

**Progress Report**

Particulars	77 Asar	78 Asar		79 Asar	
	Amount	Amount	%	Amount	%
Deposit	143475.496	162399.53	13.18973	165954.5	2.19
Loan	123374.119	151470.73	22.773506	178394.2	17.77
Loan Quality ***					
Interest Receivable	2015.197	1753.855	-12.96856	1917.703	9.34
Total Income	30326.96	27309.839	-9.948643	31914.03	16.86
Total Expenses	25990.539	21890.392	-15.77554	27256.43	24.51
Profit before income Tax (PBIT)	4336.761	5419.442	24.965199	4657.595	-14.06

<b>Loan Quality ***</b>						
	2078 Asar	Progress in Amount	Progress %	2079 Asar	Progress in Amount	Progress %
<b>Loan Class</b>						
Pass Loan	147191.69	37919.53	34.7	171486	24294.31	16.51
Watchlist	1496.86	-9267.42	-86.09	3905.3	2408.44	160.9
Rest.Reschd	39.67	-270.3	-87.2	36.8	-2.87	-7.23
Substandard	387.56	380.85	5675.86	579.7	192.14	49.58
Doubfull	470.47	-828.63	-63.78	743.6	273.13	58.05
Bad Loan	1884.5	159.6	9.25	1642.8	-241.7	-12.83
Total	151470.75	28093.63	22.77	178394.2	26923.45	17.77
Total NPL	2782.2	-558.48	-16.72	3002.9	220.7	7.93

With "Depsit and Source as Well Loan and Advance "

Particulars	77 Asar	78 Asar		79 Asar	
	Amount	Amount	%	Amount	%
<b>Deposit</b>	<b>143,475.50</b>	<b>162,399.53</b>	<b>13.19</b>	<b>165,954.46</b>	<b>2.19</b>
Other Soruce (Total)	-	-	0	26,940.30	
Agri Bond				18,000.00	
Refinance				7,170.30	
Nepal Gov Bagmati Province				985.90	
IFAD				784.10	
<b>Total Depsoit and Soruce</b>	<b>143,475.50</b>	<b>162,399.53</b>	<b>13.19</b>	<b>192,894.76</b>	<b>18.78</b>
Loan	123,374.12	151,470.73	<b>22.77</b>	178,394.18	<b>17.77</b>
Investment	32,879.23	48,192.96	<b>46.58</b>	49,786.05	<b>3.31</b>
<b>Loan And Investment</b>	<b>156,253.35</b>	<b>199,663.69</b>	<b>27.78</b>	<b>228,180.23</b>	<b>14.28</b>
Loan Quality ***					
Interest Receivable	2,015.20	1,753.86	-12.9686	1,917.70	9.34
Total Income	30,326.96	27,309.84	-9.94864	31,914.03	16.86
Total Expenses	25,990.54	21,890.39	-15.7755	27,256.43	24.51
Profit before income Tax (PBIT)	4,336.76	5,419.44	24.9652	4,657.60	-14.06