



# आरएसडिसी लघुवित्त वित्तीय संस्था लि.

**RSDC LAGHUBITTA BITTIYA SANSTHA LTD.**

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त "घ" वर्गको थोक लघुकर्जा प्रदायक वित्तीय संस्था

Butwal-12, Kalikanagar, Rupendehi, Ph: 071-438513

Website: www.rsdcmf.com, Email: info@rsdcmf.com

## Unaudited Financial Results (Quarterly)

As at the end of 30th Ashwin 2073 (16th October, 2016)

(Rs. in '000')

S.N.	Particulars	This Quarter Ending 2073 Ashwin end	Previous Quarter Ending 2073 Ashad end	Corresponding Previous Year Quarter Ending 2072 Ashwin end
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>814,782</b>	<b>764,517</b>	<b>338,867</b>
1.1	Paid-up Capital	100,000	60,000	60,000
1.2	Reserves and Surplus	28,762	24,366	2,354
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	679,711	676,664	275,000
1.5	Deposits	-	-	-
1.6	Income Tax Liabilities	1,869	-	639
1.7	Other Liabilities	4,440	3,487	875
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>814,782</b>	<b>764,517</b>	<b>338,867</b>
2.1	Cash & Bank Balance	56,767	47,681	42,487
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances net (Net of General loan loss provision Rs. 7598.21 thousands)	<b>751,246</b>	<b>710,490</b>	<b>290,102</b>
2.5	Fixed Assets	3,652	3,633	5,515
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	3,116	2,713	764
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	15,676	53,744	11,500
3.2	Interest Expense	7,271	24,886	5,255
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>8,405</b>	<b>28,858</b>	<b>6,245</b>
3.3	Fees Commission and Discount	1,676	6,067	980
3.4	Other Operating Income	14	23	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>10,095</b>	<b>34,948</b>	<b>7,224</b>
3.6	Staff Expenses	1,503	4,903	1,096
3.7	Other Operating Expenses	1,272	4,358	761
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>7,320</b>	<b>25,686</b>	<b>5,367</b>
3.8	Provision for Possible Loss	412	2,082	207
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>6,908</b>	<b>23,604</b>	<b>5,159</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>6,908</b>	<b>23,604</b>	<b>5,159</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>6,908</b>	<b>23,604</b>	<b>5,159</b>
3.12	Provision For Staff Bonus	628	2,146	469
3.13	Provision For Tax	1,884	6,437	1,407
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>4,396</b>	<b>15,021</b>	<b>3,283</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	17.60%	12.54%	13.37%
4.2	Non Performing Loan (NPL) to Total Loan	0.01%	0.00%	-
4.3	Total Loan Loss Provision to total NPL	18679.84%	0.00%	-
4.4	Cost of Funds	4.25%	4.22%	4.32%

*Note: If the statutory and supervising authority notifies to change the Un-Audited Financial Statement, the final figures may change accordingly.*