



कम्पनी रजिस्ट्रार कार्यालय, दर्ता नं.: १८७५५५/०७७/०७५

ईजाजत नं.: ने.रा.बैंक/ई.प्रा./" व" / ०८७/०७५/०७६

नेषो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO SAMBRIDHA LAGHUBITTA BITTIYA SANSTHA LTD.

केन्द्रीय कार्यालय: कुश्मा नगरपालिका वडा नं. ६, न्यूरोड कुश्माबजार, पर्वत पत्र. ०६७-८२०८०६, ८२०८१५

Unaudited Financial Result (Quarterly)

As at First Quarter (2076/06/30) of the Fical Year 2076/2077

Rs in '000'

S.no	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities(1.1 to 1.7)	3786882.19	3465741.21	0
1.1	<i>Paid Up-Capital</i>	171150.00	70000.00	0
1.2	<i>Reserve & Surplus</i>	181774.32	74170.90	0
1.3	<i>Debenture & Bounds</i>			0
1.4	<i>Borrowings</i>	203718.2	211029.69	0
1.5	Deposits(a+b)	1869721	1784011.13	0
	<i>a.Domestic Currency</i>	1869721	1784011.13	0
	<i>b.Foreign Currency</i>			0
1.6	<i>Income Tax Liabilities</i>	20.67	31221.62	0
1.7	<i>Other Liabilities</i>	1360498	1295307.87	0
2	Total Assets(2.1 to 2.7)	3786882.19	3465738.21	0
2.1	<i>Cash & Bank Balance</i>	209937.47	220378.88	0
2.2	<i>Money at Call & Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan & Advances</i>	3528400.64	3179110.66	0
2.5	<i>Fixed Assets</i>	12329.46	12009.29	0
2.6	<i>Non-Banking Assets</i>			0
2.7	<i>Other Assets</i>	36214.62	54239.38	0
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	167213.46	205183.14	0
3.2	<i>Interest Expenses</i>	52229.08	78179.22	0
	A.Net Interest Income(3.1-3.2)	114984.38	127003.92	0
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	31815.92	91489.77	0
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	146800.3	218493.69	0
3.6	<i>Staff Expenses</i>	25129.52	28522.56	0
3.7	<i>Other Operating Expenses</i>	9784.98	61369.68	0
	C-Operating Profit Before Provision(B-3.6-3.7)	111885.8	128601.45	0
3.8	<i>Provision for Possible Lossess</i>	4280.16	12965.81	0
	D.Operating Profit(C-3.8)	107605.64	115635.64	0
3.9	<i>Non-Operating Income/Expenses (Net)</i>	0	0	0

3.10	<i>Write Back Of Provision for Possibel Losses</i>	0	0	0
	E-Profit From Reguarl Activities (D+3.9+3.10)	107605.64	115635.64	0
3.11	<i>Extraordinary Income/Expenses (Net)</i>			
	F-Profit Before Bonus & Tax	107605.64	115635.64	0
3.12	<i>Provision For Staff Bonus</i>	0	11563.56	
3.13	<i>Provision For Tax</i>	0	31221.62	
	G-Net Profit /Loss	107605.64	72850.46	0
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	<i>Capital Fund to RWA</i>	10.66%	5.54%	0
4.2	<i>Non-Performing Loan (NPL) to Total Loan</i>	1.44%	1.25%	0
4.3	<i>Total Loan Loss Provision to Total NPL</i>	147.59%	173.36%	0
4.4	<i>Cost of Fund</i>	12.84%	12.07%	0
4.5	<i>CD Ratio (Calculated as Per NRB Directives)</i>	188.71%	161.75%	0
Interest Rate on Deposit & Loan and Advance				
	<i>Deposit & Saving 8%-10%</i>	<i>Loan & Advance 0%-20%</i>		
1	The Uaudited Financial Figures may change if directed by the Satutory Audit/Supervisory Authorities .			
2	The Previous Period Figures are Regrouped and Rearranged whenever Necessary .			
3	Loans & Advances are Presented on Gross Basis and Loan Loss Reserve is Included in Other liabilites.			