

# Kuber Merchant Finance Limited

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## Unaudited Financial Results (Quarterly) As on 1<sup>st</sup> 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)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>802,197</b>	<b>922,375</b>	<b>577,993</b>
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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>802,197</b>	<b>922,375</b>	<b>577,993</b>
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
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	18,213	61,894	10,106
3.2	Interest Expenses	14,616	40,915	8,522
	<b>A.Net Interest Income (3.1 - 3.2)</b>	<b>3,597</b>	<b>20,979</b>	<b>1,584</b>
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>B.Total Operating Income (A+3.3 to 3.5)</b>	<b>6,443</b>	<b>29,469</b>	<b>3,511</b>
3.6	Staff Expenses	2,516	4,015	1,020
3.7	Other Operating Expenses	2,834	7,184	1,213
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>1,093</b>	<b>18,270</b>	<b>1,278</b>
3.8	Provision for Possible Losses	554	7,252	752
	<b>D. Operating Profit (C-3.8)</b>	<b>539</b>	<b>11,018</b>	<b>526</b>
3.9	Non Operating Income\Expenses(Net)	-	328	-
3.1	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>539</b>	<b>11,346</b>	<b>526</b>
3.11	Extraordinary Income\Expenses(Net)	-	-	-
	<b>F. Profit before Bonus and Tax(E+3.11)</b>	<b>539</b>	<b>11,346</b>	<b>526</b>
3.12	Provision for Staff Bonus	49	1,031	48
3.13	Provision for Tax	147	3,094	143
	<b>G. Net Profit/Loss(F-3.23-3.13)</b>	<b>343</b>	<b>7,220</b>	<b>335</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	<b>Capital Fund to RWA</b>	14.22%	16.03%	13.27%
4.2	<b>Non Performing Loan(NPL) to Total Loan</b>	1.93%	1.60%	1.34%
4.3	<b>Total Loan Loss Provision to Total NPL</b>	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.