

Kuber Merchant Finance Limited

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Unaudited Financial Results (Quarterly) As at 2 nd Quarter (30/09/2066) of Fiscal Year 2066/067

Rs. in "000"

S.NO.	Particular	This Quarter Ending 2066/09/30	Previous Quarter Ending 2066/06/31	Corresponding Previous Quarter Ending (2065/09/29)
1	Total Capital and Liabilities (1.1 to 1.7)	985,069	802,197	617,591
1.1	Paid Up Capital**	91,450	81,250	50,000
1.2	Reserve & Surplus	16,781	12,677	10,504
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	203,250	100,000	10,000
1.5	Deposits (a+b)			
a.	Domestic Currency	627,454	534,249	521,158
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	5,426	3,433	-
1.7	Other Liabilities	40,709	70,588	25,929
2	Total Assets (2.1 to 2.7)	985,069	802,197	617,591
2.1	Cash and Bank Balance	26,317	124,796	152,331
2.2	Money at Call and Short Notice	171,376	-	-
2.3	Investments	8,370	2,500	25,375
2.4	Loans and Advances	730,794	609,232	411,211
a.	Real estate Loan	342,732		
b.	Home/Housing Loan	60,427		
c.	MarginType Loan	24,866		
d.	Term Loan	1,979		
e.	Overdraft Loan/TR Loan/WC Loan	742		
f.	Others	300,048		
2.5	Fixed Assets	12,285	9,342	3,632
2.6	Non Banking Assets	715	1,225	8,064
2.7	Other Assets	35,214	55,102	16,978
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	45,150	18,213	27,855
3.2	Interest Expenses	34,904	14,616	18,403
	A.Net Interest Income (3.1 - 3.2)	10,245	3,597	9,452
3.3	Fees, Commission and Discount	440	33	417
3.4	Other Operating Income	6,384	2,813	3,433
3.5	Foreign Exchange Gain\Loss(Net)	-	-	-
	B.Total Operating Income (A+3.3 to 3.5)	17,069	6,443	13,302
3.6	Staff Expenses	4,331	2,516	1,905
3.7	Other Operating Expenses	6,081	2,834	2,429
	C. Operating Profit before Provision (B-3.6-3.7)	6,658	1,093	8,968
3.8	Provision for Possible Losses	2,688	554	3,577
	D. Operating Profit (C-3.8)	3,970	539	5,391
3.9	Non Operating Income\Expenses(Net)	-	-	-
3.1	Write Back of Provision for Possible Loss	3,018	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	6,988	539	5,391
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Tax(E+3.11)	6,988	539	5,391
3.12	Provision for Staff Bonus	635	49	490
3.13	Provision for Tax	1,906	147	1,470
	G. Net Profit/Loss(F-3.23-3.13)	4,447	343	3,431
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	14.31%	14.22%	13.00%
4.2	Non Performing Loan(NPL) to Total Loan	1.22%	1.93%	1.85%
4.3	Total Loan Loss Provision to Total NPL	191.79%	152.37%	155.38%
4.4	Cost of Funds	9.56%		

**Including Advance Capital Rs.414.50 Lacs.

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