



आरएसडिसी लघुवित्त वित्तीय संस्था लि.

RSDC LAGHUBITTA BITTIYA SANSTHA LTD.

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

Butwal-12, Kalikanagar, Rupendehi, Ph: 071-438513

Website: www.rsdcmf.com, Email: info@rsdcmf.com

Unaudited Financial Result (Quarterly)

As at the 1st Quarter(2072/06/30)of the Fiscal Year, 2072/073

(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)	654,535.17	546,246.57	338,867.36
1.1	Paid-up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserves and Surplus	12,628.56	9,345.39	2,353.89
1.3	Debenture and Bond			
1.4	Borrowings	577,796.84	474,948.27	275,000.00
1.5	Deposits (a+b)	-	-	-
1.6	Income Tax Liabilities			638.89
1.7	Other Liabilities	4,109.77	1,952.91	874.58
2	Total Assets (2.1 to 2.7)	654,535.17	546,246.57	338,867.36
2.1	Cash & Bank Balance	120,999.69	34,024.52	42,486.92
2.2	Money at call and short Notice			
2.3	Investments			-
2.4	Loans & Advances (Net of General loanloss provision Rs. 5,311.32 thousands	525,820.71	505,282.38	290,102.29
2.5	Fixed Assets	4,611.32	4,551.38	5,514.63
2.6	Non Banking Assets			
2.7	Other Assets	3,103.45	2,388.29	763.52
3	Profit and Loss Account			
3.1	Interest income	11,500.26	35,181.42	6,946.87
3.2	Interest Expense	5,255.46	15,126.34	2,849.82
A	Net Interest Income (3.1-3.2)	6,244.81	20,055.08	4,097.05
3.3	Fees Commission and Discount	979.68	4,668.95	917.75
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	7,224.49	24,724.03	5,014.80
3.6	Staff Expenses	1,096.28	4,131.59	941.22
3.7	Other Operating Expenses	761.49	4,365.31	1,078.09
C	Operating profit Before Provision (B-3.6-3.7)	5,366.73	16,227.13	2,995.49
3.8	Provision for Possible Loss	207.46	2,826.43	652.89
D	Operating profit (C-3.8)	5,159.27	13,400.70	2,342.60
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)	5,159.27	13,400.70	2,342.60
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	5,159.27	13,400.70	2,342.60
3.12	Provision For Staff Bonus	469.02	1,218.25	212.96
3.13	Provision For Tax	1,407.07	3,700.20	638.89
G	Net Profit/Loss (F-3.12 -3.13)	3,283.17	8,482.25	1,490.75
4	Ratios			
4.1	Capital Fund to RWA			
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	4.32%	4.20%	4.07%

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