



कम्पनी एडिटर कार्यालय, वती नं.: १८७५३३/०७४/०७५

ईजाजत नं.: के.ए.बीक/ई.प्रा./"घ"/०८७/०७५/०७६

# नेडो समृद्ध लघुवित्त वित्तीय संस्था लि.

**NESDO SAMBRIDHA LAGHUBITTA BITTIYA SANSTHA LTD.**

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

**Unaudited Financial Result (Quarterly)**

As at Fourth Quarter (2076/03/31) of the Fical Year 2075/2076

Rs in '000'

S.no	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities(1.1 to 1.7)</b>	<b>3465738.21</b>	<b>4522429.12</b>	<b>0</b>
1.1	<i>Paid Up-Capital</i>	70000.00	70000.00	0
1.2	<i>Reserve &amp; Surplus</i>	74170.9	27326.65	0
1.3	<i>Debenture &amp; Bounds</i>			0
1.4	<i>Borrowings</i>	211026.69	230012.32	0
<b>1.5</b>	<b>Deposits(a+b)</b>	<b>1784011.13</b>	<b>1669597.88</b>	<b>0</b>
	<i>a.Domestic Currency</i>	1784011.13	1669597.88	0
	<i>b.Foreign Currency</i>			0
1.6	<i>Income Tax Liabilities</i>	31221.62	20.67	0
1.7	<i>Other Liabilities</i>	1295307.87	2525471.6	0
<b>2</b>	<b>Total Assets(2.1 to 2.7)</b>	<b>3465738.21</b>	<b>4522408.45</b>	<b>0</b>
2.1	<i>Cash &amp; Bank Balance</i>	220378.88	192134.89	0
2.2	<i>Money at Call &amp; Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan &amp; Advances</i>	3179110.66	2912591.19	0
2.5	<i>Fixed Assets</i>	12009.29	8744.03	0
2.6	<i>Non-Banking Assets</i>			0
2.7	<i>Other Assets</i>	54239.38	1408938.34	0
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	<i>Interest Income</i>	205183.14	55320.82	0
3.2	<i>Interest Expenses</i>	78179.22	35352.63	0
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>127003.92</b>	<b>19968.19</b>	<b>0</b>
3.3	<i>Fees Commission &amp; Discount</i>			0
3.4	<i>Other Operating Income</i>	91489.77	15461.67	0
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>	<b>218493.69</b>	<b>35429.86</b>	<b>0</b>
3.6	<i>Staff Expenses</i>	28522.56	6079.4	0
3.7	<i>Other Operating Expenses</i>	61369.68	2023.81	0
	<b>C-Operating Profit Before Provision(B-3.6)</b>	<b>128601.45</b>	<b>27326.65</b>	<b>0</b>
3.8	<i>Provision for Possible Lossess</i>	12965.81	0	0
	<b>D.Operating Profit(C-3.8)</b>	<b>115635.64</b>	<b>27326.65</b>	<b>0</b>
3.9	<i>Non-Operating Income/Expenses (Net)</i>	0	0	0

3.10	<i>Write Back Of Provision for Possibel Losse</i>	0	0	0
	<b>E-Profit From Reguarl Activities (D+3.9+3.</b>	115635.64	27326.65	0
3.11	<i>Extraordinary Income/Expenses (Net)</i>			
	<b>F-Profit Before Bonus &amp; Tax</b>	115635.64	27326.65	0
3.12	<i>Provision For Staff Bonus</i>	11563.56	0	
3.13	<i>Provision For Tax</i>	31221.62	0	
	<b>G-Net Profit /Loss</b>	72850.46	27326.65	0
4	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	<i>Capital Fund to RWA</i>	5.54%	4.12%	0
4.2	<i>Non-Performing Loan (NPL) to Total Loan</i>	1.25%	1.21%	0
4.3	<i>Total Loan Loss Provision to Total NPL</i>	173.36%	157.37%	0
4.4	<i>Cost of Fund</i>	12.50%	12.48%	0
4.5	<i>CD Ratio (Calculated as Per NRB Directive</i>	161.75%	178.21%	0
<b>Interest Rate on Deposit &amp; Loan and Advance</b>				
	<i>Deposit &amp; Saving 8%-10%</i>	<i>Loan &amp; Advance 0%-20%</i>		
1	The Uaudited Financial Figures may change if directed by the Satutory Audit/Supervisory			
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.			

