



निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

(नेपाल राष्ट्र बैंकबाट “घ” बर्गको इजाजतपत्र प्राप्त लघुवित्त वित्तीय संस्था)

नक्साल काठमाण्डौ फोन नं. : ०१-४५१३७११ Email : info@nirdhan.com.np

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त “घ” वर्गको लघुवित्त वित्तीय संस्थाहरूलाई जारि गरिएको निर्देशन-२०७८ को निर्देशन नं. ४ १ (घ) को व्यवस्था बमोजिम सर्वसाधारणको जानकारीको लागि प्रकाशित निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेडको मिति २०७६ फागुन १२ मा सम्पन्न साधारणसभाबाट पारित वित्तीय विवरण ।

Statement of Financial Position		
As on 32 Asad 2079		
Assets	Current Year	Previous Year
Cash and Cash equivalent	1,030,594,423.59	736,479,913.87
Statutory Balances and Due from Nepal Rastra Bank	396,402,454.81	355,849,335.58
Placement with Bank & Financial Institutions	-	970,000,000.00
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to MFIs & Cooperatives	-	-
Loans and Advances to Customers	27,168,994,191.71	23,737,179,086.25
Investment Securities	293,510,000.00	204,639,054.00
Current Tax Assets	151,660,505.34	-
Investment Property	-	-
Property and Equipment	142,733,258.12	149,969,918.49
Goodwill and Intangible assets	-	-
Deferred Tax Assets	163,219,532.33	177,369,546.02
Other Assets	273,929,961.01	209,036,220.65
Total Assets	29,621,044,326.91	26,540,523,074.86
Liabilities	Current Year	Current Year
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from Customers	18,182,829,521.55	15,819,201,068.72
Borrowing	6,289,338,999.83	6,330,533,330.24
Current Tax Liabilities	-	61,719,951.62
Provisions	14,648,322.00	76,511.00
Deferred Tax Liabilities	-	-
Other Liabilities	506,605,415.35	477,184,788.89
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	24,993,422,258.73	22,688,715,650.46
Equity		
Share Capital	2,195,025,000.00	1,695,000,000.00
Share Premium	510,111.00	510,111.00
Retained Earnings	487,303,542.73	552,110,117.97
Reserves	1,944,783,414.45	1,604,187,195.42
Total Equity	4,627,622,068.18	3,851,807,424.40
Total Liabilities and Equity	29,621,044,326.91	26,540,523,074.86
Contingent Liabilities and Commitment	4,998,540.00	4,998,540.00
Net Assets Value per Share	210.82	227.25

Statement of Profit or Loss		
For the Year ended Asar 2079		
	Current Year	Previous Year
Interest Income	3,943,594,350.40	3,743,760,121.17
Interest Expense	1,827,324,304.81	1,366,690,142.86
Net Interest Income	2,116,270,045.59	2,377,069,978.31
Fee and Commission Income	282,721,513.31	492,649,010.58
Fee and Commission Expense	1,863,753.65	9,026,328.23
Net Fee and Commission Income	280,857,759.66	483,622,682.35
Net Interest, Fee and Commission Income	2,397,127,805.25	2,860,692,660.66
Net Trading Income	-	-
Other Operating Income	153,280.99	(142,033.80)
Total Operating Income	2,397,281,086.24	2,860,550,626.86
Impairment charge/(reversal) for loans and other losses	246,297,360.32	163,673,100.20
Net Operating Income	2,150,983,725.92	2,696,877,526.66
Operating Expense		
Personnel Expenses	946,664,293.99	942,389,702.77
Other Operating Expenses	122,785,425.51	123,029,408.88
Depreciation & Amortization	15,558,782.30	16,374,838.24
Operating Profit	1,065,975,224.11	1,615,083,576.78
Non Operating Income	484,472.41	580,076.53
Non Operating Expense	2,146,241.00	868,694.00
Profit before Income Tax	1,064,313,455.52	1,614,794,959.31
Income Tax Expense	314,230,140.46	425,977,659.03
Current Tax	337,137,274.57	556,845,705.21
Deferred Tax	(22,907,134.11)	(130,868,046.18)
Profit for the year	750,083,315.06	1,188,817,300.28
Profit attributable to :		
Equity holders of the Financial Institution	750,083,315.06	1,188,817,300.28
Profit for the year	750,083,315.06	1,188,817,300.28
Earnings per share		
Basic earnings per share	34.17	70.14
Diluted earnings per share	34.17	70.14

A. On-Balance-sheet Items					Figures in '000			
S.N.	Description	Weight (%)	Current period		Previous period			
			Amount	RWA	Amount	RWA		
1	Cash Balance	0	33,252.13	-	43,606.40	-		
2	Gold (Tradable)	0	-	-	-	-		
3	NRB Balance	0	392,914.15	-	354,806.79	-		
4	Investment to Govt. Bond	0	290,000.00	-	190,000.00	-		
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	3,488.30	-	1,042.55	-		
9	Investment to Youth and Small Entrepreneurs Self-employment Fund	0	-	-	-	-		
10	Balance on domestic banks and financial institutions	20	90,526.60	18,105.32	117,105.32	23,421.06		
11	Loan against other banks' and financial institutions' FD	20	-	-	-	-		
12	Foreign bank balance	20	-	-	-	-		
13	Money at call	20	756,815.69	151,363.14	545,768.19	109,153.64		
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	14,639.05	14,639.05		
18	Other investments	100	-	-	-	-		
19	Loans & advances, bills purchase/discount	100	28,482,344.57	28,482,344.57	24,804,232.11	24,804,232.11		
20	Fixed assets	100	142,733.26	142,733.26	149,969.92	149,969.92		
21	Net interest receivables (Total IR - 8 - Interest suspense)	100	-	-	-	-		
22	Net Non-Banking Asset	100	-	-	-	-		
23	Other assets (Except advance tax payment)	100	423,929.96	423,929.96	1,169,360.95	1,169,360.95		
24	Real estate/residential housing loans exceeding the limits	150	-	-	-	-		
Total On-Balance-sheet Items (A)			30,619,514.67	29,221,986.25	27,390,531.29	26,270,776.74		
B. Off-Balance-sheet Items								
S.N.	Description	Weight (%)	Current period		Previous period			
			Amount	RWA	Amount	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	L/C with maturity more than six months (Outstanding value)	50	-	-	-	-		
6	Bid bond, performance bond and underwriting	50	-	-	-	-		
7	Loan sale with repurchase agreement	50	-	-	-	-		
8	Advance payment guarantee	100	-	-	-	-		
9	Financial and other guarantee	100	-	-	-	-		
10	Irrevocable loan commitment	100	-	-	-	-		
11	Possible liabilities for income tax	100	4,998.54	4,998.54	4,998.54	4,998.54		
12	All types of possible liabilities including acceptance	100	-	-	-	-		
13	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	612,390.29	612,390.29	547,810.63	547,810.63		
Total Off-Balance-sheet Items (B)			617,388.83	617,388.83	552,809.17	552,809.17		
Total Risk Weighted Assets (A) + (B)			31,236,903.51	29,839,375.09	27,943,340.45	26,823,585.90		

Principal Indicators								
S.No.	Particulars	Indicators	2078-79	2077-78	2076-77	2075-76	2074-75	2073-74
1	Net Profit/Total Income	%	17.75	28.06	7.20	20.04	19.07	23.45
2	Per Share Earning (after income tax)	Rs.	34.17	70.14	15.12	47.57	45.26	57.14
3	Market Price Per Share	Rs.	1,099.00	1,600.00	1,015.00	841.00	1,024.00	1,963.00
4	Price/Earning Ratio	Times	32.16	22.81	67.12	17.68	22.62	34.35
5	Dividend on Share- Bonus Share	%	19.00	29.50	13.68	40.53	42.11	80.70
6	Cash Dividend	%	1.00	1.55	0.68	15.53	22.11	14.04
7	Interest Income on Loans & Advances/Total Loans & advances	%	13.96	14.98	16.43	17.49	17.42	18.92
8	Employee expenses/Total Operating Expenses	%	87.25	87.11	83.04	84.14	85.42	85.97
9	Interest expenses on Deposit & Borrowing	%	7.47	6.17	8.55	8.70	8.62	6.78
10	Exchange Income/Total Income	%	-	-	-	-	-	-
11	Staff Bonus/Total employee expenses	%	12.49	19.04	5.38	14.92	12.32	11.96
12	Net Profit/Loans & Advances	%	2.71	4.94	1.29	4.07	3.91	5.07
13	Net Profit/Total Assets	%	2.53	4.48	1.12	3.56	3.26	4.21
14	Total Loans & Advances/Total Deposits	%	152.29	152.20	151.04	177.75	180.30	197.88
15	Total Operating expenses/Total Assets	%	3.66	4.08	4.18	4.58	4.52	5.90
16	Capital Adequacy Ratio:							
a)	Core Capital	%	12.23	11.36	10.61	10.20	10.15	10.73
b)	Supplementary Capital		1.40	1.26	1.26	0.94	2.00	1.80
c)	Total Capital Fund	%	13.63	12.62	11.87	11.14	12.15	12.53
17	Cash Reserve Ratio (CRR)	%	2.16	2.24	2.40	2.71	2.29	2.34
18	Non Performing Loans/Total Loans & Advances	%	5.30	4.11	1.83	1.17	0.92	0.31
19	Weighted Average Interest Rate Spread	%	6.49	8.81	7.88	8.79	8.80	12.13
20	Book Networth	Rs.'000	4,627,622.07	3,851,807.42	2,656,556.04	2,457,011.99	1,723,732.73	1,478,088.03
21	Total Shares	Number	21,950,250.00	16,950,000.00	16,950,000.00	15,000,000.00	12,000,000.00	10,000,000.00
22	Total Employee	Number	1,190.00	1,143.00	1,182.00	1,102.00	717.00	802.00