



# आरएसडिसी लघुवित्त वित्तीय संस्था लि.

## RSDC LAGHUBITTA BITTIYA SANSTHA LTD.

नेपाल राष्ट्र बैकबाट इजाजतपत्र प्राप्त "घ" वर्गको थोक लघुकर्जा प्रदायक वित्तीय संस्था

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### Unaudited financial Results (Quarterly)

As at 3<sup>rd</sup> Quarter(30/12/2072 of the Fiscal Year 2072/73)

(Rs. in '000')

S. N.	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>742,564.24</b>	<b>702,313.34</b>	<b>506,698.69</b>
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	19,919.08	15,970.73	6,517.40
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	659,657.80	621,281.93	435,519.12
1.5	Deposits	-	-	-
1.6	Income Tax Liabilities	14.77	2,839.43	2,423.25
1.7	Other Liabilities	2,972.59	2,221.25	2,238.92
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>742,564.24</b>	<b>702,313.34</b>	<b>506,698.69</b>
2.1	Cash & Bank Balance	81,100.58	118,295.05	49,291.65
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (Net of General loan loss provision Rs.6725.92 thousand)	653,997.53	574,495.69	448,444.11
2.5	Fixed Assets	4,610.97	4,601.93	5,690.75
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,855.16	4,920.67	3,272.18
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	38,182.29	23,956.43	24,232.04
3.2	Interest Expense	17,841.26	11,331.09	10,436.74
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>20,341.03</b>	<b>12,625.34</b>	<b>13,795.30</b>
3.3	Fees Commission and Discount	4,200.42	2,390.42	3,374.76
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>24,541.45</b>	<b>15,015.76</b>	<b>17,170.06</b>
3.6	Staff Expenses	3,459.25	2,035.67	3,076.99
3.7	Other Operating Expenses	2,844.34	1,869.72	2,955.51
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>18,237.86</b>	<b>11,110.37</b>	<b>11,137.56</b>
3.8	Provision for Possible Loss	1,622.06	699.12	2,252.30
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>16,615.80</b>	<b>10,411.25</b>	<b>8,885.26</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>16,615.80</b>	<b>10,411.25</b>	<b>8,885.26</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>16,615.80</b>	<b>10,411.25</b>	<b>8,885.26</b>
3.12	Provision For Staff Bonus	1,510.53	946.48	807.75
3.13	Provision For Tax	4,531.58	2,839.43	2,423.25
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>10,573.69</b>	<b>6,625.34</b>	<b>5,654.26</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	12.64%	13.50%	15.09%
4.2	Non Performing Loan (NPL) to Total Loan	0.07%	-	-
4.3	Total Loan Loss Provision to total NPL	1360.10%	-	-
4.4	Cost Of Fund	4.26%	4.28%	4.19%
4.5	CD Ratio (Calculated as per NRB Directives)	-	-	-

Note: If the statutory audit & supervisory authority notify & remarks to change unaudited financial statement, then it could be changed accordingly.