



आरएसडिसी लघुवित्तीय संस्था लि.

RSDC LAGHUBITTA BITTIYA SANSTHA LTD.

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

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Unaudited Financial Results (Quarterly)

As at 31st Chaitra 2073 (3rd Quarter of the Fiscal Year 2073/74)

(Rs. in '000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	950,778	883,498	742,564
1.1	Paid-up Capital	115,000	100,000	60,000
1.2	Reserves and Surplus	24,925	35,346	19,919
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	794,499	741,429	659,657
1.5	Deposits (a+b)	-	-	-
	a. Domestic Currency	-	-	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	(403)	419	15
1.7	Other Liabilities	16,757	6,304	2,973
2	Total Assets (2.1 to 2.7)	950,778	883,498	742,564
2.1	Cash & Bank Balance	61,303	76,383	81,100
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (Net of General Loan loss provision Rs. 8854 Thousand)	876,566	793,315	653,998
2.5	Fixed Assets	4,268	4,262	4,610
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,641	9,538	2,856
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest income	56,090	33,322	38,182
3.2	Interest Expense	28,625	15,572	17,841
A	Net Interest Income (3.1-3.2)	27,465	17,750	20,341
3.3	Fees Commission and Discount	5,628	3,474	4,200
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	33,093	21,224	24,541
3.6	Staff Expenses	4,996	3,523	3,459
3.7	Other Operating Expenses	4,215	2,010	2,844
C	Operating profit Before Provision (B-3.6-3.7)	23,882	15,691	18,238
3.8	Provision for Possible Loss	1,678	837	1,622
D	Operating profit (C-3.8)	22,204	14,854	16,616
3.9	Non Operating Income/Expenses (Net)	2,390	2,391	-
3.10	Write Back of Provision for Possible Loss	10	10	-
E	Profit From Regular Activities (D+3.9+3.10)	24,604	17,255	16,616
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	24,604	17,255	16,616
3.12	Provision For Staff Bonus	2,237	1,569	1,511
3.13	Provision For Tax	6,710	4,706	4,532
G	Net Profit/Loss (F-3.12 -3.13)	15,657	10,980	10,573
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	16.40%	17.34%	12.64%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.07%
4.3	Total Loan Loss Provision to total NPL	0.00%	0.00%	1360.00%
4.4	Cost of Funds	8.55%	5.54%	4.26%

Note: 1. The above figure may Change if directed by Regulatory Authorities or as required by Accounting Standards.
2. Figures of the previous periods have been regrouped wherever considered necessary.

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