



# 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 end of Fourth Quarter (31/03/2073) of Financial Year 2072/073

(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>764,517</b>	<b>742,564</b>	<b>546,241</b>
1.1	Paid-up Capital	60,000	60,000	60,000
1.2	Reserves and Surplus	24,366	19,919	9,487
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	676,664	659,658	474,948
1.5	Deposits	-	15	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	3,487	2,973	1,806
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>764,517</b>	<b>742,564</b>	<b>546,241</b>
2.1	Cash & Bank Balance	47,681	81,101	33,992
2.2	Money at call and short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (Net of General loan loss provision Rs. 7186.32 thousands)	710,490	653,998	507,150
2.5	Fixed Assets	3,633	4,611	4,548
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,713	2,855	551
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	53,744	38,182	35,237
3.2	Interest Expense	24,886	17,841	15,159
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>28,858</b>	<b>20,341</b>	<b>20,078</b>
3.3	Fees Commission and Discount	6,067	4,200	4,669
3.4	Other Operating Income	23	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>34,948</b>	<b>24,541</b>	<b>24,747</b>
3.6	Staff Expenses	4,903	3,459	3,974
3.7	Other Operating Expenses	4,358	2,844	4,376
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>25,686</b>	<b>18,238</b>	<b>16,397</b>
3.8	Provision for Possible Loss	2,082	1,622	2,845
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>23,604</b>	<b>16,616</b>	<b>13,552</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>23,604</b>	<b>16,616</b>	<b>13,552</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>23,604</b>	<b>16,616</b>	<b>13,552</b>
3.12	Provision For Staff Bonus	2,146	1,511	1,232
3.13	Provision For Tax	6,437	4,532	3,696
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>15,021</b>	<b>10,574</b>	<b>8,624</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	12.54%	12.64%	14.20%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.07%	-
4.3	Total Loan Loss Provision to total NPL	∞	1360.10%	-
4.4	Cost of Funds	4.22%	4.26%	4.20%
4.5	CD Ratio (Calculated as per NRB Directives)	-	-	-

*Note: If the statutory and supervising authority notifies to change the Un-Audited Financial Statement, the final figures may change accordingly.*