NIFRA
नेपाल इन्फ्रास्ट्रक्चर बैंक लिमिटेड
समृद्ध नेपालको लागि

पत्र संख्या : NIFRA-RISK-81-82-383

मितिः २०८१/१०/०८

श्री नेपाल स्टक एक्सचेन्ज लिमिटेड,
सिंहदरबार, काठमाण्डौं, नेपाल ।

विषय: त्रैमासिक प्रतिवेदन र प्रगति विवरण सम्बन्धमा ।

महोदय,

प्रचलित धितोपत्र सूचीकरण विनियमावली, २०७५ को परिच्छेद ६ को नियम २२(ख) र तहाँसंग भएको सम्झौता बमोजिमको, २०८१ साल पौष मसान्त (दोस्रो त्रैमास) को त्रैमासिक प्रतिवेदन र प्रगति विवरण यसैसाथ पेश गरिएको व्यहोरा अनुरोध छ ।

भवदीय,

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श्रीदेवी पौड्याल
वरिष्ठ अधिकृत-जोखिम व्यवस्थापन विभाग

बोधार्थः-

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग बालुवाटार, काठमाण्डौं ।

नत्थी :

प्रचलित धितोपत्र सूचीकरण विनियमावली, २०७५ र तहाँसंग भएको सम्झौता बमोजिमको त्रैमासिक प्रतिवेदन र प्रगति विवरण ।

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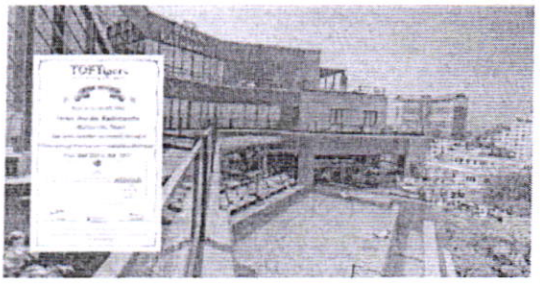
होटेल बाराही काठमाडौंलाई 'इको फुटप्रिन्ट'को मान्यता

आतिथ्य सेवा विदेशमा पनि पुऱ्याउने योजना



टफट टाइगरले उक्त होटेललाई विभिन्न मापदण्ड पूरा गरेको भन्दै सन् २०२४ सेप्टेम्बरदेखि आउँदो सन् २०२७ अगष्टसम्मका लागि उक्त मान्यता दिएको हो ।

स्वास्थ्य बीमा सुधारको कार्ययोजना प्रस्तुत गर्न प्रधानमन्त्रीको निर्देशन



भल्कोटमा अझै जीवित छ सयौं वर्ष पुरानो 'पुतली नाच'



पुतलीजस्तै बनेर नाचिने यो नाच महँगो पनि मानिन्छ । बरियरि रङका कपडा पहिरिएर बालकदेखि वृद्धसम्मले पुतली बनेर नाच्छन् । युवा पुस्ताबाट पुतली नाच संरक्षण गर्न खासै बढेपछि बर्सेनि नाचको रौनक बढ्दै गएको छ ।

Unaudited Financial Results (Quarterly)

2nd Quarter ended of Fiscal Year 2081/82

NPR. in '000'

Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending of Previous Year
Assets			
Cash and Cash Equivalent	66,499	55,195	46,940
Due from NRB	538,735	226,455	270,124
Placements with BFIs	4,710,000	3,360,000	4,500,000
Loan and Advances	23,202,586	21,968,616	19,175,429
Investments Securities	7,081,116	4,105,803	4,422,243
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	66,827	71,442	86,497
Goodwill and Intangible Assets	1,447	1,549	2,561
Other Assets	18,144	328,843	413,244
Total Assets	35,745,349	30,008,842	28,917,038
Capital and Liabilities			
Paid up Capital	21,600,000	21,600,000	21,600,000
Reserves and Surplus	3,572,535	3,321,968	2,913,329
Liquidity	7,315,539	2,049,939	1,366,624
Borrowings	-	-	-
Bond and Debenture	2,283,326	2,291,013	2,282,250
Other Liabilities and Provisions	973,949	754,333	754,835
Total Capital and Liabilities	35,745,348	30,008,843	28,917,038

Statement of Profit or Loss	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Quarter of Previous Year
Interest Income	1,243,919	622,262	1,474,400
Interest Expense	199,384	59,651	112,096
Net Interest Income	1,044,535	562,611	1,362,404
Fee and commission Income	14,562	13,654	5,631
Fee and commission Expense	26	20	11
Net Fee and commission Income	14,536	13,634	5,620
Other Operating Income	-	-	-
Total Operating Income	1,059,069	576,245	1,368,024
Impairment Charge/(Reversal) for loans and other losses	(22,889)	(21,075)	196,780
Net Operating Income	1,081,958	597,319	1,171,244
Personnel Expenses	134,472	72,782	151,564
Other Operating Expenses	30,297	23,272	34,131
Operating Profit	917,189	501,265	985,549
Non Operating Income/ Expenses	71	21	95
Profit Before Tax	917,260	501,286	985,644
Income Tax	276,274	150,386	296,661
Profit/(Loss) for the Period	641,986	350,900	689,983
Other Comprehensive Income	15,225	49,350	-
Total Comprehensive Income	657,211	400,250	689,983
Distributable Profit			
Net Profit/Loss as per Statement of Profit or Loss	641,986	350,900	689,983
Add/Less: Regulatory Adjustment as per NRB Directive	(119,875)	(114,693)	(335,024)
Profit/(Loss) after Regulatory Adjustments	522,111	236,206	354,959
Ratios			
Capital Fund to RWA	80.18%	87.18%	95.87%
Non Performing Loan (NPL) to Total Loan (As per NRB Directive)	0.30%	0.07%	-
Total Loan Loss Provision to Total NPL (As per NRB Directive)	-	-	-
Cost of Fund	6.69%	7.75%	7.85%
Credit to Deposit Ratio (As per NRB Directive)	69.54%	79.25%	71.85%
Base Rate	-	-	-
Basic Earnings Per Share	5.94	5.50	6.39
Diluted Earnings Per Share	5.94	5.50	6.39

Notes

1. The Bank has approved Loan amounting NPR. 32,119 million as of Poush end, 2081 and the disbursement of the loan shall be as per disbursement schedule.
2. The Financial Statements has been prepared in accordance with the Interim Financial Reporting Norms provided in NRB Directive no. 04 'NFRS 9: Expected Credit Loss Related Guidelines, 2024' and the principles and policies adopted by the Bank in accordance with NFRS.
3. Previous period figures have been regrouped/rearranged/restated wherever necessary.
4. The above figures are subject to change as per the direction of the Regulator/ External auditor
5. The Financial Results has been published in the Bank's website: www.nifrabank.com.

NIFRA
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