

Kuber Merchant Finance Limited

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Unaudited Financial Results (Quarterly) As on 1st Quarter (31/06/2066) of Fiscal Year 2066/067

S.NO.	Particular	This Quarter Ending 2066/06/31	Previous Quarter Ending 2066/03/31***	Corresponding Previous Quarter Ending (2065/06/31)
1	Total Capital and Liabilities (1.1 to 1.7)	802,197	922,375	577,993
1.1	Paid Up Capital**	81,250	81,250	50,000
1.2	Reserve & Surplus	12,677	12,334	1,865
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	100,000	129,000	10,000
1.5	Deposits (a+b)			
	a. Domestic Currency	534,249	474,456	479,837
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,433	3,286	1,935
1.7	Other Liabilities	70,588	222,049	34,356
2	Total Assets (2.1 to 2.7)	802,197	922,375	577,993
2.1	Cash and Bank Balance	124,796	311,894	138,192
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	2,500	15,300	30,000
2.4	Loans and Advances	609,232	568,874	378,145
2.5	Fixed Assets	9,342	3,395	3,533
2.6	Non Banking Assets	1,225	7,008	8,570
2.7	Other Assets	55,102	15,904	19,553
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	18,213	61,894	10,106
3.2	Interest Expenses	14,616	40,915	8,522
	A.Net Interest Income (3.1 - 3.2)	3,597	20,979	1,584
3.3	Fees, Commission and Discount	33	647	152
3.4	Other Operating Income	2,813	7,843	1,775
3.5	Foreign Exchange Gain\Loss(Net)	-	-	-
	B.Total Operating Income (A+3.3 to 3.5)	6,443	29,469	3,511
3.6	Staff Expenses	2,516	4,015	1,020
3.7	Other Operating Expenses	2,834	7,184	1,213
	C. Operating Profit before Provision (B-3.6-3.7)	1,093	18,270	1,278
3.8	Provision for Possible Losses	554	7,252	752
	D. Operating Profit (C-3.8)	539	11,018	526
3.9	Non Operating Income\Expenses(Net)	-	328	-
3.1	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	539	11,346	526
3.11	Extraordinary Income\Expenses(Net)	-	-	-
	F. Profit before Bonus and Tax(E+3.11)	539	11,346	526
3.12	Provision for Staff Bonus	49	1,031	48
3.13	Provision for Tax	147	3,094	143
	G. Net Profit/Loss(F-3.23-3.13)	343	7,220	335
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.22%	16.03%	13.27%
4.2	Non Performing Loan(NPL) to Total Loan	1.93%	1.60%	1.34%
4.3	Total Loan Loss Provision to Total NPL	152.37%	165.04%	179%

**Including Advance Capital Rs.312.50 Lacs.

Note:-

Statement of financial position could be changed, if supervisory authority and other authority notify any remarks to change.

*** Revised statement after audit.