adjustment Fund Calls in advance Other Free Reserves Ctions: Goodwill Deferred tax assets Investment on shares and securities in excess of limits Investment on shares and securities in excess of limits Investment on land and building for self use not complying the DI Investment on land and building for self use not complying the DI Investment on land development and housing constructio of limits Underwriting share not sold within the stipulated time Credit and other facilities banned by the prevailing laws Total Core Capital (A) pelementary capital Description Provisions of loan loss made for pass loan Additional loan loss provision Hybrid capital instruments Unsecured Subordinated Term Debt Exchange Equalization Fund Assets revaluation Fund Assets revaluation Fund Supplementary Capital (B) Total Capital Fund (A+B) Minimum Capital Fund Kequired (8.0 % of RWA) Gapital Fund Required (4.0 % of RWA) Capital Fund surplus by 5.53 % (Previous period surg Core Capital surplus by 7.87 % (Previous period surg	n in excess d automatically) ighted Assets: blus by 4.22 %)	2,612, 1,224, (136,5 (326,4 (326,4 (303, 303, 21, 3,373, 21, 3,373, 21, 3,373, 1,136, 1,136, 1,136, 1,136, 1,136, 1,122, 1,224, 1,124, 1,124, 1,124, 1,136, 1,	urrent 079.75 510.11 440.02 73.15) 59.28) 8910.8 8910.8 8910.8 8910.8 8910.8 8910.49 - - - - - - - - - - - - -	iod Previou 2,612,079.7 510.7 (357,515.4 (357,515.4 (424,776.7 416,371.7 416,371.7 416,371.7 416,371.7 (357,515.4 (424,776.7 416,371.7 (416,371.7 (416,371.7 (416,371.7 (416,371.7) (416,371.7 (416,371.7) (417,370.7) (41	

Cash Balance

Gold (Tradable) NRB Balance

Statement of Profit or Loss For the year ended 31 Ashad 2081								
Particulars		rent Year	I	Previous Year				
Interest Income		3,843,295,104		3,960,779,572				
Interest Expense	1	1,925,012,451		2,015,927,106				
Net Interest Income		1,918,282,652		1,944,852,465				
Fee and Commission Income		348,009,076		135,677,411				
Fee and Commission Expense		1,809,783		5,769,078				
Net Fee and Commission Income	,	346,199,294	-	129,908,333				
Net Interest, Fee and Commission Incon Net Trading Income	me	2,264,481,946	<u> </u>	2,074,760,798				
Other Operating Income		0 250 370	<u> </u>	2 413 995				
Other Operating Income Total Operating Income		9,359,370 2,273,841,316		2,413,995 2,077,174,793				
Impairment charge/(reversal) for loans and o		433,460,509	-	2,077,174,793 875,980,527				
Net Operating Income		433,460,509		1,201,194,266				
Operating Expense		.,840,200,000		1,4U1,1/1,				
Personnel Expenses		927,595,290	-	833,887,100				
Other Operating Expenses		73,830,915		73,918,305				
Depreciation & Amortization		53,998,050		51,343,404				
Operating Profit		784,956,552		242,045,458				
Non Operating Income		21,354,839	-	6,612,731				
Non Operating Expense			-	4,754,859				
Profit before Income Tax		806,311,391	-	243,903,330				
Income Tax Expense		540,062,831		73,945,216				
Current Tax		430,987,314	-	362,153,786				
Deferred Tax		430,987,314		(288,208,570)				
Profit for the year		266,248,560		169,958,114				
Profit attributable to :		200,2,		10,,,				
Equity holders of the Financial Institution	on	266,248,560	-	169,958,114				
Profit for the year	511	266,248,560	-	169,958,114				
Earnings per share		200,240,000		109,930,				
Basic earnings per share		10.19	<u> </u>	6.51				
Diluted earnings per share		10.19		6.51				
	f Cash Flo							
	ment of Cash Flow							
	ear ended 31 Ashad			Voor				
Particular	OWNTHATEC	Current Y	ear	Previous Year				
CASH FLOWS FROM OPERATING AG	CTIVITIES	2 027 424	200	2 042 289 568				
Interest received Fees and other income received		3,827,424						
Fees and other income received Divided received		348,009	,0/0	141,507,149				
Divided received Receipts from other operating activities		980	~75	2 253 855				
Receipts from other operating activities	,	8,980						
Interest paid Commission and fees paid		(1,925,012,4						
		(1,809,2						
Cash payment to employees Other expense paid		(927,595,2						
Other expense paid		(542,345,7						
Operating cash flows before changes in op	perating assets and	787,651	,18א	226,253,186				
liabilities (Increase)/Decrease in operating assets								
(Increase)/Decrease in operating assets Due from Nepal Bastra Bank		(1 43 316		(10,400,004)				
Due from Nepal Rastra Bank Placement with bank and financial insti-	-	(143,316,4						
Placement with bank and financial insti	tutions	(450,000,0	0007	l				
Other trading assets								
Loan and advances to bank and financia	al institutions	105 836	~~~~	- 250 862				
Loans and advances to customers Other assets		185,836	·					
Other assets Increase/(Decrease) in operating liabilit		147,982	<u>,98</u> 2	(207,371,830)				
Increase/(Decrease) in operating liabilit Due to bank and financial institutions	lies			l				
				l				
Due to Nepal Rastra Bank Deposit from customers		1 070 950		462 703				
Deposit from customers Borrowings		1,070,950						
Borrowings Other liabilities		(1,076,107,9						
Other liabilities	• 1	87,618						
Net cash flow from operating activities b	before tax paid	610,616						
Income taxes paid		(540,062,8						
Net cash flow from operating activities		70,553,	,190	997,835,885				
CASH FLOWS FROM INVESTING AC	<u>TIVITIES</u>	100 445		l				
Purchase of investment securities		102,445	,749					
Receipts from sale of investment securit	ties	- 27.495	~73	-				
Purchase of property and equipment	· .	27,495	-					
Receipt from the sale of property and ec	Juipment	4.70	),115					
Purchase of intangible assets Receipt from the sale of intangible assets		+						
	.8							
Purchase of investment properties Receipt from the sale of investment prop	**							
Receipt from the sale of investment proj	perties	15 870	-24	17 400 004				
Interest received		15,870						
Dividend received Net cash used in investing activities			3,472					
Net cash used in investing activities		146,381,	,035	(100,191,907)				
CASH FLOWS FROM FINANCING AG Receipt from issue of debt securities	CTIVITIES			l				
Receipt from issue of debt securities Repayment of debt securities				l				
Repayment of debt securities Receipt from issue of subordinated liabi	*		<u> </u>	l				
Receipt from issue of subordinated liabi Repayment of subordinated liabilities	lities			-				
				l				
Receipt from issue of shares Dividends paid		24 650	-23	(105 905 808)				
Dividends paid Interest paid		36,659	,635	(105,805,808)				
Interest paid				-				
Other receipt/payment		26.650						
Net cash from financing activities		36,659,						
Net increase (decrease) in cash and cas		253,593,						
Cash and cash equivalents at Shrawan 1		1,822,432	.,593	1,030,594,424				
Effect of exchange rate fluctuations on cas	sh and cash equiva-		-	- 1				
lents held			- 10	122 502				
Cash and cash equivalents at Asar end	2081	2,076,026,	,449	1,822,432,593				
Of 2081 Ashad								
				(Rs. in '000)				
Current period		Previous peri	iod					
Amount RWA	Amount	t		RWA				
52,920.77	-	38,068.25	-	-				

433,404.15

	NRB Balance	0		720.63	-	433,404.15	-
4	Investment to Govt. Bond Investment to NRB Bond	0	191,0	042.56	-	290,000.00	-
	Investment to NRB Bond Loan against Own FD	0		-		-	-
6 7	Loan against Gwil PD	0		-		-	-
8	Accrued interests on Govt. bond	0		-	-	3,488.31	-
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0		-	-	-	-
	Balance on domestic banks and financial institutions	20	660,7	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	1,812,3	380.52	362,476.10	1,187,914.21	237,582.84
	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	3,5	510.00	3,510.00	3,510.00	3,510.00
18 19	Other investments Loans & advances, bills purchase/discount	100	26,749,5			- 26,501,974.24	- 26,501,974.24
20	Loans & advances, bills purchase/discount Fixed assets	100			749,597.83 231,998.07	26,501,974.24 260,575.31	26,501,974.24 260,575.31
20	Net interest receivables (Toral IR - 8 - Interest supsense)	100	251,5	-		200,373.31	200,373.31
21	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
	Real estate/residential housing loans exceeding the limits	150	521,0		-	-	-
	Total On-Balance-sheet Items (A)	1	30,602,9	077.26 27,8	03,808.76	29,620,069.50	27,827,617.32
B. Of	-Balance-sheet Items				<u> </u>		
S.N.	Description	Weight (%)		urrent period		Previous	
		-	Amount	RWA	A	mount	RWA
1	Bills collection	0			-		-
2	Forward foreign exchange contract	10			-		-
3	L/C with maturity less than six months (Outstanding value)	20			-		-
4	Guarantee against International rated bank's counter guarantee	20			-		-
5 6	L/C with maturity more than six months (Outstanding value) Bid bond, performance bond and underwriting	50 50			-		-
7	Loan sale with repurchase agreement	50			-		-
8	Advance payment guarantee	100			-		-
9	Financial and other guarantee	100			-		-
10	Irrevocable loan commitment	100			-		-
	Possible liabilities for income tax	100	4,9	998.54	4,998.54	4,998.54	4,998.54
	All types of possible liabilities including acceptance	100			-		-
	Rediscounted bills	100			-		-
14	Unpaid portion of partly paid share investment	100			-		-
15	Unpaid guarantee claims	200			-		-
16	Amount to be maintained for operational risk (2% of Total Assets)	100			512,059.55	592,401.39	592,401.39
	Total Off-Balance-sheet Items (B)				17,058.09	597,399.93	597,399.93
	Total Risk Weighted Assets (A) + (B)	1	31,220,0	28,4	20,866.85	30,217,469.43	28,425,017.25
		Principal	Indicators				
CNL	Principal Indicators						
S.No.	Particulars Net Profit/Total Income	Indicators %	2080-81 6.31	2079-80	2078-79 4 17.75	2077-78	2076-77 06 7.20
2	Per Share Earning (after income tax)	% Rs.	10.19	6.5			
	Market Price Per Share	Rs.	711.90	765.0			
4	Price/Earning Ratio	Times	69.84	117.5			
5	Dividend on Share- Bonus Share	%	-	117.5	- 19.00		
6	Cash Dividend	%	-		- 1.00		
	Interest Income on Loans & Advances/Total Loans & advances	%	14.35	14.2			
8	Employee expenses/Total Operating Expenses	%	87.89	87.1	3 87.25	5 87.1	
9	Interest expenses on Deposit & Borrowing	%	8.35	8.6			
10	Exchange Income/Total Income	%	-			-	
	Staff Bonus/Total employee expenses	%	9.66		- 12.49		
	Net Profit/Loans & Advances	%	1.04	0.6			
13	Net Profit/Total Assets	%	0.94	0.6			
14	Total Loans & Advances/Total Deposits	%	127.85	134.7			
15	Total Operating expenses/Total Assets	%	3.73	3.4	9 3.66	5 4.0	4.18
	Capital Adequacy Ratio:						10.000
	a) Core Capital b) Supplementary Capital	%	11.87	10.5			
	b) Supplementary Capital c) Total Capital Fund	%	1.66	1.6			
	c) Iotal Capital Fund Cash Reserve Ratio (CRR)	%	2.86	2.2			
	Non Performing Loans/Total Loans & Advances	%	10.60	9.8			
	Weighted Average Interest Rate Spread	%	6.00	5.5			
	Book Networth	70 Rs.'000	4,955,611.85	4,691,774.3			
20	Total Shares	Number	26,120,797.50	26,120,797.5			
	Total Employee	Number	1,138.00	1,136.0			
			1,150.00	1,150.0	-, .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,115.0	1,102.00

576,720.63

0

0