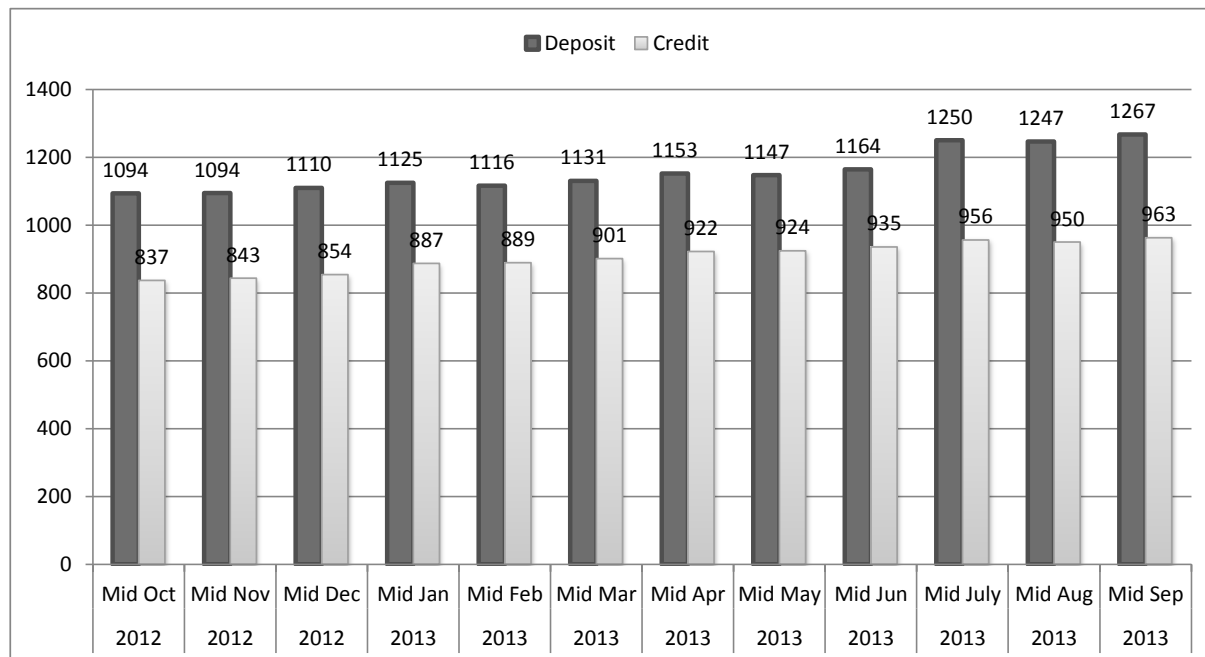


BANKING & FINANCIAL STATISTICS

(Monthly)
(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Bhadau
Mid-Sept, 2013

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Explanatory Notes

1 "Banking and Financial Statistics, Monthly" contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	86	57	33	207
Total Number of Licensed BFIs	31	86	59	33	209

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the last page
(List of Bank & Financial Institutions).

7 The following BFIs' Data has been pooled from previous months
Himalaya Finance (2069 asoj)

Major Financial Indicators

as on Bhadau End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	60.6%	9.7%	4.2%	74.5%
2	Total Credit/GDP	44.9%	7.9%	3.9%	56.6%
3	Total Credit/ Total Deposit	74.0%	81.1%	92.2%	76.0%
4	Lcy Credit/Lcy Deposit & Core Capital	70.8%	68.9%	80.3%	71.1%
5	Fixed Deposit/Total Deposit	34.8%	4.6%	3.3%	42.6%
6	Saving Deposit/Total Deposit	36.5%	52.1%	43.5%	39.0%
7	Current Deposit/Total Deposit	9.0%	1.6%	0.0%	7.5%
8	NPL/ Total Loan*	2.7%	4.5%	16.0%	3.8%
9	Total LLP/Total Loan	3.3%	4.2%	16.4%	4.4%
10	Deprived SectorLoan/Total Loan*	4.7%	4.3%	3.2%	4.5%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	17.0%	15.6%	22.8%	17.1%
2	Investment in Gov. Security/Total Deposit	14.7%	1.9%	2.4%	12.4%
3	Total Liquid Assets/Total Deposit	32.8%	35.8%	34.7%	33.3%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	10.7%	17.1%	15.1%	11.7%
2	Total Capital/RWA (%)	12.3%	17.9%	15.8%	13.2%
D. Other Information					
1	No. of Branches	1497	775	246	2518
2	No. of ATM	1239	233	27	1499
3	No. of Debit Card	3193137	355034	33555	3581726
4	No. of Credit Card	38657	0	0	38657
5	No. of Deposit Accounts	8476700	2336526	590159	11403385
6	No. of Loan	595897	196836	57174	849908
1	Wt. Avg Interest on Deposit	5.01			
	(a) Saving	3.80			
	(b) Fixed	8.05			
	(c) Call	4.59			
2	Wt. Avg Interest on Credit	12.00			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2012/13 Rs. 1701194 million (P)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

* Based on fourth quarter of FY 2069/70.

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	103407.53	115162.99	131724.33	155611.34	151707.42	11.4%	14.4%	-2.5%
	a. Paid-up Capital	98418.17	104303.78	119506.94	119517.74	119546.23	6.0%	14.6%	0.0%
	b. Statutory Reserves	17727.34	22068.14	26038.22	27340.19	28033.49	24.5%	18.0%	2.5%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-1648.21	-6772.15	0.2%	-8.1%	310.9%
	d. Others Reserves	11542.96	13112.82	8523.37	10401.62	10899.85	13.6%	-35.0%	4.8%
2	BORROWINGS	34058.68	17805.91	26999.28	23018.94	21819.48	-47.7%	51.6%	-5.2%
	a. NRB	13307.22	4286.68	2884.28	2013.25	1609.14	-67.8%	-32.7%	-20.1%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7112.90	6563.35	-69.8%	217.5%	-7.7%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3063.11	3117.48	12.3%	17.8%	1.8%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2073.84	1779.36	-46.3%	212.2%	-14.2%
	e. Bonds and Securities	6149.79	6933.22	8255.86	8755.86	8750.14	12.7%	19.1%	-0.1%
3	DEPOSITS	869951.43	1071394.11	1250061.98	1246785.76	1266915.10	23.2%	16.7%	1.6%
	a. Current	80934.33	95993.06	111686.53	93475.37	95456.40	18.6%	16.3%	2.1%
	b. Savings	305589.21	400723.15	471215.43	477822.99	493499.11	31.1%	17.6%	3.3%
	c. Fixed	332726.29	372137.55	423478.43	432136.47	439236.14	11.8%	13.8%	1.6%
	d. Call Deposits	139308.18	187998.54	225704.81	225229.96	219372.45	35.0%	20.1%	-2.6%
	e. Others	11393.42	14541.81	17976.78	18120.97	19351.01	27.6%	23.6%	6.8%
4	Bills Payable	964.92	1626.36	1561.63	1668.48	1408.88	68.5%	-4.0%	-15.6%
5	Other Liabilities	106263.83	123660.25	140770.30	145086.26	157678.50	16.4%	13.8%	8.7%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	42210.81	41958.15	12.1%	24.6%	-0.6%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	31793.13	35406.36	-7.4%	7.2%	11.4%
	3. Others	47917.98	63730.08	70625.81	71082.32	80314.00	33.0%	10.8%	13.0%
6	Reconciliation A/c	9872.98	1537.81	7290.04	45831.91	9175.78	-84.4%	374.1%	-80.0%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	2364.31	3207.59	-2.1%	34.2%	35.7%
TOTAL		1144717.74	1350963.95	1584952.29	1620367.01	1611912.75	18.0%	17.3%	-0.5%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	263170.45	265711.05	59.5%	9.8%	1.0%
	a. Cash Balance	23950.22	31020.07	35728.20	29715.09	29053.20	29.5%	15.2%	-2.2%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	28647.36	28049.81	29.7%	14.9%	-2.1%
	Foreign Currency	540.03	666.79	852.06	1067.74	1003.39	23.5%	27.8%	-6.0%
	b. Bank Balance	90221.67	164605.21	173856.67	184218.60	188180.29	82.4%	5.6%	2.2%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	130539.48	132891.15	120.4%	8.6%	1.8%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	24263.60	25620.31	65.5%	-11.5%	5.6%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	6004.58	6257.86	-16.6%	-25.8%	4.2%
	4. In Foreign banks	10513.86	10213.81	14111.40	23410.94	23410.97	-2.9%	38.2%	0.0%
	c. Money at Call	33822.11	40431.58	49640.06	49236.76	48477.56	19.5%	22.8%	-1.5%
2	INVESTMENTS	107562.37	137304.43	151339.99	151442.89	158313.13	27.7%	10.2%	4.5%
	a. Govt.Securities	105115.15	133251.15	149700.83	149791.95	156580.06	26.8%	12.3%	4.5%
	b. Others	2447.22	4053.28	1639.16	1650.94	1733.07	65.6%	-59.6%	5.0%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	66053.25	67584.95	-1.4%	26.3%	2.3%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	940830.85	953213.20	11.6%	21.3%	1.3%
	a. Private Sector	675113.87	741145.02	915010.01	913607.05	927064.06	9.8%	23.5%	1.5%
	b. Financial Institutions	17299.98	31389.29	21910.20	18829.43	20117.86	81.4%	-30.2%	6.8%
	c. Government Organizations	6365.14	7026.59	8778.24	8394.36	6031.28	10.4%	24.9%	-28.2%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	8583.70	8388.76	87.1%	-6.5%	-2.3%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	936.88	1031.63	573.1%	57.2%	10.1%
7	FIXED ASSETS	24260.64	27146.40	28916.79	29067.05	29195.79	11.9%	6.5%	0.4%
8	OTHER ASSETS	79138.14	93318.34	104448.21	108689.38	117680.49	17.9%	11.9%	8.3%
	a. Accrued Interests	29689.70	27621.76	30638.63	36739.03	42059.55	-7.0%	10.9%	14.5%
	b. Others	49448.44	65696.59	73809.58	71950.36	75620.93	32.9%	12.3%	5.1%
9	Expenses not Written off	775.30	586.90	622.02	615.18	632.12	-24.3%	6.0%	2.8%
10	Non Banking Assets	1549.65	2225.09	3731.30	4664.30	3865.88	43.6%	67.7%	-17.1%
11	Reconciliation Account	21980.28	8638.94	10394.09	43478.49	2058.16	-60.7%	20.3%	-95.3%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2834.57	4237.60	-22.2%	27.8%	49.5%
TOTAL		1144717.74	1350963.88	1584952.31	1620367.00	1611912.75	18.0%	17.3%	-0.5%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
1	CAPITAL FUND	59064.45	77142.57	94660.68	116293.91	112452.78	30.6%	22.7%	-3.3%
	a. Paid-up Capital	58294.88	65983.34	79652.07	79652.07	79652.07	13.2%	20.7%	0.0%
	b. Statutory Reserves	14925.88	18708.72	21995.65	22853.22	23501.55	25.3%	17.6%	2.8%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	4761.00	-30.87	-21.1%	-26.2%	-100.6%
	d. Others Reserves	10674.85	12045.61	7465.92	9027.62	9330.03	12.8%	-38.0%	3.3%
2	BORROWINGS	24852.84	15507.22	22792.86	19982.90	19136.00	-37.6%	47.0%	-4.2%
	a. NRB	10226.06	4286.68	2314.28	2013.25	1609.14	-58.1%	-46.0%	-20.1%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4598.93	4554.00	-68.8%	273.9%	-1.0%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3063.11	3117.48	16.5%	35.8%	1.8%
	d. Other Financial Ins.	379.95	146.18	1905.41	1557.47	1105.23	-61.5%	1203.5%	-29.0%
	e. Bonds and Securities	6057.77	6927.77	8250.14	8750.14	8750.14	14.4%	19.1%	0.0%
3	DEPOSITS	687587.89	867978.25	1020830.77	1015161.15	1030903.55	26.2%	17.6%	1.6%
	a. Current	78982.88	93304.43	108656.63	91020.14	92787.64	18.1%	16.5%	1.9%
	b. Savings	231094.43	304786.78	358546.88	364406.79	376586.59	31.9%	17.6%	3.3%
	c. Fixed	253586.40	298835.74	345412.03	352088.17	358526.61	17.8%	15.6%	1.8%
	d. Call Deposits	116624.66	161784.11	196045.33	195214.61	189551.77	38.7%	21.2%	-2.9%
	e. Others	7299.52	9267.20	12169.90	12431.44	13450.95	27.0%	31.3%	8.2%
4	Bills Payable	942.94	1599.38	1549.62	1658.44	1395.23	69.6%	-3.1%	-15.9%
5	Other Liabilities	84386.30	92665.24	104427.07	106432.40	117560.36	9.8%	12.7%	10.5%
	1. Loan Loss Provision	21340.08	22093.98	2582.29	25623.05	25520.54	3.5%	15.8%	-0.4%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	23166.72	25906.37	-16.2%	5.8%	11.8%
	3. Others	39796.79	51079.35	58215.80	57642.63	66133.44	28.4%	14.0%	14.7%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	39838.61	3158.14	-161.9%	-152.5%	-92.1%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	1982.55	2813.18	1.8%	32.6%	41.9%
	TOTAL	878364.52	1067096.61	1267249.14	1301349.95	1287419.24	21.5%	18.8%	-1.1%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	187315.42	186708.36	65.0%	14.8%	-0.3%
	a. Cash Balance	20265.25	26026.91	29908.23	24677.65	24015.28	28.4%	14.9%	-2.7%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	23651.41	23048.40	28.5%	14.6%	-2.5%
	Foreign Currency	500.27	628.90	800.94	1026.24	966.88	25.7%	27.4%	-5.8%
	b. Bank Balance	63293.26	127706.17	140521.89	149484.48	151369.93	101.8%	10.0%	1.3%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	120776.60	122450.27	126.9%	9.1%	1.4%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	5168.10	5403.82	77.3%	-15.2%	4.6%
	3. Other Financial Ins.	284.61	187.69	160.35	197.93	195.51	-34.1%	-14.6%	-1.2%
	4. In Foreign banks	10455.24	10161.35	13965.91	23341.85	23320.33	-2.8%	37.4%	-0.1%
	c. Money at Call	14513.24	8052.41	15328.08	13153.29	11323.15	-44.5%	90.4%	-13.9%
2	INVESTMENTS	102655.92	131017.87	146469.06	146632.52	153549.06	27.6%	11.8%	4.7%
	a. Govt. Securities	100267.30	127213.05	144855.42	145007.10	151841.51	26.9%	13.9%	4.7%
	b. Others	2388.62	3804.83	1613.63	1625.42	1707.55	59.3%	-57.6%	5.1%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	62981.45	64468.76	7.1%	26.3%	2.4%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	743622.31	753900.82	17.1%	22.3%	1.4%
	a. Private Sector	503339.45	577113.21	723355.09	721386.32	731718.72	14.7%	25.3%	1.4%
	b. Financial Institutions	13362.34	28302.71	16673.89	14862.08	16204.39	111.8%	-41.1%	9.0%
	c. Government Organizations	6151.55	6906.71	8724.68	7373.91	5977.72	12.3%	26.3%	-18.9%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	8572.34	8375.40	89.3%	-22.6%	-2.3%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	936.88	1031.63	573.1%	57.2%	10.1%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21292.15	21374.13	23.1%	6.8%	0.4%
8	OTHER ASSETS	66675.11	76147.88	85601.07	88432.16	96657.11	14.2%	12.4%	9.3%
	a. Accrued Interests	24341.43	20790.32	23015.22	27934.38	32301.34	-14.6%	10.7%	15.6%
	b. Others	42333.67	55357.56	62585.85	60497.78	64355.77	30.8%	13.1%	6.4%
9	Expenses not Written off	600.70	447.80	475.18	472.63	497.11	-25.5%	6.1%	5.2%
10	Non Banking Assets	1376.57	1638.51	2037.98	2056.74	2049.74	19.0%	24.4%	-0.3%
11	Reconciliation Account	17961.09	3410.11	4988.80	37449.99	-4029.80	-81.0%	46.3%	-110.8%
12	Profit & Loss A/c	0.00	0.00	89.21	1585.37	2836.91	0.0%	0.0%	78.9%
	TOTAL	878364.52	1067096.59	1267249.16	1301349.95	1287419.24	21.5%	18.8%	-1.1%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
1	CAPITAL FUND	22524.65	22702.17	25094.11	27056.25	27301.52	0.8%	10.5%	0.9%
	a. Paid-up Capital	20895.09	21224.20	23568.92	23579.72	23608.21	1.6%	11.0%	0.1%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2352.54	2383.08	36.7%	35.4%	1.3%
	c. Retained Earning	67.66	-764.13	-1106.59	432.15	483.75	-1229.4%	44.8%	11.9%
	d. Others Reserves	423.58	686.41	525.84	691.84	826.49	62.1%	-23.4%	19.5%
2	BORROWINGS	4700.02	1193.00	2753.56	2092.08	1814.12	-74.6%	130.8%	-13.3%
	a. NRB	2433.68	0.00	570.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	1570.00	1139.99	-51.2%	152.6%	-27.4%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	516.37	674.13	-63.3%	160.7%	30.6%
	e. Bonds and Securities	11.02	5.45	5.72	5.72	0.00	-50.6%	5.0%	-100.0%
3	DEPOSITS	96886.67	127300.11	160249.64	161988.96	164906.80	31.4%	25.9%	1.8%
	a. Current	1860.53	2657.06	2944.14	2430.72	2643.09	42.8%	10.8%	8.7%
	b. Savings	42968.28	60924.67	83215.90	83602.46	85974.94	41.8%	36.6%	2.8%
	c. Fixed	31162.87	37454.34	45134.34	46603.80	47129.42	20.2%	20.5%	1.1%
	d. Call Deposits	20407.66	25427.81	28491.56	28894.50	28680.75	24.6%	12.0%	-0.7%
	e. Others	487.34	836.23	463.70	457.48	478.61	71.6%	-44.5%	4.6%
4	Bills Payable	17.78	18.91	8.37	8.13	11.58	6.3%	-55.7%	42.4%
5	Other Liabilities	10858.30	13437.99	16778.07	18550.27	19227.13	23.8%	24.9%	3.6%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	5781.51	5677.69	35.8%	22.3%	-1.8%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	3383.66	3977.51	-3.8%	-15.5%	17.6%
	3. Others	4148.49	5587.62	8335.74	9385.10	9571.93	34.7%	49.2%	2.0%
6	Reconciliation A/c	2577.40	3894.17	3374.90	3910.72	4299.62	51.1%	-13.3%	9.9%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	301.21	300.22	8.1%	38.5%	-0.3%
TOTAL		139736.22	170893.79	211509.94	213907.63	217861.00	22.3%	23.8%	1.8%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	54435.23	56032.38	61.1%	10.3%	2.9%
	a. Cash Balance	2465.05	3646.17	4833.15	4168.38	4164.13	47.9%	32.6%	-0.1%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	4127.19	4127.89	48.7%	32.5%	0.0%
	Foreign Currency	38.09	37.08	50.85	41.19	36.24	-2.7%	37.2%	-12.0%
	b. Bank Balance	13229.83	20316.68	19565.36	20775.03	21507.22	53.6%	-3.7%	3.5%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	7135.94	7510.11	70.0%	25.0%	5.2%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	10496.62	10865.34	75.1%	-9.1%	3.5%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	3073.38	3041.12	4.0%	-36.0%	-1.0%
	4. In Foreign banks	58.62	52.46	145.49	69.09	90.64	-10.5%	177.3%	31.2%
	c. Money at Call	13716.40	23424.55	27891.24	29491.82	30361.03	70.8%	19.1%	2.9%
2	INVESTMENTS	2519.63	3728.21	3118.77	3077.31	3064.72	48.0%	-16.3%	-0.4%
	a. Govt. Securities	2497.03	3701.16	3118.24	3076.78	3064.18	48.2%	-15.7%	-0.4%
	b. Others	22.60	27.05	0.54	0.54	0.54	19.7%	-98.0%	0.0%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1789.57	1718.14	-51.4%	30.6%	-4.0%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	131950.68	133787.98	13.1%	30.4%	1.4%
	a. Private Sector	88169.21	99510.91	126319.47	127908.12	130727.39	12.9%	26.9%	2.2%
	b. Financial Institutions	609.74	1022.55	4809.98	3036.13	3021.04	67.7%	370.4%	-0.5%
	c. Government Organizations	144.37	77.61	39.54	1006.43	39.54	-46.2%	-49.1%	-96.1%
5	BILLS PURCHASED	45.71	10.73	1562.24	4.96	4.26	-76.5%	14461.6%	-14.1%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	3828.14	3904.49	4745.85	4769.27	4799.56	2.0%	21.5%	0.6%
8	OTHER ASSETS	7635.07	8164.94	10596.49	11362.98	12129.23	6.9%	29.8%	6.7%
	a. Accrued Interests	3339.09	3247.83	2815.95	3494.22	4146.22	-2.7%	-13.3%	18.7%
	b. Others	4295.98	4917.11	7780.55	7868.76	7983.01	14.5%	58.2%	1.5%
9	Expenses not Written off	110.60	68.87	71.58	69.68	70.68	-37.7%	3.9%	1.4%
10	Non Banking Assets	12.72	275.99	940.33	1806.47	970.78	2069.5%	240.7%	-46.3%
11	Reconciliation Account	2617.46	3917.20	3375.86	3926.84	4327.58	49.7%	-13.8%	10.2%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	714.63	955.69	-7.0%	26.4%	33.7%
TOTAL		139736.22	170893.70	211509.94	213907.63	217861.00	22.3%	23.8%	1.8%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
1	CAPITAL FUND	21818.44	15318.24	11969.53	12261.18	11953.12	-29.8%	-21.9%	-2.5%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16285.95	16285.95	-11.1%	-4.7%	0.0%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2134.43	2148.86	8.5%	7.4%	0.7%
	c. Retained Earning	482.56	-3962.52	-6784.65	-6841.35	-7225.02	-921.1%	71.2%	5.6%
	d. Others Reserves	444.53	380.79	531.61	682.15	743.33	-14.3%	39.6%	9.0%
2	BORROWINGS	4505.82	1105.70	1452.87	943.97	869.37	-75.5%	31.4%	-7.9%
	a. NRB	647.48	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	3260.98	675.16	1452.87	943.97	869.37	-79.3%	115.2%	-7.9%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	d. Other Financial Ins.	516.36	430.54	0.00	0.00	0.00	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	81.00	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
3	DEPOSITS	85476.88	76115.75	68981.56	69635.66	71104.74	-11.0%	-9.4%	2.1%
	a. Current	90.92	31.57	85.76	24.51	25.67	-65.3%	171.6%	4.7%
	b. Savings	31526.50	35011.70	29452.65	29813.75	30937.58	11.1%	-15.9%	3.8%
	c. Fixed	47977.03	35847.48	32932.05	33444.51	33580.11	-25.3%	-8.1%	0.4%
	d. Call Deposits	2275.86	786.61	1167.92	1120.85	1139.93	-65.4%	48.5%	1.7%
	e. Others	3606.57	4438.39	5343.18	5232.05	5421.45	23.1%	20.4%	3.6%
4	Bills Payable	4.20	8.07	3.63	1.91	2.07	92.2%	-55.0%	8.1%
5	Other Liabilities	11019.23	17557.02	19565.16	20103.59	20891.01	59.3%	11.4%	3.9%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10806.25	10759.91	30.7%	54.2%	-0.4%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	5242.75	5522.47	106.7%	34.4%	5.3%
	3. Others	3972.70	7063.11	4074.26	4054.59	4608.62	77.8%	-42.3%	13.7%
6	Reconciliation A/c	1364.00	1316.54	1987.43	2082.58	1718.02	-3.5%	51.0%	-17.5%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	80.55	94.19	-36.1%	43.9%	16.9%
	TOTAL	126617.00	112973.55	106193.21	105109.43	106632.51	-10.8%	-6.0%	1.4%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	21419.80	22970.32	31.1%	-21.2%	7.2%
	a. Cash Balance	1219.92	1346.98	986.82	869.06	873.79	10.4%	-26.7%	0.5%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	868.76	873.52	10.5%	-26.7%	0.5%
	Foreign Currency	1.67	0.82	0.26	0.30	0.27	-50.9%	-67.8%	-10.4%
	b. Bank Balance	13698.58	16582.35	13769.41	13959.09	15303.15	21.1%	-17.0%	9.6%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	2626.94	2930.76	62.5%	-31.0%	11.6%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	8598.88	9351.14	48.6%	-11.4%	8.7%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2733.27	3021.24	-30.3%	-15.7%	10.5%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	6591.65	6793.38	60.1%	-28.3%	3.1%
2	INVESTMENTS	2386.81	2558.35	1752.16	1733.06	1699.35	7.2%	-31.5%	-1.9%
	a. Govt.Securities	2350.81	2336.94	1727.17	1708.07	1674.36	-0.6%	-26.1%	-2.0%
	b. Others	36.00	221.41	24.99	24.99	24.99	515.0%	-88.7%	0.0%
3	SHARE & OTHER INVESTMENT	3337.88	970.29	1143.97	1282.24	1398.04	-70.9%	17.9%	9.0%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	65257.86	65524.40	-23.4%	-1.3%	0.4%
	a. Private Sector	83605.21	64520.90	65335.45	64312.61	64617.95	-22.8%	1.3%	0.5%
	b. Financial Institutions	3327.90	2064.03	426.32	931.23	892.42	-38.0%	-79.3%	-4.2%
	c. Government Organizations	69.22	42.26	14.02	14.02	14.02	-38.9%	-66.8%	0.0%
5	BILLS PURCHASED	30.17	16.49	7.25	6.40	9.10	-45.3%	-56.1%	42.2%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	4333.69	3423.26	3006.04	3005.63	3022.10	-21.0%	-12.2%	0.5%
8	OTHER ASSETS	4827.95	9005.53	8250.65	8894.25	8894.14	86.5%	-8.4%	0.0%
	a. Accrued Interests	2009.17	3583.61	4807.46	5310.43	5611.99	78.4%	34.2%	5.7%
	b. Others	2818.78	5421.92	3443.18	3583.82	3282.15	92.3%	-36.5%	-8.4%
9	Expenses not Written off	64.00	70.23	75.26	72.87	64.34	9.7%	7.2%	-11.7%
10	Non Banking Assets	160.36	310.59	752.98	801.08	845.35	93.7%	142.4%	5.5%
11	Reconciliation Account	1401.74	1311.63	2029.43	2101.67	1760.38	-6.4%	54.7%	-16.2%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	534.58	444.99	-29.9%	23.8%	-16.8%
	TOTAL	126616.99	112973.60	106193.21	105109.43	106632.51	-10.8%	-6.0%	1.4%

Profit & Loss Account of Banks and Financial Institutions

(Up to Bhadau , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	8426.79	2181.10	1077.70	N.M/-1.56999999
1.1 Deposit Liabilities	8308.65	2165.77	1063.83	N.M/-1.61999999
1.1.1 Saving A/c	2176.94	995.57	412.74	N.M/-0.40999999
1.1.2 Fixed A/c	4561.34	826.45	635.99	N.M/-3.13000000
1.1.2.1 Upto 3 Months Fixed A/c	271.27	29.00	10.09	310.36
1.1.2.2 3 to 6 Months fixed A/c	241.81	30.17	15.74	287.72
1.1.2.3 6 Months to 1 Year Fixed A/c	1658.44	438.28	315.07	N.M/-3.12999999
1.1.2.4 Above 1 Year	2389.82	329.00	295.09	3013.91
1.1.3 Call Deposit	1563.64	343.74	15.05	1922.43
1.1.4 Certificate of Deposits	6.73	0.00	0.05	N.M/-3.12
1.2 Others	118.15	15.33	13.87	147.35
2 Commission/Fee Expense	54.04	0.90	0.40	N.M/-2.69
3 Employees Expenses	1964.41	310.88	120.07	N.M/-1.11999999
4 Office Operating Expenses	1537.72	352.28	135.03	2025.03
5 Exchange Fluctuation Loss	96.94	0.57	0.00	97.51
5.1 Due to Change in Exchange Rates	46.20	0.57	0.00	46.77
5.2 Due to Foreign Currency Transactions	50.73	0.01	0.00	50.74
6 Non-Operating Expenses	3.93	24.74	0.01	28.69
7. Provision for Risk	341.02	111.16	161.09	#VALUE!
7.1 Loan loss Provision	349.23	9.27	142.55	N.M/-32.73
7.1.1 General Loan loss Provision	131.83	-139.80	13.59	5.62
7.1.2 Special Loan Loss Provision	217.39	149.07	128.96	495.42
7.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	N.M/-32.69
7.2. Provision for Non-Banking Assets	3.41	101.84	17.07	N.M/-54.04
7.3. Provision for Loss on Investment	0.00	0.06	1.47	1.52
7.4. Provision for Loss of Other Assets	-11.62	0.00	0.00	#VALUE!
8 Loan Written Off	7.84	26.06	42.24	76.14
9 Provision for Staff Bonus	298.77	7.64	3.25	309.66
10 Provision for Income Tax	900.23	20.10	9.93	930.26
11 Others	0.40	0.00	0.00	0.40
12 Net Profit	2500.48	54.46	69.27	2624.21
TOTAL EXPENSES	16132.57	3089.89	1619.00	#VALUE!

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	10776.23	1926.44	909.53	N.M/-48.51999999
1.1. On Loans and Advance	9573.23	1815.12	863.75	N.M/-45.37999999
1.2. On Investment	626.01	15.44	4.98	646.43
1.2.1 Government Bonds	539.30	14.87	4.51	558.67
1.2.2 Foreign Bonds	2.74	0.00	0.00	2.74
1.2.3 NRB Bonds	53.28	0.57	0.00	53.85
1.2.4 Deventure & Bonds	30.69	0.00	0.48	31.17
1.3 Agency Balance	135.31	12.19	1.88	149.38
1.4 On Call Deposit	81.50	69.83	15.69	167.02
1.5 Others	360.18	13.85	23.22	N.M/-3.09999999
2. Comission & Discount	1086.22	101.88	21.09	N.M/-3.39999999
2.1 Bills Purchase & Discount	43.98	0.06	0.00	44.04
2.2 Comission	895.24	61.25	9.53	966.02
2.3 Others	147.00	40.57	11.56	N.M/-3.42000000
3 Income From Exchange Fluctuation	896.10	57.23	0.61	N.M/-0.37000000
3.1 Due to Change in Exchange Rate	1302.09	1.97	0.61	1304.67
3.2 Due to Foreign Currency Trans.	-405.99	55.26	0.00	N.M/-0.31000000
4 Other Operating Income	502.99	146.67	61.37	N.M/-0.37000000
5 Non Operating Income	39.92	10.31	19.01	69.24
6 Provision Written Back	137.15	137.43	186.20	460.79
7 Recovery from Written off Loan	167.37	0.00	1.12	168.49
8 Income from Extra Ordinary Expenses	2.40	0.01	0.00	2.40
9 Net Loss	2524.22	709.93	420.07	3654.22
TOTAL INCOME	16132.59	3089.89	1619.00	N.M/-52.599999

Sector wise, Product wise and Security wise Credit of Banks and Financial Institutions

(as on Bhadau End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	30336.04	6344.41	1956.76	38637.21
2	Fishery Related	532.14	126.50	31.31	689.95
3	Mining Related	3407.15	242.11	146.58	3795.84
4	Manufacturing (Producing) Related	179209.80	9408.84	4627.90	193246.53
5	Construction	73806.03	16162.01	9359.01	99327.06
6	Electricity, Gas and Water	18519.78	2294.90	215.26	21029.94
7	Metal Products, Mach. & Ele. Eqp.	10261.71	2083.79	854.45	13199.95
8	Tras., Com. and Public Utilities	24851.36	11662.18	5726.38	42239.92
9	Wholesaler & Retailer	165076.41	27269.74	9818.57	202164.72
10	Finance, Insurance and Real Estate	63545.17	12062.42	5722.19	81329.78
11	Hotel or Restaurant	19617.86	5009.48	1638.46	26265.80
12	Other Services	39164.39	6618.03	2329.00	48111.42
13	Consumption Loans	54479.55	9587.42	5457.81	69524.77
14	Local Government	1328.42	41.38	48.09	1417.89
15	Others	79172.04	24879.04	17601.72	121652.80
Total sectorwise Loan		763307.84	133792.24	65533.50	962633.58

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	122470.96	15734.43	9006.59	147211.98
2	Overdraft	142587.60	33882.45	0.00	176470.05
3	Trust Receipt Loan / Import Loan	40487.45	1.16	0.00	40488.61
4	Demand & Other Working Capital Loan	191957.81	18389.41	16320.87	226668.10
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	50590.57	13008.87	6848.78	70448.21
6	Real Estate Loan	61446.34	12237.07	9995.42	83678.83
7	Margin Nature Loan	7008.92	2428.62	2733.87	12171.41
8	Hire Purchase Loan	34284.65	13575.07	6603.43	54463.14
9	Deprived Sector Loan	30242.22	5313.33	1794.91	37350.46
10	Bills Purchased	9201.38	5.16	9.10	9215.64
11	Other Product	73029.93	19216.68	12220.54	104467.15
Total Product wise Loan		763307.84	133792.24	65533.50	962633.58

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	26129.33	3270.62	366.45	#VALUE!
2	Government Securities	1863.40	21.40	18.48	1903.28
3	Non Governmental Securities	4614.31	2048.14	1296.00	7958.46
4	Fixed Deposit Receipts	7511.55	1381.53	1462.35	10355.42
	Own	6779.71	1381.53	1462.35	9623.59
	Other Licences Institutions	731.83	0.00	0.00	731.83
5	Collateral of Properties	634604.93	121442.10	56242.18	812289.22
	Fixed Assets	494368.66	121012.85	55851.72	671233.23
	Current Assets	140236.27	429.26	390.46	141055.98
6	Against security of Bill	9209.55	6.84	17.65	9234.04
	Domestic Bills	743.53	5.10	17.65	766.27
	Foreign Bills	8466.02	1.74	0.00	8467.76
7	Against Guarantee	18051.31	2751.29	619.27	21421.87
	Government Guarantee	3106.71	97.04	69.88	3273.63
	Institutional Guarantee	11392.87	1131.31	252.86	12777.04
	Personal Guarantee	879.42	206.02	111.93	1197.36
	Collective Guarantee	234.00	1281.78	20.49	1536.26
	Int. Rtd. Foreign Bank's Guarantee	77.20	10.53	0.00	87.74
	Other Guarantee	2361.10	24.61	164.12	2549.83
8	Credit Card	412.42	0.00	0.00	412.42
9	Others	60911.05	2870.31	5511.12	69292.48
Total Collateral wise Loan		763307.83	133792.24	65533.50	#VALUE!

Statement of Assets and Liabilities as on Saun end, 2070

S.N.	BFI Name	Manjusikree	Subhalaxmi	Jeebilis	Reliance	Lotus
Liabilities						
1	CAPITAL FUND	279.60	228.27	200.37	213.10	140.59
	a. Paid-up Capital	225.00	200.00	200.00	200.00	120.00
	b. Calls in Advance					
	c. Proposed Bonus Share					
	d. General Reserves	11.23	10.73	1.93	4.26	2.85
	e. Share Premium					
	f. Retained Earning	43.37	17.20	-1.56	8.85	17.74
	g. Others Reserves Fund		0.33			
2	BORROWINGS					
	a. NRB					
	b. Interbank Borrowing					
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	1077.39	717.78	609.13	1091.55	405.46
	a. Current					
	Domestic					
	Foreign					
	b. Savings	161.82	160.36	144.76	303.11	120.83
	Domestic	161.82	160.36	144.76	303.11	120.83
	Foreign					
	c. Fixed	464.02	436.16	262.84	465.38	180.12
	Domestic	464.02	436.16	262.84	465.38	180.12
	Foreign					
	d. Call Deposits					
	Domestic					
	Foreign					
	e. Others	451.55	121.26	201.53	323.05	104.51
	Domestic	451.55	121.26	201.53	323.05	104.51
	Foreign					
4	Bills Payable					
5	Other Liabilities	83.49	51.11	80.98	81.55	39.53
	1. Sundry Creditors	1.13	2.31	0.91	11.90	
	2. Loan Loss Provision	20.32	9.76	39.16	25.57	12.67
	3. Interest Suspense a/c	28.91	13.72	26.54	18.33	9.99
	4. Others	33.13	25.32	14.37	25.76	16.87
6	Reconciliation A/c					
7	Profit & Loss A/c					
		1440.49	997.16	890.48	1386.20	585.58

Assets						
1	LIQUID FUNDS	329.72	295.68	183.62	461.73	219.42
	a. Cash Balance	12.57	5.20	5.49	11.58	1.94
	Nepalese Notes & Coins	12.57	5.20	5.49	11.58	1.94
	Foreign Currency					
	b. Bank Balance	317.15	290.47	178.13	450.15	217.48
	1. In Nepal Rastra Bank	82.47	36.37	25.14	45.19	51.89
	Domestic Currency	82.47	36.37	25.14	45.19	51.89
	Foreign Currency					
	2. "A"Class Licensed Institution	232.68	128.00	88.49	88.36	13.11
	Domestic Currency	232.68	128.00	88.49	88.36	13.11
	Foreign Currency					
	3. Other Financial Ins.	2.00	126.10	64.50	316.60	152.47
	4. In Foreign Banks					
	c. Money at Call					
	Domestic Currency					
	Foreign Currency					
2	INVESTMENT IN SECURITIES	10.00	20.00	3.45	3.00	6.00
	a. Govt Securities	10.00	20.00	3.45	3.00	6.00
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	4.27	7.13	39.88	43.25	5.92
	a. Interbank Lending					
	b. Non Residents					
	c. Others	4.27	7.13	39.88	43.25	5.92
4	LOANS & ADVANCES	981.75	620.72	596.43	835.52	329.36
	a. Private Sector	954.65	610.09	589.30	804.30	329.36
	b. Financial Institutions	27.10	10.63	7.13	31.22	
	c. Government Organizations					
5	BILL PURCHASED					
	a. Domestic Bills Purchased					
	b. Foreign Bills Purchased					
	c. Import Bills & Imports					
6	LOANS AGAINST COLLECTED BILLS					
	a. Against Domestic Bills					
	b. Against Foreign Bills					
7	FIXED ASSETS	23.18	13.16	7.31	8.47	7.02
8	OTHER ASSETS	76.33	29.84	50.76	30.25	15.43
	a. Accrued Interest:	28.91	13.72	26.55	18.33	9.99
	Financial	0.80	0.03	0.13		
	Government Enterprises			0.01		
	Private Sector	28.11	13.69	26.41	18.33	9.99
	b. Staff Loans / Adv.	35.99	10.21	10.06	0.98	0.84
	c. Sundry Debtors	1.57		0.56	3.42	0.73
	d. Cash In Transit					
	e. Others	9.86	5.91	13.59	7.51	3.87
9	Expenses not Written off			2.04		
10	Non Banking Assets					
11	Reconciliation Account					
12	Profit & Loss A/c	15.24	10.64	7.01	3.99	2.43
	TOTAL ASSETS	1440.49	997.16	890.48	1386.20	585.58

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Global	Citizens	Prime	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL
Expenses																				
1. Interest Expense	344.91	242.95	335.60	248.93	229.33	205.86	229.13	161.99	144.89	137.71	204.04	149.34	207.81	16.34	22.13	70.20		48.09	13.22	41.35
1.1 On Deposit Liabilities	337.77	241.67	335.41	248.83	229.33	205.71	222.12	161.68	144.34	137.64	203.98	149.04	206.91	16.34	22.13	70.20		47.44	13.22	41.35
1.1.1 Saving Account	122.91	35.99	36.27	70.93	20.81	30.95	114.73	20.50	43.42	15.09	19.79	33.38	40.90	3.71	15.98	37.26		13.86	6.40	19.02
1.1.2 Fixed Account	166.61	159.42	137.84	152.12	143.21	134.06	93.93	100.41	66.67	101.02	136.01	73.70	131.40	12.11	2.94	23.50		14.86	6.82	16.28
1.1.2.1 Up to 3 months Fixed Account	1.32	1.85	0.01	0.01		16.57	0.01	8.58		0.03	56.15		0.58			0.42				0.34
1.1.2.2 3 to 6 months Fixed Account	0.59	2.94	0.23	2.41	2.66	0.51	5.44	0.07		3.30	53.92	8.18	0.05			0.01			0.08	0.21
1.1.2.3 6 months to 1 year Fixed Account	12.07	108.37	123.40	134.39		44.98	79.05	75.50		77.33	21.66	65.52	97.02	4.95	0.53	5.87		4.13	2.04	14.70
1.1.2.4 Above 1 year Fixed Account	152.63	46.27	14.21	15.30	140.55	72.00	9.43	16.25	66.67	20.36	4.28		33.74	7.16	2.41	17.20		10.73	4.70	1.03
1.1.3 Call Deposit	48.25	46.26	161.30	25.78	64.44	40.69	13.46	40.77	34.25	21.53	48.17	41.96	34.62	0.51	3.21	9.44		18.72		6.06
1.1.4 Certificate of Deposit					0.87															
1.2 On Borrowing	7.14	1.28	0.19	0.09	0.01	0.15	7.01	0.30	0.55	0.07	0.07	0.30	0.90					0.65		
2. Commission Expense	2.17	0.92		0.74												0.11				
3. Staff Expense	50.96	22.05	17.82	34.50	16.01	24.31	32.50	23.41	22.41	12.06	19.57	17.68	21.43	5.18	5.27	8.17		10.01	1.65	6.82
4. Office Operating Expenses	76.68	36.65	26.88	50.30	22.47	37.61	53.16	21.20	34.94	21.11	25.49	30.89	33.57	10.18	5.80	10.35		10.55	1.70	5.33
5. Foreign Exchange Loss				0.09					7.13				0.24							
5.1 Due to Change in Exchange Rates				0.09									0.24							
5.2 Due to Foreign Currency Transaction									7.13											
6. Non Operating Expense		0.01		0.06			0.05													
7. Provision for Risk				16.94		5.09				11.06						14.87				
7.1 Loan loss Provision				13.53		5.09				11.06										
7.1.1 General Loan loss Provision						5.09				11.06										
7.1.2 Special Loan Loss Provision				13.53																
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets				3.41																14.81
7.3. Provision for Loss on Investment																				0.06
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																25.63				
9. Provision for Staff Bonus	25.85								10.90											
10. Provision for Income Tax	77.55								32.70											
11. Others																				
12. Net Profit	180.95					-100.14	-168.37		76.29											
Total Expenses	759.07	302.58	380.31	351.56	267.82	172.74	146.48	206.60	329.26	181.93	249.11	197.91	263.05	31.70	33.20	129.33		68.65	16.57	53.50

Income																				
1. Interest Income	617.05	96.84	149.00	128.86	31.29	128.55	114.31	71.86	274.65	49.16	29.16	60.10	128.10	9.99	28.29	51.55		32.27	7.99	31.35
1.1 On Loans and Advances	590.80	80.20	134.81	117.95	18.19	111.07	93.32	60.91	261.89	45.88	21.21	52.77	112.33	9.93	27.65	48.64		25.47	7.99	30.86
1.2 On Investment	25.71	15.42	1.75	8.86	11.43	15.56	16.93	10.68	4.82	2.60	7.56	3.56	14.49	0.05		2.89		1.29		
1.2.1 Government Bonds	25.71	15.42	1.75	6.79	11.43	15.56	16.93	10.68	4.82	2.60	7.56	3.56	14.49	0.05		2.89		1.29		
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				2.07																
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance		0.04	0.02	0.02			0.46	0.27	0.05				1.49					5.34		
1.4 On Call Deposit	0.51	1.17		1.18		0.06	0.33		3.71		0.39				0.00					
1.5 On Others	0.03		12.42	0.86	1.67	1.86	3.28		4.18	0.68		2.28	1.29	0.01	0.64	0.01		0.17		0.49
2. Commission and Discount	60.56	27.27	7.04	19.27	5.53	13.28	28.25	13.67	3.00	7.46	13.97	5.35	4.58		1.29	1.80		3.54	0.15	0.48
2.1 Bills Purchase and Discount	0.08	0.40	0.28	0.38	0.04		0.45	0.27	0.04	3.95	0.12									
2.2 Commission	58.17	13.04	6.75	14.60	5.49	11.06	8.42	11.92	2.96	3.52	13.85	5.35	4.58		1.29	1.80		3.54	0.15	0.48
2.3 Others	2.31	13.84		4.29		2.22	19.37	1.48												
3. Exchange Fluctuation Income	29.12	58.30	-5.11	9.83	28.83	15.32	3.92	-124.71	44.37	10.86	14.67	34.31	25.14			0.05		0.03		
3.1 Due to Change in Exchange Rate	6.54	-10.65	-20.51		9.68	0.98	0.21	847.76		3.62	14.67	0.23				0.05		0.04		
3.2 Due to Foreign Currency Transaction	22.59	68.96	15.40	9.83	19.15	14.34	3.71	-972.47	44.37	7.24	0.01	34.08	25.14			0.00		-0.01		
4. Other Operating Income	2.57	5.38	22.30	20.52	12.52	14.51			6.74	4.64	6.78	10.93	10.40	2.43	2.10	5.15			0.12	2.52
5. Non Operating Income	-0.01	0.40				1.07		0.01	0.50			0.36	0.56	5.63	0.26	0.08				-0.08
6. Write Back from Provisions for loss	49.78		2.66			0.00										40.33				
7. Recovery of written-off Loan		7.42																		
8. Income from Extra Ordinary transactions																				0.01
9. Net Loss		106.96	204.42	173.08	189.65			245.77		109.81	184.53	86.86	94.26	13.65	1.26	30.38		32.81	8.32	19.23
Total Income	759.07	302.58	380.31	351.56	267.82	172.74	146.48	206.60	329.26	181.93	249.11	197.91	263.05	31.70	33.20	129.33		68.65	16.57	53.50

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwori	Saurshankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	
Expenses																					
1. Interest Expense	19.67	25.36	13.11	21.80	32.04	59.03	20.03	27.07	17.38	13.93	35.15	46.57	57.12	44.82	0.66	12.97	83.69	9.74	59.76	99.52	
1.1 On Deposit Liabilities	19.67	25.36	13.11	21.80	32.04	59.03	20.03	27.07	17.38	13.93	35.15	46.57	57.12	44.82	0.66	12.97	83.69	9.74	59.69	94.75	
1.1.1 Saving Account	15.24	7.65	9.45	8.95	12.59	23.76	6.65	16.30	8.54	1.74	14.98	18.49	19.26	24.80	0.01	8.93	28.09	6.44	35.63	20.32	
1.1.2 Fixed Account	4.15	8.40	3.67	9.35	9.19	17.92	9.82	5.47	4.57	0.59	11.67	12.95	25.84	16.01	0.65	4.04	39.60	3.26	16.73	58.31	
1.1.2.1 Up to 3 months Fixed Account				0.04		0.01	0.02				0.00		0.26		0.01		0.13			10.19	
1.1.2.2 3 to 6 months Fixed Account		0.16		0.45	0.75	0.11	0.02				0.37	0.36	1.06	0.47	0.03	1.12	4.41	0.01		0.96	
1.1.2.3 6 months to 1 year Fixed Account	1.02	4.23		4.79	7.57	15.66	3.45	0.55	1.99		8.01	7.29	20.86	6.21	0.31	1.39	27.71	1.54		21.73	
1.1.2.4 Above 1 year Fixed Account	3.12	4.01	3.67	4.06	0.86	2.15	6.34	4.92	2.58	0.59	3.29	5.30	3.66	9.33	0.30	1.53	7.35	1.71	16.73	25.43	
1.1.3 Call Deposit	0.28	9.31		3.51	10.26	17.35	3.56	5.30	4.27	11.60	8.50	15.13	12.02	4.01	0.00		15.99	0.04	7.34	16.11	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing																				0.07	4.77
2. Commission Expense												0.00			0.02			0.27		0.15	
3. Staff Expense	2.60	4.59	2.23	1.66	5.22	5.95	2.25	4.12	2.67	3.98	3.90	7.29	5.71	6.91	4.30	1.76	12.37	2.45	7.32	9.53	
4. Office Operating Expenses	2.18	5.62	3.86	4.11	6.65	6.45	2.25	2.41	2.91	3.73	4.55	7.03	5.85	4.11	3.97	1.41	11.35	1.61	11.04	10.11	
5. Foreign Exchange Loss																				0.01	
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																				0.01	
6. Non Operating Expense		13.53		0.32										3.21		7.30					
7. Provision for Risk								4.62										26.30			
7.1 Loan loss Provision								4.62										26.30			
7.1.1 General Loan loss Provision								4.62													
7.1.2 Special Loan Loss Provision																					
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets																				26.30	
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus	0.66						0.17								1.57			0.10	1.77		
10. Provision for Income Tax	1.97						0.52								4.72			0.30	5.30		
11. Others																					
12. Net Profit	4.60						1.22	-22.38													
Total Expenses	31.68	49.10	19.20	27.90	43.90	71.44	26.45	15.83	22.97	21.65	43.60	60.90	68.68	63.04	26.24	23.43	133.71	15.16	97.55	119.31	
Income																					
1. Interest Income	27.75	21.60	7.95	16.96	25.86	62.48	24.02	11.54	17.92	6.03	39.85	27.45	39.36	57.71	24.15	18.75	37.35	13.58	93.91	53.13	
1.1 On Loans and Advances	27.75	21.60	7.40	16.96	25.78	50.64	24.02	11.53	17.77	6.03	39.83	27.24	38.69	57.69	24.15	18.75	36.79	13.58	81.07	36.25	
1.2 On Investment				0.09	0.09			0.01					0.66						0.23	1.45	
1.2.1 Government Bonds					0.09								0.52						0.23	1.45	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds								0.01					0.14								
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance															0.01					6.27	
1.4 On Call Deposit			0.55			11.84			0.15	0.01	0.02			0.02			0.10		3.66	12.90	
1.5 On Others												0.21					0.45		2.67	2.54	
2. Commission and Discount	1.39	0.71		1.86	0.39	0.11	0.23	4.29	2.34	0.02	0.17	0.60	0.29		0.28	1.39	1.68	0.18	0.88	14.85	
2.1 Bills Purchase and Discount																				0.00	
2.2 Commission	1.39	0.57		1.86	0.39	0.11	0.23	1.06	0.24	0.02	0.11	0.44	0.06		0.09	1.39	1.68	0.18	0.88	1.80	
2.3 Others		0.14						3.23	2.10			0.06	0.15	0.23	0.19					13.05	
3. Exchange Fluctuation Income										0.00	0.00	0.05						0.41	0.01	0.14	0.34
3.1 Due to Change in Exchange Rate												0.00						0.38		0.04	0.07
3.2 Due to Foreign Currency Transaction										0.00		0.05						0.03	0.01	0.10	0.27
4. Other Operating Income	2.54	0.81	0.18		3.23	3.92	2.20		0.10	3.29	3.05	3.73	5.33	1.81	0.75	3.59	1.39	2.62			
5. Non Operating Income			1.44						0.29	0.29											
6. Write Back from Provisions for loss												14.61									
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions																					
9. Net Loss		25.98	9.63	9.09	14.42	4.93			2.71	15.20	0.00	15.14	25.30			2.54	63.95			50.99	
Total Income	31.68	49.10	19.20	27.90	43.90	71.44	26.45	15.83	22.97	21.65	43.60	60.90	68.68	63.04	26.24	23.43	133.71	15.16	97.55	119.31	

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nigri	Kasamandap	Garima	City	Bishow	Kabeli
Expenses																				
1. Interest Expense	14.37	23.84	17.43	47.84	37.01	8.45	14.87	0.09	68.80	6.13	40.64	11.52	24.51	11.17	9.92	65.71	40.80	40.64	47.09	3.78
1.1 On Deposit Liabilities	14.37	23.84	17.40	46.13	37.01	8.45	14.87	0.09	66.22	6.13	40.64	11.52	24.51	11.17	9.92	65.24	40.67	40.34	46.78	3.78
1.1.1 Saving Account	9.12	8.32	11.96	24.93	16.49	4.67	3.75	0.00	28.97	2.86	21.52	0.01	6.09	5.77	4.29	31.26	20.90	20.94	11.73	2.54
1.1.2 Fixed Account	5.25	13.82	5.44	16.08	12.91	1.40	8.83	0.08	30.17	2.55	16.63	0.61	9.51	3.02	4.10	26.54	14.97	16.85	24.73	0.95
1.1.2.1 Up to 3 months Fixed Account	0.06	0.00			0.00		0.13		3.43	0.10			0.07	0.00	0.14	2.41	0.30	0.64	0.31	0.00
1.1.2.2 3 to 6 months Fixed Account	0.13	0.06	0.23	1.95	0.02	0.23	0.22		0.04	0.05	0.01	0.08	0.09	0.01	0.54	1.30	1.08	1.01	0.98	0.02
1.1.2.3 6 months to 1 year Fixed Account	2.07	8.55	2.24	10.89	4.20	0.81	2.94		13.70	1.74	12.07	0.43	7.87	1.83	1.93	15.72	8.97	10.20	15.62	0.41
1.1.2.4 Above 1 year Fixed Account	2.99	5.21	2.98	3.24	8.68	0.36	5.54	0.08	12.99	0.66	4.56	0.10	1.47	1.18	1.48	7.11	4.62	5.00	7.82	0.51
1.1.3 Call Deposit		1.70		5.12	7.62	2.38	2.29		7.08	0.72	2.49	10.90	8.91	2.38	1.53	7.44	4.80	2.55	10.32	0.29
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.02	1.71					2.58							0.47	0.12	0.30	0.30	
2. Commission Expense													0.24			0.01				
3. Staff Expense	1.81	2.91	3.52	12.47	3.81	1.57	3.60	1.05	8.55	1.00	4.45	2.28	1.56	0.80	0.94	9.45	6.27	3.64	4.52	0.81
4. Office Operating Expenses	1.59	2.14	2.07	8.25	3.61	2.05	1.65	0.85	12.46	1.56	5.68	2.67	3.49	0.95	0.49	7.71	6.51	4.19	3.76	1.03
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense	0.14												0.08							
7. Provision for Risk				1.56				1.94								-0.50		1.00		
7.1 Loan loss Provision				1.56				1.94								-0.50		1.00		
7.1.1 General Loan loss Provision				1.18				1.94								-149.19		1.00		
7.1.2 Special Loan Loss Provision				0.38												148.69				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	0.13		0.90	1.84				0.18			-0.50						0.08	0.30		0.05
10. Provision for Income Tax	0.38			5.53				0.41			-1.49						0.23	0.91		0.15
11. Others																				
12. Net Profit	0.88		8.96	12.91				1.38			-3.47	2.07				3.98			2.12	0.35
Total Expenses	19.30	28.89	32.87	90.41	44.43	12.06	20.12	5.90	89.81	8.68	45.31	18.54	29.88	16.90	11.34	82.39	54.42	52.80	55.36	6.17

Income

1. Interest Income	16.42	21.84	20.65	79.21	38.23	8.62	15.60	5.50	34.46	4.88	40.96	17.09	25.35	15.00	6.72	37.49	46.86	46.59	36.31	5.34
1.1 On Loans and Advances	16.42	21.83	20.65	79.10	38.23	8.61	15.59	5.50	30.45	4.87	40.91	16.58	20.71	15.00	6.72	37.23	46.29	46.04	36.31	4.36
1.2 On Investment									3.89				0.84			0.12				
1.2.1 Government Bonds									3.89				0.84			0.12				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance												0.51								
1.4 On Call Deposit		0.01		0.05	0.00	0.01	0.00		0.12	0.01	0.05		3.79							0.99
1.5 On Others				0.06	0.01		0.01									0.13	0.57	0.55		
2. Commission and Discount	0.30	0.49	0.38	1.36	0.57	1.22	0.17	0.41	1.55	1.20	4.34	0.09	0.22	1.90	0.35	0.90	0.55	6.21	5.88	0.21
2.1 Bills Purchase and Discount																				
2.2 Commission	0.30	0.49	0.35	1.36	0.57	1.10	0.17	0.32	1.55	1.10	4.34	0.09	0.22	1.90	0.35	0.90	0.55	6.21	5.88	0.21
2.3 Others			0.03					0.09		1.06	3.85			1.65	0.35	0.03			5.45	
3. Exchange Fluctuation Income									5.62		0.00				0.01	1.50		0.00		
3.1 Due to Change in Exchange Rate									-0.11		0.00					1.49		0.00		
3.2 Due to Foreign Currency Transaction									5.73						0.01	0.01		0.00		
4. Other Operating Income	2.58	3.14	1.93	9.46	4.56		3.14		3.20			1.36	1.79		0.61	2.08	7.01			0.62
5. Non Operating Income				0.00																
6. Write Back from Provisions for loss			9.91	0.37																
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss		3.42			1.06	2.22	1.21		44.98	2.60			2.52		3.66	40.43			13.17	
Total Income	19.30	28.89	32.87	90.41	44.43	12.06	20.12	5.90	89.81	8.68	45.31	18.54	29.88	16.90	11.34	82.39	54.42	52.80	55.36	6.17

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Kamana	Corporate	Pashbhara	Purnima	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	
Expenses																					
1. Interest Expense	30.13	18.92	18.95	18.05	52.78	3.71	5.22	0.06	49.68	8.10	3.47	27.79	10.87	3.67	8.39	16.42	4.75	17.52	47.83	4.98	
1.1 On Deposit Liabilities	27.70	18.87	18.95	18.05	52.78	3.71	5.22	0.06	49.68	8.10	3.33	26.83	10.87	3.67	8.39	16.42	4.75	17.52	47.83	4.98	
1.1.1 Saving Account	14.54	6.76	10.70	8.82	25.38	2.21	2.35	0.06	31.77	4.39	2.71	14.09	8.70	2.16	2.97	7.06	3.17	7.43	14.90	4.42	
1.1.2 Fixed Account	10.42	10.95	3.55	7.24	16.29	0.84	1.56		14.17	3.71	0.63	10.92	2.17	0.85	2.92	6.76	0.64	7.08	30.21	0.54	
1.1.2.1 Up to 3 months Fixed Account	0.35			0.15	0.00				0.01	0.08		0.01	0.08	0.00		0.00		0.01	0.02		
1.1.2.2 3 to 6 months Fixed Account	0.59		0.06	0.18	0.28				0.18	0.84		0.55	0.04	0.03	0.01	0.03		0.40	0.04		
1.1.2.3 6 months to 1 year Fixed Account	2.54	10.68	0.09	5.54	9.47	0.17	1.34		8.85	0.76	0.47	9.93	1.22	0.40	1.95	4.56	0.23	4.66	2.02	0.18	
1.1.2.4 Above 1 year Fixed Account	6.94	0.27	3.40	1.37	6.53	0.67	0.22		5.13	2.04	0.16	0.43	0.83	0.42	0.96	2.16	0.41	2.01	28.13	0.36	
1.1.3 Call Deposit	2.74	1.16	4.71	1.99	11.12	0.66	1.31		3.74			1.82		0.66	2.50	2.61	0.94	3.01	2.72	0.02	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	2.44	0.05									0.14	0.95									
2. Commission Expense																	0.11				
3. Staff Expense	3.11	2.40	2.73	2.12	6.59	0.82	0.93	0.84	4.69	0.94	0.85	7.95	1.76	0.69	0.91	1.64	0.74	1.27	5.16	0.88	
4. Office Operating Expenses	3.40	1.74	2.28	1.80	11.19	0.56	1.09	0.83	3.73	1.51	1.29	10.01	1.59	0.42	1.01	5.43	0.61	2.47	9.60	0.33	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense	0.03																				
7. Provision for Risk																				60.72	
7.1 Loan loss Provision																					
7.1.1 General Loan loss Provision																					
7.1.2 Special Loan Loss Provision																					
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets																				60.72	
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus	0.31														0.00						
10. Provision for Income Tax	0.92														0.00						
11. Others																					
12. Net Profit	2.14					0.72	1.76	6.47		1.00					0.00						
Total Expenses	40.05	23.06	23.97	21.97	70.56	5.81	9.00	8.21	58.10	11.55	5.61	45.75	14.22	4.77	10.31	23.49	6.20	21.26	123.32	6.19	

Income																					
1. Interest Income	35.93	8.14	21.71	17.64	58.15	5.06	8.05	7.72	31.32	10.57	4.44	24.75	9.49	3.37	7.01	15.78	4.19	17.59	37.45	4.27	
1.1 On Loans and Advances	35.92	8.14	17.93	17.63	47.48	5.06	8.05	7.67	31.32	10.57	4.44	24.75	9.45	3.37	6.99	15.78	4.19	14.70	32.69	4.27	
1.2 On Investment					0.85													0.52	0.66		
1.2.1 Government Bonds					0.85													0.52	0.25		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																				0.41	
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	0.01		3.78	0.01	9.82				0.00				0.04		0.02			2.37	2.54		
1.5 On Others		0.00						0.05												1.56	
2. Commission and Discount	0.63	0.16	0.35	0.22	5.47	0.17	0.08	0.09	7.13	0.15		1.08	0.23	0.21	0.05	0.27	1.36	0.20	0.17	1.28	
2.1 Bills Purchase and Discount		0.06														0.00					
2.2 Commission	0.63	0.01	0.35	0.22	5.47	0.17	0.08	0.07	2.20	0.15		1.08	0.23	0.12	0.05	0.22	1.16		0.17	0.24	
2.3 Others		0.09						0.02	4.93					0.09		0.06	0.21	0.20			1.05
3. Exchange Fluctuation Income					0.04							0.06								0.00	
3.1 Due to Change in Exchange Rate					0.01															0.00	
3.2 Due to Foreign Currency Transaction					0.02							0.06								0.00	
4. Other Operating Income	3.49	0.62	1.53	2.46	1.22	0.59	0.87			0.83	1.00	2.09	0.85		0.51	2.76		1.97	1.03	0.04	
5. Non Operating Income	0.00							0.40												0.16	
6. Write Back from Provisions for loss																	0.06			45.42	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions																					
9. Net Loss		14.14	0.38	1.65	5.68				19.65		0.16	17.78	3.65	1.19	2.74	4.67	0.59	1.51	39.10	0.59	
Total Income	40.05	23.06	23.97	21.97	70.56	5.81	9.00	8.21	58.10	11.55	5.61	45.75	14.22	4.77	10.31	23.49	6.20	21.26	123.32	6.19	

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarakoshi	Sajha	PrabhuDB	Apex	Green
Expenses																				
1. Interest Expense	4.98	12.07	1.30	42.09	16.04	0.87	9.08	2.85	9.95	3.05	8.73	13.11	1.88	84.23	1.32	1.29	0.99	96.63	73.88	0.13
1.1 On Deposit Liabilities	4.98	12.06	1.30	41.46	16.04	0.87	9.08	2.85	9.95	3.05	8.73	13.11	1.88	84.23	1.32	1.29	0.99	96.53	73.85	0.13
1.1.1 Saving Account	2.65	4.85	0.77	16.28	7.48	0.69	6.65	2.13	4.14	2.71	3.95	6.43	0.48	23.76	0.88	0.45	0.07	77.81	38.63	0.04
1.1.2 Fixed Account	2.13	6.43	0.51	16.24	6.17	0.12	2.43	0.41	3.78	0.34	2.64	2.94	0.45	42.68	0.37	0.27	0.03	18.73	35.22	
1.1.2.1 Up to 3 months Fixed Account				0.08	0.05				0.05		0.03	0.00		8.90	0.04			0.06	0.05	
1.1.2.2 3 to 6 months Fixed Account			0.00	5.33	0.26	0.03			0.15		0.08	0.03		0.59	0.04	0.00		0.93	0.85	
1.1.2.3 6 months to 1 year Fixed Account	0.68	3.02	0.25	9.60	4.57	0.03	1.77		3.47	0.09	0.74	2.25		20.00	0.16	0.19	0.01	11.16	26.50	
1.1.2.4 Above 1 year Fixed Account	1.46	3.40	0.26	1.23	1.29	0.06	0.66	0.41	0.10	0.25	1.78	0.67	0.45	13.19	0.13	0.07	0.02	6.58	7.82	
1.1.3 Call Deposit	0.20	0.79	0.02	8.95	2.39	0.06		0.31	2.04		2.14	3.74	0.94	17.80	0.08	0.57	0.89			0.09
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		0.63														0.09	0.03	
2. Commission Expense																				
3. Staff Expense	1.06	1.54	0.47	4.85	1.97	0.18	1.49	0.45	1.57	0.74	1.48	1.56	0.66	9.33	0.61	0.58	0.89	17.20	7.58	0.74
4. Office Operating Expenses	0.74	7.22	0.30	7.80	1.68	0.30	1.38	0.87	1.81	0.83	1.43	1.04	0.67	15.89	0.33	0.89	0.47	22.38	7.02	0.55
5. Foreign Exchange Loss				0.57																
5.1 Due to Change in Exchange Rates				0.57																
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																		0.13		
7. Provision for Risk		0.45															0.19			
7.1 Loan loss Provision		0.45															0.19			
7.1.1 General Loan loss Provision		0.45															0.19			
7.1.2 Special Loan Loss Provision																				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				0.43
9. Provision for Staff Bonus						0.05								0.03						
10. Provision for Income Tax						0.16								0.09						
11. Others																				
12. Net Profit						0.37	-0.11	0.68						0.22						
Total Expenses	6.78	21.29	2.07	55.31	19.68	1.93	11.84	4.85	13.33	4.61	11.64	15.71	3.21	109.79	2.26	2.94	2.35	136.33	88.91	1.42

Income																				
1. Interest Income	4.32	9.78	0.67	30.56	11.13	1.79	10.80	3.63	8.18	2.33	9.04	10.70	2.16	102.92	1.16	2.20	0.73	40.40	29.42	
1.1 On Loans and Advances	4.32	9.78	0.67	22.51	11.13	1.79	10.80	3.63	8.18	2.33	9.04	10.70	2.16	92.25	1.16	2.20	0.71	36.61	29.33	
1.2 On Investment														1.81					0.06	
1.2.1 Government Bonds														1.81					0.06	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																		0.06		
1.4 On Call Deposit				8.05			0.00			0.00	0.00			8.86		0.01		0.02		
1.5 On Others																		3.73		
2. Commission and Discount	1.05	0.16	0.32	1.80	0.10	0.11	0.15		0.07	0.11	0.43	0.33	0.04	0.75	0.09	0.05	0.02	9.32	0.50	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.03	0.16	0.32	1.80	0.10	0.11	0.15		0.07	0.11	0.43	0.33	0.04	0.75	0.09	0.05	0.02	9.32	0.34	
2.3 Others	1.02		0.01																0.16	
3. Exchange Fluctuation Income				7.59										0.00				41.38		
3.1 Due to Change in Exchange Rate				7.59										0.00				41.38		
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income		1.29		5.11	1.62	0.04	0.89	1.22	1.01	0.68	1.00	1.44	0.46	6.12	0.19	0.33	0.57	7.86	2.62	0.03
5. Non Operating Income				0.01								0.02							1.82	
6. Write Back from Provisions for loss																				
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	1.41	10.06	1.08	10.25	6.83				4.07	1.49	1.17	3.22	0.55		0.82	0.37	1.03	35.54	56.37	1.39
Total Income	6.78	21.29	2.07	55.31	19.68	1.93	11.84	4.85	13.33	4.61	11.64	15.71	3.21	109.79	2.26	2.94	2.35	136.33	88.91	1.42

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Nepal Awaz	NFL	NIBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Maharaxmi	Lalitpur	United FC	General
Expenses																				
1. Interest Expense	7.90	7.96	25.42	60.00	6.56	1.05	8.67	18.30	17.17	37.83	27.05	33.20	24.61	23.51	31.78	20.52	44.51	22.80	44.10	5.40
1.1 On Deposit Liabilities	7.90	7.96	25.36	60.00	6.56	1.05	8.67	15.97	17.17	37.83	27.05	32.10	20.85	23.51	31.78	20.52	44.51	22.80	44.10	5.40
1.1.1 Saving Account	2.00	1.71	5.27	15.00	5.04	0.45	2.05	4.57	3.44	15.43	4.92	0.01	7.52	5.70	12.32	3.82	14.17	8.77	19.27	0.85
1.1.2 Fixed Account	5.90	6.25	19.39	45.00	0.57	0.60	6.62	11.40	13.03	22.39	22.13	32.09	13.33	17.81	19.46	14.95	27.69	14.03	24.83	4.55
1.1.2.1 Up to 3 months Fixed Account		0.01		0.30			0.10		0.00	0.00	0.31	0.04		0.23	0.26		0.10	0.04	0.19	0.47
1.1.2.2 3 to 6 months Fixed Account		0.02	0.01	0.75			0.20		0.02	0.06	0.34	0.12		0.00	0.94		0.18	0.19	0.60	0.08
1.1.2.3 6 months to 1 year Fixed Account	2.70	4.20	8.90	33.07		0.01	2.34		9.17	6.13	8.18	10.44		16.45	14.50	5.93	6.06	10.86	5.10	
1.1.2.4 Above 1 year Fixed Account	3.20	2.02	10.48	10.88	0.57	0.59	3.98	11.40	3.83	16.20	13.29	21.49	13.33	1.13	3.76	9.03	21.35	2.95	18.95	4.00
1.1.3 Call Deposit			0.70		0.95				0.70							1.75	2.60			
1.1.4 Certificate of Deposit																	0.05			
1.2 On Borrowing			0.06					2.33				1.10	3.76							
2. Commission Expense								0.29									0.01			
3. Staff Expense	2.60	0.52	1.29	4.09	2.28	0.67	0.91	1.68	2.71	3.40	1.69	4.45	1.82	2.22	2.15	7.70	4.59	1.46	7.83	1.45
4. Office Operating Expenses	1.50	2.55	1.71	4.23	3.17	0.55	1.34	1.52	3.22	2.50	2.28	7.47	1.98	1.84	3.29	9.42	3.87	1.81	6.01	0.75
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
7. Provision for Risk				12.86	37.44			7.50			51.03									
7.1 Loan loss Provision					37.44			7.50			51.03									
7.1.1 General Loan loss Provision								7.50			0.71									
7.1.2 Special Loan Loss Provision					37.44						50.32									
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets				12.86																
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus												0.55								
10. Provision for Income Tax												1.65								
11. Others																				
12. Net Profit		-9.39		-6.12		18.79	-7.73				1.79	3.90				3.75		0.62		
Total Expenses	12.00	1.64	28.42	75.06	49.46	21.07	3.19	29.29	23.11	43.73	83.84	51.21	28.42	27.57	37.22	41.40	52.98	26.70	57.94	7.60
Income																				
1. Interest Income	8.50	1.20	15.49	55.77	5.43	20.51	1.71	4.90	5.78	17.23	21.00	46.42	19.47	6.16	23.44	39.93	24.37	11.65	42.01	6.63
1.1 On Loans and Advances	8.50	1.20	15.26	55.73	5.43	20.51	1.71	4.82	5.78	17.22	18.88	42.98	15.30	6.16	23.44	28.41	24.35	11.61	41.21	6.63
1.2 On Investment			0.16									1.19				1.75			0.79	
1.2.1 Government Bonds			0.16									1.19				1.75			0.79	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit			0.06	0.04						0.01	1.80	2.25					0.02			
1.5 On Others								0.08			0.32		4.17			9.78		0.04	0.00	
2. Commission and Discount		0.01	0.02	0.14			0.01	0.07	0.01	4.13	0.00	0.30	2.20		0.05	0.10	0.29	0.03	0.42	0.03
2.1 Bills Purchase and Discount																				
2.2 Commission		0.01	0.01	0.14			0.01	0.07	0.01	0.05	0.00	0.30	0.15		0.05		0.29	0.02	0.14	0.01
2.3 Others			0.01						0.00	4.08			2.05			0.10		0.01	0.27	0.02
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	0.40	0.01	0.14	3.98	0.11	0.02	0.54	0.42	1.37		1.26	3.47		1.18	2.25	1.36	2.76	0.27	4.27	
5. Non Operating Income		0.43		0.17	1.54	0.53	0.24		1.19		0.10	1.03			0.15		0.05			
6. Write Back from Provisions for loss				15.00	0.80		0.69				61.48								14.75	
7. Recovery of written-off Loan						0.01														
8. Income from Extra Ordinary transactions																				
9. Net Loss	3.10		12.77		41.58			23.91	14.74	22.36			6.75	20.23	11.34		25.51		11.25	0.94
Total Income	12.00	1.64	28.42	75.06	49.46	21.07	3.19	29.29	23.11	43.73	83.84	51.21	28.42	27.57	37.22	41.40	52.98	26.70	57.94	7.60

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	MMBFL	CMBFCL	Crystal	Gulshewri	Patan	Fewa	Everest	Prudential	ICFC
Expenses																				
1. Interest Expense	4.34	1.18	17.46	30.26	28.14	18.77	3.91	0.06	44.06	0.16	62.72	6.23	8.85	0.95	14.98	0.29	50.58	9.45	18.07	57.59
1.1 On Deposit Liabilities	4.32	1.18	17.46	30.26	28.14	18.77	3.91	0.06	43.23	0.16	62.72	6.23	8.67	0.95	14.98	0.29	50.58	9.45	18.07	55.62
1.1.1 Saving Account	1.78	0.01	5.41	13.57	9.66	8.96	0.84	0.01	16.51		26.19	2.96	3.89	0.62	5.36	0.00	24.37	4.03	5.48	28.77
1.1.2 Fixed Account	2.54	1.17	12.05	16.70	18.48	9.81	3.07	0.04	26.71	0.16	36.53	3.28	1.79	0.33	9.63	0.28	26.21	5.42	12.59	26.85
1.1.2.1 Up to 3 months Fixed Account				1.00	0.02	1.19	0.01		0.53		0.25	0.07			0.18		0.48	2.36		0.05
1.1.2.2 3 to 6 months Fixed Account				2.50	1.38	0.03	1.80		0.56		0.61	0.02			0.46		0.47	0.02	0.04	0.28
1.1.2.3 6 months to 1 year Fixed Account	0.76			6.68	11.41	7.73	0.81		15.72	0.16	22.21	1.34		0.07	2.77		19.08	1.72	5.47	13.60
1.1.2.4 Above 1 year Fixed Account	1.78	1.17	12.05	6.51	5.66	0.87	0.46	0.04	9.91		13.46	1.85	1.79	0.26	6.22	0.28	6.18	1.32	7.07	12.92
1.1.3 Call Deposit																				2.99
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.02								0.83				0.18							1.97
2. Commission Expense			0.04							0.07										
3. Staff Expense	0.63	1.36	0.86	2.16	1.18	1.28	1.31	0.12	2.60	0.88	4.53	1.22	2.07	0.97	0.59	0.69	4.77	1.14	2.47	6.57
4. Office Operating Expenses	0.94	0.88	0.86	1.31	2.07	1.66	1.28	0.08	6.04	1.11	6.15	1.51	1.09	0.31	0.61	0.77	6.81	2.22	1.45	7.71
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
7. Provision for Risk				19.55			4.21		0.23											
7.1 Loan loss Provision				19.55					0.23											
7.1.1 General Loan loss Provision									0.23											
7.1.2 Special Loan Loss Provision				19.55																
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets							4.21													
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				42.24
9. Provision for Staff Bonus																				2.70
10. Provision for Income Tax									0.18											8.10
11. Others																				
12. Net Profit		2.38	7.08				11.59	1.66		13.11		0.86		1.02	3.25					18.89
Total Expenses	5.91	5.80	26.30	53.28	31.40	21.71	22.32	1.91	53.11	15.32	73.39	9.82	12.01	3.25	19.43	1.76	62.15	12.82	64.22	101.57
Income																				
1. Interest Income	2.08	4.47	24.15	25.60	28.96	7.46	1.15	1.82	31.40	13.61	46.19	7.55	0.54	3.25	13.18	0.79	46.21	7.14	10.71	93.58
1.1 On Loans and Advances	2.08	4.47	19.85	25.60	28.48	7.45	1.15	1.82	31.40	13.54	46.19	7.54	0.54	2.78	10.77	0.79	46.21	7.14	10.11	93.55
1.2 On Investment					0.48															0.00
1.2.1 Government Bonds																				0.00
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds					0.48															
1.3 On Agency Balance																				
1.4 On Call Deposit			1.75						0.00	0.07	0.00			0.29	2.41					
1.5 On Others			2.55			0.01						0.01	0.00	0.19						0.60
2. Commission and Discount	0.45		0.01	1.68	0.23	0.01	0.01		0.27	0.02			0.01		0.13		3.97	0.07	0.53	0.60
2.1 Bills Purchase and Discount																				
2.2 Commission	0.02				0.23	0.00	0.01		0.27	0.02		0.00			0.12		3.97	0.07	0.03	0.60
2.3 Others	0.43		0.01	1.68		0.00						0.00			0.00					0.50
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	0.18	1.32	0.98		1.13	0.06	0.16	0.09	0.48	1.69	5.16		0.01		2.66	0.06	2.44	1.13	0.04	2.94
5. Non Operating Income		0.01	0.06						0.03				0.02		3.46				0.03	4.45
6. Write Back from Provisions for loss							21.00		6.85				2.27							42.26
7. Recovery of written-off Loan			1.11																	
8. Income from Extra Ordinary transactions																				
9. Net Loss	3.21			25.99	1.08	14.19			14.09		22.04		11.44			0.91	9.54	4.48	10.65	
Total Income	5.91	5.80	26.30	53.28	31.40	21.71	22.32	1.91	53.11	15.32	73.39	9.82	12.01	3.25	19.43	1.76	62.15	12.82	64.22	101.57

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Bharmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Buddhahammi	Jebis	Reliance	Lotus
Expenses																	
1. Interest Expense	27.59	11.07	11.53	6.03	15.97	0.02	4.17	33.65	1.55	25.72	13.26	8.82	18.30	12.69	9.76	19.16	7.48
1.1 On Deposit Liabilities	27.59	10.92	11.53	6.03	13.27	0.02	4.17	32.93	1.55	25.72	13.26	8.78	18.30	12.69	9.76	19.16	7.48
1.1.1 Saving Account	16.00	9.74	5.02	2.50	7.76	0.01	2.08	22.80	1.46	12.95	9.06	3.95	8.58	2.25	2.05	10.01	3.63
1.1.2 Fixed Account	11.59	1.18	6.50	3.53	5.37	0.01	2.09	10.13	0.09	12.77	4.20	4.82	9.72	8.86	5.16	9.15	3.84
1.1.2.1 Up to 3 months Fixed Account	0.21		0.01		0.00			0.22		0.34	0.43		0.02	0.21	0.07	0.29	0.10
1.1.2.2 3 to 6 months Fixed Account	0.49		0.00		0.03			1.34		0.37	0.20	0.22	0.76	0.18	0.33	0.06	0.07
1.1.2.3 6 months to 1 year Fixed Account	7.89	1.18	2.36	3.53	2.96	0.01	0.97	7.27		10.70	1.96	3.96	4.40	6.12	3.77	0.69	3.26
1.1.2.4 Above 1 year Fixed Account	3.00		4.14		2.38	0.00	1.12	1.30	0.09	1.36	1.61	0.65	4.55	2.35	0.99	8.12	0.42
1.1.3 Call Deposit					0.14									1.57	2.55		
1.1.4 Certificate of Deposit																	
1.2 On Borrowing		0.15			2.70			0.73				0.04					
2. Commission Expense		0.00															
3. Staff Expense	3.18	1.19	1.63	1.14	1.80	0.60	0.90	3.42	0.39	2.83	2.13	0.78	1.45	1.84	1.45	1.22	0.63
4. Office Operating Expenses	2.17	0.62	0.89	1.92	1.69	0.24	1.15	4.77	0.21	3.14	1.36	0.98	1.95	2.55	1.83	2.03	0.97
5. Foreign Exchange Loss																	
5.1 Due to Change in Exchange Rates																	
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense																	
7. Provision for Risk	3.88	21.12					3.27										
7.1 Loan loss Provision	2.41	21.12					3.27										
7.1.1 General Loan loss Provision		5.10					0.06										
7.1.2 Special Loan Loss Provision	2.41	16.02					3.21										
7.1.3 Additional Loan Loss Provision																	
7.2. Provision for Non-Banking Assets																	
7.3. Provision for Loss on Investment	1.47																
7.5. Provision for Loss of Other Assets																	
8. Loan Written Off																	
9. Provision for Staff Bonus																	
10. Provision for Income Tax																	
11. Others																	
12. Net Profit				1.25		1.73			0.84								
Total Expenses	36.83	34.00	14.06	10.33	19.46	2.58	9.49	41.84	3.00	31.69	16.74	10.58	21.69	17.08	13.04	22.41	9.07

Income																	
1. Interest Income	15.29	5.06	5.74	9.55	13.14	2.25	4.99	21.20	2.55	25.92	7.39	6.80	4.83	5.68	5.04	16.88	6.27
1.1 On Loans and Advances	15.24	4.85	5.72	9.55	10.30	2.24	3.10	15.33	2.55	25.92	7.35	6.80	4.81	5.68	5.03	12.89	6.27
1.2 On Investment							0.04	0.55			0.01						
1.2.1 Government Bonds							0.04	0.55			0.01						
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds																	
1.2.4 Debenture & Bonds																	
1.3 On Agency Balance																1.88	
1.4 On Call Deposit							1.85	5.10			0.04	0.00					
1.5 On Others	0.05	0.21	0.02		2.85	0.00		0.22					0.02		0.00	2.11	
2. Commission and Discount	0.16	0.00	0.03	0.39	0.01	0.06	2.19	0.02			0.05	0.66	1.62	0.03	0.03	0.06	0.01
2.1 Bills Purchase and Discount		0.00															
2.2 Commission	0.05		0.03		0.37	0.01	0.06	2.19	0.02		0.05		0.03	0.03	0.03	0.06	0.00
2.3 Others	0.10				0.02							0.66	1.59				0.01
3. Exchange Fluctuation Income								0.61									
3.1 Due to Change in Exchange Rate								0.61									
3.2 Due to Foreign Currency Transaction																	
4. Other Operating Income	2.63	0.87	0.30	0.79	1.13	0.32	0.69	2.04	0.43	3.29	0.86			0.72	0.97	1.48	0.36
5. Non Operating Income	3.50		0.09		1.94												
6. Write Back from Provisions for loss		21.12															
7. Recovery of written-off Loan																	
8. Income from Extra Ordinary transactions																	
9. Net Loss	15.26	6.95	7.91		2.86		3.76	15.81		2.48	8.45	3.13	15.24	10.64	7.01	3.99	2.43
Total Income	36.83	34.00	14.06	10.33	19.46	2.58	9.49	41.84	3.00	31.69	16.74	10.58	21.69	17.08	13.04	22.41	9.07

Statement of Credit as on Saun end, 2070

BFI Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	
Sector Wise																					
Agricultural and Forest Related	1100.37	1238.58	867.73	1232.92	309.09	1415.29	1137.21	226.32	870.10	613.87	566.45	608.85	406.39	108.25	551.07	596.46	256.15	13231.98	712.67	67.29	
Fishery Related	12.42	12.00	24.96			2.22		3.02	3.69		1.94	0.70	2.38					424.75	18.36	0.75	
Mining Related	298.42	4.57	603.04	32.44				40.65	2.84		39.47	168.46		58.51	875.89		82.54	246.38	96.90	9.38	
Manufacturing (Producing) Related	6461.95	6391.15	12406.14	17612.36	7109.62	12062.25	6377.93	2624.17	8177.59	7409.16	4201.88	8167.25	988.31	6152.34	5024.39	5796.22	4947.46	6632.39	5030.41	4877.49	
Construction	2608.52	5935.75	5021.25	1339.59	5683.28	3158.64	2686.14	3059.23	5476.35	1722.49	1235.99	6023.85	965.34	1788.26	2398.41	2997.85	2098.02	2689.99	1715.52	594.34	
Electricity, Gas and Water	844.71	874.95	1959.47	720.92	200.00	768.53	224.45	22.30	1154.07	1236.07	592.82	1081.57	187.26	1305.55	700.96	478.51	849.13	55.56	77.27	1021.14	
Metal Products, Mach. & Ele. Eqp.	216.07	706.92	83.51	396.92	344.43	52.39	771.28	395.92	1433.60	367.26	204.53	17.81	14.86	236.53	576.06	246.33	244.12	719.29	407.92	33.89	
Tras., Com. and Public Utilities	534.38	1695.86	773.70	1680.60	84.11	1805.47	733.59	329.54	3461.60	287.23	831.23	1748.69	402.66	589.03	685.17	880.34	1157.77	268.69	276.96	135.41	
Wholesaler & Retailer	7454.71	12193.22	10805.51	8410.41	4402.03	7820.04	9148.38	3206.77	12385.32	6186.94	3209.38	6215.57	2200.66	4463.22	3390.93	5046.37	4112.70	10994.72	6323.54	3424.38	
Finance, Insurance and Real Estate	1599.95	2655.29	3721.79	4578.19	626.69	4278.06	943.61	794.38	5161.66	2388.50	1860.48	2633.42	425.49	1860.40	2129.87	2452.03	2777.85	67.49	1062.15	2894.44	
Hotel or Restaurant	805.86	1353.65	1215.60	1665.21	120.88	1069.19	331.54	283.79	510.77	338.37	562.71	296.07	1134.57	288.46	305.87	82.86	513.91	1805.51	1011.51	396.53	
Other Services	1445.81	1395.55	2464.23	3537.46	129.79	4009.39	237.76	732.72	1986.28	1566.15	744.62	1183.89	1016.20	843.58	1395.07	724.92	1274.37	3711.12	778.21	867.38	
Consumption Loans	11494.28	8355.44	2179.55	1437.28	2528.52	806.52	227.18	602.89	1402.76	1517.83	1252.56	1488.29	78.32	1693.33	335.27	1537.34	154.81	5988.41	427.96	1539.13	
Local Government	487.93	216.60			138.81								57.29			134.63	135.05	1.48	91.86		
Others	1661.56	2636.26	5888.91	5923.56	1313.51	3897.12	6049.44	927.26	121.59	791.78	952.78	2639.74	1888.87	3325.81	1745.37	365.90	4730.83	8232.60	9564.41	3331.26	
TOTAL sectorwise	37026.95	45665.79	48025.37	48567.87	22990.76	41145.12	28868.50	13248.96	42148.20	24425.65	16256.84	32274.16	9768.59	22713.27	20114.32	21354.07	23334.71	55070.34	27595.64	19192.83	

Product Wise																					
Term Loan	7121.90	5318.63	7101.39	7971.38	2930.80	6229.54	1680.19	976.46	5199.19	3351.62	2491.67	2486.80	1409.96	3602.65	3367.94	3495.47	4470.73	23595.17	2218.21	3214.14	
Overdraft	4440.04	6834.98	10853.72	10351.66	2785.28	7364.93	851.85	3571.34	12767.31	5662.96	4637.39	5379.66	1580.85	4908.59	6215.46	2236.26	5961.30		9899.94	4559.47	
Trust Receipt Loan / Import Loan	922.22	1166.94	5286.91	5862.75	1639.43	4440.76	1078.63	1100.55	1883.66	1285.28	909.43	1236.35	260.11	1698.29	762.54	1087.60	877.79		1579.71	439.62	
Demand & Other Working Capital Loan	7033.87	14938.53	8333.58	12185.39	4496.32	10033.64	14747.73	3558.11	6093.66	6186.93	2192.89	8787.79	2644.94	2640.55	3660.65	6703.14	3715.24	22323.43	7581.35	3348.29	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1949.91	3481.11	3584.56	1483.62	4123.18	2703.61	2314.00	697.29	5476.35	1520.69	719.27	4562.44	253.70	1227.82	1579.65	655.74	1362.59	2148.04	1139.03	763.08	
Real Estate Loan	1108.61	1802.10	4423.46	6145.74	1462.99	3188.55	1132.45	675.66	2217.94	1199.29	1389.16	2958.82	1236.74	2370.55	2172.62	1811.16	3838.44	541.95	1993.79	2779.17	
Margin Nature Loan	1680.81	683.76		49.20		520.20		0.74	82.31	166.84	82.90	223.41	53.96	130.84	301.89	265.05	284.88		300.13	101.33	
Hire Purchase Loan	1364.00	1138.29	2600.51	1360.67	2447.86	2064.67	318.94	1020.32	1795.57	1587.04	794.04	3092.18	728.54	1092.13	699.61	994.93	1373.64		1201.80	840.22	
Deprived Sector Loan	959.67	1581.46	1586.41	1812.52	743.60	1440.09	982.17	487.41	1177.20	950.22	564.43	1250.84	235.52	772.99	739.47	592.83	849.33	6403.14	827.42	586.50	
Bills Purchased	31.54	63.43	98.26	217.90	415.99	1852.66	149.67	136.06	200.23	1917.60	181.57	507.30	0.06	47.11	47.65	1300.36	245.22		195.59	202.18	
Other Product	10414.37	8656.56	4156.56	1127.04	1945.30	1306.47	5612.87	1025.02	5254.77	597.18	2294.09	1788.57	1364.21	4221.75	566.82	2211.52	355.55	58.60	658.68	2358.83	
Total Product wise Loan	37026.95	45665.79	48025.37	48567.87	22990.76	41145.12	28868.50	13248.96	42148.20	24425.65	16256.84	32274.16	9768.59	22713.27	20114.32	21354.07	23334.71	55070.34	27595.64	19192.83	

Collateral Wise																					
Gold and Silver	8797.07	7591.11	19.62	1068.92				252.16		4.00	816.85	61.70	0.50	17.26		325.18			9.06	1247.09	
Government Securities	75.03	233.20	1230.52	39.93	70.77	0.24	0.70			147.82	6.87			57.29							
Non Governmental Securities	385.02	385.70	14.42	49.50		520.20	0.00			173.50		221.83	223.41	306.27	139.76	137.78		9.93	102.21	101.37	
Fixed Deposit Receipts	207.84	293.05	351.12	81.48	419.06	494.49	921.99	170.90	895.92	158.97	255.64	417.33	46.88	1000.99	90.91	106.32	229.44	290.33	54.64	71.38	
Own	207.26	293.05	318.71	81.48	19.77	494.49	921.99	170.90	835.96	158.97	255.64	411.83	46.88	943.99	90.91	106.32	224.12	290.33	54.64	71.38	
Other Licences Institutions	0.59					399.29			59.95			5.50		57.00			5.32				
Collateral of Properties	6532.68	36217.04	40798.49	40720.16	20245.74	36788.64	25447.00	11801.90	37588.64	20917.62	13670.80	30394.47	8348.03	20651.88	18324.25	20044.48	21451.02	54780.02	6758.35	16384.53	
Fixed Assets	3433.19	36026.76	23831.49	33697.60	15132.16	35251.94	22217.59	10704.46	19971.62	17203.67	11638.58	18863.05	8114.49	14528.26	18022.91	12407.70	13580.92	54780.02	5690.94	9558.63	
Current Assets	3099.49	190.28	16967.00	7022.56	5113.58	1536.70	3229.41	1097.44	17617.02	3713.94	2032.22	11531.42	233.54	6123.62	301.33	7636.78	7870.10		1067.41	6825.91	
Against security of Bill	31.55	111.34	2504.75	253.10		1852.66	239.57	177.26	66.18	1974.67	173.61	2.44	327.55	12.62			226.55		9.88	315.71	
Domestic Bills	19.43		6.40	214.12		71.47	11.39	116.28	19.60	0.90	0.32			9.78			6.86		9.88	15.70	
Foreign Bills	31.55	91.91	2498.35	38.98		1781.19	228.18	60.98	46.58	1973.77	173.29	2.44	327.55	2.84			219.69			300.01	
Against Guarantee	596.55	311.32	1130.53	1816.13	281.04	1428.49	830.14	588.36	2778.08	1353.23	580.75	819.10	174.58	691.10	524.07	150.02	496.52		148.25	5.44	
Government Guarantee	359.38	17.45	792.88	368.27	138.81		156.12	95.67	217.73	2.17	71.84	216.32		129.84		134.63	135.05			0.26	
Institutional Guarantee	154.42	265.46	282.82	1432.36	142.24		674.02	322.40	2102.98	679.40	477.08	602.78	96.34	533.26	524.07		361.47			10.97	
Personal Guarantee	0.01	18.49	17.18	14.80					130.83	457.29		31.83		28.00		15.39			108.96	5.44	
Collective Guarantee	0.79	1.89																	1.50		
Int. Rtd. Foreign Bank's Guarantee	0.03		37.65				39.53														
Other Guarantee	81.94	8.03		0.70		1388.97		39.46	0.08	658.74			78.25							26.57	
Credit Card			152.97		119.16		60.39			10.30						15.59				27.93	
Others	20401.22	523.03	1822.95	4512.55	1854.99		1429.09	258.38	498.07		537.36	355.71	507.48	199.65	1037.31	712.48	921.24		20485.31	1067.30	
Total	37026.95	45665.79	48025.37	48567.87	22990.76	41145.12	28868.50	13248.96	42148.20	24425.65	16256.84	32274.16	9768.59	22713.27	20114.32	21354.07	23334.71	55070.34	27595.64	19192.83	

Statement of Credit as on Saun end, 2070

BFI Name	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NDC	Malika	Siddhartha	UDBL	Yeti	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhirkuti	
Sector Wise																									
Agricultural and Forest Related	566.01	248.82	793.74	301.35	539.34	504.74	137.58	438.84	350.14	148.08	190.36	73.63	29.82	227.76		36.39	7.37	204.36	79.49	106.57	134.41	362.40	301.13	113.99	
Fishery Related	4.77	3.13			0.20		0.42				2.14		2.64	1.75				8.82	3.36	0.79		29.65		5.82	
Mining Related	1.98	104.73	504.55	57.29		10.20	136.22	31.00	1.70					21.08		11.60						5.73			
Manufacturing (Producing) Related	5106.31	5600.53	3113.18	4495.32	2016.74	4291.82	3899.49	2910.84	3571.27	2073.44	3680.39	472.85	211.81	350.47		188.34	15.94	187.47	74.43	162.20	59.94	255.05	131.88	301.13	
Construction	2529.16	889.43	937.73	2534.32	2704.36	256.13	493.76	485.96	1352.58	1043.90	1369.89	51.08	40.81	438.01		578.95	62.18	407.16	132.63	223.76	47.86	366.68	182.20	468.08	
Electricity, Gas and Water	704.46	453.18	270.23	353.27	549.97	262.72	269.65	545.86	106.40	105.84	542.98	66.10	1.15	15.54		9.00		0.60		1.74		6.36		3.30	
Metal Products, Mach. & Ele. Eqp.	64.88	288.04	257.17	274.62	114.10	317.35	551.00	622.74	175.84	96.16	30.15	39.41		220.00		7.21		21.47		5.90		17.30	10.31	13.94	
Tras., Com. and Public Utilities	776.11	566.75	1097.18	540.87	373.80	496.93	406.53	606.12	309.58	235.17	1080.32		68.27	433.48		42.32	16.78	249.19	7.05	121.07	72.33	273.61	133.72	512.89	
Wholesaler & Retailer	2457.80	4998.71	1845.58	3258.94	4041.49	1927.15	4424.39	1610.18	3086.54	2310.96	3719.86	104.61	645.52	580.20		588.42	95.82	592.52	463.26	364.07	103.34	225.30	331.76	981.07	
Finance, Insurance and Real Estate	3183.12	3316.41	3235.87	1036.68	1840.26	1062.48	709.86	692.91	1865.15	720.05	970.66	312.47	48.00	210.30		505.92	51.87	118.26		171.17		151.88	152.67	146.56	
Hotel or Restaurant	222.62	585.65	636.41	815.44	980.74	665.11	319.87	237.10	543.31	45.20	473.58	302.89	43.33	278.70		88.41	16.38	85.98		33.68		85.53	47.63	20.99	
Other Services	483.22	803.55	1164.35	1288.82	1962.52	350.74	322.95	265.77	1366.53	146.55	964.90	221.89	104.28	263.65		147.90		57.68	55.12	79.25	254.97	101.81	149.10	178.04	
Consumption Loans	870.26	1394.28	57.39	653.21	564.25	1083.38	639.82	341.26	540.59	2305.96	981.48	70.43	19.10	431.24		902.13	71.00	50.44	15.64	64.15	13.52	102.92	75.46	48.18	
Local Government		64.77																		1.50					
Others	4712.15	1533.14	1141.80	710.21	586.56	748.62	593.14	1332.78	134.37	433.60	1257.11	199.98	490.58	256.29		72.51	145.70	361.43	448.60	275.76		387.93	442.36	413.85	
TOTAL sectorwise	21682.83	20786.35	15119.96	16320.34	16274.33	11977.36	12904.66	10121.35	13404.01	9664.92	15263.81	1915.34	1705.32	3728.45		3179.10	483.03	2345.39	1279.58	1611.61	686.38	2372.15	1958.21	3207.83	

Product Wise																									
Term Loan	2433.79	2221.55	2600.99	2682.79	3438.18	2288.65	1182.84	1498.21	2284.30	934.16	2671.65	858.52	87.99	719.38		276.64	27.51	177.08		197.20	163.29	252.07	176.88	87.01	
Overdraft	5073.54	3675.60	1715.84	870.92	5739.30	2552.40	1437.31	2595.27	2708.93	3176.16	2179.33	352.60	278.87			71.88	145.70	1029.02		610.87	116.92	642.36	76.28	1099.13	
Trust Receipt Loan / Import Loan	588.27	1307.35	674.85	530.85	411.00	698.87	936.47	412.50	813.29	188.96	406.47														
Demand & Other Working Capital Loan	1792.28	7042.80	4897.66	3762.70	1071.94	3472.29	5983.47	3489.85	3513.91	1731.01	3993.89	170.88	1042.13	1360.22		1261.38	95.06		490.31	224.64			530.57		
Res. Per. H. Loan (Up to Rs. 10 mil.)	1093.05	980.42	254.23	1833.60	1767.69	265.38	276.05	302.82	293.03	934.82	843.78	12.04	40.81	393.70		219.40	59.38	103.01	108.70	206.61		323.27	173.05	381.96	
Real Estate Loan	3786.28	2630.62	2924.49	1152.61	1992.72	530.52	291.62	523.28	1892.34	368.16	904.53	309.29	4.54	105.35		427.89	51.87	373.28	42.66	171.69	47.86	185.27	136.26	234.18	
Margin Nature Loan	799.39	99.05	184.96	225.65	109.01	308.66		123.76	167.64	24.26	38.28		2.18	79.45		411.78	40.08	3.15		0.46		8.79	66.27		
Hire Purchase Loan	448.84	821.76	167.75	954.62	794.76	664.13	1227.15	389.98	594.46	407.11	1299.14	33.36	76.55	481.08		119.79	16.78	193.13	7.05	135.70	72.33	299.54	113.67	530.04	
Deprived Sector Loan	860.25	671.67	506.19	592.46	667.08	344.17	470.90	323.19	399.45	311.94	551.69	60.24	51.40	119.88		104.49	15.73	84.12	45.73	53.53	56.98	89.40	51.97	117.54	
Bills Purchased	1.20	36.29	312.77	649.21	5.93	4.52		347.81	11.43	0.41	21.41			1.00											
Other Product	4805.94	1299.24	880.22	3064.93	276.72	847.77	1098.85	114.69	725.24	1587.93	2353.64	118.41	120.85	468.40		285.87	30.92	382.60	585.13	10.92	229.00	571.45	633.28	757.96	
Total Product wise Loan	21682.83	20786.35	15119.96	16320.34	16274.33	11977.36	12904.66	10121.35	13404.01	9664.92	15263.81	1915.34	1705.32	3728.45		3179.10	483.03	2345.39	1279.58	1611.61	686.38	2372.15	1958.21	3207.83	

Collateral Wise																									
Gold and Silver	2756.37	865.85	23.00			322.45	0.13	52.54	266.86	1565.07	66.53			11.47		284.78								14.00	
Government Securities						0.40				0.63				16.00											
Non Governmental Securities	850.38			284.64	109.01	323.07	36.90	47.50	167.64	24.26		101.69		79.45		475.69	40.08	3.15				8.79	66.27		
Fixed Deposit Receipts	104.50	51.68	15.19	90.13	163.10	219.68	49.45	55.19	64.80	39.07	100.08	1.49	10.82	46.59		23.13	30.92	13.76	15.64	8.24	13.52	45.98	12.56	15.94	
Own	104.50	51.68	15.19	90.13	163.10	48.78	49.45	54.30	64.80	39.07	100.08	1.49	10.82	46.59		23.13	30.92	13.76	15.64	8.24	13.52	45.98	12.56	15.94	
Other Licences Institutions						170.90		0.89																	
Collateral of Properties	16223.70	19049.54	14124.03	15654.94	15454.35	10521.70	12266.50	9216.93	12300.66	7721.05	14205.77	1751.92	1641.88	3518.18		614.77	398.81	2314.88	1261.94	1588.70	672.86	2277.00	1853.63	3168.41	
Fixed Assets	15878.01	13029.27	11552.29	12153.73	14711.25	7644.01	8045.15	2842.72	9074.63	2992.26	11789.34	1751.92	1641.88	3518.18		614.77	398.81	2314.88	1261.94	1588.70	672.86	2277.00	1853.63	3168.41	
Current Assets	345.69	6020.28	2571.74	3501.22	743.10	2877.69	4221.35	6374.21	3226.03	4728.79	2416.42														
Against security of Bill	257.83		241.11			101.98	16.07		11.43	0.41	301.29													1.00	
Domestic Bills			216.18			13.38			11.43	0.41														1.00	
Foreign Bills	257.83		24.92			88.61	16.07		0.00		301.29														
Against Guarantee	1075.16		114.77	191.00	523.77			277.66	572.50	311.94	5.09		49.15	55.76		104.49	13.23	13.60			14.21		15.69	22.00	2.00
Government Guarantee	117.80		64.77	52.81	34.91												2.72	0.01			1.50				
Institutional Guarantee	953.27		49.97	93.07	474.36			275.69	572.50	311.94			48.00	55.10		104.49				9.97		11.51			
Personal Guarantee	3.98		0.03	28.28	13.83						5.09			0.67			10.50	10.28			2.60		4.17	2.00	
Collective Guarantee				16.84	0.67		199.39					1.15						3.31							
Int. Rtd. Foreign Bank's Guarantee																									
Other Guarantee	0.11						78.27														0.15			22.00	
Credit Card																									
Others	414.89	819.27	601.86	99.63	24.10	488.08	257.95	473.49	20.14	2.48	585.05	60.24	3.47			1676.24				2.01	0.46		24.70	3.75	7.48
Total	21682.83	20786.35	15119.96	16320.34	16274.33	11977.36	12904.66	10121.35	13404.01	9664.92	15263.81	1915.34	1705.32	3728.45		3179.10	483.03	2345.39	1279.58	1611.61	686.38	2372.15	1958.21	3207.83	

Statement of Credit as on Saun end, 2070

BFI Name	Suvechha	Bageshwari	Saurbhakar	Gurkha	Gandaki	#Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mukinath	Sewa	Kankal	Public	Mahakali	Ace	Bhargav	
Sector Wise																									
Agricultural and Forest Related	42.35	40.17	51.16	11.50	69.04	32.16	66.67	182.95	145.80	11.27	40.35	49.49	122.98	84.56	47.81	87.39	75.12	789.62	85.29	20.94	44.02	18.03	102.52	10.02	
Fishery Related	0.84	1.80	0.01		6.40		5.45				2.55	6.05			0.40				1.58		0.73				
Mining Related		21.84		33.81	4.95		0.18		0.49		4.00								2.50		12.93				
Manufacturing (Producing) Related	5.16	109.71	20.12	0.73	134.70	223.80	190.47	145.59	94.88	43.57	309.42	24.26	215.81	659.68	49.83	57.49	108.86		255.04	14.83	89.41	20.79	732.18		
Construction	121.16	209.72	152.91	26.63	337.05	137.30	536.62	149.72	30.27	27.97	624.29	83.01	526.64	773.09	104.61	114.12	256.12	583.76	383.65	58.82	226.71	29.44	430.17	59.56	
Electricity, Gas and Water		6.55				12.55					31.31	0.38	0.96	1092.99	31.24						3.05		307.14		
Metal Products, Mach. & Ele. Eqp.		91.25			11.83	0.06	80.09		7.98		29.77	5.02	3.66	597.84	16.45	16.37					41.74		23.58	55.09	
Tras., Com. and Public Utilities	279.80	145.12	57.31	29.32	170.76	134.39	567.94		33.61	20.25	301.44	57.75	97.78	637.14	122.39	151.83		637.19	236.54	19.25	125.80	6.63	235.90	61.72	
Wholesaler & Retailer	472.26	529.26	41.40	145.26	315.81	682.26	658.12	839.70	504.04	203.46	1316.31	121.83	340.08	1050.16	170.68	347.66	72.39	643.97	585.82	134.73	75.60	84.41	579.66	126.58	
Finance, Insurance and Real Estate		0.00	79.24	972.87	83.48	124.79	698.52		183.42		396.39	15.54	294.54	584.71	67.36	76.94	4.50	64.41	145.54		79.59		830.64		
Hotel or Restaurant		170.88	12.20	17.83	77.19	89.18	45.64		65.79	24.14	200.42	37.78	95.59	48.45	17.73	12.99			51.80	1.05	8.69	16.08	316.90	8.39	
Other Services	23.39	181.79	25.24	43.18	48.14	47.65	142.84	105.34	75.04	38.65	295.87	15.87	446.50	207.96	29.41	134.97	14.38	11.61	105.28	12.27	31.07		352.04	4.06	
Consumption Loans	91.12	22.62	12.50	87.49	65.71	73.56	444.87	246.82	87.64	12.09	373.10	68.04	578.35	124.96	108.42	23.46	23.88	40.47	81.61	16.08	48.65	26.20	44.19	3.36	
Local Government		0.00											10.33		1.50				1.37					15.16	
Others	42.12	128.10	578.46	317.09	795.73	690.19	374.03	758.01	181.24	283.57	832.25	221.51	563.57	805.16	156.47	143.79	582.43	456.45	299.78	228.38	22.87	86.31	609.80	60.77	
TOTAL sectorwise	1078.20	1658.80	1030.56	1685.73	2120.80	2247.90	3811.43	2428.14	1410.19	664.98	4757.47	706.54	3296.80	6666.71	924.31	1167.00	1137.67	3227.49	2277.53	506.35	792.70	287.90	4611.38	334.46	

Product Wise																									
Term Loan	50.93	444.33	263.71		80.46	146.02	385.22	508.22	39.98	199.25	320.16	135.64	549.29	1380.93	33.71	75.14		113.03	233.06	215.27	8.04		1096.70	104.45	
Overdraft	305.79	783.59	206.89	157.00	1055.26	1399.28	738.63	865.81	218.61	273.43	1890.28	301.25	1076.03	1727.50	196.47	567.15	308.21	530.94	947.22	179.40	226.69	70.78	1203.64	81.16	
Trust Receipt Loan / Import Loan		0.00																							
Demand & Other Working Capital Loan	68.35	0.00	218.69	252.15	10.85		63.57	289.90	754.17	106.95	143.11	30.25		764.95	1.00				147.78			105.21	92.37		
Res. Per. H. Loan (Up to Rs. 10 mil.)	112.87	202.73	138.97	26.63	273.74	116.56	533.80	149.72	147.03	27.97	430.19	72.40	174.53	487.64	105.45	110.79	256.12	583.76	457.35	58.82	74.85	29.44	345.54	59.56	
Real Estate Loan	108.24	0.00	79.24	1009.87	142.18	173.07	673.97	94.57	39.82		555.62	13.46	535.61	834.67	54.29	54.63	4.50	64.41	28.55	5.40	43.86		675.69		
Margin Nature Loan	28.15	0.00		85.15	121.61	271.97					67.05	47.62	128.01	215.43							0.37		28.85		
Hire Purchase Loan	311.37	139.79	60.84	29.32	191.10	134.39	682.92	37.56	27.63	17.38	376.78	75.98	121.26	339.18	117.75	130.79	40.54	637.19	227.72	30.47	136.17	31.40	257.01	61.72	
Deprived Sector Loan	42.12	62.99	40.01	24.05	60.59	40.94	93.65	90.15	63.90	27.01	212.64	17.41	123.08	217.69	21.26	47.63	33.36	746.52	71.71	15.36	26.50	9.58	159.19	10.23	
Bills Purchased		0.00									3.20														
Other Product	50.39	25.37	22.21	101.56	306.63	116.02	367.70	392.21	119.05	12.99	758.44	12.52	589.00	698.72	394.37	180.88	494.94	551.64	164.16	1.63	276.23	41.50	752.38	17.33	
Total Product wise Loan	1078.20	1658.80	1030.56	1685.73	2120.80	2247.90	3811.43	2428.14	1410.19	664.98	4757.47	706.54	3296.80	6666.71	924.31	1167.00	1137.67	3227.49	2277.53	506.35	792.70	287.90	4611.38	334.46	

Collateral Wise																									
Gold and Silver		2.33			20.19	51.29	29.07	159.14	62.22		11.11	0.01	318.57		84.84	8.82	4.41	19.26						0.77	
Government Securities																									
Non Governmental Securities	28.15			85.15			271.97				67.22	47.62	128.50	215.43										31.36	
Fixed Deposit Receipts	31.39	20.29	18.38	2.34	20.00	22.27	23.17	50.12	11.46	12.09	217.55	5.00	23.88	43.10	6.69	14.63	19.47	21.21	21.06	4.89	10.12	1.43	11.30	3.36	
Own	31.39	20.29	18.38	2.34	20.00	22.27	23.17	50.12	11.46	12.09	217.55	5.00	23.88	43.10	6.69	14.63	19.47	21.21	21.06	4.89	10.12	1.43	11.30	3.36	
Other Licences Institutions																									
Collateral of Properties	1018.66	1636.18	1003.27	1574.73	2080.61	2052.67	3462.76	2218.88	1332.58	652.89	4316.57	653.42	2707.15	5968.94	831.28	1142.46	1113.79	2440.50	2248.06	500.48	767.68	286.47	4400.60	331.10	
Fixed Assets	1018.66	1636.18	1003.27	1574.73	2080.61	2052.67	3462.76	2218.88	1332.58	652.89	4316.57	653.42	2707.15	5610.18	831.28	1142.46	1113.79	2440.50	2248.06	500.48	767.68	286.47	4400.60	331.10	
Current Assets														358.76											
Against security of Bill											3.20														
Domestic Bills											3.20														
Foreign Bills																									
Against Guarantee			8.19			0.06	8.94		2.85		141.82	0.08	56.76	105.55		1.08		746.52	8.41				166.95		
Government Guarantee									2.85		12.07			15.88						1.37				15.16	
Institutional Guarantee						0.06					124.58		40.00	79.13		1.08				0.96				144.03	
Personal Guarantee							8.94				3.46	0.08	16.76											7.76	
Collective Guarantee			5.67								1.70							746.52	6.08						
Int. Rtd. Foreign Bank's Guarantee														10.53											
Other Guarantee																									
Credit Card																									
Others			0.73	23.51		121.61	15.53		1.08			0.40	61.93	333.69	1.50					0.98	14.90		0.41		
Total	1078.20	1658.80	1030.56	1685.73	2120.80	2247.90	3811.43	2428.14	1410.19	664.98	4757.47	706.54	3296.80	6666.71	924.31	1167.00	1137.67	3227.49	2277.53	506.35	792.70	287.90	4611.38	334.46	

Statement of Credit as on Saun end, 2070

BFI Name	Shangrila	divalao	Country	Alpine	Nilgiri	Kasumapap	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathbhara	Pumina	Jyoti	Bagmati	Hamro
Sector Wise																	
Agricultural and Forest Related	38.94	170.62	76.49	72.71	7.77	33.62	68.59	136.63	83.14	13.64	72.19	119.65	19.18	53.62	31.81	26.32	27.64
Fishery Related	0.01										2.56	2.73					
Mining Related						10.67											
Manufacturing (Producing) Related	116.34	53.26	78.16	12.65		332.69	94.73	67.54		0.15	58.37	200.27	29.90	74.03	266.71	16.60	
Construction	275.34	36.29	58.98			415.12	468.86	628.12	245.68	28.12	504.45	123.66	110.51	52.85	519.89	36.74	15.37
Electricity, Gas and Water	3.17	1.00				96.83	21.86								280.28		
Metal Products, Mach. & Ele. Eqp.	29.97	0.80	14.16			46.66	7.43	27.75			20.08	16.19			70.04		
Tras., Com. and Public Utilities	339.37	68.61	7.46	87.41	18.43	181.53	395.03	523.59		5.34	188.71	104.24		77.51	352.41		1.82
Wholesaler & Retailer	365.66	174.88	351.44	138.69	113.87	476.16	361.40	407.68	1263.34	37.80	338.23	194.85	320.51	270.39	302.15	77.07	124.09
Finance, Insurance and Real Estate	223.27	81.61	30.35	79.36	8.04	728.19	60.12	55.93	148.22		76.26	88.90		49.54	266.28	6.16	
Hotel or Restaurant	171.21	9.76	35.28	9.77		329.44	88.07	150.19	92.40	5.13	60.52	10.64	11.28		60.35		
Other Services	217.43	7.58	14.18			142.86	139.81	173.66	25.58	8.44	108.58	0.94	20.52	25.96	80.59		0.50
Consumption Loans	170.74	28.77	61.50	5.90	69.78	97.90	296.99	156.03	621.72	83.13	136.22	23.57	211.03	45.25	463.33	17.30	61.47
Local Government		2.04				4.85	0.03								4.60		
Others	726.36	174.99	406.25	228.08	249.03	518.71	636.98	100.15	118.98	66.76	219.01	108.24	233.33	261.11	790.86	31.59	78.29
TOTAL sectorwise	2677.80	810.22	1134.26	634.56	466.91	3415.21	2639.89	2427.27	2599.07	248.51	1785.19	993.88	956.26	910.25	3489.31	211.80	309.18

Product Wise																	
Term Loan	368.62		22.93	281.52	60.15	427.86	426.19	295.05	421.96	53.15	346.90	101.31			615.59	28.24	1.82
Overdraft	372.01	224.44	500.87	144.98	156.91	1296.01	891.33	304.52	907.93		566.79	290.00	325.66	145.19	785.64	0.96	30.32
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	916.30	176.62	290.00		113.87	274.04	0.41			62.49		190.02	93.03	295.35	363.89	117.79	67.01
Res. Per. H. Loan (Up to Rs. 10 mil.)	247.72	23.02	53.56	52.95	18.87	352.19	423.20	631.42	245.68	24.52	391.17	69.53	110.51	52.85	380.25	33.32	10.87
Real Estate Loan	92.89	52.05	23.56	26.40	8.04	643.89	76.49	75.33	148.22		50.54	66.78		49.54	363.11	6.16	
Margin Nature Loan	2.49	16.05				131.33	16.49				0.70	10.68			141.30		39.13
Hire Purchase Loan	496.27	64.91	64.66	103.85	18.43	148.35	452.85	570.87	281.42	5.46	246.23	124.51	25.29	109.74	341.16	15.59	13.31
Deprived Sector Loan	81.97	27.61	43.96	20.11	19.26	127.51	138.00	144.25	118.98	11.55	58.21	38.54	30.48	33.77	89.81	8.02	13.19
Bills Purchased						0.90											
Other Product	99.52	225.52	134.72	4.74	71.38	13.12	231.43	389.34	474.88	91.34	124.66	102.52	371.29	223.81	408.56	1.71	133.54
Total Product wise Loan	2677.80	810.22	1134.26	634.56	466.91	3415.21	2639.89	2427.27	2599.07	248.51	1785.19	993.88	956.26	910.25	3489.31	211.80	309.18

Collateral Wise																	
Gold and Silver	25.36				64.25	60.89	190.48	83.33	299.73	81.04	77.59		181.29		105.83		7.29
Government Securities																	
Non Governmental Securities	2.49	0.91						16.49							141.30		39.13
Fixed Deposit Receipts	21.99	9.54	8.23	4.74	5.53	25.35	34.58	24.74	40.57	1.86	21.01	3.31	4.45	13.01	17.00	1.71	1.75
Own	21.99	9.54	8.23	4.74	5.53	25.35	34.58	24.74	40.57	1.86	21.01	3.31	4.45	13.01	17.00	1.71	1.75
Other Licences Institutions																	
Collateral of Properties	2549.78	796.93	1114.17	611.20	397.13	3102.92	2304.79	2146.24	2139.79	165.60	1669.52	968.83	769.99	897.24	3139.23	210.09	261.02
Fixed Assets	2549.78	796.93	1114.17	611.20	397.13	3102.92	2304.79	2146.24	2139.79	165.60	1669.52	968.83	769.99	897.24	3109.96	210.09	261.02
Current Assets															29.27		
Against security of Bill						2.64											
Domestic Bills						0.90											
Foreign Bills						1.74											
Against Guarantee	78.18	2.84	11.86	18.62		152.97	110.04	156.47	118.98		6.45	0.30			63.77		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		121.03									36.80		
Personal Guarantee						31.94		30.57			6.45	0.30			13.06		
Collective Guarantee	78.18			11.65			110.04	121.84	116.29						9.31		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee		0.80															
Credit Card																	
Others						70.44					10.63	21.45	0.53		22.18		
Total	2677.80	810.22	1134.26	634.56	466.91	3415.21	2639.89	2427.27	2599.07	248.51	1785.19	993.88	956.26	910.25	3489.31	211.80	309.18

Statement of Credit as on Saun end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunakhi	Rapatveri	Consumer	Khadbari	Tourism	Mission	Mt. Mahalu	Sindhu	Sahara	N:Community	Cosmos
Sector Wise																							
Agricultural and Forest Related	28.47	95.71	36.75	31.28	13.35	14.63	8.33	22.90	85.92	9.12	13.31	50.40	62.28	34.43	44.41	1.13	136.39	83.24	8.64	5.19	1.80	56.91	2.61
Fishery Related		0.22	0.20	0.15	11.24	0.15		0.20	5.49	0.12			0.21		1.42		2.50	0.08					
Mining Related					24.58							6.98					2.35	1.55					
Manufacturing (Producing) Related	5.40	224.40	36.39		212.08	47.30	5.42	35.24	146.42	9.36		60.21	4.44	6.80	28.98	15.16	294.81	12.23	0.92	10.83	2.59	43.04	1.52
Construction	27.56	203.60	107.01	33.42	247.24	108.19	38.17	23.70	111.22	6.64	146.77	264.12	28.24	15.29	139.65	16.72	382.44	38.91	4.95	45.84	0.42	70.79	10.30
Electricity, Gas and Water			1.07				0.46		5.27			34.48	1.50				6.18						
Metal Products, Mach. & Ele. Eqp.	1.41		8.94					5.21	14.35		15.54	152.80	1.70	10.96	15.67		85.72	15.87			1.00	13.02	
Tras., Com. and Public Utilities		626.99	38.96	6.25	117.28	42.25	23.63	44.93	64.12	71.32	235.64	102.80	43.18		75.73	1.65	119.41	51.46	4.00	163.01	0.25	6.59	20.36
Wholesaler & Retailer	93.04	790.78	107.03	65.76	466.90	212.65	49.30	58.33	128.43	73.48	352.86	42.20	101.69	121.71	36.95	54.24	555.67	296.89	5.96	168.67	44.46	61.72	24.84
Finance, Insurance and Real Estate		230.63	2.31		281.82	36.21	6.25	19.25	53.45		88.87	396.63		11.05	16.29		37.10	0.26		6.30		10.88	
Hotel or Restaurant	7.19	51.29	9.08	6.35	15.01	9.46	1.19	6.74	15.32	6.03		25.33		3.94	23.93	7.89	319.84	5.30	0.03	5.50	0.13	26.28	
Other Services	4.81	146.00	25.85	0.42	170.59	39.40	3.11	11.04	22.27	0.50	14.65	134.57	3.28	10.82	36.07	5.82	102.10	33.16	10.06	0.19	0.68	23.49	29.14
Consumption Loans	1.61	164.77	47.31	4.84	302.28	2.23	3.62	34.34	59.19	56.61	43.09	89.63	16.05	9.38	127.23	24.55	350.95		14.59	62.22	0.53	9.80	23.64
Local Government																							
Others	131.09	776.61	84.04	82.71	491.32	176.51	53.91	148.67	145.74	47.32	76.92	218.00	18.56	42.30	98.57	7.91	572.78	156.66	2.95	51.56	85.97	103.31	25.71
TOTAL sectorwise	300.58	3311.03	504.97	231.18	2353.69	688.98	193.37	410.55	857.19	280.51	987.65	1578.16	281.11	266.67	644.91	135.07	2968.24	695.60	52.09	519.31	137.83	425.84	138.12

Product Wise																							
Term Loan	81.86	239.23			47.79	13.83	35.82	40.41	58.11	29.95	92.26	301.14	42.67	34.43	119.23		224.80	160.89	1.09	77.52			36.16
Overdraft	149.08	542.76	20.85	2.75	583.17	176.12	92.83	256.88	264.89	56.68	292.43	337.33	83.87	21.95	136.94	36.89	1374.41	276.25	0.80	159.03		69.52	18.05
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		1028.24	150.33	137.54	197.30	123.43		9.68	147.45	43.88		94.78			132.13	49.11	264.69		16.64		128.24	3.99	
Res. Per. H. Loan (Up to Rs. 10 mil.)		166.12	103.04	32.84	191.70	106.40	24.87	10.86	87.55	6.64	146.77	94.92	27.89		95.79	16.25	338.34	36.39	3.86	45.84		59.33	7.03
Real Estate Loan	27.56	268.12			270.81	36.21	6.25	17.76	8.47		88.87	401.38	0.35	11.05	27.72		87.63	15.89				8.50	
Margin Nature Loan		5.77			111.51	27.06		16.24				18.31	0.21		1.98		3.85			11.78			
Hire Purchase Loan	1.73	765.80	50.22	7.67	133.62	42.25	23.35	32.28	123.16	72.72	261.87	201.63	43.70	4.24	86.12	4.07	288.77	44.20	2.78	163.01	0.25	19.83	26.64
Deprived Sector Loan	28.47	107.00	16.97	23.74	76.44	24.53	7.17	10.95	27.68	10.12	30.26	64.83	8.90	13.12	21.64	4.13	105.27	48.68	7.18	11.49	7.04	15.48	13.10
Bills Purchased																							
Other Product	11.88	188.01	163.55	26.65	741.34	139.16	3.08	15.49	139.88	60.52	75.19	63.82	73.52	181.88	23.35	24.63	280.49	113.31	19.74	50.64	2.29	249.19	37.14
Total Product wise Loan	300.58	3311.03	504.97	231.18	2353.69	688.98	193.37	410.55	857.19	280.51	987.65	1578.16	281.11	266.67	644.91	135.07	2968.24	695.60	52.09	519.31	137.83	425.84	138.12

Collateral Wise																							
Gold and Silver			36.85	3.01	142.89					50.12			15.31		106.09	19.79	268.15		24.78	45.23			16.76
Government Securities					5.40																		
Non Governmental Securities					111.51						18.31	0.04		1.98		3.85				11.78			
Fixed Deposit Receipts	1.61	20.20	0.96	0.41	11.89	2.23	1.52	4.19	4.51	1.65	14.68	41.87	0.17	6.50	0.74	9.17	4.23	0.20	5.21	0.53	2.32	0.60	
Own	1.61	20.20	0.96	0.41	11.89	2.23	1.52	4.19	4.51	1.65	14.68	41.87	0.17	6.50	0.74	9.17	4.23	0.20	5.21	0.53	2.32	0.60	
Other Licences Institutions																							
Collateral of Properties	298.97	3245.00	467.15	213.27	2011.76	659.68	191.14	404.10	852.67	228.74	972.96	1378.71	264.04	52.28	524.32	112.80	2649.86	642.69	25.45	457.09	137.30	418.87	107.67
Fixed Assets	298.97	3245.00	467.15	213.27	2011.76	659.68	191.14	404.10	852.67	228.74	972.96	1378.71	264.04	11.05	524.32	112.80	2649.86	642.69	25.45	457.09	137.30	418.87	107.67
Current Assets														41.23									
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		40.06			70.25		0.71				64.43	1.55		6.02		37.20	48.68	1.66				4.65	13.10
Government Guarantee											5.12												
Institutional Guarantee		39.00			70.19						59.31			6.00		30.00							
Personal Guarantee					0.06											6.92							
Collective Guarantee		1.06					0.71						1.55		0.02	0.28	48.68					4.65	13.10
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																			1.66				
Credit Card																							
Others		5.77		14.49		27.06		2.27			74.84			214.40		1.74							
Total	300.58	3311.03	504.97	231.18	2353.69	688.98	193.37	410.55	857.19	280.51	987.65	1578.16	281.11	266.67	644.91	135.07	2968.24	695.60	52.09	519.31	137.83	425.84	138.12

Statement of Credit as on Saun end, 2070

BFI Name	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Sajha	Prathudh	Apex	Green	Nepal Aavas	NFL	RBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	24.88	17.30	10.19	39.70		10.90	6.55	290.45	136.16			30.30	9.13	99.70	40.87	6.00	40.47	11.22	9.21	160.29	92.05	107.60	
Fishery Related				14.65				5.90						3.13									
Mining Related	1.04		1.42					43.15	31.26				7.50			48.34					6.63		
Manufacturing (Producing) Related	11.94	35.59	8.90	262.51	0.40	0.26	4.28	255.92	306.21			21.94	39.63	230.99	96.85	5.55			111.73	109.67	52.20		
Construction	77.77	48.47	11.60	660.42		11.36	5.20	548.78	224.50		359.70	45.91	37.82	731.35	194.70	150.69	66.59	356.86	178.66	458.60	173.54	463.06	
Electricity, Gas and Water	0.94			19.71				232.19				15.73	7.99							0.55			
Metal Products, Mach. & Ele. Eqp.		28.03		96.88		10.23	2.02	17.07	38.03					20.93	3.45				40.68	9.56	25.45	112.84	
Tras., Com. and Public Utilities	48.97	153.03	9.75	701.71	0.32	3.76	12.09	272.56	188.18			1.21	38.68	97.26		0.65	15.44		53.86	121.41	169.69	131.27	
Wholesaler & Retailer	51.05	80.19	26.00	819.30	28.02	19.82	29.97	776.60	1089.65			145.68	260.02	322.66	67.00	58.09	80.78	248.89	12.96	536.08	54.49	772.65	
Finance, Insurance and Real Estate			4.65	825.52				1141.73	419.43				94.81	178.08	153.67		37.10		61.03	88.02	214.34		
Hotel or Restaurant	4.07	9.72	3.77	356.53	2.69	0.49	8.26	636.72	85.12		17.48	58.81	48.93	37.69	12.09				2.10	21.80	28.26		
Other Services	11.98	29.65	0.29	325.08	13.40	0.41	11.80	364.82	59.68			1.20	4.88	109.66					41.95	37.94	34.35	69.77	
Consumption Loans	126.05	60.65	11.14	214.68	0.65	4.03	0.10	422.99	178.65		23.70	81.85	180.48	121.10	255.25	10.24	98.05	99.02	147.91	120.94	170.97	93.57	
Local Government															33.18		7.79						
Others	117.42	175.67	24.62	1110.87	4.76	33.47		1007.93	1143.37			120.99	98.46	1655.13	2056.16	14.90	73.61	23.87	114.19	358.05	324.69	46.69	
TOTAL sectorwise	476.12	638.31	112.36	5447.55	50.23	94.74	80.25	6016.82	3900.25	383.40	482.29	838.22	3618.91	2938.84	306.54	436.97	739.85	774.28	2029.54	1340.02	1797.45		

Product Wise																							
Term Loan	26.08	7.07	46.73	564.18	6.76	27.97	13.75	444.72	101.61			0.94	302.05	135.14	214.99	65.97	121.25		197.74	907.92	262.75	709.91	
Overdraft	90.67	196.09	22.19	1441.14	41.46	33.24	61.21		364.77														
Trust Receipt Loan / Import Loan			1.16																				
Demand & Other Working Capital Loan	7.03	1.00		571.71		3.30		2519.78	1573.88			230.19	192.06	687.13	333.37		73.61	248.89	129.53	381.82			
Res. Per. H. Loan (Up to Rs. 10 mil.)	77.77	48.47	14.55	660.42		11.36	5.20	182.50	286.12		293.40	54.16	15.05	727.30	32.56	11.60	66.59	335.27	98.68	224.30	145.41	357.11	
Real Estate Loan		41.42		698.38				973.39	282.55		55.80	27.25	99.93	175.04	2028.60	207.31	37.10	21.59	91.79	141.62	214.41	273.18	
Margin Nature Loan				13.74				217.53	36.11			37.76	103.01	51.78	64.13	3.42	98.05		108.52	5.47	46.60	46.69	
Hire Purchase Loan	52.64	185.04	15.93	824.75		7.79	0.10	475.33	235.42			1.26	43.48	155.36	180.32	4.57	15.44	14.46	62.64	152.26	169.69	159.55	
Deprived Sector Loan	17.01	29.12	5.55	160.93	1.36	8.28		177.15	115.95		10.50	16.06	5.09	109.13	33.18	6.00	7.79	23.87	25.62	62.70	42.57	91.31	
Bills Purchased								0.06															
Other Product	204.93	130.10	6.25	512.31	0.65	2.80		1026.35	903.83		23.70	114.68	77.55	1578.03	51.68	7.66	17.14	95.78	59.75	153.45	458.59	159.70	
Total Product wise Loan	476.12	638.31	112.36	5447.55	50.23	94.74	80.25	6016.82	3900.25	383.40	482.29	838.22	3618.91	2938.84	306.54	436.97	739.85	774.28	2029.54	1340.02	1797.45		

Collateral Wise																							
Gold and Silver	116.29	25.40		53.55				50.41	36.63												15.79	28.31	
Government Securities																					0.01		
Non Governmental Securities				13.74					36.11					64.13	3.42	86.14			108.52				
Fixed Deposit Receipts	6.09	3.68	3.58	61.22	0.65			33.88	43.89		23.70	44.04	72.67	41.23	10.80	2.90	11.92	81.46	27.56	-1.47	130.65	65.26	
Own	6.09	3.68	3.58	61.22	0.65			33.88	43.89		23.70	44.04	72.67	41.23	10.80	2.90	11.92	81.46	27.56	-1.47	130.65	65.26	
Other Licences Institutions																							
Collateral of Properties	347.19	608.88	108.78	5169.87	49.58	94.74	80.25	5921.83	3695.28		359.70	378.31	702.04	3515.93	1107.93	300.21	338.92	634.53	602.09	1918.57	1134.71	1544.36	
Fixed Assets	347.19	608.88	108.78	5169.87	49.58	94.74	80.25	5921.83	3695.28		359.70	378.31	702.04	3515.93	1107.93	300.21	338.92	634.53	602.09	1916.49	1134.71	1544.36	
Current Assets																					2.08		
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	6.54			147.96				10.70	40.00						33.18				36.11	5.40		112.84	
Government Guarantee				13.15											33.18				3.25				
Institutional Guarantee				108.37					36.70										22.16				
Personal Guarantee	6.54			26.44				10.70	3.30										10.70	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																				1.00		112.84	
Credit Card																							
Others		0.34		1.22					48.34			59.94	63.51	61.75	1722.80	0.02		23.87		91.23	74.66	46.69	
Total	476.12	638.31	112.36	5447.55	50.23	94.74	80.25	6016.82	3900.25	383.40	482.29	838.22	3618.91	2938.84	306.54	436.97	739.85	774.28	2029.54	1340.02	1797.45		

Statement of Credit as on Saun end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulparasra	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	
Sector Wise																							
Agricultural and Forest Related		48.91	32.97	48.51	23.70		6.09	0.48	0.40	58.59	22.26	37.65	37.21	6.35	25.33	20.20	95.16	12.21	21.04			367.77	
Fishery Related					17.47				0.00								1.50						
Mining Related		1.73	3.85	1.86		3.18	2.80		0.00	1.35			18.60	1.31	14.30		10.26						
Manufacturing (Producing) Related	120.63	159.20	212.00	452.31	178.15		44.97	4.68	15.28	229.76	91.19	87.99	70.19	121.31		4.59	198.68		131.08	38.21	792.47		
Construction	158.94	285.06	181.16	116.03	475.10	54.09	788.06	66.89	21.65	11.59	134.04	84.02	158.57	128.95	36.32	20.76	249.79	28.89	441.18	50.46	2.10	199.30	
Electricity,Gas and Water		0.84		17.01					0.00			3.50	5.82	27.59			92.10						
Metal Products, Mach. & Ele. Eqp.		4.67		123.53	5.27		213.20		1.85	14.91			4.02	42.61	8.35		26.11		5.00	0.13			
Tras., Com. and Public Utilities	137.19	52.61	126.55	861.05	298.01		33.12		34.22	6.66		368.14	40.72	103.51			321.02		274.62	23.32	5.24		
Wholesaler & Retailer	456.79	182.64	216.83	235.63	533.57	326.33	19.11	150.46	12.22	236.61	310.59	321.97	68.46	64.62	48.86	27.62	258.42	194.98	580.94	62.79	174.89		
Finance, Insurance and Real Estate		84.78	88.45	381.21	368.21	554.97	252.81		26.16	59.47	59.76	166.28	202.42	180.32			132.66		237.08	208.09	12.58		
Hotel or Restaurant		60.35	200.52	16.57	132.16				0.00	96.62	12.48	62.26	10.94	6.97	7.10		80.31	18.35	129.32	0.55	84.08		
Other Services	13.69	226.02	227.62	75.18	52.28	144.73	0.36	9.09	5.72	29.36	59.80	69.88	43.51	7.70	0.13	7.63	323.60	6.50	31.62	13.59	2.15		
Consumption Loans	17.48	102.01	23.33	53.43	152.13	91.00	1005.30	10.01	18.95	57.91	57.01	8.38	52.49	39.93	7.92	25.22	175.88	13.47	287.57	20.66	7.56	10.36	
Local Government				0.80					0.00	1.52	2.01												
Others	268.08	1.31	233.18	254.35	263.57	112.96	353.05	190.90	44.73	93.26	87.09	524.07	439.49	213.78	50.37	3.77	327.16	304.19	1124.18	204.04	854.87	442.94	
TOTAL sectorwise	1172.79	1210.12	1546.45	2637.46	2499.61	1287.26	2718.85	432.50	181.19	897.61	836.22	1734.16	1152.45	944.96	198.68	109.80	2292.65	578.59	3263.62	621.83	2303.71	652.60	

Product Wise																							
Term Loan		193.78		586.56	131.46	326.33	1.42		5.98		401.78	178.62	6.90	23.38		67.75	777.86	194.98	456.50	148.02	1287.38	372.24	
Overdraft									0.00														
Trust Receipt Loan / Import Loan									0.00														
Demand & Other Working Capital Loan	672.45	390.91	922.55	586.34	831.41		238.69		28.46	737.93		467.56	753.86	319.11	78.52		292.52		495.96	96.58	175.60	16.77	
Res. Per. H. Loan (Up to Rs. 10 mil.)	94.41	210.64	99.66	48.21	260.00	54.09	396.38		14.98	4.30	134.04		111.18	315.03		20.76	408.57		253.98		2.23	127.86	
Real Estate Loan	64.53	144.69	181.86	338.81	409.10	554.97	212.18	66.89	21.66	81.29	59.76	250.31	174.92	166.54	51.24		384.39		379.73	195.92	702.67	132.02	
Margin Nature Loan	17.30	76.52	7.80	14.28	99.06	20.60	309.95	9.71	14.70	41.10			9.48	13.17			35.87		10.23	49.11		0.02	
Hire Purchase Loan	137.19	45.47	68.27	852.38	311.09	28.24	898.18	6.45	30.62	2.42	5.27	368.14	44.50	29.80	5.53	6.33	112.21	8.06	281.75	22.35	6.75	3.64	
Deprived Sector Loan	35.12	36.96	32.50	42.75	70.74	36.54	71.96	6.52	7.89	30.57	23.27	41.82	51.61	29.15	5.52	3.77	67.88	20.84	88.88	4.43	12.00	0.07	
Bills Purchased																							
Other Product	151.80	111.14	233.82	168.14	386.75	266.50	590.09	342.93	56.91		212.10	427.70		48.77	57.88	11.19	213.35	354.71	1296.59	105.42	117.09		
Total Product wise Loan	1172.79	1210.12	1546.45	2637.46	2499.61	1287.26	2718.85	432.50	181.19	897.61	836.22	1734.16	1152.45	944.96	198.68	109.80	2292.65	578.59	3263.62	621.83	2303.71	652.60	

Collateral Wise																							
Gold and Silver							28.11													183.87			
Government Securities																							
Non Governmental Securities		76.52		14.28	99.06	20.60		9.71	14.70	36.87			9.48	13.17					10.23	18.59			
Fixed Deposit Receipts	17.48	25.49	18.60	31.22	43.13	42.17	99.32	10.01	4.26	19.18	49.01	8.38	30.49	20.02	2.39	18.89	124.60	8.34	62.63	10.54	3.82	6.70	
Own	17.48	25.49	18.60	31.22	43.13	42.17	99.32	10.01	4.26	19.18	49.01	8.38	30.49	20.02	2.39	18.89	124.60	8.34	62.63	10.54	3.82	6.70	
Other Licences Institutions																							
Collateral of Properties	1155.31	1107.91	1461.13	2530.91	2303.62	1003.34	2035.09	412.78	152.76	813.03	782.30	1725.78	1112.49	895.20	145.92	90.91	1852.90	8.06	3006.89	538.37	2287.89	645.88	
Fixed Assets	1155.31	1107.91	1461.13	2530.91	2303.62	637.29	2035.09	412.78	152.76	813.03	782.30	1725.78	1112.49	895.20	145.92	90.91	1852.90	8.06	3006.89	538.37	2287.89	645.88	
Current Assets						366.05																	
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		0.20	32.50	43.14	50.18		10.29		9.48					16.57			7.20					12.00	
Government Guarantee				15.25										2.00			7.20						
Institutional Guarantee			32.50	7.50	50.02		10.19		4.50					14.00								12.00	
Personal Guarantee		0.20		0.39	0.16		0.10		4.98					0.57									
Collective Guarantee																							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee				20.00																			
Credit Card																							
Others			34.22	17.91	3.62	221.15	546.04			28.52	4.92				50.37		307.94	562.19		54.32		0.02	
Total	1172.79	1210.12	1546.45	2637.46	2499.61	1287.26	2718.85	432.50	181.19	897.61	836.22	1734.16	1152.45	944.96	198.68	109.80	2292.65	578.59	3263.62	621.83	2303.71	652.60	

Statement of Credit as on Saun end, 2070

BFI Name	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaate	Kaski	Zenith	Unique	Manjushree	Sahhalaxmi	Jablib	Reliance	Lotus	Bhaktapur	
Sector Wise																									
Agricultural and Forest Related	6.34	7.49	28.65	41.73	2.63	63.95	85.69				4.89	20.98	2.85	6.31	7.17	63.07	21.17		30.30	18.32	38.44	7.00	4.51	23.62	
Fishery Related			3.45	2.80			0.30	2.50							0.12		0.00					0.05			
Mining Related						0.70			6.50	4.98							12.70								
Manufacturing (Producing) Related	48.34	7.68	137.42	8.24	26.76	302.61	54.79	17.40	21.82	15.43	34.51	14.99		4.80	55.89	34.30	42.55	97.00	46.96	3.35	3.37			28.43	
Construction	225.58	37.87	547.02	108.89	34.01	149.30	231.58	28.92	42.85	31.05	60.06	3.57	7.24	83.54	34.57	216.12	123.85	16.69	53.83	48.89	70.40	181.11	44.83	66.83	
Electricity,Gas and Water						39.03	0.70																	4.40	
Metal Products, Mach. & Ele. Eqp.	2.69	0.10	68.36	1.11	0.07	62.33	14.00			0.48	0.38				0.73		5.12		26.50	2.22	0.15			7.66	
Tras., Com. and Public Utilities	8.54		462.83	184.79	43.04	2.18	192.79	301.85	28.03	3.61	147.45		62.24	125.89	3.27	315.61	40.27	77.23	90.95	41.88	49.99	122.38	72.81	33.28	
Wholesaler & Retailer	11.78	6.58	465.91	44.35	80.22	523.36	86.77		120.83	43.86	62.87	74.54	17.47	422.82	7.36	299.32	70.13	21.50	122.12	90.42	65.53	58.33	41.19	37.69	
Finance, Insurance and Real Estate	62.96	11.00	7.30	0.85	175.49	788.50	45.47	55.92	25.58	271.29	38.64		76.47	86.00	0.24	80.25	41.27	12.10	63.62	8.98	6.97	18.50		2.50	
Hotel or Restaurant	2.55		123.31	3.20	7.81	124.37	2.84		7.50	5.33	2.01		5.24	15.50		78.42	12.35	41.49	17.49	13.15	6.55	17.51		2.70	
Other Services	62.01	12.82	85.62	5.37	64.77	57.06	71.86	0.05	25.40	37.99	8.36	11.93	42.83	2.80	0.10	4.07	33.76	14.40	38.49	24.31	14.97	5.68	31.85	8.91	
Consumption Loans	72.47	53.54	135.89	27.68	86.00	142.01	154.14	16.90	11.83	24.20	122.86	2.48	2.74	241.42	2.11	22.19	101.89	18.74	125.94	92.28	191.18	83.73	56.10	28.43	
Local Government											1.30						1.49								
Others	223.26	48.05	863.00	71.87	305.11	771.34	315.14	128.12	244.50	161.57	228.00	25.09	116.69	649.80	47.88	502.76	226.18	271.54	315.51	233.32	148.85	325.84	78.07	22.15	
TOTAL sectorwise	726.52	185.13	2928.75	500.86	825.91	3026.74	1256.06	551.65	534.83	599.77	711.33	153.57	333.77	1634.07	108.36	1637.71	724.50	516.23	981.75	620.72	596.43	835.52	329.36	254.52	

Product Wise																									
Term Loan	198.09		111.10	27.22		26.22	36.21	0.03		8.98	230.00	7.39	9.99	87.45	16.96	55.10	41.90		40.45		3.79		8.31	17.80	
Overdraft																									
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan		44.39	764.09	168.87	460.11	1809.72	170.58	432.10	323.78	241.12	80.46	120.02	139.46	360.63		384.33	129.67	285.92	589.96	197.42	90.82		60.00	85.65	
Res. Per. H. Loan (Up to Rs. 10 mil.)	135.39	12.78	451.42		34.01	197.32	211.10	28.92	37.35	26.50	59.46	3.57	3.65	94.02	34.47	216.12		18.18	32.20	48.89	63.29	166.39	12.51	43.49	
Real Estate Loan	140.56	6.20	150.46	124.31	149.47	480.45	38.08	49.62	73.56	70.72	45.14		61.37	142.79	0.24	80.25	152.48	59.20	79.60	47.64	19.00	44.90	32.31		
Margin Nature Loan	39.53	44.14			66.73	246.82	179.81	12.43	60.20	1.89	105.36		29.18	101.12		7.33	74.53	34.78	121.32	51.43	172.60	79.47	10.84		
Hire Purchase Loan	20.20	0.92	527.15	84.11	50.35	91.79	219.12	15.45	32.00	19.33	159.77	1.63	72.07	125.89	1.90	315.61	32.38	52.99	83.45	84.79	60.58	135.91	107.75	74.60	
Deprived Sector Loan	22.21	6.06	78.34	33.58	34.39	91.89	76.77	12.10	0.09	1.11	19.52	6.02	15.10	41.92	3.59	57.27	31.38	12.24	27.10	19.76	15.53	25.13	6.72	2.50	
Bills Purchased		3.80								2.60							2.70								
Other Product	170.55	66.85	846.18	62.78	30.84	82.54	324.38	1.00	7.86	227.53	11.63	14.93	2.96	680.25	51.20	521.70	259.45	52.92	7.66	170.80	170.82	383.71	90.91	30.49	
Total Product wise Loan	726.52	185.13	2928.75	500.86	825.91	3026.74	1256.06	551.65	534.83	599.77	711.33	153.57	333.77	1634.07	108.36	1637.71	724.50	516.23	981.75	620.72	596.43	835.52	329.36	254.52	

Collateral Wise																									
Gold and Silver			21.17				0.87								82.08										6.25
Government Securities						18.48																			
Non Governmental Securities		44.14			66.73	179.81			3.17	105.36				101.12			74.53	14.38	121.32						
Fixed Deposit Receipts	12.74	8.03	33.66	22.93	12.03	49.35	19.22	3.08	7.86	8.95	5.18	0.98	2.74	22.30	0.98	14.86	7.95	6.77	6.67	29.95	5.48	8.05	4.26	0.95	
Own	12.74	8.03	33.66	22.93	12.03	49.35	19.22	3.08	7.86	8.95	5.18	0.98	2.74	22.30	0.98	14.86	7.95	6.77	6.67	29.95	5.48	8.05	4.26	0.95	
Other Licences Institutions																									
Collateral of Properties	667.33	121.20	2873.93	477.71	714.30	2602.67	1045.11	510.82	469.07	581.24	582.49	152.60	281.11	936.70	107.28	1593.66	637.82	344.49	804.44	524.23	400.56	663.39	301.15	243.12	
Fixed Assets	667.33	121.17	2873.93	477.71	714.30	2602.67	1045.11	510.82	469.07	581.24	582.49	152.60	281.11	914.40	107.28	1593.66	637.82	344.49	804.44	524.23	400.56	663.39	301.15	243.12	
Current Assets		0.03												22.29											
Against security of Bill																		2.70						14.95	
Domestic Bills																		2.70						14.95	
Foreign Bills																									
Against Guarantee	6.22	7.94			32.86	44.85	11.05	2.78		2.77				20.75		21.85	1.49	19.44			16.98	37.01	19.99	4.20	
Government Guarantee		0.30					4.85									2.35	1.49								
Institutional Guarantee	5.00	4.51			32.86	13.00	4.20			0.32			15.10								4.00	18.50		2.50	
Personal Guarantee	1.22	3.13				31.85	2.00	2.78		2.45			5.65								12.87	18.51	9.15	1.70	
Collective Guarantee																									
Int. Rtd. Foreign Bank's Guarantee																19.50						0.11			
Other Guarantee																		19.44						10.84	
Credit Card																									
Others	40.24	3.82		0.23		311.39		34.97	57.90	3.64	18.30		29.18	491.87	0.10	7.33		131.15	49.33	66.54	173.40	112.12	3.95		
Total	726.52	185.13	2928.75	500.86	825.91	3026.74	1256.06	551.65	534.83	599.77	711.33	153.57	333.77	1634.07	108.36	1637.71	724.50	516.23	981.75	620.72	596.43	835.52	329.36	254.52	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Aug	Mid-Sept	% change		
		2011	2012	2013	2013	2013			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	2408.8	2816.6	3801.3	4741.3	4814.1	16.93	34.96	1.54
	a. Paid-up Capital	1546.3	1717.2	2234.0	2529.0	2601.5	11.05	30.10	2.87
	b. Statutory Reserves	245.6	288.3	383.5	461.2	463.1	17.42	33.02	0.41
	c. Retained Earning	-25.6	107.6	208.2	636.2	636.8	-520.65	93.51	0.09
	d. Others Reserves	642.5	703.6	975.6	1114.9	1112.8	9.50	38.66	-0.19
2	BORROWINGS	13037.6	16586.4	20216.3	19117.2	19948.8	27.22	21.88	4.35
	a. NRB	200.9	198.4	210.3	252.2	333.8	-1.26	6.01	32.36
	f. Others	12836.7	16388.0	20006.0	18865.0	19615.0	27.67	22.08	3.98
3	DEPOSITS	3537.4	5235.2	7221.6	7361.1	8131.8	47.99	37.94	10.47
4	BILLS PAYABLE					14.1			
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3104.2	3434.8	37.62	20.25	10.65
	a. Loan Loss Provision	436.3	505.5	694.0	693.8	716.3	15.87	37.30	3.24
	b. Interest Suspend a/c	354.0	410.0	446.9	457.3	539.2	15.82	9.01	17.90
	c. Others	1028.4	1587.5	1868.8	1953.0	2179.4	54.36	17.72	11.59
6	RECONCILIATION A/c	223.2	2236.6	688.6	732.9	751.9	902.07	-69.21	2.59
7	PROFIT & LOSS A/c	470.7	629.8	837.9	225.6	267.1	33.79	33.04	18.36
	Total	21496.4	30007.5	35775.3	35282.3	37362.7	39.59	19.22	5.90
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5788.1	5405.9	78.58	8.20	-6.60
	a. Cash Balance	31.8	44.2	42.8	34.8	44.2	39.04	-3.25	26.78
	b. Bank Balance	2632.4	3253.9	3561.6	4119.5	3532.5	23.61	9.46	-14.25
	c. Money at Call	608.1	2545.4	2718.5	1633.8	1829.2	318.59	6.80	11.96
2	INVESTMENT IN SECURITIES EXCEPT SHARES	164.7	128.7	116.2	116.2	116.2	-21.89	-9.71	0.00
3	SHARE & OTHER INVESTMENT	1560.5	2040.6	2963.6	2972.4	3269.2	30.77	45.23	9.99
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	23495.1	25328.3	21.08	31.93	7.80
	Institutional	14649.9	6194.1	6740.3	6548.2	6812.1	-57.72	8.82	4.03
	Individual		11544.2	16661.4	16947.0	18516.1	0.00	44.33	9.26
5	FIXED ASSETS	259.3	340.2	444.6	457.7	525.6	31.18	30.67	14.83
6	OTHER ASSETS	1253.2	1594.9	1685.8	1736.2	1988.3	27.27	5.70	14.52
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	10.3	10.7	-35.14	1301.73	3.63
8	NON BANKING ASSETS	0.0	0.0	0.0		0.0	0.00	0.00	
9	RECONCILIATION A/c	253.0	2234.8	699.6	641.3	657.5	783.26	-68.70	2.52
10	PROFIT & LOSS A/c	82.5	85.8	131.2	65.1	61.1	4.09	52.88	-6.05
	Total	21496.4	30007.5	35775.4	35282.4	37362.7	39.59	19.22	5.90

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban
1	CAPITAL FUND	43.86	-189.71	137.13	50.47	109.91	390.16	1589.90	269.45	370.11	288.60
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	200.00	520.00	106.14	157.62	131.39
	b. Statutory Reserve	5.72	1.36	16.62	6.30	7.78	42.06	131.66	33.88	76.52	61.96
	c. Retained Earning	-29.44	-249.57	13.28	-37.54	0.00	107.85	425.71	123.24	128.07	2.00
	d. Others Reserve fund	7.58	0.00	7.22	8.15	2.13	40.26	512.52	6.18	7.90	93.25
2	BORROWINGS	622.37	166.21	958.14	598.55	539.13	2663.02	3015.02	1143.74	1519.51	1585.62
	a. NRB	48.01	16.45	0.96	4.44	34.75	2.10	0.00	9.68	11.10	0.00
	B. Others	574.36	149.77	957.18	594.11	504.38	2660.92	3015.02	1134.06	1508.41	1585.62
3	DEPOSITS	94.03	57.53	340.97	270.81	280.48	1356.71	0.00	441.53	2536.18	1224.03
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	247.30	293.42	326.23	117.25	236.40	433.54	258.29	95.96	241.65	449.13
	1. Loan Loss Provision	41.61	55.23	72.55	45.47	95.26	69.10	93.30	28.44	35.40	52.48
	2. Interest Suspense a/c	153.08	117.64	64.10	35.50	58.45	47.36	29.92	3.97	0.00	16.25
	3. Others	52.61	120.55	189.58	36.28	82.69	317.09	135.07	63.55	206.25	380.40
6	RECONCILIATION A/C	13.50	53.46	9.40	6.35	-0.66	0.00	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	1.74	0.00	25.51	11.12	7.18	40.43	45.81	32.76	18.27	18.83
	TOTAL LIABILITIES	1022.79	380.91	1797.37	1054.56	1172.44	4883.88	4909.02	1983.42	4685.71	3566.20
Assets											
1	LIQUID FUNDS	43.32	6.67	338.11	173.81	142.17	581.64	169.98	310.41	944.80	285.17
	a. Cash Balance	1.23	2.31	5.19	4.26	1.89	6.31	0.01	1.00	3.28	5.60
	b. Bank Balance	42.09	4.36	332.92	64.83	130.28	64.92	169.97	32.20	941.52	35.52
	c. Money at Call	0.00	0.00	0.00	104.72	10.00	510.41	0.00	277.21	0.00	244.05
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00
3	SHARES & OTHER INVESTMENT	0.80	0.80	89.75	1.15	116.02	137.51	2230.43	30.01	7.44	320.34
4	LOANS & ADVANCES	726.22	127.52	1126.19	729.51	765.11	3773.21	2353.40	1516.14	3400.64	2705.70
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2353.40	0.00	0.00	0.00
	Individual	726.22	127.52	1126.19	729.51	765.11	3773.21	0.00	1516.14	3400.64	2705.70
5	FIXED ASSETS	13.84	1.90	9.09	13.51	18.43	145.19	2.20	13.81	116.73	24.37
6	OTHER ASSETS	231.40	190.53	234.24	136.58	75.01	207.48	153.01	107.87	140.65	217.48
7	EXPENSES NOT WRITTEN OFF	7.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	52.26	0.00	0.00	0.00	0.13	0.00	5.19	0.00	13.13
10	PROFIT & LOSS A/C	0.00	1.22	0.00	0.00	55.70	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1022.79	380.91	1797.37	1054.56	1172.44	4883.88	4909.02	1983.42	4685.71	3566.20

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
1 CAPITAL FUND	794.69	90.78	16.44	36.87	20.07	107.93	14.71	35.68	9.91	11.70	21.12	9.02	70.47	60.95
a. Paid-up Capital	200.00	64.40	14.00	25.00	15.70	100.00	10.01	30.00	14.00	11.00	16.50	10.20	70.00	60.00
b. Statutory Reserve	44.96	16.91	0.91	3.31	0.30	7.74	1.06	1.24	0.00	0.70	0.87	0.00	0.10	0.00
c. Retained Earning	132.84	2.51	1.53	8.42	4.07	0.18	3.64	4.10	-4.09	0.00	3.44	-1.18	0.37	0.95
d. Others Reserve fund	416.90	6.95	0.00	0.14	0.00	0.00	0.00	0.34	0.00	0.00	0.31	0.00	0.00	0.00
2 BORROWINGS	3546.41	578.76	79.68	136.22	122.08	769.81	89.76	80.59	49.30	26.15	18.76	18.68	72.02	32.50
a. NRB	9.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.76	0.00	0.00	0.00
B. Others	3537.07	578.76	79.68	136.22	122.08	769.81	89.76	80.59	49.30	26.15	0.00	18.68	72.02	32.50
3 DEPOSITS	0.00	401.70	31.84	93.19	72.81	0.00	23.95	33.21	6.04	9.69	8.04	4.40	19.77	7.33
4 BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 OTHER LIABILITIES	438.05	117.31	8.34	21.79	26.64	49.54	6.45	7.30	5.49	1.65	5.02	1.14	4.46	2.10
1. Loan Loss Provision	60.24	17.95	5.53	1.21	4.84	7.66	2.23	1.46	2.22	0.53	2.39	0.28	1.05	0.49
2. Interest Suspense a/c	1.56	5.00	0.00	0.00	0.43	0.22	0.00	0.03	2.11	0.07	0.98	0.25	1.02	0.43
3. Others	376.25	94.36	2.81	20.58	21.37	41.67	4.22	5.82	1.16	1.06	1.65	0.60	2.39	1.18
6 RECONCILIATION A/C	2.95	500.58	0.00	142.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 PROFIT & LOSS A/C	31.86	12.89	1.53	2.43	1.30	3.80	1.28	2.82	0.93	0.81	1.73	0.07	0.00	0.71
TOTAL LIABILITIES	4813.96	1702.01	137.82	432.77	242.90	931.07	136.15	159.60	71.67	50.01	54.67	33.30	166.72	103.59
Assets														
1 LIQUID FUNDS	999.92	202.42	53.06	47.13	27.23	139.17	15.51	19.60	7.81	1.60	4.02	1.39	5.69	52.50
a. Cash Balance	1.29	1.47	0.01	2.79	0.12	0.00	0.47	0.93	0.23	0.41	0.08	0.02	0.50	0.00
b. Bank Balance	998.63	200.95	1.75	1.46	1.51	139.17	15.04	18.67	7.57	0.18	0.30	0.11	1.69	50.30
c. Money at Call	0.00	0.00	51.30	42.88	25.60	0.00	0.00	0.00	0.00	1.00	3.64	1.27	3.50	2.20
2 INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00
3 SHARES & OTHER INVESTMENT	200.01	70.32	6.51	0.00	0.00	1.03	0.00	0.00	0.00	0.09	0.00	0.00	40.00	0.46
4 LOANS & ADVANCES	3552.38	957.59	74.34	236.72	207.76	770.94	118.21	137.21	55.62	47.14	46.63	28.22	102.15	45.16
Institutional	3552.38	0.00	74.34	0.00	0.00	770.94	0.00	0.00	0.00	0.00	46.63	0.00	0.00	0.00
Individual	0.00	957.59	0.00	236.72	207.76	0.00	118.21	137.21	55.62	47.14	0.00	28.22	102.15	45.16
5 FIXED ASSETS	19.04	8.41	1.74	2.57	2.39	10.54	1.94	2.33	5.71	1.12	0.84	1.10	16.06	4.21
6 OTHER ASSETS	42.60	36.42	2.17	3.92	5.52	9.40	0.50	0.46	2.81	0.06	2.31	0.49	2.60	1.26
7 EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.10	0.00	0.00
8 NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 RECONCILIATION A/C	0.00	426.86	0.01	142.26	0.00	0.00	0.00	0.00	-0.53	0.00	0.00	0.00	0.00	0.00
10 PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.87	0.00	0.24	0.00
TOTAL ASSETS	4813.96	1702.01	137.82	432.77	242.90	931.07	136.15	159.60	71.67	50.01	54.67	33.30	166.72	103.59

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
1	CAPITAL FUND	78.77	99.28	10.50	13.06	70.36	13.24	14.22	14.00	69.45	11.06	60.00
	a. Paid-up Capital	77.00	98.00	12.00	14.00	70.00	14.00	14.00	14.00	69.40	11.06	60.00
	b. Statutory Reserve	0.00	1.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.74	0.00	-1.50	-0.94	0.36	-0.76	0.00	0.00	0.00	0.00	0.00
	d. Others Reserve fund	2.51	0.18	0.00	0.00	0.00	0.00	0.22	0.00	0.05	0.00	0.00
2	BORROWINGS	0.00	0.00	32.79	25.00	1165.75	115.00	168.21	10.00	0.00	0.02	0.00
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	168.21	10.00	0.00	0.00	0.00
	B. Others	0.00	0.00	32.79	25.00	1165.75	115.00	0.00	0.00	0.00	0.02	0.00
3	DEPOSITS	0.87	0.69	4.40	1.61	614.75	1.13	193.72	0.20	0.06	0.18	0.00
4	BILLS PAYABLE	0.00	0.00	0.00	0.00	0.00	0.00	14.14	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	2.07	1.26	1.99	1.16	17.99	1.02	14.29	0.24	0.17	0.06	0.11
	1. Loan Loss Provision	0.09	0.17	0.33	0.12	12.12	0.23	6.28	0.03	0.03	0.00	0.00
	2. Interest Suspense a/c	0.20	0.29	0.00	0.03	0.00	0.23	0.00	0.03	0.00	0.00	0.02
	3. Others	1.78	0.80	1.66	1.01	5.88	0.56	8.01	0.17	0.14	0.06	0.09
6	RECONCILIATION A/C	0.00	0.00	0.00	11.74	9.05	0.00	0.00	3.21	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.00	0.02	0.48	0.00	1.66	0.00	1.12	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	81.71	101.26	50.16	52.57	1879.57	130.39	405.70	27.64	69.69	11.32	60.11
Assets												
1	LIQUID FUNDS	57.27	58.27	2.78	21.96	416.99	104.38	38.49	18.16	62.25	6.16	46.06
	a. Cash Balance	0.10	0.03	1.21	0.22	0.39	0.02	2.71	0.00	0.00	0.04	0.01
	b. Bank Balance	0.01	58.24	0.04	0.23	59.43	104.36	2.00	0.11	0.01	6.11	46.04
	c. Money at Call	57.16	0.00	1.52	21.51	357.17	0.00	33.78	18.05	62.24	0.00	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.00	0.00	0.00	0.00	16.50	0.00	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	18.03	35.26	41.77	12.25	1211.62	23.49	360.27	3.45	2.65	3.96	11.79
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.65	0.00	11.79
	Individual	18.03	35.26	41.77	12.25	1211.62	23.49	360.27	3.45	0.00	3.96	0.00
5	FIXED ASSETS	5.22	5.34	1.17	5.05	61.15	1.60	2.26	1.63	2.90	0.63	1.60
6	OTHER ASSETS	1.14	1.14	0.81	0.67	173.10	0.68	4.51	0.12	1.24	0.05	0.05
7	EXPENSES NOT WRITTEN OFF	0.00	0.94	0.40	0.00	0.22	0.00	0.17	0.59	0.00	0.30	0.40
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	0.00	3.23	11.73	0.00	0.00	0.00	3.19	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.04	0.30	0.00	0.92	0.00	0.25	0.00	0.51	0.66	0.23	0.22
	TOTAL ASSETS	81.71	101.26	50.16	52.57	1879.57	130.39	405.70	27.64	69.69	11.32	60.11

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 Interest Expenses	0.36	0.00	0.57	2.62	4.15	46.14	14.40	0.00	65.41	34.51	1.30	13.41	0.18	3.44	2.92
1.1 Deposit Liabilities	0.36	0.00	0.57	2.62	1.01	16.56	0.00	0.00	47.65	16.32	0.00	6.38	0.00	1.26	1.30
1.2 On Borrowing	0.00	0.00	0.00	0.00	3.14	29.58	14.40	0.00	17.76	18.19	1.30	7.02	0.18	2.18	1.62
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.88	0.00	0.00	0.00	0.00
3 Employees Expenses	8.38	3.32	8.46	7.55	5.51	42.57	2.16	12.81	27.19	33.84	4.35	10.74	0.53	2.49	1.27
4 Office Operatiing Expenses	2.44	0.42	2.14	2.30	0.51	8.64	1.66	4.25	15.86	10.00	1.99	2.05	0.31	1.06	1.24
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.00	0.00	0.00	0.00	0.01	1.92	0.00	7.26	2.01	1.19	0.00	1.44	0.00	0.09	0.17
6.1 Loan loss Provision	0.00	0.00	0.00	0.00	0.01	1.92	0.00	7.26	2.01	1.19	0.00	1.44	0.00	0.09	0.15
6.1.1 General Loan loss Provision	0.00	0.00	0.00	0.00	0.01	1.35	0.00	7.26	1.94	1.19	0.00	0.38	0.00	0.04	0.14
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.57	0.00	0.00	0.07	0.00	0.00	1.05	0.00	0.05	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.69	4.55	0.00	0.00	0.00	0.19
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.07	13.66	0.00	0.00	0.00	0.56
10 Net Profit	1.74	0.00	25.51	11.12	7.18	40.43	45.81	32.76	18.27	18.83	31.86	12.89	1.53	2.43	1.30
TOTAL EXPENSES	12.91	3.75	36.68	23.60	17.35	139.70	64.04	57.07	128.74	109.13	63.59	40.52	2.54	9.49	7.64
Income															
1. Interest Income	10.95	2.48	32.83	22.34	15.69	125.17	27.74	53.07	117.76	107.88	63.58	36.84	2.13	7.80	6.96
1.1 On Loans and Advances	10.95	2.47	32.83	21.85	12.55	120.40	0.07	52.70	108.21	103.98	63.57	36.63	2.13	7.80	6.50
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.43	0.00	0.00	1.13	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.00	0.01	0.00	0.49	3.14	4.33	27.67	0.37	8.42	3.90	0.02	0.21	0.00	0.00	0.46
2. Comission & Discount	0.00	0.05	3.41	0.00	0.00	0.73	0.00	3.63	10.67	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	10.67	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.05	3.39	0.00	0.00	0.73	0.00	3.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Other Operating Income	1.96	0.00	0.43	0.00	1.32	13.80	3.38	0.34	0.15	1.24	0.00	3.68	0.41	1.70	0.67
4 Non Operating Income	0.00	0.00	0.00	1.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.00	0.00	0.00	0.00	0.34	0.00	32.91	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.01
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	1.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	12.91	3.75	36.68	23.60	17.35	139.70	64.04	57.07	128.74	109.13	63.59	40.52	2.54	9.49	7.64

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1 Interest Expenses	7.41	1.62	0.87	0.41	0.28	0.21	0.07	1.01	0.50	0.01	0.01	0.17	0.46	5.72	0.25
1.1 Deposit Liabilities	0.00	0.29	0.38	0.02	0.07	0.00	0.04	0.25	0.10	0.01	0.01	0.00	0.02	1.98	0.01
1.2 On Borrowing	7.41	1.33	0.50	0.39	0.21	0.21	0.02	0.77	0.41	0.00	0.00	0.17	0.44	3.74	0.24
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	0.97	0.59	0.88	0.57	0.36	0.47	0.30	2.17	0.67	0.43	0.64	0.18	0.31	3.24	0.40
4 Office Operatiing Expenses	0.73	0.66	0.54	0.28	0.18	0.18	0.18	0.88	0.38	0.24	0.58	0.12	0.52	1.13	0.28
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
6. Provision for Risk	0.01	0.00	0.22	0.00	0.20	0.00	0.13	0.22	0.07	0.00	0.17	0.00	0.06	3.34	0.09
6.1 Loan loss Provision	0.00	0.00	0.22	0.00	0.11	0.00	0.13	0.22	0.07	0.00	0.17	0.00	0.06	3.34	0.09
6.1.1 General Loan loss Provision	0.00	0.00	0.22	0.00	0.11	0.00	0.13	0.22	0.03	0.00	0.17	0.00	0.06	3.34	0.09
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Net Profit	3.80	1.28	2.82	0.93	0.81	0.86	0.07	0.00	0.71	0.00	0.00	0.23	0.00	1.66	0.00
TOTAL EXPENSES	15.08	4.14	5.33	2.19	1.84	1.73	0.75	4.29	2.33	0.68	1.41	0.69	1.35	15.10	1.03
Income															
1. Interest Income	13.97	3.72	3.97	1.82	1.22	1.46	0.53	3.57	2.33	0.38	0.71	0.57	0.36	14.86	0.54
1.1 On Loans and Advances	11.80	3.72	3.97	1.74	1.22	1.46	0.53	2.87	1.53	0.38	0.71	0.57	0.22	14.86	0.54
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.17	0.00	0.00	0.08	0.00	0.00	0.00	0.70	0.79	0.00	0.00	0.00	0.14	0.00	0.00
2. Comission & Discount	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.07	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.07	0.00	0.00
3 Other Operating Income	0.86	0.42	1.33	0.36	0.63	0.27	0.22	0.48	0.00	0.25	0.42	0.00	0.00	0.24	0.23
4 Non Operating Income	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.04	0.29	0.00	0.92	0.00	0.25
TOTAL INCOME	15.08	4.14	5.33	2.19	1.84	1.73	0.75	4.29	2.33	0.68	1.41	0.69	1.35	15.10	1.03

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	2.33	0.04	0.02	0.00	0.00
1.1 Deposit Liabilities	1.18	0.00	0.02	0.00	0.00
1.2 On Borrowing	1.15	0.04	0.00	0.00	0.00
2 Commission/Fee Expense	0.00	0.10	0.00	0.00	0.00
3 Employees Expenses	4.15	0.24	0.39	0.11	0.15
4 Office Operatiing Expenses	1.42	0.18	0.30	0.16	0.19
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.17	0.03	0.03	0.00	0.00
6.1 Loan loss Provision	0.17	0.03	0.03	0.00	0.00
6.1.1 General Loan loss Provision	0.17	0.03	0.03	0.00	0.00
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.48	0.00	0.00	0.00	0.00
10 Net Profit	1.12	0.00	0.00	0.00	0.00
TOTAL EXPENSES	9.68	0.59	0.74	0.27	0.34
Income					
1. Interest Income	8.37	0.03	0.08	0.00	0.00
1.1 On Loans and Advances	8.37	0.01	0.03	0.00	0.00
1.2 On Investment	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.00	0.02	0.05	0.00	0.00
2. Comission & Discount	0.11	0.00	0.00	0.00	0.12
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.11	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.12
3 Other Operating Income	0.05	0.06	0.00	0.04	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	1.15	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.51	0.66	0.23	0.22
TOTAL INCOME	9.68	0.59	0.74	0.27	0.34

Miscellaneous information of Micro finance Development Banks as on Saun end, 2070

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Svabhamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	47	75	25	75	45	75	15	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	67	25	39	45	54	15	5	6	3	38
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	393	160	356	1124	0	659	872	941	495	249	57	99	52	0
कुल कर्मचारी संख्या	216	91	217	172	210	550	28	216	442	545	48	247	29	71	56	12
कुल शाखा संख्या	31	21	44	30	39	118	0	56	68	108	8	40	6	12	8	1
कुल केन्द्र संख्या	1326	598	1582	1086	1604	8420	0	4196	9293	7095	0	3636	293	864	844	0
कुल समूह संख्या	12206	3015	12594	5812	7862	30456	0	16219	34686	36969	40121	15934	796	2586	2584	0
निष्क्रिय समूह संख्या	1393	1777	1104	2439	1420	0	0	0	34	0	776	0	0	0	0	0
कुल सदस्य संख्या	34577	19704	64268	31654	37478	186948	0	79658	184839	169567	313752	68686	3926	13067	13253	0
निष्क्रिय सदस्य संख्या	17027	7258	5520	12195	7096	0	0	429	1855	0	13091	0	185	0	0	0
कुल ऋणी संख्या	32758	8611	39841	19459	36285	129283	95	58567	140891	111065	214033	52773	3210	9499	9768	95
कुल कर्जा वितरण	9557.27	1726.43	12593.11	5529.38	7633.48	23192.80	9152.46	8582.10	19219.48	21372.21	14097.25	6942.21	410.16	1020.86	786.33	1547.90
लघु व्यवसाय कर्जा	7216.13	1295.18	11553.04	4525.00	6292.27	20594.19	0.00	7773.34	17730.81	21022.09	14097.25	1361.76	370.12	889.95	763.82	0.00
लघु उद्यम/धितो कर्जा	2194.76	310.59	960.84	1004.39	780.94	1137.29	0.00	777.44	1142.66	350.12	0.00	82.47	40.04	130.92	22.51	0.00
अन्य कर्जा	146.38	120.66	79.23	0.00	560.27	1461.33	9152.46	31.33	346.01	0.00	0.00	5497.98	0.00	0.00	0.00	1547.90
कर्जाको साँवा असुली	8831.05	1598.91	11466.92	4799.88	6868.37	19419.60	6799.06	7065.96	15818.84	18666.51	10544.87	5992.56	335.82	784.14	578.58	776.96
लघु व्यवसाय कर्जाको साँवा असुली	6826.69	1205.55	10561.81	4013.74	5784.12	17507.77	0.00	6354.23	15063.95	18494.03	10544.87	1082.00	308.78	718.34	573.89	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1879.65	274.04	827.40	786.14	559.27	805.50	0.00	680.94	447.42	172.48	0.00	19.75	27.04	65.81	4.68	0.00
अन्य कर्जाको साँवा असुली	124.70	119.32	77.71	0.00	524.98	1106.33	6799.06	30.80	307.47	0.00	0.00	4890.81	0.00	0.00	0.00	776.96
कुल बाँकी कर्जा	726.22	127.52	1126.20	729.51	765.11	3773.21	2353.40	1516.14	3400.64	2705.70	3552.38	949.65	74.34	236.72	207.76	770.94
लघु व्यवसाय कर्जा बाँकी	389.43	89.62	991.23	511.26	508.15	3086.42	0.00	1419.11	2666.86	2528.06	3552.38	279.77	61.34	171.61	189.93	0.00
लघु उद्यम/धितो कर्जा बाँकी	315.11	36.56	133.44	218.25	221.67	331.79	0.00	96.51	695.24	177.64	0.00	62.72	12.99	65.11	17.83	0.00
अन्य कर्जा बाँकी	21.68	1.34	1.52	0.00	35.29	355.00	2353.40	0.53	38.55	0.00	0.00	607.16	0.00	0.00	0.00	770.94
भाखा नाघेको कर्जा रकम	41.00	61.61	87.75	38.79	95.13	33.72	0.00	7.19	1.52	40.57	21.22	12.30	7.76	2.45	3.29	0.00
भाखा नाघेको ऋणी संख्या	0	4186	4884	4949	7096	3553	0	432	119	7711	8	1383	316	166	150	0
ब्याज असुली रकम	10.95	78.42	474.82	21.85	239.51	693.02	0.07	52.70	1046.83	1348.59	1609.46	33.18	35.23	68.67	0.00	11.80
असुल हुन बाँकी ब्याज रकम	153.08	117.64	64.10	35.50	58.45	0.00	29.92	3.97	1.37	20.13	1.56	3.77	0.00	0.00	0.43	0.00
कर्जा नोक्सानी व्यवस्था	41.61	55.23	72.55	45.47	95.26	67.95	93.30	28.44	35.40	52.48	60.24	17.87	5.53	1.21	4.84	7.66
कुल बचतकर्ता संख्या	20365	13830	39407	32497	40719	182904	0	79658	184776	169567	0	68686	0	13067	13253	0
कुल बचत रकम	94.03	57.53	340.97	270.81	280.48	1356.71	0.00	441.53	2525.62	1224.03	0.00	398.91	31.84	93.19	72.81	0.00
अनिवार्य बचत	20.19	32.26	223.26	145.28	169.95	657.48	0.00	331.06	572.41	486.91	0.00	113.40	16.67	28.36	8.77	0.00
स्वेच्छिक बचत	73.66	23.23	98.44	125.53	36.73	324.70	0.00	110.47	480.66	719.60	0.00	285.52	15.17	64.84	19.13	0.00
अन्य बचत	0.18	2.05	19.27	0.00	73.80	181.07	0.00	0.00	1233.91	17.51	0.00	0.00	0.00	0.00	44.91	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	193.47	0.00	0.00	238.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.95%	45.11%	30.28%	37.12%	36.66%	35.96%	0.00%	29.12%	74.27%	45.24%	0.00%	42.01%	42.83%	39.37%	35.04%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	43.39%	28.67%	11.85%	29.92%	28.97%	8.79%	0.00%	6.37%	20.44%	6.57%	0.00%	6.60%	17.48%	27.50%	8.58%	0.00%

Miscellaneous information of Micro finance Development Banks as on Saun end, 2070

विवरण	Nagbela	Kalika	Mirmire	Janaauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	5	10	10	3	10	14	1	3	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	3	5	3	4	14	3	3	5	1	4	20	1	8	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	78	36	19	19	26	81	14	9	28	26	8	346	13	278	1
कुल कर्मचारी संख्या	30	39	19	21	15	19	52	13	19	23	11	19	321	16	130	11
कुल शाखा संख्या	4	8	4	4	3	5	13	1	2	5	4	4	56	2	24	1
कुल केन्द्र संख्या	360	463	173	1	140	141	461	107	63	90	95	50	4968	68	1687	0
कुल समूह संख्या	1116	1489	519	864	466	141	1191	283	217	90	516	125	18967.2	170	7247	22
निष्क्रिय समूह संख्या	0	0	20	217	24	0	0	0	0	0	0	0	0	0	1529	0
कुल सदस्य संख्या	4708	7422	2862	6653	2348	1823	6706	1363	1052	1469	2526	561	98118	869	41546	246
निष्क्रिय सदस्य संख्या	0	0	45	601	135	10	0	16	1	5	0	0	0	0	7643	0
कुल ऋणी संख्या	3628	4499	2167	3178	2265	1192	3823	1208	414	917	808	385	66949	559	31461	90
कुल कर्जा वितरण	373.94	384.17	108.25	95.50	230.76	39.93	159.29	84.24	20.12	39.99	59.34	14.14	7970.96	27.34	2263.09	3.52
लघु व्यवसाय कर्जा	266.85	343.39	92.41	80.70	209.54	38.08	153.85	70.78	20.12	39.99	48.60	14.14	7581.18	25.65	1813.915	3.52
लघु उद्यम/धितो कर्जा	81.24	40.78	9.37	14.80	18.31	1.85	1.87	0.00	0.00	0.00	10.74	0.00	13.76	1.69	1.70235	0
अन्य कर्जा	25.86	0.00	6.47	0.00	2.91	0.00	3.57	13.46	0.00	0.00	0.00	0.00	376.03	0.00	447.4697	0
कर्जाको साँवा असुली	255.73	246.96	47.12	67.53	184.13	11.78	57.14	39.08	2.08	4.72	17.56	1.89	6759.34	3.85	1902.82	0.07
लघु व्यवसाय कर्जाको साँवा असुली	194.31	224.09	36.44	48.43	164.31	11.38	55.81	34.05	2.08	4.72	17.56	1.89	6478.99	3.16	1538.27	0.072496
लघु उद्यम/धितो कर्जाको साँवा असुली	44.19	22.87	3.44	19.10	17.35	0.39	0.24	0.00	0.00	0.00	0.00	0.00	1.74	0.69	0.66	0
अन्य कर्जाको साँवा असुली	17.24	0.00	7.24	0.00	2.47	0.00	1.09	5.03	0.00	0.00	0.00	0.00	278.60	0.00	363.89	0
कुल बाँकी कर्जा	118.21	137.21	55.62	94.37	46.63	28.22	102.15	45.16	18.03	35.26	41.77	12.25	1211.62	23.49	360.27	3.45
लघु व्यवसाय कर्जा बाँकी	73.88	119.30	50.32	80.93	45.19	26.70	98.04	36.73	18.03	35.26	31.04	12.25	1102.19	22.49	275.64	3.447504
लघु उद्यम/धितो कर्जा बाँकी	38.18	17.91	6.06	13.44	0.96	1.52	1.63	0.00	0.00	0.00	10.74	0.00	12.01	1.00	1.04	0
अन्य कर्जा बाँकी	6.15	0.00	-0.76	0.00	0.48	0.00	2.48	8.43	0.00	0.00	0.00	0.00	97.42	0.00	83.58	0
भाखा नाघेको कर्जा रकम	4.28	0.25	4.75	59.59	2.05	0.00	0.00	0.04	0.00	0.00	0.00	0.00	7.14	0.00	2.70	0
भाखा नाघेको ऋणी संख्या	0	72	159	7	75	0	0	4	0	0	0	0	758	0	536.00	0
ब्याज असुली रकम	0.00	29.94	9.49	5.15	1.46	1.77	2.87	6.00	0.48	0.51	2.02	0.24	14.89	0.64	8.92	0
असुल हुन बाँकी ब्याज रकम	0.00	0.03	2.11	0.26	0.98	0.56	1.02	0.00	0.00	0.23	0.00	0.03	0.00	0.00	0.00	0.00508
कर्जा नोक्सानी व्यवस्था	2.23	1.46	2.22	0.70	2.39	0.28	1.05	0.49	0.09	0.35	0.33	0.12	7.70	0.23	6.28	0
कुल बचतकर्ता संख्या	4708	7422	2799	8936.15	2348	1831	6293	1363	1051	1464	2526	561	98118	869	41546.00	246
कुल बचत रकम	23.95	33.21	6.04	25.08	8.04	4.40	19.77	7.33	0.87	0.69	4.29	1.61	608.42	1.13	193.72	0.20
अनिवार्य बचत	16.92	5.03	3.66	16.09	2.68	2.88	9.84	6.45	0.38	0.57	0.82	0.18	249.26	0.93	81.23	0.1379
स्वेच्छिक बचत	7.01	7.32	2.23	8.99	4.65	1.41	6.95	0.86	0.33	0.09	3.47	1.42	141.85	0.20	51.69	0.03002
अन्य बचत	0.01	20.86	0.15	0.00	0.71	0.12	2.98	0.02	0.16	0.03	0.00	0.01	217.31	0.00	60.80	0.02853
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
कुल बचत/कुल कर्जा (%)	20.26%	24.20%	10.86%	26.57%	17.24%	15.59%	19.35%	16.23%	4.81%	1.97%	10.28%	13.13%	50.22%	4.82%	0.54	0.056983
लघु उद्यम कर्जा/कुल कर्जा (%)	32.30%	13.06%	10.90%	14.25%	2.06%	5.40%	1.59%	0.00%	0.00%	0.00%	25.70%	0.00%	0.99%	4.27%	0.29%	0.00%

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	1	1	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	1	5	3
कुल कर्मचारी संख्या	7	6	7
कुल शाखा संख्या	1	1	1
कुल केन्द्र संख्या	12	10	0
कुल समूह संख्या	49	81	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	245	400	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	75	111	3
कुल कर्जा वितरण	2.71	3.96	11.79
लघु व्यवसाय कर्जा	2.71	3.96	11.79
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	0
कर्जाको साँवा असुली	0.06	0.00	0.00
लघु व्यवसाय कर्जाको साँवा असुली	0.06416	0	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	0
कुल बाँकी कर्जा	2.65	3.96	11.79
लघु व्यवसाय कर्जा बाँकी	2.64584	3.96	11.79
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	0
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	0	0
असुल हुन बाँकी ब्याज रकम	0.01788	0	0.01938
कर्जा नोक्सानी व्यवस्था	0.02645	0	0
कुल बचतकर्ता संख्या	245	400	0
कुल बचत रकम	0.06	0.18	0.00
अनिवार्य बचत	0.00943	0.056	0
स्वेच्छिक बचत	0.01925	0.123035	0
अन्य बचत	0.03382	0.002	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.023622	0.045716	0
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	0.00%	0.00%

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global IME Bank Limited	Global	20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime	22	Sunrise Bank Limited	Sunrise
23	Grand Bank Limited	Grand	24	NMB Bank Limited	NMB
25	Kist Bank Limited	Kist	26	Janata Bank Nepal Limited	Janata
27	Mega Bank Nepal Limited	Mega	28	Commerz and Trust Bank Nepal Limited	CTBNL
29	Civil Bank Limited	Civil	30	Century Commercial Bank	Century
31	Sanima Bank	Sanima			
B. Development Banks					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Yeti Bikas Bank Limited	Yeti	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechcha Bikas Bank Limited	Suvekchha
15	Bageshowri Development Bank Limited	Bageshewori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Shangrila Bikas Bank Limited	Shangrila
39	Professional Diyalo Bikas Bank Limited	diyalo	40	Country Development Bank Limited	Country
41	Alpine Development Bank Limited	Alpine	42	Nilgiri Bikas Bank Limited	Nilgiri
43	Kasthamandap Development Bank Limited	Kastamandap	44	Garima Bikas Bank Limited	Garima
45	City Development Bank Limited	City	46	Biswo Bikas Bank Limited	Bishow
47	Kabeli Bikas Bank Limited	Kabeli	48	Kamana Bikas Bank Limited	Kamana
49	Corporate Development Bank Limited	Corporate	50	Pathibhara Bikas Bank Limited	Pathibhara
51	Purnima Bikas Bank Limited	Purnima	52	Jyoti Development Bank Limited	Jyoti
53	Bagmati Development Bank Limited	Bagmati	54	Hamro Bikas Bank Limited	Hamro
55	Kakre Bihar Bikas Bank Limited	Kakre	56	Shine Development Bank Limited	Shine
57	Pacific Development Bank Limited	Pacific	58	Civic Development Bank Limited	Civic
59	International Development Bank Limited	IDBL	60	Kanchan Development Bank Limited	Kanchan
61	Matribhumi Bikas Bank Limited	Matribhumi	62	Bright Development Bank Limited	Bright
63	Innovative Development Bank Limited	Innovative	64	Jhimruk Bikas Bank Limited	Jhimruk
65	Metro Development Bank Limited	Metro	66	Vibor Bikash Bank Limited	Vibor
67	Gaumukhi Bikas Bank Limited	Gaumukhi	68	Raptiveri Bikas Bank Limited	Raptiveri
69	Nepal Consumer Development Bank Limited	Consumer	70	Khandbari Development Bank Limited	Khadbari
71	Tourism Development Bank Limited	Tourism	72	Mission Development Bank Limited	Mission
73	Mount Makalu Development Bank Limited	Mt. Makalu	74	Sindhu Bikas Bank Limited	Sindhu
75	Sahara Development Bank Limited	Sahara	76	Nepal Community Development Bank Limited	N.Community
77	Cosmos Development Bank Limited	Cosmos	78	Manasalu Development Bank Limited	Manaslu
79	Ekata Development Bank Limited	Ekata	80	Kalinchowk Development Bank Limited	Kalinchowk
81	Kailash Bikash Bank	Kailash	82	Salpa Bikas Bank	Salpa
83	Saptakoshi Bikas Bank Limited	Saptakoshi	84	Sajha Bikash Bank Limited	Sajha
85	Prabhu Bikas Bank Limited	PrabhuDB	86	Apex Development Bank Limited	Apex
87	Green Development Bank	Green			
C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	Paschimanchal Finance Co.Limited	PFCL
11	Nepal Housing & Merchant Finance Limited	NHMFL	12	Goodwill Finance Limited	Goodwill
13	Siddhartha Finance Limited	SFL	14	Shree Investment & Finance Co. Limited	SIFCL
15	Lumbini Finance & Leasing Co. Limited	Lumbini	16	International Leasing & Finance Co. Limited	ILFCO
17	Mahalaxmi Finance Limited	Mahalaxmi	18	Lalitpur Finance Co. Limited	Lalitpur
19	United Finance Co. Limited	United FC	20	General Finance Limited	General
21	Progressive Finance Limited	Progressive	22	Nava Durga Finance Co.Limited	Navadurga

23	Janaki Finance Co. Limited	Janaki	24	Pokhara Finance Limited	Pokhara
25	Central Finance Limited	Central	26	Premier Finance Co. Limited	Premier
27	Arun Finance Limited	Arun	28	Multipurpose Finance Co. Limited	Multipurpose
29	Synergy Finance Limited	Synergy	30	Shrijana Finance Limited	Srijana
31	Om Finance Limited	Om	32	World Merchant Banking & Finance Limited	WMBFL
33	Capital Merchant Banking & Finance Co. Limited	CMBFCL	34	Crystal Finance Limited	Crystal
35	Guheshworil Merchant Banking & Finance Limited	Guheshwori	36	Patan Finance Co. Limited	Patan
37	Fewa Finance Limited	Fewa	38	Everest Finance Limited	Everest
39	Prudential Finance Company Limited	Prudential	40	ICFC Finance Limited	ICFC
41	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	42	Civil Merchant Bittiya Sanstha Limited	Civil
43	Imperial Finance Limited	Imperial	44	Kuber Merchant Finance Limited	Kuber
45	Nepal Express Finance Limited	NEFL	46	Seti Bittiya Sanstha Limited	Seti
47	Hama Merchant & Finance Limited	hama	48	Reliable Finance Limited	reliable
49	Namaste Bitya Sanstha Limited.	Namaste	50	Kaski Finance Limited	Kaski
51	Zenith Finance Limited	Zenith	52	Unique Finance Limited	Unique
53	Manjushree Financial Institution Limited	Manjushree	54	Subhalaxmi Finance Limited	Subhalaxmi
55	Jebil's Finance Limited	Jebils	56	Reliance Finance Limited	Reliance
57	Lotus Investment Finance Limited	Lotus	58	Bhaktapur Finance Limited	Bhaktapur

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DEPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworogagar Laghu Bitta Bikas Bank Limited	Sworoggar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan Samudayik Microfinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank Ltd.	Mahila	26	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
27	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	28	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable
31	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	32	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
33	Mero Microfinance Bittiya Sanstha Limited	Mero	34	Samata Microfinance Bittiya Sanatha Ltd.	Samata
35	RSDC Laghubitta Bitya Sanstha Ltd.	RSDC			