



नेपाल राष्ट्र बैङ्कबाट "ब" वर्गको इजाजत प्राप्त संस्था  
**प्रोग्रेसिभ फाइनेन्स लिमिटेड**  
**Progressive Finance Limited**

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**Unaudited Financial Result(Quarterly) At the quarter  
 ended Chaitra, 2070**

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>414588.57</b>	<b>423019.52</b>	<b>329656.96</b>
1.1	Paid-up Capital	120000.00	120000.00	120000
1.2	Reserves and Surplus	-17208.26	-17540.26	-44322.6
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	258656.65	259104.97	173992.45
a.	Domestic Currency	258656.65	259104.97	173992.45
b.	Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	53140.18	61454.82	79987.11
2	<b>Total Assets (2.1 to 2.7)</b>	<b>414588.57</b>	<b>423019.52</b>	<b>329656.96</b>
2.1	Cash & Bank Balance	163684.07	116666.14	163818.76
2.2	Money at call and short Notice	-	-	-
2.3	Investments	3623.25	3623.25	3713.95
2.4	Loans & Advances (a+b+c+d+e+f)	221634.42	276246.11	143670.61
a.	Real Estate Loan	21664.09	21664.09	21664.09
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	21664.09	21664.09	21664.09
	b. Personal Home Loan of Rs. 10 million or less	64184.18	18613.47	7708.95
	c. Margin Type Loan	25592.18	17042.8	12561.9
	d. Term Loan	45672.07	12550.37	11152.16
	e. Overdraft Loan / TR Loan / WC Loan	59288.71	29038.58	28740.23
	f. Others	5233.19	177336.8	61843.28
2.5	Fixed Assets	2618.42	2605.75	4573.67
2.6	Non Banking Assets	3119.37	3119.37	3119.37
2.7	Other Assets	19909.03	20758.91	10760.59
3	<b>Profit and Loss Account</b>			
3.1	Interest Income	22935.54	15268.77	16655.91
3.2	Interest Expense	17917.26	12413.11	16400.98
A	<b>Net Interest Income (3.1-3.2)</b>	<b>5018.28</b>	<b>2855.65</b>	<b>254.93</b>
3.3	Fees Commission and Discount	515.14	1778.98	179.74
3.4	Other Operating Income	2429.66	768.1	221.2
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>7963.08</b>	<b>5402.74</b>	<b>655.87</b>
3.6	Staff Expenses	3811.70	2445.63	3075.9
3.7	Other Operating Expenses	3588.57	1986.52	2992.64
C	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>562.81</b>	<b>970.59</b>	<b>-5412.67</b>
3.8	Provision for Possible Loss	2661.48	3592.58	-
D	<b>Operating profit (C-3.8)</b>	<b>-2098.67</b>	<b>-2621.99</b>	<b>-5412.67</b>
3.9	Non Operating Income/Expenses (Net)	220.90	-	233.7
3.10	Write Back of Provision for Possible Loss	10644.52	2997.24	2158.38
E	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>8766.75</b>	<b>375.25</b>	<b>-3020.59</b>
3.11	Extraordinary Income/Expenses (Net)	-7869.78	-	-
F	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>896.97</b>	<b>375.25</b>	<b>-3020.59</b>
3.12	Provision For Staff Bonus	81.54	34.11	-
3.13	Provision For Tax	248.63	202.34	-
G	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>570.80</b>	<b>238.8</b>	<b>-3020.59</b>
4	<b>Ratios</b>			
	Capital Fund to RWA	33.40%	28.93%	38.15%
	Non Performing Loan (NPL) to Total Loan	20.25%	19.07%	50.56%
	Total Loan Loss Provision to total NPL	104.60%	105.38%	101.03%
	Cost of Funds	9.47%	9.84%	10.97%
	CD Ratio (Calculated as per NRB Directives)	63.67%	72.87%	48.87%

२०७९/०९/२६ गते  
 गौरीचोक इलिकमा  
 प्रकाशित