



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 Third Quarter (2077/12/31) 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)	4672300.81	4391393.65	4370065.71
1.1	<i>Paid Up-Capital</i>	172125.00	172125.00	172125.00
1.2	<i>Reserve & Surplus</i>	460660.62	396310.71	348294.17
1.3	<i>Debenture & Bonds</i>			
1.4	<i>Borrowings</i>	408439.3421	275106.01	341121.59
1.5	<i>Deposits(a+b)</i>	2196914.871	2172904.586	2024650.64
	<i>a.Domestic Currency</i>	2196914.871	2172904.59	2024650.64
	<i>b.Foreign Currency</i>			
1.6	<i>Income Tax Liabilities</i>			
1.7	<i>Other Liabilities</i>	1434160.98	1374947.344	1483874.31
2	Total Assets(2.1 to 2.7)	4672300.81	4391393.65	4370065.71
2.1	<i>Cash & Bank Balance</i>	658281.41	614234.01	672165.73
2.2	<i>Money at Call & Short Notice</i>			
2.3	<i>Investment</i>			
2.4	<i>Loan & Advances</i>	3895125.42	3668114.94	3577884.27
2.5	<i>Fixed Assets</i>	11280.94	11260.34	11084.96
2.6	<i>Non-Banking Assets</i>			
2.7	<i>Other Assets</i>	107613.04	97784.36	108930.75
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	<i>Interest Income</i>	463713.85	324109.05	473393.21
3.2	<i>Interest Expenses</i>	138091.19	92265.01	160931.42
	A.Net Interest Income(3.1-3.2)	325622.67	231844.04	312461.79
3.3	<i>Fees Commission & Discount</i>			0
3.4	<i>Other Operating Income</i>	66768.51	35642.84	79248.2
3.5	<i>Foreign Exchange Gain/ Loss (Net)</i>			0
	B.Total Operating Income(A+3.3+3.4+3.5)	392391.18	267486.87	391709.99
3.6	<i>Staff Expenses</i>	64840.69	42564.51	67263.19
3.7	<i>Other Operating Expenses</i>	17878.30	14809.57	24878.42
	C-Operating Profit Before Provision(B-3.6-3.7)	309672.19	210112.79	299568.38
3.8	<i>Provision for Possible Lossess</i>	0.00	0.00	18795.46
	D.Operating Profit(C-3.8)	309672.19	210112.79	280772.92
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)	309672.19	210112.79	280772.92
3.11	<i>Extraordinary Income/Expenses (Net)</i>			0
	F-Profit Before Bonus & Tax	309672.19	210112.79	280772.92

3.12	Provision For Staff Bonus	30967.22	21011.28	28077.29
3.13	Provision For Tax	83611.49	56730.45	75808.68
	G-Net Profit /Loss	195093.47	132371.06	176886.95
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	13.81%	12.89%	14.33%
4.2	Non-Performing Loan (NPL) to Total Loan	2.10%	2.08%	1.71%
4.3	Total Loan Loss Provision to Total NPL	285.89%	227.83%	139.91%
4.4	Cost of Fund	9.25%	8.97%	11.72%
4.5	CD Ratio (Calculated as Per NRB Directives)	177.29%	168.81%	176.72%

Interest Rate on Deposit & Loan and Advance

Deposit & Saving 4%-13.3%

Loan & Advance 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 liabilites.