



नेसडो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO SAMBRIDHA LAGHUBITTA BITTIYA SANSTHA LTD.

केन्द्रीय कार्यालय: कुश्मा नगरपालिका वडा नं. ६, न्यूरोड कुश्माबजार, पर्वत फो. ०६७-४२०४०६, ४२०८१५

Unaudited Financial Result (Quarterly)

As at Second Quarter (2076/09/29) of the Fical Year 2076/2077

Rs in '000'

S.no	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding
1	Total Capital & Liabilities(1.1 to 1.7)	4038425.2	3786882.19	0
1.1	<i>Paid Up-Capital</i>	172125.00	171150.00	0
1.2	<i>Reserve & Surplus</i>	221482.1	181774.32	0
1.3	<i>Debenture & Bonds</i>			0
1.4	<i>Borrowings</i>	245288.25	203718.2	0
1.5	Deposits(a+b)	1974363.42	1869721	0
	<i>a.Domestic Currency</i>	1974363.42	1869721	0
	<i>b.Foreign Currency</i>			0
1.6	<i>Income Tax Liabilities</i>	0	20.67	0
1.7	<i>Other Liabilities</i>	1425166.43	1360498	0
2	Total Assets(2.1 to 2.7)	4038425.2	3786882.19	0
2.1	<i>Cash & Bank Balance</i>	376128.48	209937.47	0
2.2	<i>Money at Call & Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan & Advances</i>	3623032.17	3528400.64	0
2.5	<i>Fixed Assets</i>	10886.88	12329.46	0
2.6	<i>Non-Banking Assets</i>			0
2.7	<i>Other Assets</i>	28377.67	36214.62	0
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding
3.1	<i>Interest Income</i>	327724.07	167213.46	0
3.2	<i>Interest Expenses</i>	104548.4	52229.08	0
	A.Net Interest Income(3.1-3.2)	223175.67	114984.38	0
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	69712.99	31815.92	0
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	292888.66	146800.3	0
3.6	<i>Staff Expenses</i>	46389.73	25129.52	0
3.7	<i>Other Operating Expenses</i>	18455.6	9784.98	0
	C-Operating Profit Before Provision(B-3.6-3.7)	228043.33	111885.8	0
3.8	<i>Provision for Possible Lossess</i>	16246.1	4280.16	0
	D.Operating Profit(C-3.8)	211797.23	107605.64	0
3.9	<i>Non-Operating Income/Expenses (Net)</i>	0	0	0
3.10	<i>Write Back Of Provision for Possibel Los</i>	0	0	0

	E-Profit From Regular Activities (D+3.9+)	211797.23	107605.64	0
3.11	Extraordinary Income/Expenses (Net)			
	F-Profit Before Bonus & Tax	211797.23	107605.64	0
3.12	Provision For Staff Bonus	19254.29	0	
3.13	Provision For Tax	45000.00	0	
	G-Net Profit /Loss	147542.94	107605.64	0
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding
4.1	Capital Fund to RWA	11.48%	10.66%	0
4.2	Non-Performing Loan (NPL) to Total Loan	1.75%	1.44%	0
4.3	Total Loan Loss Provision to Total NPL	130.41%	147.59%	0
4.4	Cost of Fund	12.50%	12.84%	0
4.5	CD Ratio (Calculated as Per NRB Directive)	183.50%	188.71%	0
Interest Rate on Deposit & Loan and Advance				
	Deposit & Saving 8%-10%	Loan & Advance 0%-20%		
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 liabilities.			

