



नेषडो समृद्ध लघुवित्त वित्तीय संस्था लि.

NESDO Sambridha Laghubitta Bittiya Sanstha Ltd.

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

Unaudited Financial Result (Quarterly)

As at First Quarter (2077/06/33) of the Fical Year 2077/2078

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)	4255300.45	4199293.40	3796631.15
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	171150.00
1.2	<i>Reserve & Surplus</i>	289596.57	215413.96	141960.24
1.3	<i>Debenture & Bounds</i>			
1.4	<i>Borrowings</i>	241772.68	312499.99	203718.20
1.5	<i>Deposits(a+b)</i>	2118909.061	2085938.85	1869721
	<i>a.Domestic Currency</i>	2118909.061	2085938.85	1869721
	<i>b.Foreign Currency</i>			
1.6	<i>Income Tax Liabilities</i>	18637.24	60632.05	29074.19
1.7	<i>Other Liabilities</i>	1414259.9	1352683.55	1381007.52
2	Total Assets(2.1 to 2.7)	4255300.45	4199293.40	3796631.15
2.1	<i>Cash & Bank Balance</i>	613150.041	589343.32	209937.47
2.2	<i>Money at Call & Short Notice</i>			
2.3	<i>Investment</i>			
2.4	<i>Loan & Advances</i>	3568935.579	3472099.77	3528400.64
2.5	<i>Fixed Assets</i>	12648.14715	12648.14	12329.46
2.6	<i>Non-Banking Assets</i>			
2.7	<i>Other Assets</i>	60566.68364	125202.17	45963.58
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	176785.65	576788.6612	167213.46
3.2	<i>Interest Expenses</i>	48213.67	221815.0282	52229.08
	A.Net Interest Income(3.1-3.2)	128571.98	354973.63	114984.38
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	18833.6	134348.61	31815.92
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			
	B.Total Operating Income(A+3.3+3.4+3.5)	147405.5765	489322.243	146800.3
3.6	<i>Staff Expenses</i>	19722.878	97706.596	25129.52
3.7	<i>Other Operating Expenses</i>	5441.26	36930.68285	9784.98
	C-Operating Profit Before Provision(B-3.6-3.7)	122241.44	354684.9642	111885.8
3.8	<i>Provision for Possible Lossess</i>		130121.8103	4280.16
	D.Operating Profit(C-3.8)	122241.44	224563.1539	107605.64
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)	122241.4375	224563.1539	107605.64
3.11	<i>Extraordinary Income/Expenses (Net)</i>			0
	F-Profit Before Bonus & Tax	122241.4375	224563.1539	107605.64
3.12	<i>Provision For Staff Bonus</i>	12224.14	22456.31599	10760.56

3.13	Provision For Tax	33005.18867	60632.05	29053.52
	G-Net Profit /Loss	77012.10	141474.79	67791.56
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	13.09%	11.38%	9.57%
4.2	Non-Performing Loan (NPL) to Total Loan	2.73%	2.04%	1.44%
4.3	Total Loan Loss Provision to Total NPL	201.35%	277.66%	147.59%
4.4	Cost of Fund	9.91%	9.65%	10.22%
4.5	CD Ratio (Calculated as Per NRB Directives)	168.00%	166.00%	188.71%
Interest Rate on Deposit & Loan and Advance				
	Deposit & Saving 4%-13.3%	Loan & Advance 0%-15%		
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.			