



आरएसडिसी लघुवित्त वित्तीय संस्था लि.

RSDC LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त "घ" वर्गको थोक लघुकर्जा प्रदायक वित्तीय संस्था
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Unaudited Financial Result (Quarterly)

As at Second Quarter(30/09/2072)of the Fiscal year 2072/73 (Rs. in '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	702,313.34	654,535.17	477,296.56
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	15,970.73	12,628.56	4,452.64
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	621,281.93	577,796.84	410,000.00
1.5	Deposits	-	-	-
1.6	Income Tax Liabilities	2,839.43	1,407.07	1,538.36
1.7	Other Liabilities	2,221.26	2,702.70	1,305.56
2	Total Assets (2.1 to 2.7)	702,313.34	654,535.17	477,296.56
2.1	Cash & Bank Balance	118,295.05	120,999.69	101,980.47
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (Net of General loan loss provision Rs.5802.99 thousand)	574,495.69	525,820.71	368,116.15
2.5	Fixed Assets	4,601.93	4,611.32	5,580.74
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	4,920.66	3,103.45	1,619.20
3	Profit and Loss Account			
3.1	Interest income	23,956.43	11,500.26	14,845.44
3.2	Interest Expense	11,331.09	5,255.46	6,092.86
A	Net Interest Income (3.1-3.2)	12,625.33	6,244.80	8,752.58
3.3	Fees Commission and Discount	2,390.42	979.68	2,059.25
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	15,015.75	7,224.48	10,811.83
3.6	Staff Expenses	2,035.67	1,096.28	1,768.76
3.7	Other Operating Expenses	1,869.72	761.49	1,961.52
C	Operating profit Before Provision (B-3.6-3.7)	11,110.36	5,366.71	7,081.55
3.8	Provision for Possible Loss	699.12	207.46	1,440.91
D	Operating profit (C-3.8)	10,411.24	5,159.25	5,640.64
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit From Regular Activities (D+3.9+3.10)	10,411.24	5,159.25	5,640.64
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	10,411.24	5,159.25	5,640.64
3.12	Provision For Staff Bonus	946.48	469.02	512.78
3.13	Provision For Tax	2,839.43	1,407.07	1,538.36
G	Net Profit/Loss (F-3.12 -3.13)	6,625.33	3,283.16	3,589.50
4	Ratios			
4.1	Capital Fund to RWA	13.50%	13.73%	16.68%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to total NPL	∞	∞	∞
4.4	Cost of Funds	4.28%	4.32%	4.23%

Note: Figures may change subject to instructions if any, from statutory/regulatory authorities