



नेषडो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

केन्द्रिय कार्यालय, कुशमानगरपालिका, बडा नं.६, न्यूरोडपर्वत, फोन नं.: ०६७-४२०४०६, फ्याक्स नं.: ४२०९१५

Unaudited Financial Result (Quarterly)

As at Fourth Quarter (2077/03/31) 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)	4199293.40	4360065.71	3379955.07
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	70000.00
1.2	<i>Reserve & Surplus</i>	215413.96	251129.82	79454.52
1.3	<i>Debenture & Bonds</i>			
1.4	<i>Borrowings</i>	312499.9944	341121.59	211026.69
1.5	Deposits(a+b)	2085938.852	2024650.64	1784015.13
	<i>a.Domestic Currency</i>	2085938.852	2024650.64	1784015.13
	<i>b.Foreign Currency</i>			
1.6	<i>Income Tax Liabilities</i>	60632.05	75938.86	15226.68
1.7	<i>Other Liabilities</i>	1352683.547	1495099.8	1220232.05
2	Total Assets(2.1 to 2.7)	4199293.40	4360065.71	3379955.07
2.1	<i>Cash & Bank Balance</i>	589343.3229	672165.73	220489.63
2.2	<i>Money at Call & Short Notice</i>			0
2.3	<i>Investment</i>			0
2.4	<i>Loan & Advances</i>	3472099.764	3577884.27	3111123.75
2.5	<i>Fixed Assets</i>	12648.14415	11084.96	12009.26
2.6	<i>Non-Banking Assets</i>			
2.7	<i>Other Assets</i>	125202.1717	98930.75	36332.43
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	576788.66	473875.3	207956.36
3.2	<i>Interest Expenses</i>	221815.03	160931.42	78179.22
	A.Net Interest Income(3.1-3.2)	354973.63	312943.88	129777.14
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	134348.61	79248.21	42056.04
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	489322.243	392192.09	171833.18
3.6	<i>Staff Expenses</i>	97706.596	67263.19	28792.75
3.7	<i>Other Operating Expenses</i>	36930.68	24878.42	13302.64
	C-Operating Profit Before Provision(B-3.6-3.7)	354684.96	300050.48	129737.79
3.8	<i>Provision for Possible Lossess</i>	130121.81	18795.46	17631.62
	D.Operating Profit(C-3.8)	224563.15	281255.02	112106.17
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	4665.81
	E-Profit From Reguarl Activities (D+3.9+3.10)	224563.1539	281255.02	116771.98
3.11	<i>Extraordinary Income/Expenses (Net)</i>			300.72
	F-Profit Before Bonus & Tax	224563.1539	281255.02	117072.7
3.12	<i>Provision For Staff Bonus</i>	22456.32	28125.502	10642.97

3.13	Provision For Tax	60632.05	75938.86	28274.43
	G-Net Profit /Loss	141474.79	177190.66	78155.30
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	11.38%	11.80%	5.41%
4.2	Non-Performing Loan (NPL) to Total Loan	2.04%	1.71%	1.25%
4.3	Total Loan Loss Provision to Total NPL	277.66%	139.91%	173.36%
4.4	Cost of Fund	9.65%	11.72%	12.03%
4.5	CD Ratio (Calculated as Per NRB Directives)	166.00%	176.72%	161.75%
Interest Rate on Deposit & Loan and Advance				
	Deposit & Saving 8%-10%	Loan & Advance 0%-16%		
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.			