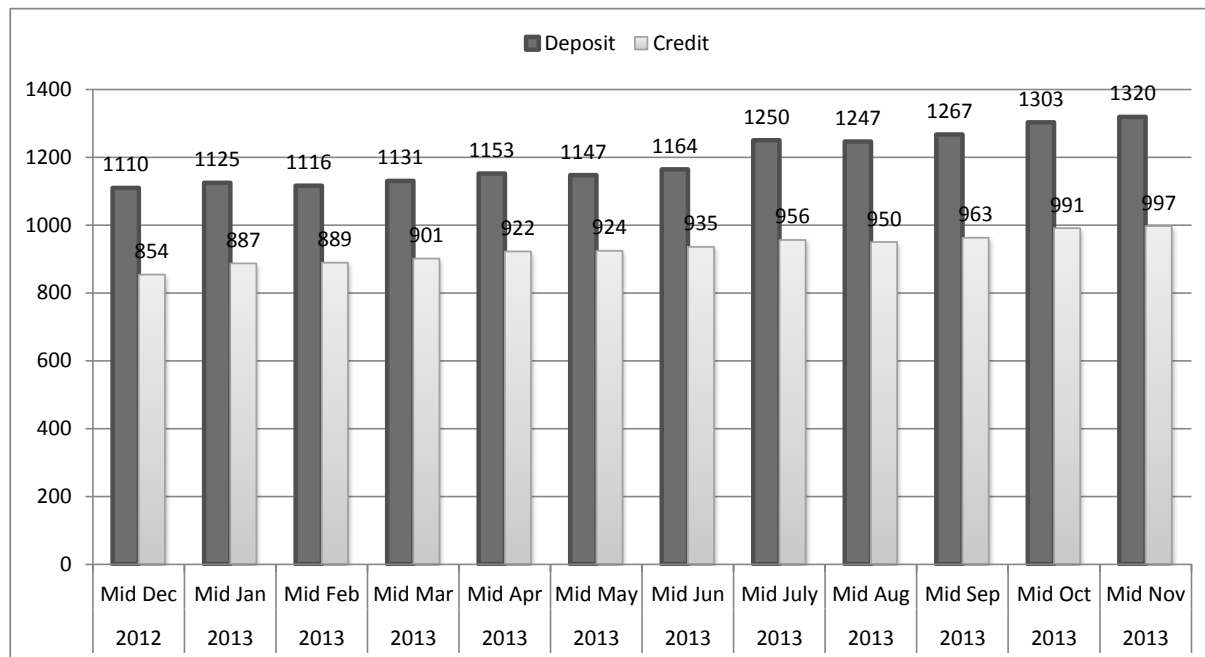


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department
Statistics Division

2070 Kattik
Mid-Nov, 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	87	57	35	210
Total Number of Licensed BFIs	31	87	58	35	211

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 month
Himalaya Finance (2069 asoj).

Major Financial Indicators

as on Kattik End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	62.9%	10.3%	4.3%	77.6%
2	Total Credit/GDP	46.4%	8.3%	3.9%	58.6%
3	Total Credit/ Total Deposit	73.8%	80.3%	90.1%	75.6%
4	Lcy Credit/Lcy Deposit & Core Capital	71.3%	69.8%	77.6%	71.5%
5	Fixed Deposit/Total Deposit	33.3%	28.0%	45.9%	33.3%
6	Saving Deposit/Total Deposit	37.0%	53.0%	44.2%	39.6%
7	Current Deposit/Total Deposit	10.0%	1.5%	0.3%	8.3%
8	NPL/ Total Loan*	2.8%	5.1%	16.7%	4.1%
9	Total LLP/Total Loan	3.4%	4.6%	16.4%	4.4%
10	Deprived SectorLoan/Total Loan*	4.7%	4.6%	3.0%	4.6%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	19.1%	16.1%	23.4%	19.0%
2	Investment in Gov. Security/Total Deposit	12.8%	1.6%	2.1%	10.7%
3	Total Liquid Assets/Total Deposit	33.2%	35.9%	35.4%	33.7%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.9%	17.1%	15.1%	11.1%
2	Total Capital/RWA (%)	11.5%	17.9%	15.8%	12.5%
D. Other Information					
1	No. of Branches	1506	781	246	2533
2	No. of ATM	1258	240	42	1540
3	No. of Debit Card	3233876	333334	30493	3597703
4	No. of Credit Card	40646	0	0	40646
5	No. of Deposit Accounts	8734392	2336526	590159	11661077
6	No. of Loan	586500	196836	57174	840511
1	Wt. Avg Interest on Deposit	4.98			
	(a) Saving	3.58			
	(b) Fixed	8.20			
	(c) Call	4.50			
2	Wt. Avg Interest on Credit	11.69			

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 first quarter of FY 2070/71.

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

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% 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	149478.94	149786.55	11.4%	14.4%	0.2%
	a. Paid-up Capital	98418.17	104303.78	119506.94	121143.09	121442.28	6.0%	14.6%	0.2%
	b. Statutory Reserves	17727.34	22068.14	26038.22	29482.39	31115.95	24.5%	18.0%	5.5%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-12873.25	-14108.43	0.2%	-8.1%	9.6%
	d. Others Reserves	11542.96	13112.82	8523.37	11726.71	11336.76	13.6%	-35.0%	-3.3%
2	BORROWINGS	34058.68	17805.91	26999.28	22604.11	24984.20	-47.7%	51.6%	10.5%
	a. NRB	13307.22	4286.68	2884.28	2440.04	2720.12	-67.8%	-32.7%	11.5%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	6739.23	7939.87	-69.8%	217.5%	17.8%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3102.44	3154.76	12.3%	17.8%	1.7%
	d. Other Financial Ins.	1453.38	781.08	2438.25	1572.26	2419.31	-46.3%	212.2%	53.9%
	e. Bonds and Securities	6149.79	6933.22	8255.86	8750.14	8750.14	12.7%	19.1%	0.0%
3	DEPOSITS	869951.43	1071394.11	1250061.98	1302973.70	1319647.28	23.2%	16.7%	1.3%
	a. Current	80934.33	95993.06	111686.53	111753.02	109760.24	18.6%	16.3%	-1.8%
	b. Savings	305589.21	400723.15	471215.43	511352.68	522156.30	31.1%	17.6%	2.1%
	c. Fixed	332726.29	372137.55	423478.43	437402.70	439497.61	11.8%	13.8%	0.5%
	d. Call Deposits	139308.18	187998.54	225704.81	221343.52	227501.00	35.0%	20.1%	2.8%
	e. Others	11393.42	14541.81	17976.78	21121.77	20732.14	27.6%	23.6%	-1.8%
4	Bills Payable	964.92	1626.36	1561.63	1562.52	1647.51	68.5%	-4.0%	5.4%
5	Other Liabilities	106263.83	123660.25	140770.30	156539.40	156610.18	16.4%	13.8%	0.0%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	44106.44	44324.07	12.1%	24.6%	0.5%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	31853.46	34191.59	-7.4%	7.2%	7.3%
	3. Others	47917.98	63730.08	70625.81	80579.50	78094.52	33.0%	10.8%	-3.1%
6	Reconciliation A/c	9872.98	1537.81	7290.04	2217.69	8205.59	-84.4%	374.1%	270.0%
7	Profit & Loss A/c	20198.37	19776.52	26544.74	6363.75	7018.42	-2.1%	34.2%	10.3%
	TOTAL	1144717.74	1350963.95	1584952.29	1641740.12	1667899.74	18.0%	17.3%	1.6%
Assets									
1	LIQUID FUNDS	147993.99	236056.86	259224.93	274923.20	303609.76	59.5%	9.8%	10.4%
	a. Cash Balance	23950.22	31020.07	35728.20	39516.08	33842.67	29.5%	15.2%	-14.4%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	38321.01	32643.66	29.7%	14.9%	-14.8%
	Foreign Currency	540.03	666.79	852.06	1195.07	1199.01	23.5%	27.8%	0.3%
	b. Bank Balance	90221.67	164605.21	173856.67	189731.79	216243.35	82.4%	5.6%	14.0%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	127605.97	158318.40	120.4%	8.6%	24.1%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	25603.41	28532.16	65.5%	-11.5%	11.4%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	6286.74	6367.49	-16.6%	-25.8%	1.3%
	4. In Foreign banks	10513.86	10213.81	14111.40	30235.68	23025.30	-2.9%	38.2%	-23.8%
	c. Money at Call	33822.11	40431.58	49640.06	45675.32	53523.74	19.5%	22.8%	17.2%
2	INVESTMENTS	107562.37	137304.43	151339.99	151273.55	142897.88	27.7%	10.2%	-5.5%
	a. Govt.Securities	105115.15	133251.15	149700.83	149624.98	141236.72	26.8%	12.3%	-5.6%
	b. Others	2447.22	4053.28	1639.16	1648.58	1661.16	65.6%	-59.6%	0.8%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	68786.92	67452.83	-1.4%	26.3%	-1.9%
4	LOANS & ADVANCES	698778.98	779560.90	945698.45	980330.93	986191.70	11.6%	21.3%	0.6%
	a. Private Sector	675113.87	741145.02	915010.01	953430.03	960043.57	9.8%	23.5%	0.7%
	b. Financial Institutions	17299.98	31389.29	21910.20	20545.79	20193.54	81.4%	-30.2%	-1.7%
	c. Government Organizations	6365.14	7026.59	8778.24	6355.11	5954.59	10.4%	24.9%	-6.3%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	9370.42	9667.79	87.1%	-6.5%	3.2%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	903.44	1155.80	573.1%	57.2%	27.9%
7	FIXED ASSETS	24260.64	27146.40	28916.79	29309.97	29505.57	11.9%	6.5%	0.7%
8	OTHER ASSETS	79138.14	93318.34	104448.21	111667.80	115375.46	17.9%	11.9%	3.3%
	a. Accrued Interests	29689.70	27621.76	30638.63	35216.64	38984.47	-7.0%	10.9%	10.7%
	b. Others	49448.44	65696.59	73809.58	76451.16	76390.99	32.9%	12.3%	-0.1%
9	Expenses not Written off	775.30	586.90	622.02	606.57	588.46	-24.3%	6.0%	-3.0%
10	Non Banking Assets	1549.65	2225.09	3731.30	3795.68	4041.97	43.6%	67.7%	6.5%
11	Reconciliation Account	21980.28	8638.94	10394.09	8730.66	5214.37	-60.7%	20.3%	-40.3%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2040.99	2198.12	-22.2%	27.8%	7.7%
	TOTAL	1144717.74	1350963.88	1584952.31	1641740.11	1667899.72	18.0%	17.3%	1.6%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% 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	110628.92	110677.95	30.6%	22.7%	0.0%
	a. Paid-up Capital	58294.88	65983.34	79652.07	80978.54	80742.72	13.2%	20.7%	-0.3%
	b. Statutory Reserves	14925.88	18708.72	21995.65	24856.31	26405.55	25.3%	17.6%	6.2%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-5071.25	-5922.14	-21.1%	-26.2%	16.8%
	d. Others Reserves	10674.85	12045.61	7465.92	9865.32	9451.82	12.8%	-38.0%	-4.2%
2	BORROWINGS	24852.84	15507.22	22792.86	19521.26	22156.51	-37.6%	47.0%	13.5%
	a. NRB	10226.06	4286.68	2314.28	2440.04	2720.12	-58.1%	-46.0%	11.5%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4150.26	5736.29	-68.8%	273.9%	38.2%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3102.44	3154.76	16.5%	35.8%	1.7%
	d. Other Financial Ins.	379.95	146.18	1905.41	1078.38	1795.20	-61.5%	1203.5%	66.5%
	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	1063159.08	1070504.23	26.2%	17.6%	0.7%
	a. Current	78982.88	93304.43	108656.63	108775.83	106911.20	18.1%	16.5%	-1.7%
	b. Savings	231094.43	304786.78	358546.88	390555.44	396554.65	31.9%	17.6%	1.5%
	c. Fixed	253586.40	298835.74	345412.03	356886.22	356488.66	17.8%	15.6%	-0.1%
	d. Call Deposits	116624.66	161784.11	196045.33	191689.89	195964.46	38.7%	21.2%	2.2%
	e. Others	7299.52	9267.20	12169.90	15251.70	14585.26	27.0%	31.3%	-4.4%
4	Bills Payable	942.94	1599.38	1549.62	1557.94	1629.19	69.6%	-3.1%	4.6%
5	Other Liabilities	84386.30	92665.24	104427.07	118425.08	115892.66	9.8%	12.7%	-2.1%
	1. Loan Loss Provision	21340.08	22093.98	2582.29	27066.99	26946.69	3.5%	15.8%	-0.4%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	22832.77	24259.93	-16.2%	5.8%	6.3%
	3. Others	39796.79	51079.35	58215.80	68525.32	64686.04	28.4%	14.0%	-5.6%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	-4067.59	2272.79	-161.9%	-152.5%	-155.9%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	5023.81	5830.93	1.8%	32.6%	16.1%
	TOTAL	878364.52	1067096.61	1267249.14	1314248.50	1328964.27	21.5%	18.8%	1.1%
Assets									
1	LIQUID FUNDS	98071.74	161785.49	185758.20	197584.00	218970.04	65.0%	14.8%	10.8%
	a. Cash Balance	20265.25	26026.91	29908.23	33314.40	27835.14	28.4%	14.9%	-16.4%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	32174.99	26700.81	28.5%	14.6%	-17.0%
	Foreign Currency	500.27	628.90	800.94	1139.41	1134.32	25.7%	27.4%	-0.4%
	b. Bank Balance	63293.26	127706.17	140521.89	153752.24	176853.71	101.8%	10.0%	15.0%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	116429.84	145990.37	126.9%	9.1%	25.4%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6966.31	7694.13	77.3%	-15.2%	10.4%
	3. Other Financial Ins.	284.61	187.69	160.35	311.20	227.58	-34.1%	-14.6%	-26.9%
	4. In Foreign banks	10455.24	10161.35	13965.91	30044.90	22941.62	-2.8%	37.4%	-23.6%
	c. Money at Call	14513.24	8052.41	15328.08	10517.36	14281.20	-44.5%	90.4%	35.8%
2	INVESTMENTS	102655.92	131017.87	146469.06	146720.36	138433.71	27.6%	11.8%	-5.6%
	a. Govt.Securities	100267.30	127213.05	144855.42	145097.31	136797.66	26.9%	13.9%	-5.7%
	b. Others	2388.62	3804.83	1613.63	1623.05	1636.05	59.3%	-57.6%	0.8%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	65595.00	64225.12	7.1%	26.3%	-2.1%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	775570.24	778961.41	17.1%	22.3%	0.4%
	a. Private Sector	503339.45	577113.21	723355.09	752919.73	757203.24	14.7%	25.3%	0.6%
	b. Financial Institutions	13362.34	28302.71	16673.89	16348.96	15857.13	111.8%	-41.1%	-3.0%
	c. Government Organizations	6151.55	6906.71	8724.68	6301.55	5901.03	12.3%	26.3%	-6.4%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	9328.91	9656.82	89.3%	-22.6%	3.5%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	903.44	1155.80	573.1%	57.2%	27.9%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21437.70	21481.65	23.1%	6.8%	0.2%
8	OTHER ASSETS	66675.11	76147.88	85601.07	91370.31	93776.38	14.2%	12.4%	2.6%
	a. Accrued Interests	24341.43	20790.32	23015.22	25869.45	28784.62	-14.6%	10.7%	11.3%
	b. Others	42333.67	55357.56	62585.85	65500.86	64991.76	30.8%	13.1%	-0.8%
9	Expenses not Written off	600.70	447.80	475.18	477.74	458.16	-25.5%	6.1%	-4.1%
10	Non Banking Assets	1376.57	1638.51	2037.98	2023.70	2037.36	19.0%	24.4%	0.7%
11	Reconciliation Account	17961.09	3410.11	4988.80	2392.73	-838.08	-81.0%	46.3%	-135.0%
12	Profit & Loss A/c	0.00	0.00	89.21	844.37	645.89	0.0%	0.0%	-23.5%
	TOTAL	878364.52	1067096.59	1267249.16	1314248.50	1328964.26	21.5%	18.8%	1.1%

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% 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	27139.35	27547.12	0.8%	10.5%	1.5%
	a. Paid-up Capital	20895.09	21224.20	23568.92	23828.92	24264.71	1.6%	11.0%	1.8%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2441.61	2491.94	36.7%	35.4%	2.1%
	c. Retained Earning	67.66	-764.13	-1106.59	-99.95	-225.59	-1229.4%	44.8%	125.7%
	d. Others Reserves	423.58	686.41	525.84	968.78	1016.06	62.1%	-23.4%	4.9%
2	BORROWINGS	4700.02	1193.00	2753.56	1673.89	1784.12	-74.6%	130.8%	6.6%
	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	1180.00	1160.01	-51.2%	152.6%	-1.7%
	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	493.89	624.11	-63.3%	160.7%	26.4%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
3	DEPOSITS	96886.67	127300.11	160249.64	168613.42	175486.59	31.4%	25.9%	4.1%
	a. Current	1860.53	2657.06	2944.14	2947.26	2615.47	42.8%	10.8%	-11.3%
	b. Savings	42968.28	60924.67	83215.90	89743.77	93059.86	41.8%	36.6%	3.7%
	c. Fixed	31162.87	37454.34	45134.34	46944.46	49223.26	20.2%	20.5%	4.9%
	d. Call Deposits	20407.66	25427.81	28491.56	28396.91	30105.79	24.6%	12.0%	6.0%
	e. Others	487.34	836.23	463.70	581.01	482.21	71.6%	-44.5%	-17.0%
4	Bills Payable	17.78	18.91	8.37	4.09	15.53	6.3%	-55.7%	279.5%
5	Other Liabilities	10858.30	13437.99	16778.07	17469.02	19417.51	23.8%	24.9%	11.2%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	6124.68	6496.61	35.8%	22.3%	6.1%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	3375.15	4063.95	-3.8%	-15.5%	20.4%
	3. Others	4148.49	5587.62	8335.74	7969.19	8856.94	34.7%	49.2%	11.1%
6	Reconciliation A/c	2577.40	3894.17	3374.90	4411.22	4077.30	51.1%	-13.3%	-7.6%
7	Profit & Loss A/c	2171.41	2347.45	3251.27	965.00	833.20	8.1%	38.5%	-13.7%
	TOTAL	139736.22	170893.79	211509.94	220275.99	229161.37	22.3%	23.8%	4.0%
Assets									
1	LIQUID FUNDS	29411.27	47387.40	52289.75	55537.83	60178.39	61.1%	10.3%	8.4%
	a. Cash Balance	2465.05	3646.17	4833.15	5248.73	5004.47	47.9%	32.6%	-4.7%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5193.30	4939.95	48.7%	32.5%	-4.9%
	Foreign Currency	38.09	37.08	50.85	55.44	64.51	-2.7%	37.2%	16.4%
	b. Bank Balance	13229.83	20316.68	19565.36	21655.19	23184.53	53.6%	-3.7%	7.1%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8159.89	8604.27	70.0%	25.0%	5.4%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	10225.32	11288.81	75.1%	-9.1%	10.4%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	3079.20	3207.77	4.0%	-36.0%	4.2%
	4. In Foreign banks	58.62	52.46	145.49	190.78	83.68	-10.5%	177.3%	-56.1%
	c. Money at Call	13716.40	23424.55	27891.24	28633.90	31989.39	70.8%	19.1%	11.7%
2	INVESTMENTS	2519.63	3728.21	3118.77	2931.11	2858.78	48.0%	-16.3%	-2.5%
	a. Govt. Securities	2497.03	3701.16	3118.24	2930.57	2858.65	48.2%	-15.7%	-2.5%
	b. Others	22.60	27.05	0.54	0.54	0.12	19.7%	-98.0%	-76.9%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1641.78	1647.91	-51.4%	30.6%	0.4%
4	LOANS & ADVANCES	88923.32	100611.07	131168.99	137891.18	140868.52	13.1%	30.4%	2.2%
	a. Private Sector	88169.21	99510.91	126319.47	134563.64	137492.81	12.9%	26.9%	2.2%
	b. Financial Institutions	609.74	1022.55	4809.98	3288.00	3336.17	67.7%	370.4%	1.5%
	c. Government Organizations	144.37	77.61	39.54	39.54	39.54	-46.2%	-49.1%	0.0%
5	BILLS PURCHASED	45.71	10.73	1562.24	35.11	4.57	-76.5%	14461.6%	-87.0%
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	4858.89	4986.72	2.0%	21.5%	2.6%
8	OTHER ASSETS	7635.07	8164.94	10596.49	11314.57	12377.81	6.9%	29.8%	9.4%
	a. Accrued Interests	3339.09	3247.83	2815.95	3604.72	4204.45	-2.7%	-13.3%	16.6%
	b. Others	4295.98	4917.11	7780.55	7709.85	8173.35	14.5%	58.2%	6.0%
9	Expenses not Written off	110.60	68.87	71.58	65.64	67.08	-37.7%	3.9%	2.2%
10	Non Banking Assets	12.72	275.99	940.33	867.11	929.30	2069.5%	240.7%	7.2%
11	Reconciliation Account	2617.46	3917.20	3375.86	4441.36	4183.30	49.7%	-13.8%	-5.8%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	691.42	1059.00	-7.0%	26.4%	53.2%
	TOTAL	139736.22	170893.70	211509.94	220275.99	229161.37	22.3%	23.8%	4.0%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% 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	11710.67	11561.48	-29.8%	-21.9%	-1.3%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16335.63	16434.85	-11.1%	-4.7%	0.6%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2184.47	2218.45	8.5%	7.4%	1.6%
	c. Retained Earning	482.56	-3962.52	-6784.65	-7702.04	-7960.70	-921.1%	71.2%	3.4%
	d. Others Reserves	444.53	380.79	531.61	892.61	868.88	-14.3%	39.6%	-2.7%
2	BORROWINGS	4505.82	1105.70	1452.87	1408.97	1043.57	-75.5%	31.4%	-25.9%
	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	1408.97	1043.57	-79.3%	115.2%	-25.9%
	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	71201.20	73656.46	-11.0%	-9.4%	3.4%
	a. Current	90.92	31.57	85.76	29.93	233.57	-65.3%	171.6%	680.4%
	b. Savings	31526.50	35011.70	29452.65	31053.47	32541.79	11.1%	-15.9%	4.8%
	c. Fixed	47977.03	35847.48	32932.05	33572.02	33785.69	-25.3%	-8.1%	0.6%
	d. Call Deposits	2275.86	786.61	1167.92	1256.72	1430.74	-65.4%	48.5%	13.8%
	e. Others	3606.57	4438.39	5343.18	5289.06	5664.66	23.1%	20.4%	7.1%
4	Bills Payable	4.20	8.07	3.63	0.48	2.79	92.2%	-55.0%	476.4%
5	Other Liabilities	11019.23	17557.02	19565.16	20645.31	21300.01	59.3%	11.4%	3.2%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10914.78	10880.76	30.7%	54.2%	-0.3%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	5645.54	5867.71	106.7%	34.4%	3.9%
	3. Others	3972.70	7063.11	4074.26	4084.99	4551.54	77.8%	-42.3%	11.4%
6	Reconciliation A/c	1364.00	1316.54	1987.43	1874.06	1855.49	-3.5%	51.0%	-1.0%
7	Profit & Loss A/c	2428.44	1552.23	2233.04	374.93	354.29	-36.1%	43.9%	-5.5%
TOTAL		126617.00	112973.55	106193.21	107215.62	109774.09	-10.8%	-6.0%	2.4%
Assets									
1	LIQUID FUNDS	20510.98	26883.96	21176.97	21801.37	24461.32	31.1%	-21.2%	12.2%
	a. Cash Balance	1219.92	1346.98	986.82	952.95	1003.07	10.4%	-26.7%	5.3%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	952.72	1002.90	10.5%	-26.7%	5.3%
	Foreign Currency	1.67	0.82	0.26	0.22	0.17	-50.9%	-67.8%	-23.0%
	b. Bank Balance	13698.58	16582.35	13769.41	14324.36	16205.11	21.1%	-17.0%	13.1%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3016.24	3723.76	62.5%	-31.0%	23.5%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	8411.78	9549.22	48.6%	-11.4%	13.5%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2896.34	2932.14	-30.3%	-15.7%	1.2%
	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	6524.06	7253.15	60.1%	-28.3%	11.2%
2	INVESTMENTS	2386.81	2558.35	1752.16	1622.08	1605.40	7.2%	-31.5%	-1.0%
	a. Govt.Securities	2350.81	2336.94	1727.17	1597.10	1580.41	-0.6%	-26.1%	-1.0%
	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	1550.14	1579.80	-70.9%	17.9%	1.9%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	66869.51	66361.78	-23.4%	-1.3%	-0.8%
	a. Private Sector	83605.21	64520.90	65335.45	65946.65	65347.52	-22.8%	1.3%	-0.9%
	b. Financial Institutions	3327.90	2064.03	426.32	908.83	1000.24	-38.0%	-79.3%	10.1%
	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	6.40	-45.3%	-56.1%	0.0%
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	3013.38	3037.19	-21.0%	-12.2%	0.8%
8	OTHER ASSETS	4827.95	9005.53	8250.65	8982.91	9221.28	86.5%	-8.4%	2.7%
	a. Accrued Interests	2009.17	3583.61	4807.46	5742.46	5995.39	78.4%	34.2%	4.4%
	b. Others	2818.78	5421.92	3443.18	3240.45	3225.88	92.3%	-36.5%	-0.4%
9	Expenses not Written off	64.00	70.23	75.26	63.19	63.23	9.7%	7.2%	0.1%
10	Non Banking Assets	160.36	310.59	752.98	904.87	1075.31	93.7%	142.4%	18.8%
11	Reconciliation Account	1401.74	1311.63	2029.43	1896.57	1869.15	-6.4%	54.7%	-1.4%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	505.20	493.23	-29.9%	23.8%	-2.4%
TOTAL		126616.99	112973.60	106193.21	107215.62	109774.09	-10.8%	-6.0%	2.4%

Profit & Loss Account of Banks and Financial Institutions

(Up to Kattik , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	16861.27	4419.87	2141.40	23422.54
1.1 Deposit Liabilities	16517.45	4372.17	2116.65	23006.27
1.1.1 Saving A/c	4465.77	2016.70	848.14	7330.60
1.1.2 Fixed A/c	9173.21	1683.41	1238.92	12095.54
1.1.2.1 Upto 3 Months Fixed A/c	425.81	50.82	21.17	497.80
1.1.2.2 3 to 6 Months fixed A/c	360.92	122.54	31.00	514.46
1.1.2.3 6 Months to 1 Year Fixed A/c	3343.86	818.61	617.11	4779.58
1.1.2.4 Above 1 Year	5042.62	691.43	569.64	6303.69
1.1.3 Call Deposit	2868.03	672.07	29.48	3569.58
1.1.4 Certificate of Deposits	10.44	0.00	0.10	10.55
1.2 Others	343.82	47.69	24.75	416.26
2 Commission/Fee Expense	132.73	1.55	1.33	135.62
3 Employees Expenses	4298.90	769.95	290.42	5359.28
4 Office Operating Expenses	3198.42	783.32	282.48	4264.22
5 Exchange Fluctuation Loss	48.54	0.26	1.98	50.77
5.1 Due to Change in Exchange Rates	53.63	0.25	1.98	55.85
5.2 Due to Foreign Currency Transactions	-5.09	0.01	0.00	-5.08
6 Non-Operating Expenses	2.62	47.36	0.43	50.41
7. Provision for Risk	2487.58	1149.22	632.68	4269.49
7.1 Loan loss Provision	2436.01	1029.48	575.97	4041.46
7.1.1 General Loan loss Provision	679.05	136.50	106.67	922.22
7.1.2 Special Loan Loss Provision	1710.15	874.30	467.85	3052.30
7.1.3 Additional Loan Loss Provision	46.82	18.67	1.45	66.94
7.2. Provision for Non-Banking Assets	5.07	107.79	56.53	169.39
7.3. Provision for Loss on Investment	1.95	0.03	0.19	2.17
7.4. Provision for Loss of Other Assets	44.54	11.93	0.00	56.47
8 Loan Written Off	31.63	40.49	42.25	114.37
9 Provision for Staff Bonus	656.09	76.65	12.81	745.55
10 Provision for Income Tax	2046.43	247.62	38.43	2332.48
11 Others	1.24	0.04	0.01	1.29
12 Net Profit	5549.26	616.41	325.58	6491.25
TOTAL EXPENSES	35314.72	8152.74	3769.81	47237.27

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	28739.06	5892.17	2551.48	37182.70
1.1. On Loans and Advance	26424.86	5246.82	2278.26	33949.95
1.2. On Investment	1176.97	37.44	19.25	1233.66
1.2.1 Government Bonds	1005.72	34.37	14.32	1054.41
1.2.2 Foreign Bonds	5.34	0.00	0.00	5.34
1.2.3 NRB Bonds	106.25	0.95	3.84	111.03
1.2.4 Deventure & Bonds	59.67	2.12	1.09	62.88
1.3 Agency Balance	276.28	62.02	29.27	367.57
1.4 On Call Deposit	157.62	438.18	151.88	747.67
1.5 Others	703.33	107.71	72.81	883.85
2. Comission & Discount	2219.12	213.20	44.59	2476.92
2.1 Bills Purchase & Discount	87.35	0.17	0.70	88.23
2.2 Comission	1840.01	134.00	28.56	2002.57
2.3 Others	291.76	79.03	15.33	386.12
3 Income From Exchange Fluctuation	1458.45	59.39	0.00	1517.84
3.1 Due to Change in Exchange Rate	-4576.29	2.43	0.00	-4573.86
3.2 Due to Foreign Currency Trans.	6034.74	56.96	0.00	6091.70
4 Other Operating Income	1063.68	332.91	147.82	1544.41
5 Non Operating Income	174.29	436.51	65.80	676.61
6 Provision Written Back	1042.44	361.44	494.30	1898.19
7 Recovery from Written off Loan	249.72	4.70	1.30	255.71
8 Income from Extra Ordinary Expenses	3.72	10.22	0.00	13.94
9 Net Loss	364.22	842.20	464.52	1670.94
TOTAL INCOME	35314.71	8152.74	3769.81	47237.26

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

(as on Kattik End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	29935.34	6805.77	1989.75	38730.86
2	Fishery Related	2362.01	159.03	34.90	2555.93
3	Mining Related	2943.39	253.34	95.66	3292.39
4	Manufacturing (Producing) Related	186542.56	9786.34	4681.64	201010.54
5	Construction	74973.39	16820.75	9460.30	101254.44
6	Electricity, Gas and Water	19152.35	2462.55	203.56	21818.47
7	Metal Products, Mach. & Ele. Eqp.	12748.32	2299.18	828.90	15876.41
8	Tras., Com. and Public Utilities	24991.21	11703.21	5790.09	42484.51
9	Wholesaler & Retailer	174033.79	27464.11	9778.67	211276.57
10	Finance, Insurance and Real Estate	65655.62	12154.51	5700.17	83510.30
11	Hotel or Restaurant	20966.87	5473.28	1734.65	28174.80
12	Other Services	38994.30	7003.87	2382.84	48381.01
13	Consumption Loans	55012.77	10375.87	5547.90	70936.54
14	Local Government	1351.08	45.13	48.09	1444.30
15	Others	80111.04	28066.15	18091.06	126268.25
Total sectorwise Loan		789774.04	140873.09	66368.18	997015.31

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	119978.55	17017.27	8845.03	145840.86
2	Overdraft	150280.87	35743.77	0.03	186024.67
3	Trust Receipt Loan / Import Loan	45704.42	7.76	0.00	45712.18
4	Demand & Other Working Capital Loan	197971.78	19678.99	16288.12	233938.89
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	52135.39	13730.43	7078.15	72943.96
6	Real Estate Loan	61679.38	12583.57	9923.75	84186.70
7	Margin Nature Loan	7281.17	2578.79	2959.07	12819.03
8	Hire Purchase Loan	35489.54	14296.26	6740.39	56526.19
9	Deprived Sector Loan	32825.41	5819.73	1860.70	40505.84
10	Bills Purchased	10576.97	4.57	13.80	10595.34
11	Other Product	75850.55	19411.95	12659.14	107921.64
Total Product wise Loan		789774.03	140873.09	66368.18	997015.30

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25270.51	3247.69	355.78	28873.98
2	Government Securities	1288.53	21.40	18.48	1328.41
3	Non Governmental Securities	4507.04	2171.98	1399.44	8078.45
4	Fixed Deposit Receipts	7680.83	1482.59	1448.67	10612.10
	Own	6762.52	1482.59	1448.67	9693.78
	Other Licences Institutions	918.32	0.00	0.00	918.32
5	Collateral of Properties	656523.80	126208.43	56688.29	839420.52
	Fixed Assets	509165.44	125756.96	56303.37	691225.76
	Current Assets	147358.36	451.48	384.92	148194.76
6	Against security of Bill	10855.76	4.51	20.85	10881.11
	Domestic Bills	803.76	4.51	20.85	829.12
	Foreign Bills	10052.00	0.00	0.00	10052.00
7	Against Guarantee	19231.73	2966.02	628.83	22826.57
	Government Guarantee	1932.15	97.04	69.88	2099.08
	Institutional Guarantee	12421.07	1196.90	271.72	13889.70
	Personal Guarantee	2025.75	222.36	103.33	2351.44
	Collective Guarantee	255.15	1407.28	39.42	1701.84
	Int. Rtd. Foreign Bank's Guarantee	157.19	16.79	0.00	173.98
	Other Guarantee	2440.41	25.64	144.48	2610.53
8	Credit Card	541.74	0.00	0.00	541.74
9	Others	63874.09	4770.47	5807.85	74452.41
Total Collateral wise Loan		789774.03	140873.09	66368.18	997015.30

Statement of Assets and Liabilities as on Kattik end, 2070

S.N.	BFI Name	Manjusikree	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
Liabilities							
1	CAPITAL FUND	279.60	214.42	200.62	197.66	141.23	133.18
	a. Paid-up Capital	225.00	200.00	200.00	200.00	120.00	125.00
	b. Calls in Advance						
	c. Proposed Bonus Share						
	d. General Reserves	11.23	14.16	1.93		4.25	1.64
	e. Share Premium						
	f. Retained Earning	43.37	0.04	-1.31	-2.34	16.98	6.55
	g. Others Reserves Fund		0.22				
2	BORROWINGS						
	a. NRB						
	b. Interbank Borrowing						
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	1124.20	712.17	613.69	1179.76	399.51	381.29
	a. Current						
	Domestic						
	Foreign						
	b. Savings	176.29	188.89	168.40	356.22	122.10	193.81
	Domestic	176.29	188.89	168.40	356.22	122.10	193.81
	Foreign						
	c. Fixed	476.72	416.47	265.32	457.19	172.33	85.61
	Domestic	476.72	416.47	265.32	457.19	172.33	85.61
	Foreign						
	d. Call Deposits						101.87
	Domestic						101.87
	Foreign						
	e. Others	471.18	106.81	179.97	366.36	105.07	
	Domestic	471.18	106.81	179.97	366.36	105.07	
	Foreign						
4	Bills Payable						
5	Other Liabilities	87.90	57.69	81.99	126.71	40.16	13.77
	1. Sundry Creditors	0.66	3.09	1.18	16.91	0.06	0.00
	2. Loan Loss Provision	21.37	10.64	43.38	38.20	14.47	9.90
	3. Interest Suspense a/c	42.75	11.48	28.18	21.76	11.60	
	4. Others	23.12	32.48	9.24	49.84	14.03	3.86
6	Reconciliation A/c						
7	Profit & Loss A/c			4.24		0.21	
		1491.70	984.29	900.53	1504.13	581.10	528.24
Assets							
1	LIQUID FUNDS	382.53	274.29	201.48	427.87	188.14	235.47
	a. Cash Balance	8.59	5.36	5.92	17.88	2.32	15.15
	Nepalese Notes & Coins	8.59	5.36	5.92	17.88	2.32	15.15
	Foreign Currency						
	b. Bank Balance	373.94	268.93	195.55	409.99	185.82	220.32
	1. In Nepal Rastra Bank	38.63	54.75	25.30	75.50	49.18	20.60
	Domestic Currency	38.63	54.75	25.30	75.50	49.18	20.60
	Foreign Currency						
	2. "A"Class Licensed Institution	334.37	115.49	60.29	105.55	13.86	109.63
	Domestic Currency	334.37	115.49	60.29	105.55	13.86	109.63
	Foreign Currency						
	3. Other Financial Ins.	0.95	98.70	109.96	228.95	122.77	90.09
	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	5.00
	a. Govt Securities	10.00	20.00	3.45	3.00	6.00	5.00
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	3.17	7.13	42.48	67.97	6.22	5.35
	a. Interbank Lending						
	b. Non Residents						
	c. Others	3.17	7.13	42.48	67.97	6.22	5.35
4	LOANS & ADVANCES	970.57	634.70	590.37	954.90	355.51	271.36
	a. Private Sector	943.47	624.07	479.95	918.84	355.51	271.36
	b. Financial Institutions	27.10	10.63	110.42	36.06		
	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	23.30	13.14	7.04	8.38	6.71	4.43
8	OTHER ASSETS	89.25	31.72	52.57	29.71	17.30	3.06
	a. Accrued Interest:	42.75	11.48	28.32	23.61	11.60	0.15
	Financial	1.19	0.04				
	Government Enterprises			0.09	1.00		0.15
	Private Sector	41.56	11.44	28.23	22.61	11.60	
	b. Staff Loans / Adv.	34.28	10.06	9.89	0.96	0.91	
	c. Sundry Debtors	1.51		0.52	3.65	0.73	1.39
	d. Cash In Transit						
	e. Others	10.71	10.17	13.84	1.48	4.07	1.52
9	Expenses not Written off			1.85			2.10
10	Non Banking Assets				2.30		
11	Reconciliation Account						
12	Profit & Loss A/c	12.88	3.31	1.30	10.00	1.23	1.46
	TOTAL ASSETS	1491.70	984.29	900.53	1504.13	581.10	528.24

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Sahayogi	Axix	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwori	Saurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	
Expenses																					
1. Interest Expense	38.61	48.95	25.54	82.74	47.89	113.64	40.22	54.02	54.50	26.60	91.83	86.19	111.68	87.00	35.89	25.63	162.54	19.21	115.83	197.26	
1.1 On Deposit Liabilities	38.61	48.95	25.54	82.74	47.89	113.64	40.22	54.02	54.50	26.60	70.45	86.19	111.68	87.00	35.89	25.63	162.54	19.21	115.73	189.51	
1.1.1 Saving Account	30.08	15.68	18.12	33.37	19.04	45.99	13.28	32.49	16.70	3.07	30.73	34.63	41.48	47.91	20.13	17.55	55.45	12.59	70.09	41.20	
1.1.2 Fixed Account	7.90	17.94	7.41	36.07	14.15	36.00	19.72	11.11	9.19	0.99	23.72	25.04	46.27	31.47	9.32	8.08	75.56	6.53	31.47	118.26	
1.1.2.1 Up to 3 months Fixed Account				0.15		0.01	0.07				0.00		0.57		0.03					17.51	
1.1.2.2 3 to 6 months Fixed Account		0.31		1.44	1.19	0.24	0.07				0.70	0.55	1.78	0.94	0.36	1.93	75.56	0.02		2.01	
1.1.2.3 6 months to 1 year Fixed Account	1.67	8.44		18.07	11.67	31.23	2.60	1.18	4.08		17.15	13.88	35.54	11.90	2.52	2.12		3.11		45.56	
1.1.2.4 Above 1 year Fixed Account	6.22	9.20	7.41	16.41	1.29	4.53	16.97	9.93	5.11	0.99	5.87	10.61	8.38	18.63	6.40	4.04		3.40	31.47	53.17	
1.1.3 Call Deposit	0.64	15.33		13.30	14.70	31.65	7.22	10.42	28.61	22.54	16.00	26.53	23.93	7.62	6.44			31.52	0.09	14.16	30.05
1.1.4 Certificate of Deposit																					
1.2 On Borrowing											21.38									0.10	7.75
2. Commission Expense												0.00			0.01				0.48	0.32	
3. Staff Expense	6.04	13.49	6.11	8.71	9.57	14.66	5.73	9.41	6.59	8.31	8.93	18.02	16.81	16.07	10.12	5.18	30.31	5.97	18.88	24.14	
4. Office Operating Expenses	4.25	15.33	6.72	14.77	10.91	10.96	6.02	5.06	6.47	10.26	9.64	20.96	14.55	8.94	7.40	2.97	32.93	2.53	24.30	21.96	
5. Foreign Exchange Loss																			0.00	0.01	
5.1 Due to Change in Exchange Rates																			0.00		
5.2 Due to Foreign Currency Transaction																				0.01	
6. Non Operating Expense		13.53														23.55		8.52	1.24	0.07	
7. Provision for Risk	13.02	4.28	2.97	4.21	90.96	24.46	2.85	2.19	5.49	-5.49	8.03	3.04			3.58		28.58	5.82	18.61	24.34	
7.1 Loan loss Provision	13.02	4.28	2.97	4.21	76.97	24.46	2.85	2.19	5.49	-5.49	8.03	3.04			3.58		27.56	5.82	18.61	24.34	
7.1.1 General Loan loss Provision	0.38		2.97	0.76	1.62	1.03	0.16	2.19	0.34	-0.26	0.92	2.49			3.58		0.61	0.36	-1.12	4.07	
7.1.2 Special Loan Loss Provision	12.64	4.28		3.45	75.35	23.44	2.69		5.15	-5.23	7.11	0.55					9.92	5.46	19.72	20.27	
7.1.3 Additional Loan Loss Provision																				17.04	
7.2. Provision for Non-Banking Assets					2.06															1.02	
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets					11.93																
8. Loan Written Off					0.33																
9. Provision for Staff Bonus	1.04			2.08		0.16	0.25		0.55			1.42			2.39				0.30	0.48	
10. Provision for Income Tax	3.13			6.24		0.49	0.74		1.65			4.26			7.18				0.89	1.44	
11. Others																					
12. Net Profit	7.30			14.56		1.13	1.72	11.83	3.84		11.28	9.94		17.22	16.75	1.14		3.06		3.36	
Total Expenses	73.40	95.58	41.34	133.31	159.65	165.50	57.52	82.51	79.09	39.67	129.72	143.83	143.05	152.77	83.32	43.45	255.59	38.25	177.68	273.30	

Income																					
1. Interest Income	65.12	59.37	28.82	113.60	63.71	154.30	53.07	73.25	74.26	18.83	121.08	99.90	134.29	139.02	76.31	36.63	189.15	30.51	150.10	239.74	
1.1 On Loans and Advances	56.99	52.33	25.57	113.60	52.35	133.95	49.28	66.12	46.01	17.44	94.70	85.93	126.72	122.10	60.60	36.63	176.96	30.12	128.68	210.47	
1.2 On Investment				0.66				0.01					1.19							0.30	2.83
1.2.1 Government Bonds				0.66									1.04							0.30	2.83
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds								0.01					0.15								
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance															15.71					11.27	
1.4 On Call Deposit	8.11	7.04	3.25		10.70	20.35	3.79	7.12	28.25	1.40	5.00	13.74	6.38	16.92				8.47	0.39	6.67	22.06
1.5 On Others	0.03										21.38	0.23						3.72		3.18	4.39
2. Commission and Discount	2.63	1.54		7.57	0.78	1.53	0.47	9.26	4.82	0.03	0.44	1.49	0.13		0.60	2.33	3.27	0.55	2.28	32.91	
2.1 Bills Purchase and Discount																					0.00
2.2 Commission	2.63	1.29		7.57	0.74	1.53	0.47	2.22	0.55	0.03	0.41	1.14	0.13		0.16	2.33	3.27	0.55	2.28	4.75	
2.3 Others		0.25			0.05			7.04	4.27		0.03	0.35			0.44						28.16
3. Exchange Fluctuation Income										0.00	0.01	0.05	0.00					0.45	0.01	0.17	0.64
3.1 Due to Change in Exchange Rate											0.01		0.00					0.41		0.04	0.04
3.2 Due to Foreign Currency Transaction										0.00		0.05						0.04	0.01	0.12	0.60
4. Other Operating Income	5.65	1.91	0.48		6.03	9.68	3.71		0.11	7.47	8.16	6.81	12.78	4.05				8.03	5.43	6.11	
5. Non Operating Income			3.10				0.27		0.41	0.73	2.16	0.17				4.08	0.09				
6. Write Back from Provisions for loss		12.69		1.98	12.26							32.07		0.97	2.37	0.40	27.57	1.76			
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions				10.16																	
9. Net Loss		20.07	8.94		76.86					20.29			1.65							19.02	
Total Income	73.40	95.58	41.34	133.31	159.65	165.50	57.52	82.51	79.09	39.67	129.72	143.83	143.05	152.77	83.32	43.45	255.59	38.25	177.68	273.30	

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Miteri	Tinaiu	Rising	Mukthinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nigri	Kastamandap	Garima	City	Bishow	Kabeil	
Expenses																					
1. Interest Expense	28.94	45.79	34.50	95.74	71.85	15.78	29.91	6.69	131.00	12.02	61.25	28.59	47.50	19.66	19.53	124.43	80.76	80.74	91.94	7.65	
1.1 On Deposit Liabilities	28.94	45.79	34.45	92.19	71.85	15.78	29.91	6.69	126.45	12.02	61.25	28.59	47.50	19.66	19.53	123.96	80.52	80.15	91.35	7.65	
1.1.1 Saving Account	14.75	15.71	23.59	50.45	27.91	8.97	7.61	5.22	57.08	5.49	32.17	9.17	12.09	8.60	8.62	59.61	41.80	41.96	23.17	5.24	
1.1.2 Fixed Account	10.60	26.57	10.87	32.43	25.50	2.95	17.63	1.47	58.06	5.15	25.45	8.95	19.13	6.34	8.10	51.90	29.76	33.38	48.11	1.87	
1.1.2.1 Up to 3 months Fixed Account	0.17	0.01		0.04	0.01				3.72	0.24		0.01	0.18	0.00	0.34	4.79	0.56	1.28	0.49	0.00	
1.1.2.2 3 to 6 months Fixed Account	0.36	0.12	0.48	3.87	0.05	0.49			0.08	0.11	0.03	0.21	0.21	0.04	1.05	1.89	2.14	1.97	1.72	0.05	
1.1.2.3 6 months to 1 year Fixed Account	5.21	16.51	4.46	21.97	7.63	1.72			24.97	3.45	18.48	5.64	15.65	3.74	3.80	31.04	17.70	20.20	30.39	0.81	
1.1.2.4 Above 1 year Fixed Account	4.86	9.94	5.93	6.55	17.81	0.74	17.63	1.47	29.28	1.35	6.94	3.09	3.09	2.56	2.91	14.17	9.36	9.93	15.50	1.01	
1.1.3 Call Deposit	3.59	3.51		9.31	18.45	3.87	4.66		11.31	1.37	3.63	10.48	16.27	4.72	2.81	12.45	8.95	4.82	20.08	0.54	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing			0.04	3.55					4.55							0.47	0.24	0.59	0.59		
2. Commission Expense														0.24		0.03					
3. Staff Expense	4.40	6.90	8.89	29.03	9.46	3.65	7.76	2.81	19.98	2.28	7.29	5.70	4.37	3.96	2.47	23.35	15.72	9.16	11.28	2.29	
4. Office Operating Expenses	3.45	6.16	5.65	16.63	8.25	4.27	4.39	1.42	25.31	2.96	9.04	5.39	7.36	4.80	0.92	21.50	13.78	9.05	8.76	1.47	
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			0.03																	
7. Provision for Risk	1.15		7.11	7.24	2.35	1.83	15.87	3.28	28.45	0.68	4.18	0.53	7.85	1.85	1.03	5.71	3.09	9.30	6.80	0.65	
7.1 Loan loss Provision	1.15		7.11	7.24	2.35	1.83	15.87	3.28	28.45	0.68	4.18	0.53	7.85	1.85	1.03	5.71	3.09	9.30	6.80	0.65	
7.1.1 General Loan loss Provision	1.15		1.15	3.15	2.35	1.83	0.67	3.28	0.48	0.90	0.53	0.33	0.21	0.15	0.70	3.09	3.09	3.30	6.80	0.65	
7.1.2 Special Loan Loss Provision			5.96	4.09			15.21		28.45	0.20	3.28		7.52	1.65	0.88	5.02					
7.1.3 Additional Loan Loss Provision							-0.01														
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							0.09														
9. Provision for Staff Bonus	1.45	0.58	1.63	4.98	1.60		0.18				2.20			0.44			2.49	2.71	1.10	0.23	
10. Provision for Income Tax	4.35	1.75	1.91	14.93	4.81		0.41				6.61			1.32			7.48	8.13	3.30	0.69	
11. Others																					
12. Net Profit	10.15	4.09	14.37	34.83	11.22	3.11		1.36		0.24	15.43	5.18		5.24	1.80		17.46	18.98	7.70	1.61	
Total Expenses	54.02	65.28	74.06	203.39	109.54	28.64	58.03	16.15	204.74	18.19	106.01	45.38	67.30	37.27	25.75	175.01	140.78	138.08	130.88	14.59	

Income																					
1. Interest Income	48.10	59.31	52.42	178.06	100.02	25.80	37.82	14.56	182.19	15.98	98.83	42.06	56.49	32.93	23.51	145.17	126.35	120.45	119.34	13.34	
1.1 On Loans and Advances	45.14	52.60	48.81	165.78	95.14	23.79	36.38	12.47	155.42	14.77	89.56	34.97	47.80	30.27	20.08	127.80	116.74	110.40	111.57	11.40	
1.2 On Investment									5.23		0.46	0.16	1.64	0.21		1.21		0.75			
1.2.1 Government Bonds									5.23		0.46	0.16	1.64	0.21		1.21		0.75			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance												6.93									
1.4 On Call Deposit	2.95	6.71	3.62	12.02	4.87	2.02	1.42		21.54	1.20	8.81		7.05	2.45	3.43			8.23	7.76	1.94	
1.5 On Others				0.26	0.01		0.02	2.08	0.00							16.17	9.62	1.06			
2. Commission and Discount	0.52	1.05	0.82	2.43	1.35	2.83	0.29	1.59	3.30	2.21	7.17	0.19	0.57	3.43	0.66	2.92	1.36	10.94	11.54	0.40	
2.1 Bills Purchase and Discount																					
2.2 Commission	0.52	1.05	0.75	2.41	1.35	0.27	0.29	1.44	3.30	0.28	0.86	0.19	0.57	0.48		2.89	1.36	10.94	0.95	0.40	
2.3 Others			0.07	0.02		2.56		0.15		1.93	6.31			2.95	0.66	0.03			10.59		
3. Exchange Fluctuation Income									6.77		0.00				0.03	1.92		0.00			
3.1 Due to Change in Exchange Rate									-0.13		0.00					1.82		0.00			
3.2 Due to Foreign Currency Transaction									6.91						0.03	0.10		0.00			
4. Other Operating Income	5.41	4.92	3.92	19.68	8.17		6.17		6.85		3.12	4.27			1.56	7.10	13.06			0.85	
5. Non Operating Income				2.63							0.01								6.69		
6. Write Back from Provisions for loss			16.90	0.59					1.20					3.66	0.90						
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions																					
9. Net Loss							13.75		4.42					2.31		17.90					
Total Income	54.02	65.28	74.06	203.39	109.54	28.64	58.03	16.15	204.74	18.19	106.01	45.38	67.30	37.27	25.75	175.01	140.78	138.08	130.88	14.59	

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Kamana	Corporate	Pattibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Matribhumi	Bright	Innovative	Jhmrnk	Metro	Vibor	Gaumukhi	
Expenses																					
1. Interest Expense	58.71	33.28	35.97	35.20	103.37	7.52	10.05	8.14	94.75	16.13	7.08	53.72	21.18	7.22	12.42	32.98	9.67	34.03	91.01	10.68	
1.1 On Deposit Liabilities	54.20	33.19	35.97	35.20	103.37	7.52	10.05	8.14	94.75	16.13	6.72	52.77	21.18	7.22	12.42	32.98	9.67	34.03	91.01	10.63	
1.1.1 Saving Account	28.23	11.02	20.79	17.20	50.78	4.56	4.71	6.08	60.15	10.12	5.18	27.42	16.74	4.42	4.53	14.34	6.48	14.53	28.30	9.31	
1.1.2 Fixed Account	20.72	20.13	6.88	14.58	31.54	1.67	3.08	2.06	28.47	3.40	1.32	21.94	4.44	1.57	4.20	13.68	1.29	13.95	57.49	1.32	
1.1.2.1 Up to 3 months Fixed Account	0.83			0.28	0.00				0.09		0.01	0.05	0.14	0.00				0.03	0.03		
1.1.2.2 3 to 6 months Fixed Account	1.13		0.07	0.35	0.48				0.37	0.17		1.17	0.13	0.05	0.01	0.01		0.81	0.07		
1.1.2.3 6 months to 1 year Fixed Account	4.82	19.52	3.19	11.17	17.92	0.34	2.63	0.36	17.72	1.69	0.84	19.92	2.49	0.70	2.74	9.30	0.48	9.07	3.33	0.42	
1.1.2.4 Above 1 year Fixed Account	13.95	0.61	3.62	2.78	13.13	1.33	0.44	1.71	10.29	1.54	0.47	0.79	1.68	0.83	1.45	4.37	0.82	4.04	54.05	0.90	
1.1.3 Call Deposit	5.25	2.04	8.31	3.42	21.06	1.29	2.26		6.13	2.61	0.22	3.41		1.23	3.69	4.95	1.89	5.55	5.22		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	4.51	0.09									0.37	0.95								0.04	
2. Commission Expense																					
3. Staff Expense	7.62	4.60	7.01	4.96	18.09	2.00	1.87	2.06	11.69	2.05	2.05	18.98	4.48	1.79	1.68	4.70	1.80	2.98	11.86	2.13	
4. Office Operating Expenses	6.47	3.35	6.81	4.09	22.07	1.59	2.65	1.39	8.47	2.37	2.88	22.86	2.64	0.73	2.60	7.86	1.37	5.57	19.98	1.02	
5. Foreign Exchange Loss																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
6. Non Operating Expense	0.04														0.01						
7. Provision for Risk	4.23	29.25	6.91	0.58	19.75	0.49	0.06	0.74	11.53	0.09	0.23	10.25	0.24	0.03	22.99	1.03	3.17	2.00	89.01	0.79	
7.1 Loan loss Provision	4.23	29.25	6.91	0.58	19.75	0.49	0.06	0.74	11.53	0.09	0.23	10.25	0.24	0.03	22.99	1.03	3.17	2.00	43.54	0.79	
7.1.1 General Loan loss Provision	0.40		0.27	0.19	2.16	0.34	0.06	0.74	1.86	0.09	0.23	1.25	0.24	-0.04	-0.70	1.03	0.16	0.38	1.13	0.51	
7.1.2 Special Loan Loss Provision	3.82	29.25	6.64	0.40	17.59	0.15			9.67			9.00		0.07	23.66		3.01		42.42	0.29	
7.1.3 Additional Loan Loss Provision															0.03			1.62			
7.2. Provision for Non-Banking Assets																			45.47		
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus	1.68		0.19	0.58	0.69				2.68		0.01	0.14						0.83		0.16	
10. Provision for Income Tax	5.04		0.57	1.75	2.07				8.05		0.32	0.42						2.49		0.53	
11. Others																					
12. Net Profit	11.77		1.32	4.09	4.82	1.77	4.99	4.72	18.79	7.26	0.81	0.98	4.60	0.12	0.60			5.82		1.07	
Total Expenses	95.56	70.47	58.78	51.25	170.85	13.38	19.61	17.05	155.97	27.90	13.37	107.35	33.14	9.89	39.70	47.18	16.19	53.73	211.86	16.38	
Income																					
1. Interest Income	87.52	30.10	53.33	46.39	158.83	11.63	17.47	16.05	142.37	25.34	11.36	100.28	29.88	9.16	13.42	41.49	12.64	49.31	68.60	13.51	
1.1 On Loans and Advances	80.05	25.85	46.46	40.65	141.79	10.70	16.13	15.26	128.00	24.69	10.63	93.88	26.54	8.38	10.96	37.52	11.92	43.92	54.79	12.69	
1.2 On Investment				1.56														1.02	1.25		
1.2.1 Government Bonds				1.56														1.02	0.47		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																				0.78	
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	7.47		6.87	5.47	15.48	0.94	1.35		14.37	0.65	0.73	6.40	3.34	0.78	2.47	3.97	0.71	4.37	10.23	0.82	
1.5 On Others		4.25		0.27				0.79												2.33	
2. Commission and Discount	1.35	0.22	0.74	0.64	9.15	0.35	0.25	0.27	13.60	0.38	0.24	2.25	0.46	0.73	0.11	0.47	2.60	0.41	0.29	2.77	
2.1 Bills Purchase and Discount		0.06														0.00					
2.2 Commission	1.35	0.01	0.74	0.16	9.15	0.35	0.25	0.21	4.62	0.38	0.24	2.25	0.44	0.33	0.11	0.39	2.18		0.29	0.61	
2.3 Others		0.15		0.47				0.06	8.99				0.02	0.40		0.08	0.41	0.41		2.16	
3. Exchange Fluctuation Income				0.04								0.07								0.00	
3.1 Due to Change in Exchange Rate				0.01																0.00	
3.2 Due to Foreign Currency Transaction				0.03								0.07								0.00	
4. Other Operating Income	6.69	1.15	4.71	4.23	2.83	1.39	1.88			2.18	1.78	4.76	2.79		1.02	5.21		4.00	8.29	0.11	
5. Non Operating Income	0.00							0.73												1.32	
6. Write Back from Provisions for loss		16.69																0.06		82.05	
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions																					
9. Net Loss		22.31													25.14		0.89		51.31		
Total Income	95.56	70.47	58.78	51.25	170.85	13.38	19.61	17.05	155.97	27.90	13.37	107.35	33.14	9.89	39.70	47.18	16.19	53.73	211.86	16.38	

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Saparakoshi	Sajha	PrabhuDB	Apex	Green
Expenses																				
1. Interest Expense	9.87	23.23	2.75	81.07	31.24	1.79	17.70	5.64	19.52	5.90	17.22	25.82	3.83	164.92	2.85	2.72	2.60	190.08	143.86	0.48
1.1 On Deposit Liabilities	9.87	23.22	2.75	79.93	31.09	1.79	17.70	5.64	19.52	5.83	17.22	25.82	3.83	164.92	2.85	2.72	2.60	189.66	143.83	0.48
1.1.1 Saving Account	5.21	9.48	1.67	33.37	14.37	1.44	12.83	4.26	8.30	5.12	8.16	12.74	0.98	46.90	1.92	0.98	0.17	154.17	75.98	0.11
1.1.2 Fixed Account	4.28	12.50	1.03	31.62	12.07	0.24	4.87	0.76	7.64	0.71	5.28	5.83	0.90	84.59	0.79	0.60	0.09	35.49	67.85	
1.1.2.1 Up to 3 months Fixed Account				0.10	0.08				0.11		0.05	0.01		16.88	0.12			0.16	0.18	
1.1.2.2 3 to 6 months Fixed Account	0.00		0.00	9.72	0.47	0.06			0.39		0.17	0.06		1.10	0.08	0.01	0.00	1.71	1.14	
1.1.2.3 6 months to 1 year Fixed Account	1.51	5.94	0.52	19.18	8.98	0.06	3.57		6.94	0.22	1.48	4.16		41.67	0.32	0.42	0.03	20.91	51.01	
1.1.2.4 Above 1 year Fixed Account	2.78	6.55	0.51	2.62	2.55	0.12	1.29	0.76	0.20	0.49	3.58	1.60	0.90	24.94	0.28	0.18	0.06	12.72	15.52	
1.1.3 Call Deposit	0.37	1.24	0.05	14.94	4.64	0.11		0.62	3.58		3.79	7.26	1.96	33.43	0.14	1.14	2.34			0.37
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		1.15	0.15					0.07								0.42	0.03	
2. Commission Expense																				
3. Staff Expense	2.17	3.60	1.09	12.61	5.08	0.58	4.46	1.08	3.62	2.00	3.46	3.34	1.67	24.33	1.30	1.50	2.25	40.75	18.13	1.67
4. Office Operating Expenses	1.29	6.75	0.60	17.08	4.88	0.69	4.12	1.65	3.31	2.31	4.87	3.22	1.50	29.57	0.59	2.40	2.16	58.75	16.92	1.29
5. Foreign Exchange Loss				0.25																
5.1 Due to Change in Exchange Rates				0.25																
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																		0.16	0.01	
7. Provision for Risk	0.80		0.22	22.08	0.89			1.03	0.87			1.96	0.11	14.81	0.14	0.46	0.50	4.48	59.60	0.05
7.1 Loan loss Provision	0.80		0.22	22.08	0.89			1.03	0.87			1.96	0.11	14.81	0.14	0.46	0.50	4.48	59.60	0.05
7.1.1 General Loan loss Provision	0.30		0.22	22.08	0.89			1.03	0.79			1.96	0.11	0.71	0.14	0.46	0.50	4.48	59.60	0.05
7.1.2 Special Loan Loss Provision	0.50								0.09					14.10						
7.1.3 Additional Loan Loss Provision																			59.60	
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		0.50		1.01	0.12								0.03	3.21				0.43		
10. Provision for Income Tax		1.50		3.03	0.36								0.08	9.58				1.28	-0.77	
11. Others														0.04						
12. Net Profit		3.49	0.38	7.30	0.84	3.13	1.25	0.16		2.55	1.64	0.18	22.52					2.99		
Total Expenses	14.14	39.06	5.05	144.42	42.09	4.38	29.41	10.64	27.49	10.22	28.10	35.97	7.40	268.99	4.88	7.07	7.51	298.92	238.17	3.49
Income																				
1. Interest Income	12.33	32.62	4.39	118.47	37.73	4.02	26.66	8.41	24.92	7.38	25.07	32.13	6.39	240.58	3.11	5.80	3.41	221.33	99.12	0.46
1.1 On Loans and Advances	12.33	28.01	4.18	103.66	33.05	3.55	24.40	7.91	22.33	6.91	23.56	28.41	5.53	221.45	2.75	4.82	3.04	195.73	90.78	0.04
1.2 On Investment				1.96										3.21				2.12	1.58	
1.2.1 Government Bonds				1.96										3.21					1.58	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																			2.12	
1.3 On Agency Balance																		10.91		
1.4 On Call Deposit		4.62	0.21	12.84	4.68	0.47	2.26	0.50	2.59	0.47	1.51	3.72	0.86	15.92	0.35	0.98	0.36		6.76	0.42
1.5 On Others																	0.00	12.58		
2. Commission and Discount	1.78	0.32	0.66	3.79	0.40	0.23	0.37		0.15	0.41	0.96	0.64	0.14	1.69	0.15	0.15	0.03	14.39	1.53	
2.1 Bills Purchase and Discount																				
2.2 Commission	1.78	0.32	0.65	3.79	0.40	0.23	0.37		0.15	0.41	0.96	0.64	0.14	1.69	0.15	0.15	0.03	14.39	1.53	
2.3 Others			0.01																	
3. Exchange Fluctuation Income				11.23										0.00					37.77	
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction				11.23										0.00					37.77	
4. Other Operating Income		2.24		10.93	3.90	0.13	2.38	2.23	2.38	2.18	2.07	3.14	0.86	11.73	0.70	0.78	0.94	20.26	5.66	0.19
5. Non Operating Income				0.01								0.07		14.16				5.18		
6. Write Back from Provisions for loss		3.87								0.04				0.83						4.07
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	0.03				0.06					0.25					0.93	0.33	3.14		127.80	2.84
Total Income	14.14	39.06	5.05	144.42	42.09	4.38	29.41	10.64	27.49	10.22	28.10	35.97	7.40	268.99	4.88	7.07	7.51	298.92	238.17	3.49

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Nepal Awans	NFL	NIDC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Kalitpur	United FC	General
Expenses																				
1. Interest Expense	14.40	15.31	48.27	117.45	12.56	1.97	17.29	18.30	33.28	75.35	52.27	69.74	48.06	45.13	63.84	39.03	86.67	47.77	85.66	9.74
1.1 On Deposit Liabilities	14.40	15.31	48.04	117.45	11.80	1.97	17.29	15.97	33.28	75.35	52.27	67.94	40.75	45.13	63.84	39.03	86.67	47.77	85.66	9.74
1.1.1 Saving Account	4.00	3.54	9.54	29.70	9.08	0.82	4.09	4.57	6.77	31.30	9.67	23.61	14.70	10.90	26.28	7.61	26.98	17.96	37.49	1.18
1.1.2 Fixed Account	10.40	11.77	37.13	87.75	1.05	1.15	13.20	11.40	25.35	44.04	42.60	44.32	26.05	34.23	37.56	29.07	54.47	29.82	48.16	8.56
1.1.2.1 Up to 3 months Fixed Account		0.03		0.46			0.27		0.00	0.06	0.47	0.43		0.16	0.33		0.15	0.25	0.23	0.90
1.1.2.2 3 to 6 months Fixed Account		0.05	0.02	1.52			0.44		0.03	0.09	0.65	0.25		0.01	1.90		0.37	1.21	1.15	0.16
1.1.2.3 6 months to 1 year Fixed Account	4.40	7.85	6.32	64.43		0.02	4.48		17.82	25.74	15.60	18.87		23.87	28.27	11.73	11.91	22.68	8.82	
1.1.2.4 Above 1 year Fixed Account	6.00	3.84	30.80	21.34	1.05	1.13	8.02	11.40	7.50	18.16	25.89	24.78	26.05	10.18	7.06	17.34	42.04	5.68	37.96	7.50
1.1.3 Call Deposit			1.37		1.68				1.16							2.35	5.12			
1.1.4 Certificate of Deposit																	0.10			
1.2 On Borrowing			0.23		0.76							1.81	7.31							
2. Commission Expense								0.29									0.73			
3. Staff Expense	4.20	1.84	3.50	10.37	6.28	1.75	1.82	1.68	6.64	8.55	4.61	8.90	4.63	5.41	4.63	17.22	10.32	4.12	17.76	2.72
4. Office Operating Expenses	2.30	4.80	4.07	9.04	7.54	3.31	3.47	1.52	5.27	6.06	3.90	16.09	3.99	3.38	3.42	16.49	8.44	3.54	13.38	1.36
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				
6.1																	0.37			
7. Provision for Risk	4.20		70.41	23.71	46.12	55.97	1.88	7.50	31.95	18.95	27.98	1.11	0.24	0.13	0.22	13.23	10.53		15.09	12.67
7.1 Loan loss Provision	4.20		70.41	10.85	46.12	55.97	1.88	7.50	31.95	18.95	27.98	1.11	0.24	0.13	0.22	13.11	10.47		15.09	7.62
7.1.1 General Loan loss Provision	-0.20							7.50	31.95		0.36			0.00	0.22	13.11	10.47			1.75
7.1.2 Special Loan Loss Provision	4.40		70.41	10.85	46.12	55.97	1.88			18.95	27.63			0.13						13.34
7.1.3 Additional Loan Loss Provision												1.11	0.24							7.62
7.2. Provision for Non-Banking Assets				12.86																5.05
7.3. Provision for Loss on Investment																0.11	0.06			
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off					0.01															
9. Provision for Staff Bonus				1.88								1.26			0.81	0.67				
10. Provision for Income Tax				5.64								3.66			2.42	2.02				
11. Others					0.01															
12. Net Profit		-10.09		13.16		54.96					2.13	8.95	1.65		5.65	7.43			0.12	8.96
Total Expenses	25.10	11.85	126.25	181.26	72.53	117.96	24.47	29.29	77.14	108.92	90.89	109.71	58.57	54.05	80.98	96.46	116.69	55.42	132.01	35.44

Income																				
1. Interest Income	16.10	10.46	55.05	161.97	12.70	24.54	15.77	4.90	26.79	73.96	45.19	93.93	54.32	45.69	75.86	93.21	99.73	31.59	122.43	14.12
1.1 On Loans and Advances	13.00	9.40	42.23	147.64	12.57	24.54	15.12	4.82	24.55	67.38	41.67	85.80	41.87	42.04	65.39	77.57	89.45	30.78	115.60	13.95
1.2 On Investment		0.21	0.16	2.73	0.09							2.27			1.67	3.41	1.81		1.58	
1.2.1 Government Bonds			0.16	2.73	0.09							2.27				3.41			1.58	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds		0.21													1.67		1.81			
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														3.64						
1.4 On Call Deposit		0.84	12.66	11.59	0.05		0.64		2.21	6.59	2.88	5.86			8.81		8.47		3.41	0.17
1.5 On Others	3.10	0.00	0.01					0.08	0.02	0.63			12.45			12.23		0.82	1.85	
2. Commission and Discount		0.03	0.02	0.70			0.04	0.07	0.04	0.30	0.02	0.60	4.24		0.09	0.49	0.91	6.57	0.96	0.05
2.1 Bills Purchase and Discount																				
2.2 Commission		0.03	0.02	0.70			0.04	0.07	0.03	0.04	0.02	0.60	0.27		0.09		0.91	6.57	0.36	0.02
2.3 Others								0.00	0.26				3.98			0.49	0.00		0.60	0.03
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	0.80	0.89	0.42	8.70	0.27	0.03	1.97	0.42	2.82	8.48	2.16	7.84		2.79	4.89	2.76	4.91	0.33	8.62	
5. Non Operating Income		0.13		0.49	3.06	1.88	0.48		1.19	0.04	0.16	7.34			0.15		6.02			
6. Write Back from Provisions for loss		0.35		9.40	23.68	91.50	0.71					43.37					1.28	3.88		21.27
7. Recovery of written-off Loan						0.01														
8. Income from Extra Ordinary transactions																				
9. Net Loss	8.20		70.76		32.83		5.52	23.91	46.31	26.13				5.57			3.84	13.05		
Total Income	25.10	11.85	126.25	181.26	72.53	117.96	24.47	29.29	77.14	108.92	90.89	109.71	58.57	54.05	80.98	96.46	116.69	55.42	132.01	35.44

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC
Expenses																				
1. Interest Expense	8.53	25.99	34.88	59.93	52.23	35.82	6.24	3.38	84.69	13.65	134.58	11.57	16.71	1.66	28.95	8.34	100.60	18.46	35.14	110.70
1.1 On Deposit Liabilities	8.51	25.99	34.88	59.93	52.23	35.50	6.24	3.38	83.35	13.65	134.58	11.57	16.29	1.66	28.94	8.34	100.60	18.46	35.14	106.59
1.1.1 Saving Account	3.31	8.95	11.38	26.90	17.78	16.39	1.63	0.03	31.53	9.94	62.17	5.69	7.30	1.00	10.06	3.14	48.58	8.00	10.64	53.73
1.1.2 Fixed Account	5.20	17.04	23.50	33.02	34.45	19.11	4.61	3.35	51.82	3.71	72.42	5.88	3.21	0.66	18.88	5.20	52.02	10.46	24.50	52.87
1.1.2.1 Up to 3 months Fixed Account				1.65	0.04	2.57	0.01		1.09		0.48	0.09			0.29		0.82	4.67		0.07
1.1.2.2 3 to 6 months Fixed Account				4.95	2.45	0.04	2.22		1.07		1.20	0.02			0.76		1.15	0.03	0.08	0.71
1.1.2.3 6 months to 1 year Fixed Account	1.53			14.86	20.89	14.78	1.53		30.65	1.83	43.50	2.23		0.15	7.70		37.80	3.40	10.47	27.06
1.1.2.4 Above 1 year Fixed Account	3.67	17.04	23.50	11.56	11.06	1.72	0.86	3.35	19.01	1.88	27.25	3.54	3.21	0.51	10.14	5.20	12.24	2.35	13.94	25.02
1.1.3 Call Deposit													5.77							
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.02					0.32			1.33				0.42		0.01					4.11
2. Commission Expense			0.11						0.19											
3. Staff Expense	1.49	3.33	2.08	4.72	5.30	3.10	3.24	0.47	16.46	2.30	10.46	3.03	4.96	2.39	2.24	1.60	10.75	2.76	5.69	14.13
4. Office Operating Expenses	1.63	2.05	1.33	3.19	3.62	4.08	2.24	0.21	11.84	1.98	11.98	2.76	5.33	0.67	1.62	1.47	13.60	5.74	4.64	17.75
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																0.07				
7. Provision for Risk			3.67	70.65			25.12	1.05	24.16	1.51				42.51	0.99	18.30	14.09	2.60	12.53	2.04
7.1 Loan loss Provision			0.45	70.65			9.07	1.19	6.97	1.51				42.51	0.99	18.30	14.09	2.60	12.53	2.04
7.1.1 General Loan loss Provision			0.45						-0.01	0.61	0.90	-3.18			0.99	18.30	14.09	0.33		-1.46
7.1.2 Special Loan Loss Provision				70.65			9.07	1.19	6.36	0.61	3.18			42.51				2.27	12.53	5.03
7.1.3 Additional Loan Loss Provision																				-1.53
7.2. Provision for Non-Banking Assets			3.23				16.04	-0.14	17.19											
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											1.46						0.21			4.14
10. Provision for Income Tax									0.18		4.37						0.62			12.41
11. Others																				
12. Net Profit	0.66	1.70	19.71		3.92					15.05	10.19		41.58		14.51		1.44			28.96
Total Expenses	12.31	33.07	61.78	138.48	65.07	43.00	36.84	5.11	137.33	34.67	173.04	17.36	68.59	47.23	48.31	29.78	141.29	29.56	100.24	190.14

Income																				
1. Interest Income	6.34	30.01	47.80	70.92	57.40	23.54	4.17	3.86	76.46	30.85	162.02	11.29	24.06	7.55	37.90	8.34	128.76	21.54	36.81	170.59
1.1 On Loans and Advances	6.34	27.09	39.17	63.99	52.29	23.52	4.11	3.86	70.69	28.31	148.10	11.24	23.71	6.75	33.52	6.09	119.69	19.80	31.72	149.83
1.2 On Investment				0.95							2.41				0.14		0.07		0.24	
1.2.1 Government Bonds											2.41						0.07		0.24	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds				0.95											0.14					
1.3 On Agency Balance																				20.29
1.4 On Call Deposit			3.52	6.93	4.17		0.06		5.77	2.54	11.51			0.35	4.23		8.99	1.74	3.95	
1.5 On Others		2.92	5.11			0.02						0.05	0.35	0.45		2.25			0.91	0.46
2. Commission and Discount	2.78	0.10	0.02	3.59	0.35	0.01	0.02		0.58	0.03			0.01		0.71		7.58	0.30	1.38	1.17
2.1 Bills Purchase and Discount															0.70					
2.2 Commission	1.80				0.35	0.01	0.02		0.58	0.03			0.00		0.01		7.58	0.30	0.07	1.17
2.3 Others	0.98	0.10	0.02	3.59		0.01							0.01							1.32
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	0.19	2.49	1.29		2.48	0.79	0.23	0.14	1.41	3.59	11.02		0.03		5.36	0.29	4.95	2.11	0.04	7.25
5. Non Operating Income		0.01	1.51						0.11	3.59	11.02		0.03		5.36	0.29	4.95	2.11	0.04	7.25
5. Non Operating Income		0.01	1.51						0.11	3.59	11.02		0.03		5.36	0.29	4.95	2.11	0.04	7.25
6. Write Back from Provisions for loss	3.00	0.46	9.99	1.19	4.83	9.47	20.16		27.17	0.20		2.27	44.23						60.84	
7. Recovery of written-off Loan			1.18				0.05								0.05					
8. Income from Extra Ordinary transactions																				
9. Net Loss				62.78		9.18	12.21	1.11	31.60			3.79		39.68		21.15		5.61	1.10	
Total Income	12.31	33.07	61.78	138.48	65.07	43.00	36.84	5.11	137.33	34.67	173.04	17.36	68.59	47.23	48.31	29.78	141.29	29.56	100.24	190.14

Profit and Loss Statement of upto Kattik end, 2070

BFI Name	Bagamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Sukshamini	Jebis	Reliance	Lotus
Expenses																	
1. Interest Expense	53.66	21.11	21.79	9.71	31.86	3.23	7.86	63.35	2.98	51.62	25.56	16.94	34.01	23.88	19.29	36.78	14.45
1.1 On Deposit Liabilities	53.66	20.80	21.79	9.71	26.85	3.23	7.86	62.62	2.98	51.62	25.56	16.90	34.01	23.88	19.29	36.78	14.45
1.1.1 Saving Account	31.06	9.91	9.32	6.88	15.90	2.27	3.98	42.22	2.52	26.03	17.26	7.51	15.99	4.75	4.22	19.00	7.04
1.1.2 Fixed Account	22.60	8.97	12.47	2.82	10.72	0.96	3.89	20.40	0.46	25.60	8.30	9.39	18.02	16.12	10.24	17.78	7.41
1.1.2.1 Up to 3 months Fixed Account	0.47		0.01		0.00			0.27		0.63	0.56		0.04	0.39	0.17	2.94	0.17
1.1.2.2 3 to 6 months Fixed Account	1.01		0.00		0.05	0.00		2.78		0.89	0.51	0.42	1.27	0.32	0.65	0.44	0.14
1.1.2.3 6 months to 1 year Fixed Account	15.67	8.97	4.64	2.82	6.04	0.42	1.74	12.56	0.08	21.39	4.06	7.70	7.51	12.32	7.44	5.32	6.32
1.1.2.4 Above 1 year Fixed Account	5.45		7.82		4.63	0.54	2.14	4.79	0.38	2.68	3.17	1.27	9.21	3.09	1.97	9.07	0.78
1.1.3 Call Deposit		1.93			0.22									3.00	4.83		
1.1.4 Certificate of Deposit																	
1.2 On Borrowing		0.31			5.02			0.74				0.04					
2. Commission Expense		0.02															
3. Staff Expense	7.32	2.64	3.37	2.71	4.02	1.53	1.93	8.49	0.96	6.34	5.14	1.95	3.27	3.78	3.48	3.01	1.50
4. Office Operating Expenses	4.31	1.19	1.83	4.92	4.60	0.60	2.55	10.24	0.44	6.27	3.26	2.39	3.98	4.69	3.65	4.35	2.31
5. Foreign Exchange Loss								1.98									
5.1 Due to Change in Exchange Rates								1.98									
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense																	
7. Provision for Risk	5.91	22.73			0.98	1.46	1.26	5.04	0.67	6.30	0.68	1.61	1.04	0.87	4.97	14.94	2.04
7.1 Loan loss Provision	5.91	22.73			0.98	1.46	1.26	5.03	0.67	6.30	0.68	1.61	1.04	0.87	4.97	12.64	2.04
7.1.1 General Loan loss Provision		5.15			0.98	0.04	0.36	0.78	0.67				1.04	0.87	0.12	0.01	0.27
7.1.2 Special Loan Loss Provision	5.91	17.58				1.42	0.90	4.25		6.30	0.68				4.85	12.63	1.75
7.1.3 Additional Loan Loss Provision												1.61					0.02
7.2. Provision for Non-Banking Assets																2.30	
7.3. Provision for Loss on Investment								0.01									
7.5. Provision for Loss of Other Assets																	
8. Loan Written Off																	
9. Provision for Staff Bonus	0.01				0.63		0.91			0.66	0.18						
10. Provision for Income Tax	0.02				1.90		2.89			1.99	0.54				-0.21		
11. Others																	
12. Net Profit	0.04		5.05	68.35	4.43	0.22	2.18		1.77	4.64	1.25	4.08			2.94		
Total Expenses	71.26	47.69	32.04	85.69	48.43	7.04	19.58	89.10	6.82	77.82	36.60	26.98	42.31	33.21	34.13	59.07	20.29

Income																	
1. Interest Income	56.95	17.32	17.30	13.87	41.29	5.88	13.75	67.51	6.13	71.75	32.92	25.84	26.86	27.81	21.74	37.22	17.56
1.1 On Loans and Advances	50.68	13.36	15.26	13.49	31.95	4.89	10.51	56.73	5.60	67.58	27.85	23.35	19.42	27.81	19.77	31.87	14.57
1.2 On Investment	0.32	0.05					0.08	0.71			0.04		0.10		0.08	0.01	
1.2.1 Government Bonds	0.32						0.08	0.71			0.04				0.08	0.01	
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds		0.05											0.10				
1.2.4 Debenture & Bonds																	
1.3 On Agency Balance																5.34	
1.4 On Call Deposit		3.50		0.38			3.17	9.81	0.53	4.16	5.03	2.48			1.89		2.99
1.5 On Others	5.94	0.41	2.04		9.34	0.99		0.26					7.34		0.01		
2. Commission and Discount	0.32	0.00	0.03		0.88	0.02	0.07	4.86	0.03		0.27	1.14	2.56	0.09	0.04	0.16	0.37
2.1 Bills Purchase and Discount		0.00															
2.2 Commission	0.14		0.03		0.77	0.02	0.07	4.86	0.03		0.27		0.05	0.09	0.04	0.16	0.35
2.3 Others	0.18				0.10							1.14	2.51				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	6.15	1.22	0.77	0.88	3.17	0.49	1.19	6.84	0.65	6.08	2.81			2.00	1.82	9.37	1.10
5. Non Operating Income	7.53		0.17		3.08		0.28	6.41			0.25				9.76		
6. Write Back from Provisions for loss	0.31	21.12	13.77	70.94		0.65	4.29				0.36				0.77	2.32	0.24
7. Recovery of written-off Loan																	
8. Income from Extra Ordinary transactions																	
9. Net Loss		8.04						3.48					12.88	3.31		10.00	1.02
Total Income	71.26	47.69	32.04	85.69	48.43	7.04	19.58	89.10	6.82	77.82	36.60	26.98	42.31	33.21	34.13	59.07	20.29

Statement of Credit as on Kattik end, 2070

BFI Name	Shangrila	divyalo	Country	Alpine	Nilgiri	Kasaragod	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathbhara	Pumina	Jyoti	Bagmati	Hanno
Sector Wise																	
Agricultural and Forest Related	40.93	174.46	84.34	70.58	7.49	33.97	110.99	142.74	80.24	11.20	73.74	119.65	22.46	56.67	29.73	34.93	30.03
Fishery Related	0.05										3.08	2.84					
Mining Related						9.84											
Manufacturing (Producing) Related	128.22	51.45	117.57	12.57		327.50	96.83	70.90		0.15	64.33	184.48	40.41	78.74	278.21	21.24	
Construction	281.62	34.80	57.94			442.38	473.73	638.82	252.84	26.68	544.56	116.05	114.77	50.91	524.44	36.95	16.21
Electricity,Gas and Water	3.19					103.71	21.68								249.49		
Metal Products, Mach. & Ele. Eqp.	30.31	1.50	16.33			52.65	9.47	25.48			21.81	15.60			86.48		
Tras., Com. and Public Utilities	348.31	72.97	7.41	89.38	20.09	172.76	430.68	531.06		5.10	184.25	99.00		78.48	359.74		1.62
Wholesaler & Retailer	365.05	169.75	338.56	134.92	121.26	467.71	382.63	410.24	1315.85	36.58	344.81	191.15	233.92	245.67	322.15	85.65	125.79
Finance, Insurance and Real Estate	260.67	80.65	25.91	80.91	12.87	723.36	56.62	100.37	180.90		71.98	75.26		46.79	291.88	5.32	
Hotel or Restaurant	176.97	20.47	35.18	9.99		342.51	94.44	139.91	98.82	5.19	56.69	10.59	10.94		69.68		
Other Services	223.44	7.82	8.58			147.62	144.36	172.68	26.47	9.60	123.18	0.93	40.31	16.48	84.67		1.30
Consumption Loans	184.85	29.38	64.94	7.69	65.31	113.51	286.14	161.95	606.91	72.95	134.84	22.41	198.53	49.08	445.21	16.34	62.59
Local Government		2.04				4.85	0.03								4.60		
Others	771.30	177.94	409.10	230.40	267.18	586.59	634.87	108.12	122.73	70.37	236.17	103.61	313.51	270.78	850.34	38.17	86.43
TOTAL sectorwise	2814.90	823.23	1165.85	636.43	494.19	3528.95	2742.46	2502.28	2684.75	237.82	1859.43	941.57	974.84	893.60	3596.63	238.61	323.98

Product Wise																	
Term Loan	379.15		25.54	287.07	47.12	436.90	439.53	286.50	424.45	56.16	347.80	97.40			669.82	35.56	1.62
Overdraft	391.25	235.89	517.05	138.35	175.37	1291.18	938.92	313.48	949.47		598.33	278.54	333.44	144.57	836.11	1.99	30.83
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	966.28	173.86	276.91		121.96	319.32	0.56		59.40			183.78	99.06	261.15	347.68	136.03	66.65
Res. Per. H. Loan (Up to Rs. 10 mil.)	251.87	25.26	53.28	51.81	27.32	377.41	424.62	635.18	252.84	23.11	422.38	63.62	114.77	50.91	387.52	33.15	11.71
Real Estate Loan	109.48	51.01	34.36	28.04	12.87	654.28	74.54	136.89	180.90		48.60	53.34		46.79	358.91	5.32	
Margin Nature Loan	2.49	15.95				150.61		16.12			0.70	9.60			139.21		40.69
Hire Purchase Loan	504.84	66.17	65.90	103.79	20.09	155.17	488.44	580.29	286.49	5.50	244.21	118.29	23.05	113.00	325.73	14.83	13.53
Deprived Sector Loan	109.70	27.92	43.31	20.71	22.55	129.55	156.58	148.06	122.73	11.49	60.74	37.45	33.09	36.26	124.80	10.21	14.71
Bills Purchased																	
Other Product	99.84	227.16	149.50	6.67	66.91	14.53	219.28	385.76	467.87	82.15	136.67	99.53	371.43	240.92	406.83	1.51	144.25
Total Product wise Loan	2814.90	823.23	1165.85	636.43	494.19	3528.95	2742.46	2502.28	2684.75	237.82	1859.43	941.57	974.84	893.60	3596.63	238.61	323.98

Collateral Wise																	
Gold and Silver	24.03				57.54	56.22	183.24	86.18	289.56	70.50	78.87		170.33		109.68		6.64
Government Securities																	
Non Governmental Securities	2.49	1.23						16.12							139.21		40.69
Fixed Deposit Receipts	24.77	11.51	10.15	6.67	7.77	32.17	29.05	26.51	30.85	2.05	20.56	3.16	5.15	14.56	18.74	1.51	1.74
Own	24.77	11.51	10.15	6.67	7.77	32.17	29.05	26.51	30.85	2.05	20.56	3.16	5.15	14.56	18.74	1.51	1.74
Other Licences Institutions																	
Collateral of Properties	2677.93	807.65	1143.85	610.50	428.89	3160.61	2399.20	2214.15	2241.60	165.27	1745.58	920.31	798.84	879.04	3188.53	237.10	274.92
Fixed Assets	2677.93	807.65	1143.85	610.50	428.89	3160.61	2399.20	2214.15	2241.60	165.27	1745.58	920.31	798.84	879.04	3159.26	237.10	274.92
Current Assets															29.27		
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	85.67	2.84	11.86	19.26		185.57	130.97	159.32	122.73		6.21	0.28			99.33		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		121.64									75.13		
Personal Guarantee						63.93		28.65			6.21	0.28			11.55		
Collective Guarantee	85.67			12.29			130.97	126.60	120.05						8.05		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee		0.80															
Credit Card																	
Others						94.39					8.20	17.82	0.53		41.14		
Total	2814.90	823.23	1165.85	636.43	494.19	3528.95	2742.46	2502.28	2684.75	237.82	1859.43	941.57	974.84	893.60	3596.63	238.61	323.98

Statement of Credit as on Kattik end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Mainbhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Rapitveri	Consumer	Khadbari	Tourism	Mission	Mt. Madhulu	Sindhu	Sahara	N.Community	Cosmos	
Sector Wise																								
Agricultural and Forest Related	27.24	122.56	40.18	33.46	13.22	20.05	8.19	25.15	88.17	10.09	13.05	62.11	64.14	32.79	45.78	1.06	143.00	97.07	9.00	6.51	1.73	59.69	3.64	
Fishery Related		0.20	0.19	0.15	10.91	0.15		0.18	6.48	0.10					1.41		2.50	0.06						
Mining Related					23.62							6.98					3.01	1.55						
Manufacturing (Producing) Related	6.62	243.50	34.38	0.15	245.53	52.00	5.39	36.86	151.46	9.79		108.43	5.79	4.60	24.41	14.64	331.23	4.82	0.52	10.93	3.38	59.00	0.64	
Construction	28.04	212.71	106.09	36.28	271.86	107.68	40.71	22.54	126.69	5.51	143.75	286.28	34.06	14.35	146.04	16.14	417.39	39.47	5.73	52.99	0.17	73.68	11.78	
Electricity, Gas and Water			1.00				0.46		4.98			35.07	1.50				6.08							
Metal Products, Mach. & Ele. Eqp.	0.70		8.32					5.36	16.63		17.17	151.69	1.62	10.89	15.50		104.54	18.97			1.00	10.28		
Tras., Com. and Public Utilities		627.57	36.34	5.58	111.92	40.24	23.19	45.06	65.40	68.73	245.27	99.57	46.10		79.29	1.65	127.98	62.70	4.83	156.65	0.23	6.38	25.32	
Wholesaler & Retailer	93.04	773.34	111.63	69.40	470.42	237.37	47.24	64.52	127.33	79.01	299.41	43.62	105.23	122.54	39.85	51.74	600.92	298.84	5.76	193.76	48.88	72.89	24.28	
Finance, Insurance and Real Estate		243.54	2.15		333.43	33.10	6.00	20.30	52.91		95.73	396.12		11.88	13.42		39.11	0.21		8.30		23.92		
Hotel or Restaurant	8.26	49.09	7.96	6.35	16.08	10.09	1.16	7.93	18.46	5.83	29.67	29.54	5.35	4.83	23.32	7.07	330.17	8.03	0.03	5.50	0.13	33.91		
Other Services	4.57	156.19	24.67		145.38	39.65	3.57	12.01	25.93	0.40	49.85	139.31	6.06	6.55	35.66	5.87	102.06	31.03	6.94	0.63	25.40	33.78		
Consumption Loans	1.91	183.11	58.30	5.10	320.08	1.71	3.30	34.24	60.75	56.32	49.72	104.42	15.22	9.93	123.95	21.41	341.09		13.59	64.98	1.31	9.18	26.87	
Local Government																								
Others	132.81	786.75	90.17	90.29	541.47	191.51	55.37	151.96	168.99	52.07	86.03	245.62	21.23	56.44	96.86	6.79	623.07	194.54	2.95	53.30	99.18	105.80	29.21	
TOTAL sectorwise	303.19	3398.56	521.39	246.75	2503.90	733.56	194.56	426.10	914.21	287.84	1029.65	1708.79	306.29	274.79	645.48	126.35	3172.15	757.27	49.34	552.90	156.65	480.13	155.52	

Product Wise																								
Term Loan	80.56	196.50			52.29	14.34	32.75	42.01	66.87	30.00	100.44	305.65	47.26	32.79	120.43		273.26	152.71	0.99	93.03			39.49	
Overdraft	152.61	613.32	22.53	1.67	568.38	194.71	94.15	269.83	279.70	64.04	305.54	420.75	91.82	16.59	133.45	31.56	1464.86	287.27		170.45		75.07	19.11	
Trust Receipt Loan / Import Loan															5.15									
Demand & Other Working Capital Loan		1013.65	154.88	147.71	217.12	135.46		9.70	144.44	40.05		105.93			127.61	48.99	281.86		13.35		145.51	3.98		
Res. Per. H. Loan (Up to Rs. 10 mil.)		180.27	103.12	35.73	214.69	102.22	27.60	9.72	104.77	5.51	143.75	120.70	33.75	14.35	102.53	15.69	374.32	37.52	5.73	52.99		63.02	8.10	
Real Estate Loan	28.04	275.98			314.23	33.10	6.00	17.80	13.23		95.73	400.84	0.31	11.88	26.06		84.68	25.29				21.42		
Margin Nature Loan		5.17			103.02	27.06		15.82				20.76	0.51		1.98		5.79				16.78			
Hire Purchase Loan	1.69	777.58	53.79	7.64	128.52	40.24	22.50	31.95	121.54	73.83	278.53	196.97	46.40	4.98	89.15	3.79	313.37	60.01	2.15	156.65	0.23	18.16	32.98	
Deprived Sector Loan	27.24	112.57	18.67	26.53	91.13	26.49	8.15	13.22	28.11	11.16	32.33	68.36	12.68	19.88	22.11	4.63	107.68	54.81	9.10	14.81	7.89	15.56	13.83	
Bills Purchased																								
Other Product	13.05	224.52	168.41	27.48	814.52	159.93	3.41	16.04	155.54	63.25	73.33	68.83	73.55	169.17	22.17	21.69	266.33	139.66	18.03	48.20	3.01	282.92	42.01	
Total Product wise Loan	303.19	3398.56	521.39	246.75	2503.90	733.56	194.56	426.10	914.21	287.84	1029.65	1708.79	306.29	274.79	645.48	126.35	3172.15	757.27	49.34	552.90	156.65	480.13	155.52	

Collateral Wise																								
Gold and Silver			34.74	2.81	144.94						48.50		14.40			101.98	16.18	245.21		19.58	41.94		18.75	
Government Securities					5.40																			
Non Governmental Securities					103.02						0.45	20.76			1.98		5.79				16.78			
Fixed Deposit Receipts	1.91	27.93	1.22	0.23	33.67	1.71	1.37	4.77	5.35	1.55	16.02	45.16	0.51	5.98	1.44	17.75	11.43	0.18	6.26	1.31	2.77	0.46		
Own	1.91	27.93	1.22	0.23	33.67	1.71	1.37	4.77	5.35	1.55	16.02	45.16	0.51	5.98	1.44	17.75	11.43	0.18	6.26	1.31	2.77	0.46		
Other Licences Institutions																								
Collateral of Properties	301.28	3321.03	485.43	226.70	2131.63	704.79	192.14	418.83	908.86	236.29	1013.18	1500.45	290.05	51.47	529.53	106.78	2867.81	695.12	28.26	487.92	155.34	473.57	122.48	
Fixed Assets	301.28	3321.03	485.43	226.70	2131.63	704.79	192.14	418.83	908.86	236.29	1013.18	1500.45	290.05	11.88	529.53	106.78	2867.81	695.12	28.26	487.92	155.34	473.57	122.48	
Current Assets														39.59										
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee		44.43			85.24		1.05			1.50		66.92	1.34		6.01		35.59	50.72	1.33			3.80	13.83	
Government Guarantee												5.12												
Institutional Guarantee		40.00			85.18							58.97			6.00		30.00	1.43						
Personal Guarantee					0.06					1.50		2.83					5.34							
Collective Guarantee		4.43					1.05						1.34		0.01		0.25	49.28				3.80	13.83	
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee																			1.33					
Credit Card																								
Others		5.17		17.01	27.06			2.50				75.49		223.32		1.95								
Total	303.19	3398.56	521.39	246.75	2503.90	733.56	194.56	426.10	914.21	287.84	1029.65	1708.79	306.29	274.79	645.48	126.35	3172.15	757.27	49.34	552.90	156.65	480.13	155.52	

Statement of Credit as on Kattik end, 2070

BFI Name	Manasu	Ekata	Kalimbowk	Kailash	Salpa	Seputakoshi	Sajha	Prathudh	Apex	Green	Nepal Aavas	NFL	RBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	
Sector Wise																							
Agricultural and Forest Related	23.33	20.97	11.97	46.58		15.76	12.81	350.01	160.66	5.04		37.10	9.09	93.48	40.87	5.97	37.59	11.22	9.20	160.29	91.08	104.98	
Fishery Related				14.28				6.90						3.00									
Mining Related	1.28		1.39					42.97	31.26				7.50								6.63		
Manufacturing (Producing) Related	13.21	44.22	8.62	272.92	0.40		14.27	296.04	237.44			17.44	39.99	277.76	96.85	5.55			111.44	109.67	54.74		
Construction	76.64	52.84	11.75	689.26		15.84	5.34	635.05	332.75		361.40	42.58	34.04	757.04	179.10	6.61	61.88	356.86	168.74	458.60	172.10	490.01	
Electricity, Gas and Water	0.91			22.72				139.23	9.11			15.73	7.99							0.55			
Metal Products, Mach. & Ele. Eqp.		29.37		93.50		10.53	1.59	20.25	103.85					16.50	3.45				40.03	9.56	25.35	106.06	
Tras., Com. and Public Utilities	54.49	159.17	9.39	663.21	1.03	3.76	7.81	311.98	19.54	0.98		2.14	38.43	91.80		0.64	16.92		55.75	121.41	164.33	138.34	
Wholesaler & Retailer	52.66	83.91	27.67	853.57	34.14	22.14	33.16	803.15	779.62	1.44		140.81	237.55	296.29	67.00	6.02	80.72	248.89	21.18	633.09	51.08	776.79	
Finance, Insurance and Real Estate			7.57	845.51				1128.97	296.32				92.56	145.38	153.67		22.10		60.94	88.02	191.86		
Hotel or Restaurant	3.99	11.22	4.95	388.35	4.69	0.48	8.26	878.45	131.11			17.48	57.65	47.83	37.69		3.28		82.03	21.80	24.87		
Other Services	15.63	30.50		348.21	11.90	0.46	15.77	457.13	118.55			1.20	5.79	100.24			16.83		23.98	37.94	57.98	71.55	
Consumption Loans	124.89	60.36	9.51	230.51	0.43	3.94	1.46	456.07	386.79		15.30	74.89	171.81	119.95	253.62	10.02	91.94	99.02	160.32	120.94	197.29	108.68	
Local Government															33.18		7.79						
Others	133.56	202.60	23.36	1145.30	6.64	47.91		1076.49	1267.64			122.25	98.53	1785.52	2048.99	14.81	74.90	23.87	90.94	358.05	318.45	57.61	
TOTAL sectorwise	500.59	695.17	116.19	5613.94	59.22	120.81	100.47	6602.70	3874.64	7.46	376.70	471.61	800.93	3734.81	2914.42	49.61	413.94	739.85	824.56	2126.55	1349.13	1854.01	

Product Wise																							
Term Loan	27.61	7.23	46.27	604.70	7.72	34.79	27.43	677.96	98.84	0.98		0.94	60.33	119.65	214.99	5.55	118.31		263.28	985.53	300.88	724.85	
Overdraft	96.63	223.77	24.18	1517.11	50.04	36.45	67.46	480.15	492.12	4.37													
Trust Receipt Loan / Import Loan			2.12																				
Demand & Other Working Capital Loan	6.20	2.38		573.00		9.87		2410.59	1418.88			227.61	407.37	664.69	326.19		74.90	248.89	129.41	381.82			
Res. Per. H. Loan (Up to Rs. 10 mil.)	76.64	52.84	17.66	689.26		15.84	5.34	217.83	278.95		291.30	36.96	15.05	769.35	31.84	10.04	61.88	335.27	92.53	240.80	144.00	371.46	
Real Estate Loan		43.81	0.05	722.34				960.71	288.13		59.50	22.72	97.26	236.26	2013.73	12.63	22.10	21.59	75.40	141.62	191.98	272.71	
Margin Nature Loan				16.70				172.35	35.29			39.07	113.29	62.71	64.13	3.28	91.94		123.15	5.47	46.55	57.61	
Hire Purchase Loan	59.35	193.38	15.23	789.00		7.60	0.09	519.13	241.91	2.06		2.19	41.28	164.92	178.79	4.48	16.92	14.46	65.54	152.26	164.33	157.52	
Deprived Sector Loan	17.39	30.95	5.98	174.38	1.03	11.19	0.15	175.39	107.02	0.05	10.60	17.26	3.88	111.78	33.18	5.97	7.79	23.87	25.61	65.60	43.74	93.29	
Bills Purchased								0.06															
Other Product	216.77	140.83	4.69	527.45	0.43	5.08		988.54	913.48		15.30	124.87	62.47	1605.44	51.57	7.66	20.12	95.78	49.64	153.45	457.64	176.59	
Total Product wise Loan	500.59	695.17	116.19	5613.94	59.22	120.81	100.47	6602.70	3874.64	7.46	376.70	471.61	800.93	3734.81	2914.42	49.61	413.94	739.85	824.56	2126.55	1349.13	1854.01	

Collateral Wise																							
Gold and Silver	114.01	24.55		78.08				46.52	34.10												15.79	23.82	
Government Securities																					0.01		
Non Governmental Securities				16.70					35.29					64.13	3.28	84.03			123.15				
Fixed Deposit Receipts	6.01	1.60	0.13	68.36	0.43			31.35	56.81		15.30	35.77	53.97	36.84	10.70	2.90	7.91	81.46	32.18	20.03	124.55	84.86	
Own	6.01	1.60	0.13	68.36	0.43			31.35	56.81		15.30	35.77	53.97	36.84	10.70	2.90	7.91	81.46	32.18	20.03	124.55	84.86	
Other Licences Institutions																							
Collateral of Properties	374.24	668.77	116.06	5293.28	58.79	120.81	100.47	6515.74	3662.33	7.41	361.40	375.67	685.42	3629.14	1083.62	43.42	322.00	634.53	633.11	1994.08	1150.01	1581.66	
Fixed Assets	374.24	668.77	116.06	5293.28	58.79	120.81	100.47	6515.74	3662.33	7.41	361.40	375.67	685.42	3629.14	1083.62	43.42	322.00	634.53	633.11	1992.00	1150.01	1581.66	
Current Assets																					2.08		
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	6.33			155.81				9.09	36.71					33.18					36.11	5.40		106.06	
Government Guarantee				13.15										33.18						3.25			
Institutional Guarantee				123.26					33.68											22.16			
Personal Guarantee				19.40				9.09	3.03										10.70	3.52			
Collective Guarantee																				0.88			
Int. Rtd. Foreign Bank's Guarantee	6.33																						
Other Guarantee																				1.00		106.06	
Credit Card																							
Others		0.25		1.71					49.39	0.05		60.17	61.53	68.83	1722.80	0.02		23.87		91.23	74.57	57.61	
Total	500.59	695.17	116.19	5613.94	59.22	120.81	100.47	6602.70	3874.64	7.46	376.70	471.61	800.93	3734.81	2914.42	49.61	413.94	739.85	824.56	2126.55	1349.13	1854.01	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Oct	Mid-Nov	% change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	2408.8	2816.6	3801.3	4757.4	4848.1	16.93	34.96	2.25
	a. Paid-up Capital	1546.3	1717.2	2234.0	2601.5	2627.5	11.05	30.10	3.90
	b. Statutory Reserves	245.6	288.3	383.5	491.1	494.0	17.42	33.02	7.12
	c. Retained Earning	-25.6	107.6	208.2	444.0	505.4	-520.65	93.51	-20.56
	d. Others Reserves	642.5	703.6	975.6	1220.8	1221.2	9.50	38.66	9.53
2	BORROWINGS	13037.6	16586.4	20216.3	21758.3	21374.8	27.22	21.88	11.81
	a. NRB	200.9	198.4	210.3	448.6	436.9	-1.26	6.01	73.26
	f. Others	12836.7	16388.0	20006.0	21309.7	20937.9	27.67	22.08	10.99
3	DEPOSITS	3537.4	5235.2	7221.6	8402.7	8611.8	47.99	37.94	16.99
4	BILLS PAYABLE				1.1	2.6			
5	OTHER LIABILITIES	1818.6	2502.9	3009.7	3448.0	3585.3	37.62	20.25	15.50
	a. Loan Loss Provision	436.3	505.5	694.0	728.9	750.4	15.87	37.30	8.16
	b. Interest Suspense a/c	354.0	410.0	446.9	508.9	530.0	15.82	9.01	15.89
	c. Others	1028.4	1587.5	1868.8	2210.3	2304.9	54.36	17.72	18.02
6	RECONCILIATION A/c	223.2	2236.6	688.6	844.9	847.8	902.07	-69.21	15.68
7	PROFIT & LOSS A/c	470.7	629.8	837.9	316.3	398.1	33.79	33.04	76.43
	Total	21496.4	30007.5	35775.3	39528.7	39668.7	39.59	19.22	12.43
Assets									
1	LIQUID FUNDS	3272.2	5843.5	6322.8	6070.6	6119.7	78.58	8.20	5.73
	a. Cash Balance	31.8	44.2	42.8	25.2	30.7	39.04	-3.25	-11.99
	b. Bank Balance	2632.4	3253.9	3561.6	3055.7	4140.0	23.61	9.46	0.50
	c. Money at Call	608.1	2545.4	2718.5	2989.8	1949.0	318.59	6.80	19.29
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	3307.3	3304.3	30.77	45.23	11.17
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	26615.1	26630.1	21.08	31.93	13.34
	Institutional	14649.9	6194.1	6740.3	7176.4	7109.5	-57.72	8.82	8.57
	Individual		11544.2	16661.4	19438.7	19520.6	0.00	44.33	15.19
5	FIXED ASSETS	259.3	340.2	444.6	542.6	550.7	31.18	30.67	20.31
6	OTHER ASSETS	1253.2	1594.9	1685.8	1893.1	1942.4	27.27	5.70	11.88
7	EXPENSES NOT WRITTEN OFF	1.1	0.7	9.8	10.7	10.5	-35.14	1301.73	1.54
8	NON BANKING ASSETS	0.0	0.0	0.0	0.7	0.7	0.00	0.00	
9	RECONCILIATION A/c	253.0	2234.8	699.6	868.9	904.2	783.26	-68.70	41.00
10	PROFIT & LOSS A/c	82.5	85.8	131.2	103.5	89.8	4.09	52.88	38.04
	Total	21496.4	30007.5	35775.4	39528.7	39668.7	39.59	19.22	12.43

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 CAPITAL FUND	43.86	-189.71	198.21	50.47	109.91	368.63	1515.92	269.45	370.11	291.64	793.69	135.23	22.44	33.16	19.79
a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	200.00	520.00	106.14	157.62	131.39	200.00	64.40	20.00	25.00	15.70
b. Statutory Reserve	5.72	1.36	16.62	6.30	7.78	60.37	131.49	33.88	76.52	64.98	44.96	26.18	0.91	3.28	0.96
c. Retained Earning	-29.44	-249.57	74.37	-37.54	0.00	25.63	325.16	123.24	128.07	2.00	132.84	0.13	1.53	1.74	3.14
d. Others Reserve fund	7.58	0.00	7.22	8.15	2.13	82.63	539.26	6.18	7.90	93.27	415.90	44.52	0.00	3.14	0.00
2 BORROWINGS	661.90	166.24	1057.58	585.89	536.63	2645.19	3083.10	1197.78	1610.54	1775.82	3964.99	614.35	76.91	138.52	134.62
a. NRB	48.01	16.45	0.96	4.44	34.75	2.10	0.00	9.68	11.10	0.00	9.33	0.00	0.00	0.00	0.00
B. Others	613.89	149.79	1056.62	581.46	501.88	2643.09	3083.10	1188.10	1599.44	1775.82	3955.66	614.35	76.91	138.52	134.62
3 DEPOSITS	101.49	58.80	350.95	276.64	287.99	1440.48	0.00	469.11	2685.87	1293.39	0.00	420.80	33.79	100.11	80.12
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	0.00
5 OTHER LIABILITIES	253.03	297.79	294.54	118.83	247.24	434.12	345.48	95.78	277.33	444.93	447.79	134.37	8.87	27.04	28.75
1. Loan Loss Provision	42.23	55.67	89.65	41.04	94.93	69.59	97.05	24.95	37.82	53.40	64.44	19.75	6.01	1.65	5.08
2. Interest Suspense a/c	158.57	117.39	69.32	38.57	57.10	41.80	14.20	3.82	0.00	16.25	1.71	4.86	0.00	0.00	0.43
3. Others	52.24	124.73	135.58	39.22	95.21	322.73	234.23	67.01	239.51	375.28	381.65	109.75	2.87	25.39	23.25
6 RECONCILIATION A/C	0.27	51.25	25.99	5.07	-8.77	0.00	0.00	0.00	0.00	0.00	0.00	516.83	0.00	152.94	0.00
7 PROFIT & LOSS A/C	2.13	0.00	8.98	11.46	7.52	76.74	75.32	51.47	34.21	31.31	38.13	23.63	2.13	5.52	3.07
TOTAL LIABILITIES	1062.68	384.36	1936.25	1048.36	1180.53	4965.16	5019.82	2083.58	4978.06	3837.11	5244.60	1845.20	144.14	457.28	266.36
Assets															
1 LIQUID FUNDS	44.37	6.38	411.24	163.28	142.92	531.00	246.81	364.14	991.12	305.90	1325.17	243.28	52.75	43.85	34.61
a. Cash Balance	0.88	1.56	1.79	3.28	1.13	5.09	0.01	0.46	2.09	1.31	0.77	0.95	0.02	1.95	0.14
b. Bank Balance	43.49	4.82	409.44	73.14	131.79	74.29	246.81	37.30	989.03	33.43	1324.40	242.33	1.71	1.56	1.53
c. Money at Call	0.00	0.00	0.00	86.86	10.00	451.62	0.00	326.39	0.00	271.17	0.00	0.00	51.02	40.33	32.94
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	0.00	0.00	0.00	0.00	0.00
3 SHARES & OTHER INVESTMENT	0.80	0.80	89.75	1.15	116.02	137.51	2231.43	30.01	7.44	319.21	200.01	50.32	6.51	0.00	0.00
4 LOANS & ADVANCES	756.99	124.78	1163.56	729.94	770.00	3877.79	2411.11	1557.10	3634.47	2927.00	3652.22	995.41	80.43	253.72	224.05
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2411.11	0.00	0.00	0.00	3652.22	0.00	80.43	0.00	0.00
Individual	756.99	124.78	1163.56	729.94	770.00	3877.79	0.00	1557.10	3634.47	2927.00	0.00	995.41	0.00	253.72	224.05
5 FIXED ASSETS	13.84	1.90	9.21	13.55	18.44	151.31	2.15	13.89	117.82	24.97	19.11	18.81	1.93	2.72	2.46
6 OTHER ASSETS	223.12	191.01	262.50	140.43	77.45	231.01	128.33	107.13	151.74	220.06	48.08	20.24	2.42	3.90	5.24
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	0.00	0.00	0.00	0.16	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	0.00
9 RECONCILIATION A/C	0.00	50.36	0.00	0.00	0.00	-2.17	0.00	11.31	0.00	39.96	0.02	517.14	0.10	152.94	0.00
10 PROFIT & LOSS A/C	16.36	9.13	0.00	0.00	55.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL ASSETS	1062.68	384.36	1936.25	1048.36	1180.53	4965.16	5019.82	2083.58	4978.06	3837.11	5244.60	1845.20	144.14	457.28	266.36

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

	Particulars	First	Nagbeli	Kailika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1	CAPITAL FUND	107.93	14.71	55.68	9.91	11.70	21.01	9.11	70.93	60.94	79.06	99.02	10.50	13.06	70.36	13.24
	a. Paid-up Capital	100.00	10.01	50.00	14.00	11.00	16.50	10.20	70.00	60.00	77.00	98.00	12.00	14.00	70.00	14.00
	b. Statutory Reserve	7.74	1.06	1.24	0.00	0.70	0.85	0.00	0.10	0.00	0.00	1.02	0.00	0.00	0.00	0.00
	c. Retained Earning	0.18	3.64	4.10	-4.09	0.00	3.34	-1.09	0.37	0.94	-0.46	0.00	-1.50	-0.94	0.36	-0.76
	d. Others Reserve fund	0.00	0.00	0.34	0.00	0.00	0.31	0.00	0.46	0.00	2.51	0.00	0.00	0.00	0.00	0.00
2	BORROWINGS	888.80	88.67	109.59	65.50	58.54	19.55	40.85	88.91	37.00	20.00	0.00	39.79	135.00	1115.27	137.50
	a. NRB	0.00	0.00	0.00	0.00	0.00	19.55	40.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	B. Others	888.80	88.67	109.59	65.50	58.54	0.00	0.00	88.91	37.00	20.00	0.00	39.79	135.00	1115.27	137.50
3	DEPOSITS	0.00	25.57	38.45	7.48	10.32	8.62	6.48	27.15	8.81	1.20	1.23	6.01	4.95	656.98	2.15
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	0.00
5	OTHER LIABILITIES	27.10	6.27	7.84	7.92	1.86	4.10	2.07	3.70	2.67	2.41	1.45	3.36	1.95	22.39	1.43
	1. Loan Loss Provision	8.95	2.24	1.71	3.20	0.63	2.39	0.49	1.22	0.58	0.22	0.48	0.34	0.36	17.20	0.36
	2. Interest Suspense a/c	0.17	0.00	0.07	2.72	0.00	0.98	0.41	0.00	0.42	0.25	0.00	0.00	0.21	0.00	0.31
	3. Others	17.99	4.03	6.06	2.00	1.23	0.73	1.17	2.47	1.67	1.93	0.97	3.02	1.37	5.19	0.76
6	RECONCILIATION A/C	0.00	0.00	0.00	59.81	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	8.94	35.52	0.00	0.00
7	PROFIT & LOSS A/C	7.33	2.60	5.41	0.00	0.84	3.60	0.08	0.00	0.90	0.15	1.39	0.47	0.00	2.88	0.00
	TOTAL LIABILITIES	1031.15	137.83	216.97	150.61	83.24	56.88	58.60	190.69	110.32	102.81	103.08	69.08	190.48	1867.88	154.32
Assets																
1	LIQUID FUNDS	141.90	10.71	48.52	17.86	21.22	3.40	5.13	13.47	55.04	21.76	40.79	3.38	109.96	381.68	114.75
	a. Cash Balance	0.00	0.60	1.32	0.15	0.05	0.06	0.02	0.63	0.00	0.26	0.01	1.51	0.14	0.03	0.07
	b. Bank Balance	141.90	10.10	47.20	17.71	0.18	0.30	0.19	4.72	50.30	0.11	40.78	0.16	0.93	60.54	114.68
	c. Money at Call	0.00	0.00	0.00	0.00	20.99	3.04	4.92	8.12	4.74	21.39	0.00	1.71	108.88	321.10	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	1.06	0.00	0.00	0.00	0.09	0.00	0.00	40.00	0.46	50.00	0.00	0.00	0.00	21.73	0.00
4	LOANS & ADVANCES	875.13	124.64	164.49	62.49	60.58	48.92	49.42	118.42	49.61	24.02	53.90	51.88	36.34	1272.51	35.93
	Institutional	875.13	0.00	0.00	0.00	0.00	48.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	124.64	164.49	62.49	60.58	0.00	49.42	118.42	49.61	24.02	53.90	51.88	36.34	1272.51	35.93
5	FIXED ASSETS	10.55	1.98	3.23	5.70	1.25	0.87	1.16	16.72	4.20	5.37	6.01	1.19	5.84	61.43	2.59
6	OTHER ASSETS	2.51	0.50	0.73	3.56	0.10	1.37	0.80	1.86	1.02	1.66	1.45	2.83	1.04	103.19	0.73
7	EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.25	0.00	0.00	0.10	0.00	0.00	0.00	0.94	0.40	0.00	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.72	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	0.00	59.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.40	35.52	27.34	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.76	0.00	2.33	0.00	0.22	0.00	0.00	0.00	0.00	1.77	0.00	0.31
	TOTAL ASSETS	1031.15	137.83	216.97	150.61	83.24	56.88	58.60	190.69	110.32	102.81	103.08	69.08	190.48	1867.88	154.32

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

	Particulars	Mahuli	Suryodaya	Mero	Samata	RSDC
1	CAPITAL FUND	13.86	14.00	69.27	11.06	60.00
	a. Paid-up Capital	14.00	14.00	69.40	11.06	60.00
	b. Statutory Reserve	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	0.00	0.00	0.00	0.00	0.00
	d. Others Reserve fund	-0.14	0.00	-0.13	0.00	0.00
2	BORROWINGS	239.70	30.00	0.00	10.08	0.00
	a. NRB	239.70	0.00	0.00	0.00	0.00
	B. Others	0.00	30.00	0.00	10.08	0.00
3	DEPOSITS	205.34	0.60	0.30	0.67	0.00
4	BILLS PAYABLE	2.62	0.00	0.00	0.00	0.00
5	OTHER LIABILITIES	31.38	0.36	0.60	0.01	0.58
	1. Loan Loss Provision	6.46	0.07	0.10	0.00	0.17
	2. Interest Suspense a/c	0.00	0.08	0.00	0.00	0.34
	3. Others	24.93	0.20	0.50	0.01	0.07
6	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00
7	PROFIT & LOSS A/C	0.84	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	493.74	44.96	70.16	21.81	60.58
	Assets					
1	LIQUID FUNDS	103.61	33.73	54.48	6.57	24.96
	a. Cash Balance	3.60	0.00	0.73	0.02	0.01
	b. Bank Balance	3.00	0.21	0.45	6.55	24.95
	c. Money at Call	97.01	33.52	53.30	0.00	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	380.33	7.48	9.66	13.76	32.06
	Institutional	0.00	0.00	9.66	0.00	32.06
	Individual	380.33	7.48	0.00	13.76	0.00
5	FIXED ASSETS	2.59	1.78	3.46	0.63	2.02
6	OTHER ASSETS	4.04	0.44	1.32	0.06	0.57
7	EXPENSES NOT WRITTEN OFF	0.17	0.59	0.00	0.30	0.40
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	3.00	0.00	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.95	1.25	0.49	0.58
	TOTAL ASSETS	493.74	44.96	70.16	21.81	60.58

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
1 Interest Expenses	14.82	4.62	22.90	18.37	29.68	87.64	27.46	31.67	130.57	69.79	45.16	25.89	1.77	6.64	5.87
1.1 Deposit Liabilities	1.48	1.94	5.51	5.55	5.14	33.14	0.00	10.19	97.38	34.22	0.00	12.98	0.59	2.58	2.75
1.2 On Borrowing	13.34	2.67	17.39	12.83	24.54	54.50	27.46	21.49	33.19	35.57	45.16	12.91	1.19	4.06	3.12
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.11	0.00	0.00	0.00	0.00
3 Employees Expenses	21.73	8.38	27.15	19.51	22.31	88.64	7.28	27.87	65.40	78.36	9.12	28.32	1.44	5.65	3.53
4 Office Operatiing Expenses	4.20	1.47	5.66	4.77	2.20	25.51	4.24	8.18	32.33	19.78	6.66	4.59	0.56	2.08	1.52
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	1.09	1.01	17.14	0.00	0.08	2.41	3.75	3.84	4.67	6.80	4.20	3.92	0.48	0.26	0.66
6.1 Loan loss Provision	1.09	1.01	17.14	0.00	0.08	2.41	3.75	3.84	4.67	6.80	4.20	3.92	0.48	0.26	0.61
6.1.1 General Loan loss Provision	1.09	0.00	0.43	0.00	0.08	2.41	3.75	4.00	4.47	6.80	0.74	0.86	0.06	0.26	0.32
6.1.2 Special Loan Loss Provision	0.00	1.01	16.71	0.00	0.00	-0.05	0.00	-0.16	0.20	0.00	3.46	3.06	0.42	0.00	0.28
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.06	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	0.05
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	8.33	0.00	0.00	4.47	5.45	0.00	0.00	0.00	0.44
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.00	15.13	0.00	0.00	13.42	16.34	0.00	0.00	0.00	1.32
10 Net Profit	0.00	0.00	8.98	11.46	7.52	76.74	75.32	51.47	34.21	31.31	38.13	23.63	2.13	5.52	3.07
TOTAL EXPENSES	41.84	15.48	81.83	54.11	61.79	280.94	141.51	123.03	267.18	223.93	138.16	86.34	6.38	20.15	16.41
Income															
1. Interest Income	23.81	5.69	74.02	47.27	56.78	253.76	101.38	114.78	244.35	221.50	137.75	75.36	5.50	15.97	14.70
1.1 On Loans and Advances	23.15	5.67	66.74	44.04	43.49	243.91	45.13	106.18	224.24	212.41	125.87	73.43	4.29	15.97	13.64
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.85	0.00	0.00	2.26	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.66	0.02	7.28	3.23	13.29	8.99	56.26	8.59	17.85	9.09	11.88	1.93	1.22	0.00	1.07
2. Comission & Discount	0.00	0.09	6.72	0.00	0.00	0.73	0.00	7.47	22.15	0.00	0.41	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	0.05	0.00	0.00	0.00	0.00	0.00	22.15	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.09	6.67	0.00	0.00	0.73	0.00	7.47	0.00	0.00	0.41	0.00	0.00	0.00	0.00
3 Other Operating Income	3.32	0.00	1.06	0.00	4.27	26.46	7.22	0.72	0.28	2.11	0.00	10.98	0.87	4.18	1.48
4 Non Operating Income	0.00	0.00	0.00	2.42	0.00	0.00	0.00	0.00	0.00	0.32	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.47	0.56	0.03	4.42	0.74	0.00	32.91	0.00	0.40	0.00	0.00	0.00	0.00	0.00	0.23
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	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	14.23	9.13	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	41.84	15.48	81.83	54.11	61.79	280.94	141.51	123.03	267.18	223.93	138.16	86.34	6.38	20.15	16.41

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

Particulars	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1 Interest Expenses	14.35	3.31	2.86	1.51	1.48	0.66	0.62	2.20	1.01	0.04	0.02	0.66	1.45	30.82	2.92
1.1 Deposit Liabilities	0.00	0.59	1.02	0.11	0.19	0.12	0.11	0.57	0.21	0.02	0.02	0.03	0.06	10.28	0.04
1.2 On Borrowing	14.35	2.72	1.84	1.40	1.30	0.55	0.51	1.64	0.80	0.02	0.00	0.62	1.39	20.54	2.89
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	0.01	0.00	0.00	0.00
3 Employees Expenses	2.52	1.51	2.22	1.35	0.95	1.26	0.83	4.71	1.50	1.24	1.89	0.70	1.13	15.71	1.22
4 Office Operatiing Expenses	1.88	0.96	1.13	0.73	0.57	0.41	0.45	2.09	0.80	0.93	0.85	0.33	1.32	4.38	0.74
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	1.29	0.01	0.47	1.69	0.09	0.00	0.34	0.39	0.15	0.13	0.30	0.01	0.30	13.41	0.22
6.1 Loan loss Provision	1.29	0.01	0.47	0.98	0.09	0.00	0.34	0.39	0.15	0.13	0.30	0.01	0.30	13.41	0.22
6.1.1 General Loan loss Provision	1.29	0.00	0.37	0.47	0.09	0.00	0.34	0.39	0.07	0.13	0.30	0.01	0.30	13.41	0.22
6.1.2 Special Loan Loss Provision	0.00	0.01	0.10	0.51	0.00	0.00	0.00	0.00	0.08	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	0.72	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	0.00	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	0.01	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	0.44	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	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.41	0.00
9 Provision for Income Tax	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	0.00	0.00	0.00	0.00	1.23	0.00
10 Net Profit	7.33	2.60	5.41	0.00	0.84	1.28	0.08	0.00	0.90	0.15	1.39	0.47	0.00	2.88	0.00
TOTAL EXPENSES	31.55	8.40	12.10	5.72	3.93	3.60	2.32	9.39	4.89	2.50	4.45	2.19	4.19	68.85	5.10
Income															
1. Interest Income	27.42	7.59	9.15	4.18	2.35	3.08	1.78	8.00	4.89	2.04	3.40	1.79	2.08	67.20	4.26
1.1 On Loans and Advances	24.32	7.49	8.65	3.92	2.35	3.04	1.66	6.64	3.23	1.07	1.98	1.62	0.82	62.56	2.07
1.2 On Investment	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	0.00	0.00
1.5 Others	3.10	0.10	0.50	0.26	0.00	0.04	0.08	1.35	1.66	0.97	1.42	0.16	1.26	4.64	2.19
2. Comission & Discount	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.40	0.35	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	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.28	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	0.12	0.35	0.00	0.00
3 Other Operating Income	2.47	0.81	2.90	0.78	1.57	0.53	0.54	0.96	0.00	0.44	1.05	0.00	0.00	1.65	0.53
4 Non Operating Income	1.66	0.00	0.00	0.00	0.00	0.00	0.00	0.22	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	0.76	0.00	0.00	0.00	0.22	0.00	0.00	0.00	0.00	1.77	0.00	0.31
TOTAL INCOME	31.55	8.40	12.10	5.72	3.93	3.60	2.32	9.39	4.89	2.50	4.45	2.19	4.19	68.85	5.10

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

Particulars	Mahuli	Suryodaya	Mero	Samata	RSDC
1 Interest Expenses	7.81	0.34	0.00	0.06	0.00
1.1 Deposit Liabilities	3.89	0.01	0.00	0.01	0.00
1.2 On Borrowing	3.92	0.33	0.00	0.06	0.00
2 Commission/Fee Expense	0.00	0.20	0.00	0.00	0.00
3 Employees Expenses	11.16	0.71	1.31	0.40	0.59
4 Office Operatiing Expenses	3.06	0.36	0.62	0.46	0.48
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.39	0.07	0.10	0.00	0.17
6.1 Loan loss Provision	0.39	0.07	0.10	0.00	0.17
6.1.1 General Loan loss Provision	0.39	0.07	0.10	0.00	0.17
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	0.36	0.00	0.00	0.00	0.00
10 Net Profit	0.84	0.00	0.00	0.00	0.00
TOTAL EXPENSES	23.63	1.69	2.03	0.93	1.24
Income					
1. Interest Income	23.19	0.62	0.78	0.22	0.35
1.1 On Loans and Advances	23.06	0.16	0.13	0.22	0.00
1.2 On Investment	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.13	0.46	0.65	0.00	0.35
2. Comission & Discount	0.08	0.00	0.00	0.00	0.32
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.08	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.32
3 Other Operating Income	0.18	0.12	0.00	0.21	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.19	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	0.95	1.25	0.49	0.58
TOTAL INCOME	23.63	1.69	2.03	0.93	1.24

Miscellaneous information of Micro finance Development Banks as on Kattik 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	19	47	75	25	75	45	75	15	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	68	25	39	45	55	15	5	6	3	39
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	395	160	359	1151	0	664	886	946	546	251	57	105	52	0
कुल कर्मचारी संख्या	216	91	217	172	210	543	27	216	444	510	48	252	29	73	56	13
कुल शाखा संख्या	31	21	44	30	39	118	0	56	68	108	8	40	6	12	8	1
कुल केन्द्र संख्या	1313	598	1588	1108	1608	8522	0	4297	9628	7292	0	3734	296	902	885	0
कुल समूह संख्या	11778	3019	12720	5833	8245	30606	0	16431	35916	38077	41407	16293	838	2707	2700	0
निष्क्रिय समूह संख्या	1398	1777	1204	2492.2	1435	0	0	0	34	0	696	0	0	0	0	0
कुल सदस्य संख्या	33017	19744	64744	31946	37346	188964	0	80866	191098	174410	322460	69664	4306	13646	13834	0
निष्क्रिय सदस्य संख्या	17035	7306	6020	12461	7173	0	0	511	1721	0	12004	0	185	0	0	0
कुल ऋणी संख्या	33008	8519	40452	19485	36194	130884	103	59493	146746	115887	214412	53500	3403	10210	10340	95
कुल कर्जा वितरण	9639.26	1735.92	12909.60	5678.03	7830.58	23862.80	9476.06	8968.97	20286.44	22469.89	14741.23	7310.99	434.78	1104.41	866.18	1725.00
लघु व्यवसाय कर्जा	7278.86	1304.47	11852.27	4650.87	6461.42	21091.49	0.00	8130.69	18599.15	22058.27	14741.23	1480.08	392.18	959.99	840.54	0.00
लघु उद्यम/धितो कर्जा	2214.02	310.59	978.09	1027.15	801.53	1193.86	0.00	806.96	1324.39	411.62	0.00	105.39	42.60	144.42	25.65	0.00
अन्य कर्जा	146.38	120.86	79.23	0.00	567.64	1577.45	9476.06	31.33	362.90	0.00	0.00	5725.53	0.00	0.00	0.00	1725.00
कर्जाको साँवा असुली	8882.27	1611.14	11746.04	4948.09	7060.58	19985.01	7064.95	7411.87	16651.97	19542.89	11088.89	6315.58	354.35	850.69	642.13	849.87
लघु व्यवसाय कर्जाको साँवा असुली	6850.20	1215.04	10822.90	4133.11	5942.67	17928.79	0.00	6668.73	15807.71	19343.49	11088.89	1185.82	325.67	774.36	636.09	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1907.22	276.59	845.20	814.98	585.54	852.90	0.00	712.34	512.44	199.40	0.00	24.49	28.68	76.33	6.04	0.00
अन्य कर्जाको साँवा असुली	124.85	119.51	77.93	0.00	532.37	1203.33	7064.95	30.80	331.83	0.00	0.00	5105.27	0.00	0.00	0.00	849.87
कुल बाँकी कर्जा	756.99	124.78	1163.56	729.94	770.00	3877.79	2411.11	1557.10	3634.47	2927.00	3652.22	995.41	80.43	253.72	224.05	875.13
लघु व्यवसाय कर्जा बाँकी	428.66	89.42	1029.36	517.77	518.75	3162.70	0.00	1461.96	2791.44	2714.78	3652.22	294.26	66.51	185.63	204.45	0.00
लघु उद्यम/धितो कर्जा बाँकी	306.80	34.00	132.90	212.18	215.99	340.96	0.00	94.61	811.95	212.22	0.00	80.90	13.92	68.09	19.61	0.00
अन्य कर्जा बाँकी	21.53	1.35	1.30	0.00	35.27	374.12	2411.11	0.53	31.07	0.00	0.00	620.25	0.00	0.00	0.00	875.13
भाखा नाघेको कर्जा रकम	56.09	61.73	138.50	50.78	94.39	34.33	0.00	7.31	1.52	33.25	17.05	15.00	7.76	2.64	3.39	0.00
भाखा नाघेको ऋणी संख्या	0	4194	6020	1859	7173	3588	0	511	124	7031	13	2058	316	167	175	0
ब्याज असुली रकम	23.16	80.93	509.15	44.04	270.38	816.53	45.13	106.18	1162.86	1457.02	1671.76	73.43	38.18	76.84	0.00	24.32
असुल हुन बाँकी ब्याज रकम	158.19	117.39	68.87	38.57	57.10	0.00	14.20	3.84	1.38	18.34	1.71	4.31	0.00	0.00	0.43	0.00
कर्जा नोक्सानी व्यवस्था	41.61	55.67	89.64	41.04	94.93	68.44	97.05	24.95	37.82	53.40	64.44	19.75	6.01	1.65	5.08	8.95
कुल बचतकर्ता संख्या	20986	13830	39551	31578	41007	185408	0	80866	191035	174410	0	69664	0	13646	13834	0
कुल बचत रकम	101.49	58.80	350.95	276.64	287.99	1440.48	0.00	469.11	2649.20	1293.39	0.00	420.80	33.79	100.11	80.12	0.00
अनिवार्य बचत	22.95	32.68	231.27	150.43	172.91	692.65	0.00	345.70	597.78	509.96	0.00	118.46	17.48	31.09	9.66	0.00
स्वेच्छिक बचत	78.35	24.05	99.80	126.20	37.48	346.32	0.00	123.41	487.85	765.29	0.00	302.34	16.31	69.02	20.48	0.00
अन्य बचत	0.18	2.07	19.88	0.00	77.60	192.28	0.00	0.00	1308.63	18.13	0.00	0.00	0.00	0.00	49.98	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	209.23	0.00	0.00	254.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.41%	47.12%	30.16%	37.90%	37.40%	37.15%	0.00%	30.13%	72.89%	44.19%	0.00%	42.27%	42.01%	39.46%	35.76%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	40.53%	27.25%	11.42%	29.07%	28.05%	8.79%	0.00%	6.08%	22.34%	7.25%	0.00%	8.13%	17.31%	26.84%	8.75%	0.00%

Miscellaneous information of Micro finance Development Banks as on Kattik 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	19	1	3	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	3	5	3	4	19	3	3	5	4	6	20	4	8	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	95	36	19	21	28	101	14	12	39	29	26	346	21	282	1
कुल कर्मचारी संख्या	33	63	19	17	15	19	59	12	24	26	22	24	321	19	127	21
कुल शाखा संख्या	4	12	4	4	3	5	18	1	3	5	3	6	56	4	24	1
कुल केन्द्र संख्या	375	518	177	1	153	180	534	109	67	128	135	125	5135	105	1782	39
कुल समूह संख्या	1170	1650	529	528	497	180	1375	292	236	128	655	352	19211.2	275	7402	39
निष्क्रिय समूह संख्या	0	0	20	77	24	0	0	0	4	0	0	0	0	0	1087	0
कुल सदस्य संख्या	4946	8220	3116	3892	2472	2416	7748	1427	1130	2122	3254	1525	100433	1379	40029	473
निष्क्रिय सदस्य संख्या	0	0	45	522	139	10	0	30	23	13	0	0	0	0	6032	0
कुल ऋणी संख्या	3817	5086	2481	2171	2386	1835	4478	1299	584	1450	1205	906	69235	801	29805	216
कुल कर्जा वितरण	401.66	452.24	122.69	153.84	247.25	67.03	201.22	101.55	29.40	65.43	59.86	46.05	8427.34	37.28	633.82	8.42
लघु व्यवसाय कर्जा	287.84	405.61	104.94	109.96	224.82	64.23	192.00	84.60	29.40	65.28	57.75	45.99	8014.45	35.59	489.35	8.42
लघु उद्यम/धितो कर्जा	84.35	46.63	11.28	43.88	18.31	2.80	3.30	0.00	0.00	0.15	2.11	0.00	18.53	1.69	2.21	0.00
अन्य कर्जा	29.46	0.00	6.47	0.00	4.13	0.00	5.92	16.95	0.00	0.00	0.00	0.06	394.36	0.00	142.27	0.00
कर्जाको साँवा असुली	277.02	287.75	60.20	93.12	198.33	17.61	82.79	51.94	5.38	11.53	7.98	5.43	7154.83	5.96	253.49	0.93
लघु व्यवसाय कर्जाको साँवा असुली	210.23	261.27	49.75	61.42	178.32	17.22	80.20	44.53	5.38	11.53	7.12	5.43	6860.51	5.21	193.56	0.93
लघु उद्यम/धितो कर्जाको साँवा असुली	47.39	26.48	6.11	31.70	17.41	0.39	0.58	0.00	0.00	0.00	0.86	0.00	3.15	0.75	0.87	0.00
अन्य कर्जाको साँवा असुली	19.39	0.00	4.34	0.00	2.61	0.00	2.01	7.41	0.00	0.00	0.00	0.01	291.17	0.00	59.07	0.00
कुल बाँकी कर्जा	124.64	164.49	62.49	60.72	48.92	49.42	118.42	49.61	24.02	53.90	51.88	36.34	1272.50	31.32	380.33	7.48
लघु व्यवसाय कर्जा बाँकी	78.95	144.33	55.19	48.54	46.47	47.01	111.80	40.07	24.02	53.75	50.40	36.29	1153.94	30.38	295.79	7.48
लघु उद्यम/धितो कर्जा बाँकी	38.09	20.15	5.16	12.18	0.90	2.41	2.72	0.00	0.00	0.15	1.48	0.00	15.38	0.94	1.34	0.00
अन्य कर्जा बाँकी	7.59	0.00	2.14	0.00	1.55	0.00	3.91	9.54	0.00	0.00	0.00	0.06	103.19	0.00	83.20	0.00
भाखा नाघेको कर्जा रकम	5.59	0.31	2.89	0.09	1.97	0.00	0.00	0.08	0.05	0.00	0.00	0.00	6.94	0.00	2.68	0.00
भाखा नाघेको ऋणी संख्या	0	18	126	6	71	0	0	11	5	0	0	0	741	0	536.00	0
ब्याज असुली रकम	0.00	34.62	11.68	7.36	3.04	2.66	6.64	7.69	1.16	2.20	2.68	0.63	62.60	1.00	23.61	0.16
असुल हुन बाँकी ब्याज रकम	0.00	0.07	2.72	0.08	0.98	0.55	0.00	0.00	0.00	0.39	0.00	0.21	0.00	0.00	0.00	0.00
कर्जा नोक्सानी व्यवस्था	2.24	1.71	3.20	0.63	2.39	0.49	1.22	0.58	0.31	0.48	0.34	0.36	17.20	0.31	6.46	0.07
कुल बचतकर्ता संख्या	4946	8220	3116	3493	2472	2426	7748	1397	1109	2122	0	1525	100433	1379	40029.00	473
कुल बचत रकम	25.57	38.42	7.48	26.43	7.94	6.48	27.15	8.81	1.20	1.23	6.01	4.95	656.98	1.67	205.34	0.60
अनिवार्य बचत	18.20	5.95	4.53	17.40	2.89	4.40	12.73	7.78	0.60	1.01	2.19	0.44	257.19	1.34	86.49	0.37
स्वेच्छिक बचत	7.36	8.88	2.77	9.03	4.83	1.64	9.50	1.01	0.29	0.17	3.82	4.47	158.66	0.33	89.14	0.12
अन्य बचत	0.01	23.60	0.18	0.00	0.22	0.44	4.92	0.02	0.31	0.05	0.00	0.03	241.13	0.00	29.71	0.11
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	0.00
कुल बचत/कुल कर्जा (%)	20.52%	23.36%	11.97%	43.53%	16.23%	13.11%	22.92%	17.75%	4.98%	2.28%	11.59%	13.61%	51.63%	5.32%	53.99%	8.07%
लघु उद्यम कर्जा/कुल कर्जा (%)	30.56%	12.25%	8.26%	20.06%	1.84%	4.88%	2.29%	0.00%	0.00%	0.27%	2.86%	0.00%	1.21%	3.01%	0.35%	0.00%

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	2	1	3
सेवा पुगेको गा.वि.स./न.पा. संख्या	12	9	7
कुल कर्मचारी संख्या	32	7	7
कुल शाखा संख्या	6	1	1
कुल केन्द्र संख्या	48	26	0
कुल समूह संख्या	158	144	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	891	720	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	262	397	8
कुल कर्जा वितरण	10.46	15.31	32.06
लघु व्यवसाय कर्जा	10.46	15.31	32.06
लघु उद्यम/धितो कर्जा	0.00	0.00	0.00
अन्य कर्जा	0.00	0.00	0.00
कर्जाको साँवा असुली	0.79	1.23	0.00
लघु व्यवसाय कर्जाको साँवा असुली	0.79	1.23	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	0.00	0.00	0.00
कुल बाँकी कर्जा	9.66	13.76	32.06
लघु व्यवसाय कर्जा बाँकी	9.66	13.76	32.06
लघु उद्यम/धितो कर्जा बाँकी	0.00	0.00	0.00
अन्य कर्जा बाँकी	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0.00	0.22	0.00
असुल हुन बाँकी ब्याज रकम	0.11	0.00	0.34
कर्जा नोक्सानी व्यवस्था	0.10	0.00	0.17
कुल बचतकर्ता संख्या	891	720	0
कुल बचत रकम	0.30	0.67	0.00
अनिवार्य बचत	0.09	0.24	0.00
स्वेच्छिक बचत	0.09	0.42	0.00
अन्य बचत	0.12	0.00	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	3.10%	4.85%	0.00%
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	Bageshowri	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	Sangrila 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			