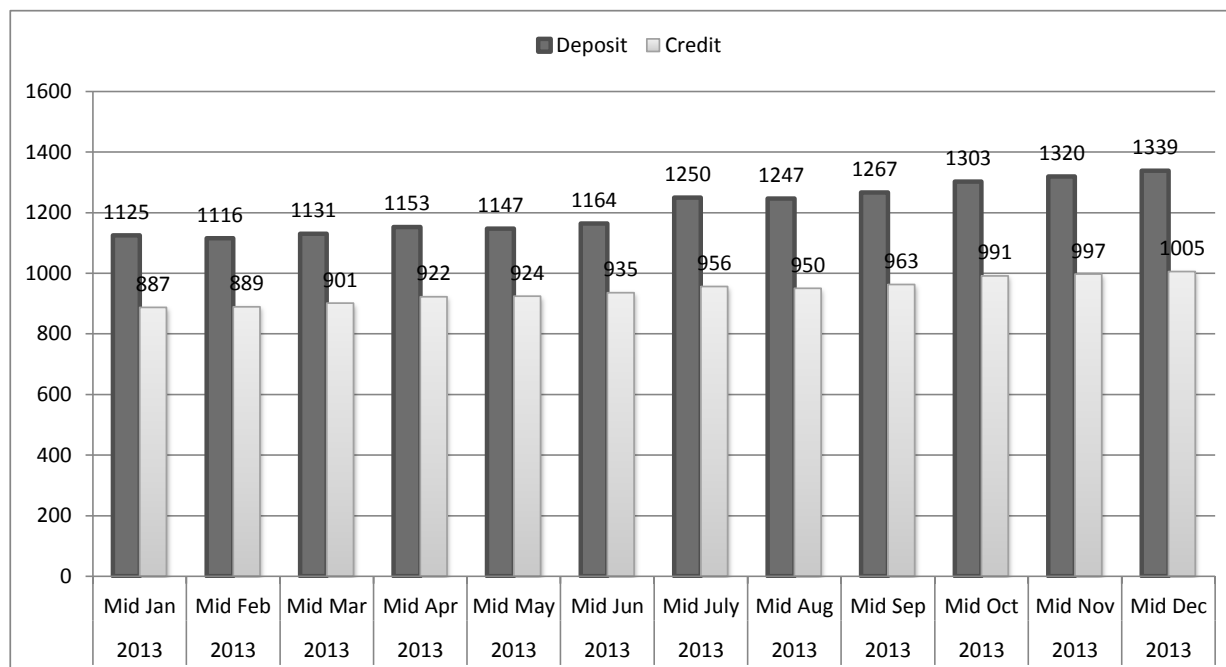


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2070 Mangsir  
Mid-Dec, 2013

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## Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	86	58	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 Mangsir End, 2070

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	64.0%	10.4%	4.3%	78.7%
2	Total Credit/GDP	46.8%	8.4%	3.9%	59.1%
3	Total Credit/ Total Deposit	73.2%	80.4%	90.5%	75.1%
4	Lcy Credit/Lcy Deposit & Core Capital	70.8%	70.0%	78.3%	71.1%
5	Fixed Deposit/Total Deposit	32.5%	28.4%	46.3%	32.7%
6	Saving Deposit/Total Deposit	36.7%	52.7%	44.4%	39.2%
7	Current Deposit/Total Deposit	10.0%	1.5%	0.1%	8.4%
8	NPL/ Total Loan*	2.8%	5.0%	16.6%	4.0%
9	Total LLP/Total Loan	3.4%	4.6%	16.0%	4.4%
10	Deprived SectorLoan/Total Loan*	4.7%	4.6%	3.0%	4.6%
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	17.4%	16.0%	23.2%	17.5%
2	Investment in Gov. Security/Total Deposit	14.3%	1.6%	2.4%	12.0%
3	Total Liquid Assets/Total Deposit	33.1%	35.7%	35.4%	33.5%
<b>C. Capital Adequacy Ratios</b>					
1	Core Capital/RWA (%)	10.0%	17.1%	15.1%	11.2%
2	Total Capital/RWA (%)	11.6%	17.9%	15.8%	12.6%
<b>D. Other Information</b>					
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	<b>Wt. Avg Interest on Deposit</b>	<b>4.75</b>			
	(a) Saving	3.53			
	(b) Fixed	8.02			
	(c) Call	4.23			
2	<b>Wt. Avg Interest on Credit</b>	<b>11.50</b>			

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-Nov	Mid-Dec	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	103407.53	115162.99	131724.33	149786.55	148133.77	11.4%	14.4%	-1.1%
	a. Paid-up Capital	98418.17	104303.78	119506.94	121442.28	122070.05	6.0%	14.6%	0.5%
	b. Statutory Reserves	17727.34	22068.14	26038.22	31115.95	29642.42	24.5%	18.0%	-4.7%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-14108.43	-15382.65	0.2%	-8.1%	9.0%
	d. Others Reserves	11542.96	13112.82	8523.37	11336.76	11803.96	13.6%	-35.0%	4.1%
<b>2</b>	<b>BORROWINGS</b>	34058.68	17805.91	26999.28	24984.20	22232.38	-47.7%	51.6%	-11.0%
	a. NRB	13307.22	4286.68	2884.28	2720.12	1478.73	-67.8%	-32.7%	-45.6%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7939.87	7164.64	-69.8%	217.5%	-9.8%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3154.76	3123.34	12.3%	17.8%	-1.0%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2419.31	1715.53	-46.3%	212.2%	-29.1%
	e. Bonds and Securities	6149.79	6933.22	8255.86	8750.14	8750.14	12.7%	19.1%	0.0%
<b>3</b>	<b>DEPOSITS</b>	869951.43	1071394.11	1250061.98	1319647.28	1338802.25	23.2%	16.7%	1.5%
	a. Current	80934.33	95993.06	111686.53	109760.24	111943.45	18.6%	16.3%	2.0%
	b. Savings	305589.21	400723.15	471215.43	522156.30	524748.77	31.1%	17.6%	0.5%
	c. Fixed	332726.29	372137.55	423478.43	439497.61	437514.00	11.8%	13.8%	-0.5%
	d. Call Deposits	139308.18	187998.54	225704.81	227501.00	244295.18	35.0%	20.1%	7.4%
	e. Others	11393.42	14541.81	17976.78	20732.14	20300.84	27.6%	23.6%	-2.1%
<b>4</b>	<b>Bills Payable</b>	964.92	1626.36	1561.63	1647.51	1568.52	68.5%	-4.0%	-4.8%
<b>5</b>	<b>Other Liabilities</b>	106263.83	123660.25	140770.30	156610.18	173894.56	16.4%	13.8%	11.0%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	44324.07	44265.66	12.1%	24.6%	-0.1%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	34191.59	37467.50	-7.4%	7.2%	9.6%
	3. Others	47917.98	63730.08	70625.81	78094.52	92161.40	33.0%	10.8%	18.0%
<b>6</b>	<b>Reconciliation A/c</b>	9872.98	1537.81	7290.04	8205.59	2305.02	-84.4%	374.1%	-71.9%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	20198.37	19776.52	26544.74	7018.42	8020.74	-2.1%	34.2%	14.3%
	<b>TOTAL</b>	<b>1144717.74</b>	<b>1350963.95</b>	<b>1584952.29</b>	<b>1667899.74</b>	<b>1694957.24</b>	<b>18.0%</b>	<b>17.3%</b>	<b>1.6%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	147993.99	236056.86	259224.93	303609.76	288827.13	59.5%	9.8%	-4.9%
	a. Cash Balance	23950.22	31020.07	35728.20	33842.67	32780.60	29.5%	15.2%	-3.1%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	32643.66	31813.74	29.7%	14.9%	-2.5%
	Foreign Currency	540.03	666.79	852.06	1199.01	966.86	23.5%	27.8%	-19.4%
	b. Bank Balance	90221.67	164605.21	173856.67	216243.35	201846.21	82.4%	5.6%	-6.7%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	158318.40	129614.92	120.4%	8.6%	-18.1%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	28532.16	29392.95	65.5%	-11.5%	3.0%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	6367.49	6443.25	-16.6%	-25.8%	1.2%
	4. In Foreign banks	10513.86	10213.81	14111.40	23025.30	36395.07	-2.9%	38.2%	58.1%
	c. Money at Call	33822.11	40431.58	49640.06	53523.74	54200.32	19.5%	22.8%	1.3%
<b>2</b>	<b>INVESTMENTS</b>	107562.37	137304.43	151339.99	142897.88	161889.85	27.7%	10.2%	13.3%
	a. Govt.Securities	105115.15	133251.15	149700.83	141236.72	160235.52	26.8%	12.3%	13.5%
	b Others	2447.22	4053.28	1639.16	1661.16	1654.33	65.6%	-59.6%	-0.4%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	53582.86	52851.08	66725.48	67452.83	68862.86	-1.4%	26.3%	2.1%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	698778.98	779560.90	945698.45	986191.70	994906.61	11.6%	21.3%	0.9%
	a. Private Sector	675113.87	741145.02	915010.01	960043.57	949796.74	9.8%	23.5%	-1.1%
	b. Financial Institutions	17299.98	31389.29	21910.20	20193.54	39237.69	81.4%	-30.2%	94.3%
	c. Government Organizations	6365.14	7026.59	8778.24	5954.59	5872.18	10.4%	24.9%	-1.4%
<b>5</b>	<b>BILLS PURCHASED</b>	5149.73	9634.19	9007.88	9667.79	9086.94	87.1%	-6.5%	-6.0%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	95.96	645.89	1015.49	1155.80	1397.72	573.1%	57.2%	20.9%
<b>7</b>	<b>FIXED ASSETS</b>	24260.64	27146.40	28916.79	29505.57	29547.94	11.9%	6.5%	0.1%
<b>8</b>	<b>OTHER ASSETS</b>	79138.14	93318.34	104448.21	115375.46	125248.53	17.9%	11.9%	8.6%
	a. Accrued Interests	29689.70	27621.76	30638.63	38984.47	43538.87	-7.0%	10.9%	11.7%
	b. Others	49448.44	65696.59	73809.58	76390.99	81709.66	32.9%	12.3%	7.0%
<b>9</b>	<b>Expenses not Written off</b>	775.30	586.90	622.02	588.46	576.96	-24.3%	6.0%	-2.0%
<b>10</b>	<b>Non Banking Assets</b>	1549.65	2225.09	3731.30	4041.97	4120.00	43.6%	67.7%	1.9%
<b>11</b>	<b>Reconciliation Account</b>	21980.28	8638.94	10394.09	5214.37	7247.93	-60.7%	20.3%	39.0%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	3849.83	2994.86	3827.69	2198.12	3244.77	-22.2%	27.8%	47.6%
	<b>TOTAL</b>	<b>1144717.74</b>	<b>1350963.88</b>	<b>1584952.31</b>	<b>1667899.72</b>	<b>1694957.24</b>	<b>18.0%</b>	<b>17.3%</b>	<b>1.6%</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
<b>1</b>	<b>CAPITAL FUND</b>	59064.45	77142.57	94660.68	110677.95	109313.59	30.6%	22.7%	-1.2%
	a. Paid-up Capital	58294.88	65983.34	79652.07	80742.72	80980.92	13.2%	20.7%	0.3%
	b. Statutory Reserves	14925.88	18708.72	21995.65	26405.55	24860.94	25.3%	17.6%	-5.8%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-5922.14	-6670.67	-21.1%	-26.2%	12.6%
	d. Others Reserves	10674.85	12045.61	7465.92	9451.82	10142.40	12.8%	-38.0%	7.3%
<b>2</b>	<b>BORROWINGS</b>	24852.84	15507.22	22792.86	22156.51	19727.61	-37.6%	47.0%	-11.0%
	a. NRB	10226.06	4286.68	2314.28	2720.12	1478.73	-58.1%	-46.0%	-45.6%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	5736.29	5282.02	-68.8%	273.9%	-7.9%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3154.76	3123.34	16.5%	35.8%	-1.0%
	d. Other Financial Ins.	379.95	146.18	1905.41	1795.20	1093.38	-61.5%	1203.5%	-39.1%
	e. Bonds and Securities	6057.77	6927.77	8250.14	8750.14	8750.14	14.4%	19.1%	0.0%
<b>3</b>	<b>DEPOSITS</b>	687587.89	867978.25	1020830.77	1070504.23	1088533.44	26.2%	17.6%	1.7%
	a. Current	78982.88	93304.43	108656.63	106911.20	109249.78	18.1%	16.5%	2.2%
	b. Savings	231094.43	304786.78	358546.88	396554.65	398967.03	31.9%	17.6%	0.6%
	c. Fixed	253586.40	298835.74	345412.03	356488.66	353354.52	17.8%	15.6%	-0.9%
	d. Call Deposits	116624.66	161784.11	196045.33	195964.46	212599.27	38.7%	21.2%	8.5%
	e. Others	7299.52	9267.20	12169.90	14585.26	14362.83	27.0%	31.3%	-1.5%
<b>4</b>	<b>Bills Payable</b>	942.94	1599.38	1549.62	1629.19	1536.98	69.6%	-3.1%	-5.7%
<b>5</b>	<b>Other Liabilities</b>	84386.30	92665.24	104427.07	115892.66	130353.00	9.8%	12.7%	12.5%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	26946.69	27123.38	3.5%	15.8%	0.7%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	24259.93	26663.83	-16.2%	5.8%	9.9%
	3. Others	39796.79	51079.35	58215.80	64686.04	76565.79	28.4%	14.0%	18.4%
<b>6</b>	<b>Reconciliation A/c</b>	5931.58	-3672.89	1927.71	2272.79	-3399.19	-161.9%	-152.5%	-249.6%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	15598.52	15876.84	21060.43	5830.93	6674.31	1.8%	32.6%	14.5%
	<b>TOTAL</b>	<b>878364.52</b>	<b>1067096.61</b>	<b>1267249.14</b>	<b>1328964.27</b>	<b>1352739.73</b>	<b>21.5%</b>	<b>18.8%</b>	<b>1.8%</b>

**Assets**

<b>1</b>	<b>LIQUID FUNDS</b>	98071.74	161785.49	185758.20	218970.04	204349.82	65.0%	14.8%	-6.7%
	a. Cash Balance	20265.25	26026.91	29908.23	27835.14	26876.79	28.4%	14.9%	-3.4%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	26700.81	25953.26	28.5%	14.6%	-2.8%
	Foreign Currency	500.27	628.90	800.94	1134.32	923.53	25.7%	27.4%	-18.6%
	b. Bank Balance	63293.26	127706.17	140521.89	176853.71	162397.66	101.8%	10.0%	-8.2%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	145990.37	118428.26	126.9%	9.1%	-18.9%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	7694.13	7438.33	77.3%	-15.2%	-3.3%
	3. Other Financial Ins.	284.61	187.69	160.35	227.58	211.07	-34.1%	-14.6%	-7.3%
	4. In Foreign banks	10455.24	10161.35	13965.91	22941.62	36320.00	-2.8%	37.4%	58.3%
	c. Money at Call	14513.24	8052.41	15328.08	14281.20	15075.37	-44.5%	90.4%	5.6%
<b>2</b>	<b>INVESTMENTS</b>	102655.92	131017.87	146469.06	138433.71	157188.46	27.6%	11.8%	13.5%
	a. Govt. Securities	100267.30	127213.05	144855.42	136797.66	155559.25	26.9%	13.9%	13.7%
	b. Others	2388.62	3804.83	1613.63	1636.05	1629.22	59.3%	-57.6%	-0.4%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	46901.44	50254.78	63457.22	64225.12	65460.37	7.1%	26.3%	1.9%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	522853.34	612322.64	748753.66	778961.41	786311.53	17.1%	22.3%	0.9%
	a. Private Sector	503339.45	577113.21	723355.09	757203.24	745369.48	14.7%	25.3%	-1.6%
	b. Financial Institutions	13362.34	28302.71	16673.89	15857.13	35123.44	111.8%	-41.1%	121.5%
	c. Government Organizations	6151.55	6906.71	8724.68	5901.03	5818.62	12.3%	26.3%	-1.4%
<b>5</b>	<b>BILLS PURCHASED</b>	5073.85	9606.97	7438.39	9656.82	9071.47	89.3%	-22.6%	-6.1%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	95.96	645.89	1015.49	1155.80	1397.72	573.1%	57.2%	20.9%
<b>7</b>	<b>FIXED ASSETS</b>	16098.81	19818.66	21164.90	21481.65	21497.58	23.1%	6.8%	0.1%
<b>8</b>	<b>OTHER ASSETS</b>	66675.11	76147.88	85601.07	93776.38	102452.48	14.2%	12.4%	9.3%
	a. Accrued Interests	24341.43	20790.32	23015.22	28784.62	32435.17	-14.6%	10.7%	12.7%
	b. Others	42333.67	55357.56	62585.85	64991.76	70017.32	30.8%	13.1%	7.7%
<b>9</b>	<b>Expenses not Written off</b>	600.70	447.80	475.18	458.16	449.23	-25.5%	6.1%	-1.9%
<b>10</b>	<b>Non Banking Assets</b>	1376.57	1638.51	2037.98	2037.36	2036.00	19.0%	24.4%	-0.1%
<b>11</b>	<b>Reconciliation Account</b>	17961.09	3410.11	4988.80	-838.08	1328.10	-81.0%	46.3%	-258.5%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	0.00	0.00	89.21	645.89	1196.95	0.0%	0.0%	85.3%
	<b>TOTAL</b>	<b>878364.52</b>	<b>1067096.59</b>	<b>1267249.16</b>	<b>1328964.26</b>	<b>1352739.73</b>	<b>21.5%</b>	<b>18.8%</b>	<b>1.8%</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
<b>1</b>	<b>CAPITAL FUND</b>	22524.65	22702.17	25094.11	27547.12	27303.24	0.8%	10.5%	-0.9%
	a. Paid-up Capital	20895.09	21224.20	23568.92	24264.71	24648.06	1.6%	11.0%	1.6%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2491.94	2512.07	36.7%	35.4%	0.8%
	c. Retained Earning	67.66	-764.13	-1106.59	-225.59	-664.68	-1229.4%	44.8%	194.6%
	d. Others Reserves	423.58	686.41	525.84	1016.06	807.79	62.1%	-23.4%	-20.5%
<b>2</b>	<b>BORROWINGS</b>	4700.02	1193.00	2753.56	1784.12	1522.16	-74.6%	130.8%	-14.7%
	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	1160.01	900.00	-51.2%	152.6%	-22.4%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	624.11	622.16	-63.3%	160.7%	-0.3%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
<b>3</b>	<b>DEPOSITS</b>	96886.67	127300.11	160249.64	175486.59	176764.82	31.4%	25.9%	0.7%
	a. Current	1860.53	2657.06	2944.14	2615.47	2655.02	42.8%	10.8%	1.5%
	b. Savings	42968.28	60924.67	83215.90	93059.86	93166.85	41.8%	36.6%	0.1%
	c. Fixed	31162.87	37454.34	45134.34	49223.26	50138.06	20.2%	20.5%	1.9%
	d. Call Deposits	20407.66	25427.81	28491.56	30105.79	30292.34	24.6%	12.0%	0.6%
	e. Others	487.34	836.23	463.70	482.21	512.55	71.6%	-44.5%	6.3%
<b>4</b>	<b>Bills Payable</b>	17.78	18.91	8.37	15.53	31.11	6.3%	-55.7%	100.3%
<b>5</b>	<b>Other Liabilities</b>	10858.30	13437.99	16778.07	19417.51	21679.80	23.8%	24.9%	11.7%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	6496.61	6521.39	35.8%	22.3%	0.4%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4063.95	4661.42	-3.8%	-15.5%	14.7%
	3. Others	4148.49	5587.62	8335.74	8856.94	10496.99	34.7%	49.2%	18.5%
<b>6</b>	<b>Reconciliation A/c</b>	2577.40	3894.17	3374.90	4077.30	3833.37	51.1%	-13.3%	-6.0%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2171.41	2347.45	3251.27	833.20	900.59	8.1%	38.5%	8.1%
	<b>TOTAL</b>	<b>139736.22</b>	<b>170893.79</b>	<b>211509.94</b>	<b>229161.37</b>	<b>232035.10</b>	<b>22.3%</b>	<b>23.8%</b>	<b>1.3%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	29411.27	47387.40	52289.75	60178.39	60267.64	61.1%	10.3%	0.1%
	a. Cash Balance	2465.05	3646.17	4833.15	5004.47	4909.05	47.9%	32.6%	-1.9%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	4939.95	4865.93	48.7%	32.5%	-1.5%
	Foreign Currency	38.09	37.08	50.85	64.51	43.13	-2.7%	37.2%	-33.1%
	b. Bank Balance	13229.83	20316.68	19565.36	23184.53	23395.02	53.6%	-3.7%	0.9%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8604.27	7867.43	70.0%	25.0%	-8.6%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	11288.81	12023.14	75.1%	-9.1%	6.5%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	3207.77	3429.37	4.0%	-36.0%	6.9%
	4. In Foreign banks	58.62	52.46	145.49	83.68	75.08	-10.5%	177.3%	-10.3%
	c. Money at Call	13716.40	23424.55	27891.24	31989.39	31963.57	70.8%	19.1%	-0.1%
<b>2</b>	<b>INVESTMENTS</b>	2519.63	3728.21	3118.77	2858.78	2894.75	48.0%	-16.3%	1.3%
	a. Govt. Securities	2497.03	3701.16	3118.24	2858.65	2894.63	48.2%	-15.7%	1.3%
	b. Others	22.60	27.05	0.54	0.12	0.12	19.7%	-98.0%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3343.53	1626.01	2124.29	1647.91	1843.93	-51.4%	30.6%	11.9%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	88923.32	100611.07	131168.99	140868.52	142075.27	13.1%	30.4%	0.9%
	a. Private Sector	88169.21	99510.91	126319.47	137492.81	138789.17	12.9%	26.9%	0.9%
	b. Financial Institutions	609.74	1022.55	4809.98	3336.17	3246.56	67.7%	370.4%	-2.7%
	c. Government Organizations	144.37	77.61	39.54	39.54	39.54	-46.2%	-49.1%	0.0%
<b>5</b>	<b>BILLS PURCHASED</b>	45.71	10.73	1562.24	4.57	9.07	-76.5%	14461.6%	98.5%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
<b>7</b>	<b>FIXED ASSETS</b>	3828.14	3904.49	4745.85	4986.72	5008.92	2.0%	21.5%	0.4%
<b>8</b>	<b>OTHER ASSETS</b>	7635.07	8164.94	10596.49	12377.81	13273.72	6.9%	29.8%	7.2%
	a. Accrued Interests	3339.09	3247.83	2815.95	4204.45	4806.49	-2.7%	-13.3%	14.3%
	b. Others	4295.98	4917.11	7780.55	8173.35	8467.23	14.5%	58.2%	3.6%
<b>9</b>	<b>Expenses not Written off</b>	110.60	68.87	71.58	67.08	64.77	-37.7%	3.9%	-3.4%
<b>10</b>	<b>Non Banking Assets</b>	12.72	275.99	940.33	929.30	1006.95	2069.5%	240.7%	8.4%
<b>11</b>	<b>Reconciliation Account</b>	2617.46	3917.20	3375.86	4183.30	4031.09	49.7%	-13.8%	-3.6%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1288.76	1198.79	1515.77	1059.00	1558.99	-7.0%	26.4%	47.2%
	<b>TOTAL</b>	<b>139736.22</b>	<b>170893.70</b>	<b>211509.94</b>	<b>229161.37</b>	<b>232035.10</b>	<b>22.3%</b>	<b>23.8%</b>	<b>1.3%</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	4			
<b>1</b>	<b>CAPITAL FUND</b>	21818.44	15318.24	11969.53	11561.48	11516.94	-29.8%	-21.9%	-0.4%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16434.85	16441.06	-11.1%	-4.7%	0.0%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2218.45	2269.41	8.5%	7.4%	2.3%
	c. Retained Earning	482.56	-3962.52	-6784.65	-7960.70	-8047.30	-921.1%	71.2%	1.1%
	d. Others Reserves	444.53	380.79	531.61	868.88	853.76	-14.3%	39.6%	-1.7%
<b>2</b>	<b>BORROWINGS</b>	4505.82	1105.70	1452.87	1043.57	982.61	-75.5%	31.4%	-5.8%
	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	1043.57	982.61	-79.3%	115.2%	-5.8%
	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%
<b>3</b>	<b>DEPOSITS</b>	85476.88	76115.75	68981.56	73656.46	73503.99	-11.0%	-9.4%	-0.2%
	a. Current	90.92	31.57	85.76	233.57	38.65	-65.3%	171.6%	-83.5%
	b. Savings	31526.50	35011.70	29452.65	32541.79	32614.88	11.1%	-15.9%	0.2%
	c. Fixed	47977.03	35847.48	32932.05	33785.69	34021.42	-25.3%	-8.1%	0.7%
	d. Call Deposits	2275.86	786.61	1167.92	1430.74	1403.57	-65.4%	48.5%	-1.9%
	e. Others	3606.57	4438.39	5343.18	5664.66	5425.46	23.1%	20.4%	-4.2%
<b>4</b>	<b>Bills Payable</b>	4.20	8.07	3.63	2.79	0.44	92.2%	-55.0%	-84.4%
<b>5</b>	<b>Other Liabilities</b>	11019.23	17557.02	19565.16	21300.01	21861.76	59.3%	11.4%	2.6%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10880.76	10620.89	30.7%	54.2%	-2.4%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	5867.71	6142.25	106.7%	34.4%	4.7%
	3. Others	3972.70	7063.11	4074.26	4551.54	5098.62	77.8%	-42.3%	12.0%
<b>6</b>	<b>Reconciliation A/c</b>	1364.00	1316.54	1987.43	1855.49	1870.84	-3.5%	51.0%	0.8%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2428.44	1552.23	2233.04	354.29	445.84	-36.1%	43.9%	25.8%
<b>TOTAL</b>		<b>126617.00</b>	<b>112973.55</b>	<b>106193.21</b>	<b>109774.09</b>	<b>110182.41</b>	<b>-10.8%</b>	<b>-6.0%</b>	<b>0.4%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	20510.98	26883.96	21176.97	24461.32	24209.66	31.1%	-21.2%	-1.0%
	a. Cash Balance	1219.92	1346.98	986.82	1003.07	994.76	10.4%	-26.7%	-0.8%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	1002.90	994.56	10.5%	-26.7%	-0.8%
	Foreign Currency	1.67	0.82	0.26	0.17	0.20	-50.9%	-67.8%	17.4%
	b. Bank Balance	13698.58	16582.35	13769.41	16205.11	16053.53	21.1%	-17.0%	-0.9%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	3723.76	3319.23	62.5%	-31.0%	-10.9%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9549.22	9931.48	48.6%	-11.4%	4.0%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2932.14	2802.81	-30.3%	-15.7%	-4.4%
	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	7253.15	7161.38	60.1%	-28.3%	-1.3%
<b>2</b>	<b>INVESTMENTS</b>	2386.81	2558.35	1752.16	1605.40	1806.63	7.2%	-31.5%	12.5%
	a. Govt.Securities	2350.81	2336.94	1727.17	1580.41	1781.65	-0.6%	-26.1%	12.7%
	b Others	36.00	221.41	24.99	24.99	24.99	515.0%	-88.7%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3337.88	970.29	1143.97	1579.80	1558.56	-70.9%	17.9%	-1.3%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	87002.32	66627.19	65775.79	66361.78	66519.81	-23.4%	-1.3%	0.2%
	a. Private Sector	83605.21	64520.90	65335.45	65347.52	65638.09	-22.8%	1.3%	0.4%
	b. Financial Institutions	3327.90	2064.03	426.32	1000.24	867.69	-38.0%	-79.3%	-13.3%
	c. Government Organizations	69.22	42.26	14.02	14.02	14.02	-38.9%	-66.8%	0.0%
<b>5</b>	<b>BILLS PURCHASED</b>	30.17	16.49	7.25	6.40	6.40	-45.3%	-56.1%	0.0%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
<b>7</b>	<b>FIXED ASSETS</b>	4333.69	3423.26	3006.04	3037.19	3041.45	-21.0%	-12.2%	0.1%
<b>8</b>	<b>OTHER ASSETS</b>	4827.95	9005.53	8250.65	9221.28	9522.32	86.5%	-8.4%	3.3%
	a. Accrued Interests	2009.17	3583.61	4807.46	5995.39	6297.21	78.4%	34.2%	5.0%
	b. Others	2818.78	5421.92	3443.18	3225.88	3225.11	92.3%	-36.5%	0.0%
<b>9</b>	<b>Expenses not Written off</b>	64.00	70.23	75.26	63.23	62.96	9.7%	7.2%	-0.4%
<b>10</b>	<b>Non Banking Assets</b>	160.36	310.59	752.98	1075.31	1077.04	93.7%	142.4%	0.2%
<b>11</b>	<b>Reconciliation Account</b>	1401.74	1311.63	2029.43	1869.15	1888.74	-6.4%	54.7%	1.0%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	2561.07	1796.07	2222.71	493.23	488.83	-29.9%	23.8%	-0.9%
<b>TOTAL</b>		<b>126616.99</b>	<b>112973.60</b>	<b>106193.21</b>	<b>109774.09</b>	<b>110182.41</b>	<b>-10.8%</b>	<b>-6.0%</b>	<b>0.4%</b>



## Profit & Loss Account of Banks and Financial Institutions

(Up to Mangsir , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
<b>1 Interest Expenses</b>	20796.82	5480.90	2645.73	28923.46
1.1 Deposit Liabilities	20396.43	5428.16	2615.91	28440.50
1.1.1 Saving A/c	5506.26	2515.45	1089.22	9110.93
1.1.2 Fixed A/c	11350.53	2108.98	1493.44	14952.95
1.1.2.1 Upto 3 Months Fixed A/c	533.43	58.93	25.68	618.04
1.1.2.2 3 to 6 Months fixed A/c	452.54	149.89	39.32	641.75
1.1.2.3 6 Months to 1 Year Fixed A/c	4170.71	1041.83	751.43	5963.97
1.1.2.4 Above 1 Year	6193.85	858.33	677.01	7729.19
1.1.3 Call Deposit	3526.93	803.74	33.13	4363.79
1.1.4 Certificate of Deposits	12.70	0.00	0.12	12.82
1.2 Others	400.40	52.74	29.82	482.96
<b>2 Commission/Fee Expense</b>	162.30	1.90	1.40	165.60
<b>3 Employees Expenses</b>	5225.10	936.45	351.77	6513.31
<b>4 Office Operating Expenses</b>	3953.01	946.24	343.62	5242.87
<b>5 Exchange Fluctuation Loss</b>	50.50	0.73	2.05	53.28
5.1 Due to Change in Exchange Rates	36.05	0.72	2.05	38.82
5.2 Due to Foreign Currency Transactions	14.45	0.01	0.00	14.46
<b>6 Non-Operating Expenses</b>	2.35	73.32	0.66	76.33
<b>7. Provision for Risk</b>	2681.61	1470.47	853.34	5005.42
7.1 Loan loss Provision	2630.28	1054.36	791.10	4475.73
7.1.1 General Loan loss Provision	694.63	155.19	116.29	966.11
7.1.2 Special Loan Loss Provision	1888.83	880.65	673.35	3442.83
7.1.3 Additional Loan Loss Provision	46.82	18.52	1.45	66.79
7.2. Provision for Non-Banking Assets	5.07	185.61	62.06	252.74
7.3. Provision for Loss on Investment	1.95	0.00	0.19	2.14
7.4. Provision for Loss of Other Assets	44.31	230.50	0.00	274.80
<b>8 Loan Written Off</b>	38.14	28.74	51.89	118.76
<b>9 Provision for Staff Bonus</b>	772.13	84.20	17.40	873.73
<b>10 Provision for Income Tax</b>	2390.71	269.44	46.69	2706.85
<b>11 Others</b>	1.52	0.04	0.21	1.77
<b>12 Net Profit</b>	6435.77	694.43	421.30	7551.50
<b>TOTAL EXPENSES</b>	<b>42509.96</b>	<b>9986.87</b>	<b>4736.05</b>	<b>57232.89</b>

Income	Class "A"	Class "B"	Class "C"	Total
<b>1. Interest Income</b>	34156.44	7062.12	3121.74	44340.30
1.1. On Loans and Advance	31291.54	6385.79	2816.41	40493.74
1.2. On Investment	1416.93	46.48	28.16	1491.57
1.2.1 Government Bonds	1208.40	41.73	23.56	1273.70
1.2.2 Foreign Bonds	6.64	0.00	0.00	6.64
1.2.3 NRB Bonds	127.63	1.20	3.01	131.84
1.2.4 Deventure & Bonds	74.26	3.55	1.58	79.40
1.3 Agency Balance	338.15	71.52	33.66	443.33
1.4 On Call Deposit	195.83	433.89	157.86	787.57
1.5 Others	913.99	124.44	85.66	1124.09
<b>2. Comission &amp; Discount</b>	2740.51	259.35	53.22	3053.07
2.1 Bills Purchase & Discount	97.63	0.17	0.00	97.81
2.2 Comission	2278.05	161.69	35.14	2474.88
2.3 Others	364.83	97.49	18.08	480.39
<b>3 Income From Exchange Fluctuation</b>	1785.04	41.96	0.00	1827.01
3.1 Due to Change in Exchange Rate	-5423.97	1.93	0.00	-5422.04
3.2 Due to Foreign Currency Trans.	7209.01	40.03	0.00	7249.05
<b>4 Other Operating Income</b>	1301.04	417.35	177.36	1895.75
<b>5 Non Operating Income</b>	216.35	465.67	97.14	779.17
<b>6 Provision Written Back</b>	1076.16	372.67	820.96	2269.78
<b>7 Recovery from Written off Loan</b>	270.00	4.70	1.33	276.03
<b>8 Income from Extra Ordinary Expenses</b>	6.07	10.22	0.00	16.29
<b>9 Net Loss</b>	958.39	1352.83	464.30	2775.53
<b>TOTAL INCOME</b>	<b>42510.00</b>	<b>9986.87</b>	<b>4736.05</b>	<b>57232.92</b>

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

(as on Mangsir End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	30547.50	6971.70	1992.53	39511.74
2	Fishery Related	2362.85	165.64	35.24	2563.73
3	Mining Related	2741.51	249.36	96.06	3086.93
4	Manufacturing (Producing) Related	190177.75	9906.57	4640.98	204725.29
5	Construction	77018.35	17123.87	9522.43	103664.64
6	Electricity, Gas and Water	19695.37	2454.88	212.80	22363.05
7	Metal Products, Mach. & Ele. Eqp.	11024.30	2274.83	806.31	14105.45
8	Tras., Com. and Public Utilities	24548.24	11853.64	5898.41	42300.30
9	Wholesaler & Retailer	179493.68	27549.94	9695.23	216738.85
10	Finance, Insurance and Real Estate	66631.21	12092.13	5634.57	84357.91
11	Hotel or Restaurant	21132.85	5547.48	1799.78	28480.11
12	Other Services	38656.06	7082.49	2377.86	48116.41
13	Consumption Loans	56508.18	10457.61	5564.77	72530.57
14	Local Government	1598.08	45.13	48.09	1691.30
15	Others	74644.79	28309.06	18201.16	121155.00
<b>Total sectorwise Loan</b>		<b>796780.74</b>	<b>142084.34</b>	<b>66526.21</b>	<b>1005391.28</b>

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	123364.84	17282.37	8908.52	149555.73
2	Overdraft	151416.98	36382.02	0.03	187799.02
3	Trust Receipt Loan / Import Loan	45927.21	7.72	0.00	45934.93
4	Demand & Other Working Capital Loan	199063.28	19465.80	16286.64	234815.72
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	52773.82	14028.79	6347.56	73150.17
6	Real Estate Loan	61787.73	12572.52	9895.75	84256.00
7	Margin Nature Loan	7191.00	2627.82	3080.38	12899.20
8	Hire Purchase Loan	36523.40	14460.95	6775.72	57760.07
9	Deprived Sector Loan	32288.34	5862.23	1837.83	39988.41
10	Bills Purchased	10113.61	9.07	6.40	10129.08
11	Other Product	76330.53	19385.05	13387.37	109102.95
<b>Total Product wise Loan</b>		<b>796780.74</b>	<b>142084.34</b>	<b>66526.21</b>	<b>1005391.29</b>

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25409.85	3243.77	361.54	29015.16
2	Government Securities	1271.36	21.40	18.48	1311.24
3	Non Governmental Securities	4593.49	2127.31	1443.12	8163.91
4	Fixed Deposit Receipts	8928.66	1411.87	1382.33	11722.87
	Own	7926.37	1411.69	1382.33	10720.39
	Other Licences Institutions	1002.30	0.18	0.00	1002.48
5	Collateral of Properties	657215.39	127462.86	56729.01	841407.26
	Fixed Assets	512379.22	127030.68	56344.24	695754.15
	Current Assets	144836.17	432.18	384.77	145653.11
6	Against security of Bill	10640.53	4.51	14.95	10659.99
	Domestic Bills	1467.51	4.51	14.95	1486.96
	Foreign Bills	9173.03	0.00	0.00	9173.03
7	Against Guarantee	20542.39	2980.15	623.42	24145.96
	Government Guarantee	1933.06	97.04	69.88	2099.99
	Institutional Guarantee	12397.79	1167.40	271.72	13836.92
	Personal Guarantee	2018.39	217.37	98.35	2334.11
	Collective Guarantee	1563.25	1456.27	38.71	3058.23
	Int. Rtd. Foreign Bank's Guarantee	214.51	17.26	0.00	231.77
	Other Guarantee	2415.39	24.80	144.76	2584.95
8	Credit Card	421.48	0.00	0.00	421.48
9	Others	67757.59	4832.48	5953.35	78543.42
<b>Total Collateral wise Loan</b>		<b>796780.74</b>	<b>142084.34</b>	<b>66526.21</b>	<b>1005391.29</b>



























## Statement of Assets and Liabilities as on Mangsir end, 2070

S.N.	BFI Name	Manglukhee	Subhalaxmi	Jebils	Reliance	Lotus	Bhaktapur
<b>Liabilities</b>							
1	<b>CAPITAL FUND</b>	<b>279.60</b>	<b>214.42</b>	<b>200.34</b>	<b>209.68</b>	<b>141.23</b>	<b>133.18</b>
	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	6.77	4.25	1.58
	e. Share Premium						
	f. Retained Earning	43.37	0.04	-3.97	2.91	16.98	6.60
	g. Others Reserves Fund		0.22	2.38			
2	<b>BORROWINGS</b>						
	a. NRB						
	b. Interbank Borrowing						
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	<b>DEPOSITS</b>	<b>1126.07</b>	<b>740.35</b>	<b>649.93</b>	<b>1190.80</b>	<b>414.40</b>	<b>391.28</b>
	a. Current						
	Domestic						
	Foreign						
	b. Savings	167.20	188.77	162.70	351.30	139.43	200.72
	Domestic	167.20	188.77	162.70	351.30	139.43	200.72
	Foreign						
	c. Fixed	479.19	446.44	274.61	462.51	173.26	86.17
	Domestic	479.19	446.44	274.61	462.51	173.26	86.17
	Foreign						
	d. Call Deposits						104.38
	Domestic						104.38
	Foreign						
	e. Others	479.68	105.14	212.63	376.99	101.71	
	Domestic	479.68	105.14	212.63	376.99	101.71	
	Foreign						
4	<b>Bills Payable</b>						
5	<b>Other Liabilities</b>	<b>103.28</b>	<b>66.38</b>	<b>93.50</b>	<b>133.44</b>	<b>43.62</b>	<b>16.09</b>
	1. Sundry Creditors	0.33	3.88	7.15	14.96	0.06	0.00
	2. Loan Loss Provision	21.37	10.64	42.73	38.20	14.47	9.90
	3. Interest Suspense a/c	51.06	15.39	29.88	22.59	12.48	
	4. Others	30.52	36.47	13.74	57.69	16.61	6.18
6	<b>Reconciliation A/c</b>						
7	<b>Profit &amp; Loss A/c</b>			<b>2.98</b>		<b>0.33</b>	
		<b>1508.95</b>	<b>1021.15</b>	<b>946.75</b>	<b>1533.93</b>	<b>599.59</b>	<b>540.55</b>

**Assets**

1	<b>LIQUID FUNDS</b>	<b>419.83</b>	<b>261.08</b>	<b>233.28</b>	<b>443.02</b>	<b>193.59</b>	<b>233.49</b>
	a. Cash Balance	8.99	7.34	8.01	12.90	1.61	8.69
	Nepalese Notes & Coins	8.99	7.34	8.01	12.90	1.61	8.69
	Foreign Currency						
	b. Bank Balance	410.83	253.74	225.27	430.12	191.99	224.80
	1. In Nepal Rastra Bank	193.09	19.00	24.63	43.90	19.37	15.62
	Domestic Currency	193.09	19.00	24.63	43.90	19.37	15.62
	Foreign Currency						
	2. "A"Class Licensed Institution	174.85	155.29	106.28	157.48	49.92	115.08
	Domestic Currency	174.85	155.29	106.28	157.48	49.92	115.08
	Foreign Currency						
	3. Other Financial Ins.	42.89	79.45	94.36	228.75	122.69	94.09
	4. In Foreign Banks						
	c. Money at Call						
	Domestic Currency						
	Foreign Currency						
2	<b>INVESTMENT IN SECURITIES</b>	<b>10.00</b>	<b>20.00</b>	<b>10.95</b>	<b>3.00</b>	<b>6.00</b>	<b>10.00</b>
	a. Govt Securities	10.00	20.00	10.95	3.00	6.00	10.00
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2.29</b>	<b>7.21</b>	<b>48.41</b>	<b>52.18</b>	<b>6.22</b>	<b>5.36</b>
	a. Interbank Lending						
	b. Non Residents						
	c. Others	2.29	7.21	48.41	52.18	6.22	5.36
4	<b>LOANS &amp; ADVANCES</b>	<b>954.99</b>	<b>677.23</b>	<b>592.36</b>	<b>974.39</b>	<b>361.46</b>	<b>280.74</b>
	a. Private Sector	927.89	666.60	585.23	943.45	361.46	280.74
	b. Financial Institutions	27.10	10.63	7.13	30.94		
	c. Government Organizations						
5	<b>BILL PURCHASED</b>						
	a. Domestic Bills Purchased						
	b. Foreign Bills Purchased						
	c. Import Bills & Imports						
6	<b>LOANS AGAINST COLLECTED BILLS</b>						
	a. Against Domestic Bills						
	b. Against Foreign Bills						
7	<b>FIXED ASSETS</b>	<b>23.39</b>	<b>13.09</b>	<b>7.00</b>	<b>8.99</b>	<b>6.71</b>	<b>4.45</b>
8	<b>OTHER ASSETS</b>	<b>82.96</b>	<b>36.89</b>	<b>52.97</b>	<b>49.08</b>	<b>24.58</b>	<b>2.45</b>
	a. Accrued Interest:	51.06	15.39	29.98	24.74	12.48	0.15
	Financial	1.45	0.08	0.08			
	Government Enterprises			0.09	2.15		0.15
	Private Sector	49.61	15.31	29.81	22.59	12.48	
	b. Staff Loans / Adv.	19.88	11.79	9.89	0.96	0.90	
	c. Sundry Debtors	1.39		0.44	11.06	7.36	0.79
	d. Cash In Transit						
	e. Others	10.63	9.71	12.67	12.32	3.85	1.51
9	<b>Expenses not Written off</b>			<b>1.78</b>			<b>2.10</b>
10	<b>Non Banking Assets</b>				<b>2.30</b>		
11	<b>Reconciliation Account</b>						
12	<b>Profit &amp; Loss A/c</b>	<b>15.50</b>	<b>5.64</b>		<b>0.96</b>	<b>1.02</b>	<b>1.95</b>
	<b>TOTAL ASSETS</b>	<b>1508.95</b>	<b>1021.15</b>	<b>946.75</b>	<b>1533.93</b>	<b>599.59</b>	<b>540.55</b>







**Profit and Loss Statement of upto Mangsir end, 2070**

<b>BFI Name</b>	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwori	Saurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL
<b>Expenses</b>																				
<b>1. Interest Expense</b>	48.22	60.85	31.89	102.40	78.18	140.63	50.49	67.34	40.52	32.81	110.43	104.67	140.50	107.16	36.07	32.52	201.43	23.82	144.14	248.20
1.1 On Deposit Liabilities	48.22	60.85	31.89	102.40	78.18	140.63	50.49	67.34	40.52	32.81	89.05	104.67	140.50	107.16	36.07	32.52	201.43	23.82	144.04	238.96
1.1.1 Saving Account	37.40	19.41	22.60	41.36	32.04	57.25	16.69	40.56	20.80	3.66	39.08	42.25	50.92	59.04	20.13	22.24	69.10	15.51	88.05	52.90
1.1.2 Fixed Account	10.03	23.44	9.29	44.45	23.61	44.88	24.85	14.06	11.56	1.18	30.11	30.95	58.76	39.03	9.50	10.27	92.66	8.19	38.85	149.92
1.1.2.1 Up to 3 months Fixed Account		0.00		0.17		0.01	0.09				0.00		0.74		0.03					20.25
1.1.2.2 3 to 6 months Fixed Account		0.37		1.64	1.65	0.30	0.10				0.83	0.62	2.13	1.14	0.38	2.19	92.66	0.02		2.63
1.1.2.3 6 months to 1 year Fixed Account	2.21	10.96		21.89	19.90	38.73	8.80	1.53	5.14		21.54	17.05	44.60	14.63	2.63	2.84		3.92		58.45
1.1.2.4 Above 1 year Fixed Account	7.82	12.11	9.29	20.74	2.06	5.83	15.86	12.52	6.43	1.18	7.74	13.27	11.29	23.25	6.46	5.25		4.25	38.85	68.59
1.1.3 Call Deposit	0.79	18.00		16.59	22.54	38.51	8.95	12.73	8.16	27.97	19.86	31.48	30.82	9.10	6.44		39.67	0.13	17.14	36.14
1.1.4 Certificate of Deposit																				
1.2 On Borrowing											21.38									9.24
<b>2. Commission Expense</b>					0.04							0.00			0.01			0.57		0.39
<b>3. Staff Expense</b>	7.32	15.81	8.04	10.85	16.87	17.72	7.04	11.49	7.94	9.76	10.80	21.75	19.95	19.39	11.65	6.39	36.48	7.32	23.07	29.38
<b>4. Office Operating Expenses</b>	5.16	18.60	8.39	18.52	16.93	12.96	7.11	5.77	7.60	12.46	11.18	23.16	17.50	10.81	8.69	3.67	38.80	3.15	30.21	26.98
<b>5. Foreign Exchange Loss</b>																		0.00		0.02
5.1 Due to Change in Exchange Rates																		0.00		0.01
5.2 Due to Foreign Currency Transaction																				0.01
<b>6. Non Operating Expense</b>		13.53												25.08		8.31	1.24			0.07
<b>7. Provision for Risk</b>	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		246.57	5.82	18.61	30.50
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	30.50
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	6.03
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	24.47
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													217.99		
<b>8. Loan Written Off</b>					0.33															
<b>9. Provision for Staff Bonus</b>	1.74			2.13		0.62	0.36		0.71			1.89			3.42				0.47	
<b>10. Provision for Income Tax</b>	5.22			6.40		1.87	1.09		2.12			5.67			10.27				1.42	
<b>11. Others</b>																				
<b>12. Net Profit</b>	12.18			14.94		4.37	2.54	6.13	4.95		24.98	13.24		23.72	23.95	2.05		4.90		
<b>Total Expenses</b>	92.86	113.06	51.28	159.45	203.31	202.63	71.48	92.93	69.32	49.53	165.43	173.43	177.95	186.16	97.63	52.93	524.52	47.49	216.10	335.46

<b>Income</b>																				
<b>1. Interest Income</b>	81.95	73.15	32.09	137.43	100.85	188.80	66.15	81.42	63.46	23.91	146.21	120.28	166.15	169.37	89.56	45.54	216.80	38.59	191.38	262.49
1.1 On Loans and Advances	73.81	66.10	28.80	137.43	89.11	164.20	62.36	74.29	57.28	22.51	119.83	106.31	158.30	152.44	73.85	45.54	204.13	38.20	165.41	227.20
1.2 On Investment				0.40				0.01					1.47							0.33
1.2.1 Government Bonds				0.40									1.32							0.33
1.2.2 Foreign Bonds																				3.59
1.2.3 NRB Bonds								0.01					0.15							
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance														15.72						14.07
1.4 On Call Deposit	8.11	7.04	3.29		11.34	24.60	3.79	7.12	6.17	1.40	5.01	13.74	6.38	16.92			8.47	0.39	8.27	26.57
1.5 On Others	0.03										21.38	0.23					4.20		3.31	5.13
<b>2. Commission and Discount</b>	3.27	2.00		9.87	1.26	1.89	0.59	11.51	5.86	0.05	0.63	1.79	0.14		0.83	2.90	4.17	0.71	2.77	35.66
2.1 Bills Purchase and Discount																				0.00
2.2 Commission	3.27	1.66		9.87	1.26	1.89	0.59	2.78	0.70	0.05	0.57	1.36	0.14		0.16	2.90	4.17	0.71	2.77	5.73
2.3 Others		0.34						8.73	5.16			0.06	0.43		0.67					29.93
<b>3. Exchange Fluctuation Income</b>										0.00	0.01	0.04	0.00				0.41	0.01	0.17	0.73
3.1 Due to Change in Exchange Rate											0.01		0.00				0.36		0.03	0.02
3.2 Due to Foreign Currency Transaction										0.00		0.04					0.05	0.01	0.14	0.71
<b>4. Other Operating Income</b>	7.64	2.44	0.63		13.26	11.95	4.47		0.13	9.13	17.09	8.65	15.82	4.87			9.63	5.66	7.03	
<b>5. Non Operating Income</b>			3.83				0.27			0.53	0.91	2.16	0.32			4.50	0.09	0.76		
<b>6. Write Back from Provisions for loss</b>		12.69		1.98	12.26								32.07		0.97	2.37		27.57	1.76	
<b>7. Recovery of written-off Loan</b>																				
<b>8. Income from Extra Ordinary transactions</b>				10.16																
<b>9. Net Loss</b>		22.78	14.74		75.68				24.91	8.54		2.69					265.85		14.76	36.58
<b>Total Income</b>	92.86	113.06	51.28	159.45	203.31	202.63	71.48	92.93	69.32	49.53	165.43	173.43	177.95	186.16	97.63	52.93	524.52	47.49	216.10	335.46



**Profit and Loss Statement of upto Mangsir end, 2070**

BFI Name	Kamana	Corporate	Pashbhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Maitibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>73.41</b>	<b>40.23</b>	<b>44.05</b>	<b>44.16</b>	<b>103.37</b>	<b>9.50</b>	<b>12.54</b>	<b>8.17</b>	<b>116.62</b>	<b>20.26</b>	<b>9.08</b>	<b>67.48</b>	<b>26.33</b>	<b>9.10</b>	<b>20.72</b>	<b>41.28</b>	<b>12.23</b>	<b>42.70</b>	<b>111.89</b>	<b>13.62</b>	
1.1 On Deposit Liabilities	67.88	40.14	44.05	44.16	103.37	9.50	12.54	8.17	116.62	20.26	8.59	66.52	26.33	9.10	20.72	41.28	12.23	42.70	111.89	13.57	
1.1.1 Saving Account	35.19	13.29	25.54	21.50	50.78	5.82	5.93	6.10	73.67	12.86	6.47	34.32	20.76	5.63	7.64	17.81	8.32	18.21	35.05	11.84	
1.1.2 Fixed Account	26.15	24.38	8.50	18.45	31.54	2.09	3.82	2.06	35.67	4.28	1.74	27.64	5.56	1.95	6.73	17.24	1.64	17.54	70.59	1.73	
1.1.2.1 Up to 3 months Fixed Account	1.11			0.30	0.00				0.14		0.01	0.07	0.15	0.00				0.04	0.03		
1.1.2.2 3 to 6 months Fixed Account	1.40		0.07	0.44	0.48				0.46	0.22		1.45	0.18	0.06	0.05	0.09		1.03	0.08		
1.1.2.3 6 months to 1 year Fixed Account	5.99	23.61	3.93	14.21	17.92	0.41	3.26	0.36	22.18	2.12	1.25	25.22	3.11	0.84	4.27	11.70	0.61	11.30	3.86	0.55	
1.1.2.4 Above 1 year Fixed Account	17.66	0.77	4.49	3.49	13.13	1.68	0.55	1.71	12.89	1.94	0.49	0.90	2.13	1.04	2.41	5.45	1.03	5.17	66.62	1.18	
1.1.3 Call Deposit	6.55	2.47	10.01	4.20	21.06	1.58	2.79		7.28	3.12	0.38	4.57		1.52	6.35	6.22	2.26	6.95	6.26		
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	5.53	0.09									0.48	0.95								0.04	
<b>2. Commission Expense</b>																					
<b>3. Staff Expense</b>	<b>9.38</b>	<b>5.64</b>	<b>8.37</b>	<b>5.98</b>	<b>18.09</b>	<b>2.56</b>	<b>2.79</b>	<b>2.50</b>	<b>14.05</b>	<b>2.58</b>	<b>2.50</b>	<b>23.06</b>	<b>5.50</b>	<b>2.17</b>	<b>2.73</b>	<b>5.48</b>	<b>2.18</b>	<b>3.61</b>	<b>14.96</b>	<b>2.64</b>	
<b>4. Office Operating Expenses</b>	<b>7.98</b>	<b>4.11</b>	<b>7.87</b>	<b>5.04</b>	<b>22.07</b>	<b>1.84</b>	<b>2.94</b>	<b>1.69</b>	<b>9.71</b>	<b>2.90</b>	<b>3.26</b>	<b>29.16</b>	<b>2.97</b>	<b>0.81</b>	<b>3.48</b>	<b>11.42</b>	<b>1.65</b>	<b>6.97</b>	<b>24.87</b>	<b>1.47</b>	
<b>5. Foreign Exchange Loss</b>																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>	<b>0.04</b>														<b>0.01</b>						
<b>7. Provision for Risk</b>	<b>4.81</b>	<b>29.25</b>	<b>6.91</b>	<b>0.58</b>	<b>19.75</b>	<b>0.49</b>	<b>0.06</b>	<b>0.74</b>	<b>11.53</b>	<b>0.09</b>	<b>0.23</b>	<b>10.25</b>	<b>0.24</b>	<b>0.03</b>	<b>22.99</b>	<b>1.03</b>	<b>3.17</b>	<b>2.00</b>	<b>85.69</b>	<b>0.79</b>	
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	40.22	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	0.53	2.48	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		37.73	0.29	
7.1.3 Additional Loan Loss Provision															0.03			1.47			
7.2. Provision for Non-Banking Assets																			45.47		
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets	0.58																				
<b>8. Loan Written Off</b>																					
<b>9. Provision for Staff Bonus</b>	<b>2.18</b>		<b>0.27</b>	<b>0.90</b>	<b>0.69</b>				<b>2.46</b>		<b>0.01</b>							<b>0.80</b>		<b>0.12</b>	
<b>10. Provision for Income Tax</b>	<b>6.55</b>		<b>0.80</b>	<b>2.69</b>	<b>2.07</b>				<b>7.38</b>		<b>0.32</b>							<b>2.41</b>		<b>0.38</b>	
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>15.27</b>		<b>1.87</b>	<b>6.28</b>	<b>4.82</b>	<b>2.07</b>	<b>6.46</b>	<b>8.20</b>	<b>17.21</b>	<b>7.94</b>	<b>1.49</b>		<b>5.73</b>	<b>0.37</b>		<b>1.01</b>	<b>0.81</b>	<b>5.62</b>		<b>0.77</b>	
<b>Total Expenses</b>	<b>119.62</b>	<b>79.22</b>	<b>70.13</b>	<b>65.63</b>	<b>170.85</b>	<b>16.46</b>	<b>24.80</b>	<b>21.30</b>	<b>178.96</b>	<b>33.77</b>	<b>16.89</b>	<b>129.94</b>	<b>40.77</b>	<b>12.47</b>	<b>49.92</b>	<b>60.23</b>	<b>20.25</b>	<b>64.11</b>	<b>237.41</b>	<b>19.78</b>	

<b>Income</b>																					
<b>1. Interest Income</b>	<b>109.99</b>	<b>35.90</b>	<b>63.94</b>	<b>57.75</b>	<b>158.83</b>	<b>14.48</b>	<b>21.55</b>	<b>20.07</b>	<b>162.74</b>	<b>30.66</b>	<b>14.53</b>	<b>113.54</b>	<b>36.57</b>	<b>11.50</b>	<b>21.34</b>	<b>53.12</b>	<b>16.13</b>	<b>58.49</b>	<b>75.12</b>	<b>16.42</b>	
1.1 On Loans and Advances	102.52	31.64	57.07	52.28	141.79	13.54	20.18	19.28	148.37	30.01	13.81	107.14	33.21	10.72	18.54	49.15	15.41	52.00	61.07	15.60	
1.2 On Investment				1.56														1.36	1.49		
1.2.1 Government Bonds				1.56														1.36	0.50		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																			0.99		
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	1.36		14.37	0.65	0.73	6.40	3.36	0.78	2.48	3.97	0.71	5.13	10.23	0.82	
1.5 On Others		4.25						0.79							0.32					2.33	
<b>2. Commission and Discount</b>	<b>1.66</b>	<b>0.26</b>	<b>0.90</b>	<b>2.22</b>	<b>9.15</b>	<b>0.44</b>	<b>0.38</b>	<b>0.34</b>	<b>16.22</b>	<b>0.42</b>	<b>0.29</b>	<b>2.79</b>	<b>0.58</b>	<b>0.97</b>	<b>0.22</b>	<b>0.64</b>	<b>3.36</b>	<b>0.54</b>	<b>0.45</b>	<b>3.23</b>	
2.1 Bills Purchase and Discount		0.06														0.00					
2.2 Commission	1.66	0.01	0.90	0.59	9.15	0.44	0.38	0.26	5.56	0.42	0.29	2.79	0.54	0.51	0.22	0.49	2.78		0.45	0.73	
2.3 Others		0.19		1.63				0.08	10.66				0.04	0.46		0.14	0.57	0.54		2.49	
<b>3. Exchange Fluctuation Income</b>				<b>0.04</b>								<b>0.05</b>								<b>0.00</b>	
3.1 Due to Change in Exchange Rate				0.01																0.00	
3.2 Due to Foreign Currency Transaction				0.03								0.05								0.00	
<b>4. Other Operating Income</b>	<b>7.97</b>	<b>1.61</b>	<b>5.30</b>	<b>5.66</b>	<b>2.83</b>	<b>1.54</b>	<b>2.87</b>			<b>2.70</b>	<b>2.06</b>	<b>5.74</b>	<b>3.62</b>		<b>1.36</b>	<b>6.47</b>		<b>5.08</b>	<b>8.92</b>	<b>0.14</b>	
<b>5. Non Operating Income</b>	<b>0.00</b>							<b>0.89</b>				<b>0.02</b>								<b>1.32</b>	
<b>6. Write Back from Provisions for loss</b>		<b>16.69</b>											<b>0.79</b>				<b>0.77</b>			<b>78.90</b>	
<b>7. Recovery of written-off Loan</b>																					
<b>8. Income from Extra Ordinary transactions</b>																					
<b>9. Net Loss</b>		<b>24.78</b>										<b>7.01</b>			<b>27.01</b>					<b>72.71</b>	
<b>Total Income</b>	<b>119.62</b>	<b>79.22</b>	<b>70.13</b>	<b>65.63</b>	<b>170.85</b>	<b>16.46</b>	<b>24.80</b>	<b>21.30</b>	<b>178.96</b>	<b>33.77</b>	<b>16.89</b>	<b>129.94</b>	<b>40.77</b>	<b>12.47</b>	<b>49.92</b>	<b>60.23</b>	<b>20.25</b>	<b>64.11</b>	<b>237.41</b>	<b>19.78</b>	

**Profit and Loss Statement of upto Mangsir end, 2070**

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarankoshi	Sajha	PrabhuDB	Apex	Green
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>12.39</b>	<b>28.96</b>	<b>3.61</b>	<b>101.96</b>	<b>38.91</b>	<b>2.25</b>	<b>21.76</b>	<b>7.07</b>	<b>24.38</b>	<b>7.18</b>	<b>21.41</b>	<b>32.76</b>	<b>4.72</b>	<b>206.64</b>	<b>3.67</b>	<b>3.51</b>	<b>3.57</b>	<b>236.39</b>	<b>180.49</b>	<b>0.72</b>
1.1 On Deposit Liabilities	12.39	28.95	3.61	100.62	38.77	2.25	21.76	7.07	24.38	7.11	21.41	32.76	4.72	206.64	3.67	3.51	3.57	235.83	180.46	0.72
1.1.1 Saving Account	6.53	11.87	2.23	42.56	17.97	1.84	15.64	5.27	10.54	5.32	11.20	16.25	1.23	59.17	2.44	1.28	0.25	191.88	96.15	0.16
1.1.2 Fixed Account	5.40	15.62	1.30	39.73	14.89	0.29	6.12	1.00	9.53	1.78	5.61	7.29	1.14	105.54	1.04	0.77	0.12	43.95	84.31	
1.1.2.1 Up to 3 months Fixed Account				0.10	0.09				0.14		0.05	0.01		19.07	0.17			0.18	0.28	
1.1.2.2 3 to 6 months Fixed Account			0.00	11.54	0.57	0.07			0.50		0.21	0.07		1.35	0.10	0.01	0.00	2.07	1.34	
1.1.2.3 6 months to 1 year Fixed Account	2.04	7.48	0.67	24.68	11.06	0.07	4.51		8.64	0.28	1.87	5.13		54.30	0.41	0.53	0.04	25.97	63.21	
1.1.2.4 Above 1 year Fixed Account	3.37	8.14	0.63	3.41	3.18	0.15	1.61	1.00	0.25	1.50	3.48	2.08	1.14	30.81	0.36	0.24	0.08	15.73	19.48	
1.1.3 Call Deposit	0.46	1.46	0.08	18.33	5.91	0.12		0.80	4.31		4.61	9.22	2.35	41.94	0.19	1.46	3.20			0.56
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		1.34	0.15					0.07								0.56	0.03	
<b>2. Commission Expense</b>																				
<b>3. Staff Expense</b>	<b>2.65</b>	<b>4.33</b>	<b>1.38</b>	<b>15.48</b>	<b>6.25</b>	<b>0.71</b>	<b>5.42</b>	<b>1.31</b>	<b>4.27</b>	<b>2.41</b>	<b>4.17</b>	<b>4.00</b>	<b>2.15</b>	<b>28.95</b>	<b>1.58</b>	<b>1.77</b>	<b>2.90</b>	<b>49.33</b>	<b>21.86</b>	<b>2.01</b>
<b>4. Office Operating Expenses</b>	<b>1.69</b>	<b>7.29</b>	<b>0.75</b>	<b>19.42</b>	<b>5.61</b>	<b>0.95</b>	<b>4.91</b>	<b>1.95</b>	<b>3.85</b>	<b>2.69</b>	<b>6.63</b>	<b>3.66</b>	<b>1.68</b>	<b>35.04</b>	<b>0.65</b>	<b>3.04</b>	<b>2.62</b>	<b>65.68</b>	<b>20.89</b>	<b>1.39</b>
<b>5. Foreign Exchange Loss</b>				<b>0.72</b>																
5.1 Due to Change in Exchange Rates				0.72																
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>																		<b>0.15</b>	<b>0.01</b>	
<b>7. Provision for Risk</b>	<b>0.80</b>		<b>0.22</b>	<b>22.08</b>	<b>0.89</b>			<b>1.03</b>	<b>0.87</b>			<b>1.96</b>	<b>0.11</b>	<b>14.81</b>	<b>0.14</b>	<b>0.54</b>		<b>6.07</b>	<b>59.60</b>	<b>0.05</b>
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	0.54		6.07	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	0.54		6.07		0.05
7.1.2 Special Loan Loss Provision	0.50								0.09					14.10					59.60	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
<b>8. Loan Written Off</b>																				<b>0.43</b>
<b>9. Provision for Staff Bonus</b>		<b>0.43</b>		<b>1.01</b>	<b>0.12</b>								<b>0.03</b>	<b>4.20</b>						
<b>10. Provision for Income Tax</b>		<b>1.28</b>		<b>3.03</b>	<b>0.37</b>								<b>0.09</b>	<b>12.49</b>						<b>-0.77</b>
<b>11. Others</b>														<b>0.04</b>						
<b>12. Net Profit</b>	<b>0.36</b>	<b>2.98</b>		<b>1.27</b>	<b>0.87</b>	<b>3.20</b>	<b>2.46</b>	<b>0.27</b>	<b>3.50</b>	<b>2.46</b>	<b>0.21</b>	<b>29.46</b>								
<b>Total Expenses</b>	<b>17.90</b>	<b>45.27</b>	<b>5.96</b>	<b>164.98</b>	<b>51.67</b>	<b>5.28</b>	<b>35.29</b>	<b>13.81</b>	<b>33.65</b>	<b>12.27</b>	<b>35.72</b>	<b>44.84</b>	<b>8.99</b>	<b>331.63</b>	<b>6.04</b>	<b>8.86</b>	<b>9.10</b>	<b>357.62</b>	<b>282.50</b>	<b>4.17</b>

<b>Income</b>																				
<b>1. Interest Income</b>	<b>15.84</b>	<b>38.26</b>	<b>4.92</b>	<b>134.32</b>	<b>45.45</b>	<b>4.85</b>	<b>32.14</b>	<b>10.82</b>	<b>30.81</b>	<b>9.11</b>	<b>30.88</b>	<b>40.07</b>	<b>7.75</b>	<b>298.07</b>	<b>4.11</b>	<b>7.41</b>	<b>4.21</b>	<b>272.01</b>	<b>113.99</b>	<b>0.51</b>
1.1 On Loans and Advances	15.84	33.65	4.71	117.11	40.82	4.38	29.88	10.31	28.20	8.64	29.37	36.36	6.89	274.83	3.76	6.42	3.63	232.75	105.62	0.08
1.2 On Investment				1.96										3.82				3.53	1.59	
1.2.1 Government Bonds				1.96										3.82					1.59	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																		3.53		
1.3 On Agency Balance																		15.85		
1.4 On Call Deposit		4.62	0.21	15.24	4.62	0.47	2.26	0.51	2.60	0.47	1.51	3.72	0.86	19.41	0.35	0.98	0.37	6.78	0.42	
1.5 On Others																	0.21	19.87		
<b>2. Commission and Discount</b>	<b>2.06</b>	<b>0.39</b>	<b>0.93</b>	<b>4.66</b>	<b>0.52</b>	<b>0.28</b>	<b>0.47</b>		<b>0.19</b>	<b>0.55</b>	<b>1.06</b>	<b>0.86</b>	<b>0.18</b>	<b>1.97</b>	<b>0.27</b>	<b>0.20</b>	<b>0.04</b>	<b>16.19</b>	<b>1.90</b>	
2.1 Bills Purchase and Discount																				
2.2 Commission	0.04	0.39	0.86	4.66	0.52	0.28	0.47		0.19	0.55	1.06	0.86	0.18	1.97	0.27	0.20	0.04	16.19	1.90	
2.3 Others	2.02		0.07																	
<b>3. Exchange Fluctuation Income</b>				<b>12.71</b>										<b>0.00</b>				<b>18.71</b>		
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction				12.71										0.00				18.71		
<b>4. Other Operating Income</b>		<b>2.72</b>		<b>13.28</b>	<b>4.80</b>	<b>0.15</b>	<b>2.69</b>	<b>2.99</b>	<b>2.61</b>	<b>2.50</b>	<b>3.78</b>	<b>3.82</b>	<b>1.06</b>	<b>13.95</b>	<b>0.60</b>	<b>0.99</b>	<b>1.03</b>	<b>24.67</b>	<b>7.39</b>	<b>0.28</b>
<b>5. Non Operating Income</b>				<b>0.01</b>								<b>0.09</b>		<b>16.80</b>				<b>19.15</b>		
<b>6. Write Back from Provisions for loss</b>		<b>3.89</b>							<b>0.04</b>					<b>0.83</b>	<b>0.23</b>					<b>4.07</b>
<b>7. Recovery of written-off Loan</b>																				
<b>8. Income from Extra Ordinary transactions</b>																				
<b>9. Net Loss</b>			<b>0.11</b>	<b>0.89</b>						<b>0.12</b>				<b>0.83</b>	<b>0.26</b>	<b>3.82</b>	<b>6.89</b>	<b>155.15</b>	<b>3.39</b>	
<b>Total Income</b>	<b>17.90</b>	<b>45.27</b>	<b>5.96</b>	<b>164.98</b>	<b>51.67</b>	<b>5.28</b>	<b>35.29</b>	<b>13.81</b>	<b>33.65</b>	<b>12.27</b>	<b>35.72</b>	<b>44.84</b>	<b>8.99</b>	<b>331.63</b>	<b>6.04</b>	<b>8.86</b>	<b>9.10</b>	<b>357.62</b>	<b>282.50</b>	<b>4.17</b>



**Profit and Loss Statement of upto Mangsir end, 2070**

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>10.47</b>	<b>27.02</b>	<b>43.50</b>	<b>75.09</b>	<b>64.41</b>	<b>44.53</b>	<b>7.42</b>	<b>3.41</b>	<b>105.52</b>	<b>13.76</b>	<b>166.48</b>	<b>14.04</b>	<b>20.41</b>	<b>3.15</b>	<b>36.19</b>	<b>8.44</b>	<b>125.22</b>	<b>23.13</b>	<b>43.92</b>	<b>136.33</b>	
1.1 On Deposit Liabilities	10.45	27.02	43.50	75.09	64.41	44.10	7.42	3.41	104.03	13.76	166.48	14.04	19.91	3.15	36.18	8.44	125.22	23.13	43.92	131.40	
1.1.1 Saving Account	4.12	8.96	14.18	33.66	22.10	20.54	2.04	0.03	39.73	9.94	75.77	7.02	8.94	1.20	12.62	3.14	60.10	10.04	13.32	66.08	
1.1.2 Fixed Account	6.33	18.06	29.32	41.43	42.31	23.56	5.39	3.38	64.30	3.82	90.71	7.02	3.83	1.96	23.56	5.30	65.12	13.09	30.61	65.32	
1.1.2.1 Up to 3 months Fixed Account				2.07	0.06	3.20	0.01		1.33		0.60	0.09			0.33		1.04	5.86		0.07	
1.1.2.2 3 to 6 months Fixed Account				7.46	2.91	0.04	2.42		1.35		1.52	0.02			0.91		1.48	0.04	0.11	0.96	
1.1.2.3 6 months to 1 year Fixed Account	1.92			16.57	25.59	18.17	1.89		38.06	1.83	54.24	2.56		0.15	16.07		47.14	4.27	13.09	33.58	
1.1.2.4 Above 1 year Fixed Account	4.41	18.06	29.32	15.33	13.75	2.15	1.06	3.38	23.57	1.99	34.35	4.35	3.83	1.81	6.25	5.30	15.46	2.92	17.41	30.71	
1.1.3 Call Deposit																					
1.1.4 Certificate of Deposit													7.14								
1.2 On Borrowing	0.02					0.43			1.49				0.50		0.01					4.93	
<b>2. Commission Expense</b>			<b>0.14</b>							<b>0.22</b>											
<b>3. Staff Expense</b>	<b>2.11</b>	<b>4.04</b>	<b>2.52</b>	<b>5.70</b>	<b>6.42</b>	<b>3.74</b>	<b>3.86</b>	<b>0.47</b>	<b>19.15</b>	<b>2.63</b>	<b>12.66</b>	<b>3.53</b>	<b>5.97</b>	<b>2.86</b>	<b>3.39</b>	<b>1.91</b>	<b>13.04</b>	<b>3.29</b>	<b>6.62</b>	<b>17.00</b>	
<b>4. Office Operating Expenses</b>	<b>1.87</b>	<b>2.84</b>	<b>1.74</b>	<b>4.46</b>	<b>4.23</b>	<b>4.41</b>	<b>2.68</b>	<b>0.22</b>	<b>14.27</b>	<b>2.58</b>	<b>14.91</b>	<b>3.49</b>	<b>6.00</b>	<b>0.81</b>	<b>2.30</b>	<b>1.69</b>	<b>16.50</b>	<b>6.50</b>	<b>5.22</b>	<b>20.51</b>	
<b>5. Foreign Exchange Loss</b>																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>																<b>0.07</b>					
<b>7. Provision for Risk</b>	<b>3.01</b>		<b>3.71</b>	<b>98.15</b>			<b>25.12</b>	<b>1.05</b>	<b>24.30</b>	<b>1.51</b>	<b>6.20</b>			<b>42.51</b>	<b>0.99</b>	<b>18.30</b>	<b>14.09</b>	<b>2.60</b>	<b>12.53</b>	<b>2.04</b>	
7.1 Loan loss Provision	3.01		0.49	98.15			9.07	1.19	7.11	1.51	6.20			42.51	0.99	18.30	14.09	2.60	12.53	2.04	
7.1.1 General Loan loss Provision			0.49					-0.01	0.75	0.90	3.03				0.99	18.30	14.09	0.33		-1.46	
7.1.2 Special Loan Loss Provision	3.01			98.15			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																					
<b>8. Loan Written Off</b>																				<b>51.87</b>	
<b>9. Provision for Staff Bonus</b>											<b>1.09</b>						<b>0.87</b>			<b>4.87</b>	
<b>10. Provision for Income Tax</b>									<b>0.18</b>		<b>3.27</b>						<b>2.61</b>			<b>14.60</b>	
<b>11. Others</b>																<b>0.20</b>					
<b>12. Net Profit</b>		<b>4.33</b>	<b>31.51</b>				<b>0.59</b>			<b>23.23</b>	<b>7.64</b>		<b>36.35</b>		<b>13.19</b>		<b>6.09</b>		<b>0.10</b>	<b>34.06</b>	
<b>Total Expenses</b>	<b>17.47</b>	<b>38.23</b>	<b>83.12</b>	<b>183.40</b>	<b>75.06</b>	<b>52.68</b>	<b>39.67</b>	<b>5.15</b>	<b>163.42</b>	<b>43.93</b>	<b>212.26</b>	<b>21.06</b>	<b>68.74</b>	<b>49.33</b>	<b>56.05</b>	<b>30.61</b>	<b>178.42</b>	<b>35.53</b>	<b>120.27</b>	<b>229.40</b>	

<b>Income</b>																					
<b>1. Interest Income</b>	<b>7.97</b>	<b>33.88</b>	<b>65.64</b>	<b>86.07</b>	<b>63.81</b>	<b>25.50</b>	<b>4.71</b>	<b>4.92</b>	<b>90.74</b>	<b>39.27</b>	<b>198.96</b>	<b>12.96</b>	<b>24.17</b>	<b>12.18</b>	<b>44.51</b>	<b>11.51</b>	<b>163.64</b>	<b>26.98</b>	<b>43.97</b>	<b>204.75</b>	
1.1 On Loans and Advances	7.97	30.96	52.85	79.14	58.46	25.48	4.53	4.92	85.03	36.73	185.04	12.89	23.81	11.25	38.97	9.17	154.58	25.24	38.75	184.00	
1.2 On Investment				1.19					0.15		2.41				0.39		0.07		0.30		
1.2.1 Government Bonds									0.15		2.41						0.07		0.30		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																					
1.2.4 Debenture & Bonds				1.19											0.39						
1.3 On Agency Balance																				20.29	
1.4 On Call Deposit			7.28	6.93	4.16		0.18		5.56	2.54	11.51			0.35	5.15		8.99	1.74	3.95		
1.5 On Others		2.93	5.50			0.02						0.07	0.35	0.58		2.34			0.97	0.46	
<b>2. Commission and Discount</b>	<b>3.11</b>	<b>0.10</b>	<b>0.02</b>	<b>4.12</b>	<b>0.37</b>	<b>0.02</b>	<b>0.02</b>		<b>0.69</b>	<b>0.03</b>			<b>0.01</b>		<b>0.75</b>		<b>8.67</b>	<b>0.39</b>	<b>1.80</b>	<b>1.45</b>	
2.1 Bills Purchase and Discount																					
2.2 Commission	1.81				0.37	0.01	0.02		0.69	0.03			0.00		0.74		8.67	0.39	0.07	1.45	
2.3 Others	1.30	0.10	0.02	4.12		0.01							0.01		0.01					1.72	
<b>3. Exchange Fluctuation Income</b>																				<b>0.00</b>	
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																				0.00	
<b>4. Other Operating Income</b>	<b>0.19</b>	<b>3.11</b>	<b>1.46</b>		<b>2.91</b>	<b>0.82</b>	<b>0.26</b>	<b>0.17</b>	<b>2.01</b>	<b>4.43</b>	<b>13.30</b>		<b>0.03</b>		<b>6.28</b>	<b>0.44</b>	<b>6.11</b>	<b>2.59</b>	<b>0.04</b>	<b>8.98</b>	
<b>5. Non Operating Income</b>		<b>0.01</b>	<b>1.68</b>						<b>0.18</b>		<b>0.00</b>		<b>0.31</b>		<b>4.45</b>				<b>0.09</b>	<b>14.22</b>	
<b>6. Write Back from Provisions for loss</b>	<b>3.00</b>	<b>1.14</b>	<b>13.11</b>		<b>4.83</b>	<b>9.47</b>	<b>34.63</b>		<b>27.42</b>	<b>0.20</b>		<b>2.27</b>	<b>44.23</b>						<b>74.37</b>		
<b>7. Recovery of written-off Loan</b>			<b>1.21</b>				<b>0.05</b>								<b>0.05</b>						
<b>8. Income from Extra Ordinary transactions</b>																					
<b>9. Net Loss</b>	<b>3.20</b>			<b>93.21</b>	<b>3.13</b>	<b>16.87</b>		<b>0.06</b>	<b>42.39</b>			<b>5.83</b>		<b>37.14</b>		<b>18.66</b>		<b>5.56</b>			
<b>Total Income</b>	<b>17.47</b>	<b>38.23</b>	<b>83.12</b>	<b>183.40</b>	<b>75.06</b>	<b>52.68</b>	<b>39.67</b>	<b>5.15</b>	<b>163.42</b>	<b>43.93</b>	<b>212.26</b>	<b>21.06</b>	<b>68.74</b>	<b>49.33</b>	<b>56.05</b>	<b>30.61</b>	<b>178.42</b>	<b>35.53</b>	<b>120.27</b>	<b>229.40</b>	

**Profit and Loss Statement of upto Mangsir end, 2070**

BFI Name	Bagamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Subhshammi	Jebis	Reliance	Lotus	Bhaktapur
<b>Expenses</b>																		
<b>1. Interest Expense</b>	<b>66.83</b>	<b>26.70</b>	<b>27.00</b>	<b>11.07</b>	<b>40.26</b>	<b>3.23</b>	<b>9.59</b>	<b>79.06</b>	<b>3.74</b>	<b>65.26</b>	<b>31.90</b>	<b>20.63</b>	<b>42.32</b>	<b>29.71</b>	<b>24.26</b>	<b>46.41</b>	<b>17.95</b>	<b>11.49</b>
1.1 On Deposit Liabilities	66.83	25.94	27.00	11.07	33.95	3.23	9.59	78.12	3.74	65.26	31.90	20.59	42.32	29.71	24.26	46.41	17.95	11.49
1.1.1 Saving Account	38.86	14.70	11.55	8.18	20.39	2.27	4.93	52.30	3.23	32.90	21.47	9.04	19.94	4.99	5.38	24.22	8.75	5.47
1.1.2 Fixed Account	27.97	9.31	15.46	2.89	13.56	0.97	4.66	25.82	0.51	32.36	10.43	11.55	22.38	21.79	12.79	22.19	9.19	3.50
1.1.2.1 Up to 3 months Fixed Account	0.65		0.01		0.00			0.30		0.75	0.62		0.04	0.59	0.22	3.12	0.21	
1.1.2.2 3 to 6 months Fixed Account	1.27		0.00		0.05	0.00		3.49		1.20	0.66	0.44	1.52	0.62	0.79	0.47	0.16	
1.1.2.3 6 months to 1 year Fixed Account	19.58	9.31	5.73	2.89	7.42	0.42	2.08	16.01	0.09	27.04	5.21	9.55	8.95	15.50	9.31	5.51	7.85	1.09
1.1.2.4 Above 1 year Fixed Account	6.47		9.72		6.09	0.54	2.58	6.03	0.42	3.38	3.94	1.56	11.87	5.09	2.47	13.09	0.97	2.41
1.1.3 Call Deposit		1.93												2.93	6.09			2.52
1.1.4 Certificate of Deposit																		
1.2 On Borrowing		0.76			6.31			0.94				0.04						
<b>2. Commission Expense</b>		<b>0.02</b>																
<b>3. Staff Expense</b>	<b>8.88</b>	<b>3.14</b>	<b>4.02</b>	<b>3.36</b>	<b>4.98</b>	<b>2.10</b>	<b>2.40</b>	<b>10.14</b>	<b>1.15</b>	<b>7.94</b>	<b>6.17</b>	<b>2.31</b>	<b>3.91</b>	<b>4.54</b>	<b>4.22</b>	<b>3.62</b>	<b>1.80</b>	<b>1.82</b>
<b>4. Office Operating Expenses</b>	<b>5.29</b>	<b>1.37</b>	<b>2.18</b>	<b>6.30</b>	<b>5.33</b>	<b>0.73</b>	<b>3.15</b>	<b>13.05</b>	<b>0.51</b>	<b>8.38</b>	<b>3.99</b>	<b>2.86</b>	<b>4.86</b>	<b>5.36</b>	<b>4.46</b>	<b>5.39</b>	<b>2.73</b>	<b>2.26</b>
<b>5. Foreign Exchange Loss</b>								<b>2.05</b>										
5.1 Due to Change in Exchange Rates								2.05										
5.2 Due to Foreign Currency Transaction																		
<b>6. Non Operating Expense</b>			<b>0.05</b>															
<b>7. Provision for Risk</b>	<b>7.76</b>	<b>22.73</b>			<b>0.98</b>	<b>1.46</b>	<b>7.02</b>	<b>5.04</b>	<b>0.67</b>	<b>6.30</b>	<b>0.68</b>	<b>1.61</b>	<b>1.04</b>	<b>0.87</b>	<b>4.92</b>	<b>14.94</b>	<b>2.04</b>	<b>1.08</b>
7.1 Loan loss Provision	6.92	22.73			0.98	1.46	7.02	5.03	0.67	6.30	0.68	1.61	1.04	0.87	4.92	12.64	2.04	1.08
7.1.1 General Loan loss Provision		5.15			0.98	0.04	0.22	0.78	0.67				1.04	0.87		0.01	0.27	0.20
7.1.2 Special Loan Loss Provision	6.92	17.58				1.42	6.80	4.25		6.30	0.68				4.92	12.63	1.75	0.89
7.1.3 Additional Loan Loss Provision												1.61						0.02
7.2. Provision for Non-Banking Assets	0.84															2.30		
7.3. Provision for Loss on Investment								0.01										
7.5. Provision for Loss of Other Assets																		
<b>8. Loan Written Off</b>																		
<b>9. Provision for Staff Bonus</b>					<b>0.69</b>		<b>0.91</b>			<b>0.88</b>	<b>0.05</b>					<b>1.82</b>		
<b>10. Provision for Income Tax</b>					<b>2.06</b>		<b>2.89</b>			<b>2.65</b>	<b>0.16</b>				<b>-0.21</b>			
<b>11. Others</b>																		
<b>12. Net Profit</b>					<b>66.24</b>	<b>4.80</b>	<b>1.30</b>		<b>2.17</b>	<b>6.18</b>	<b>0.37</b>	<b>4.55</b>			<b>2.98</b>			
<b>Total Expenses</b>	<b>88.76</b>	<b>53.96</b>	<b>33.26</b>	<b>86.97</b>	<b>59.08</b>	<b>8.81</b>	<b>25.96</b>	<b>109.34</b>	<b>8.25</b>	<b>97.58</b>	<b>43.33</b>	<b>31.96</b>	<b>52.13</b>	<b>40.47</b>	<b>40.63</b>	<b>72.18</b>	<b>24.52</b>	<b>16.65</b>

<b>Income</b>																		
<b>1. Interest Income</b>	<b>69.14</b>	<b>20.09</b>	<b>24.60</b>	<b>14.70</b>	<b>49.73</b>	<b>7.45</b>	<b>15.49</b>	<b>80.44</b>	<b>7.41</b>	<b>89.55</b>	<b>37.29</b>	<b>30.37</b>	<b>33.97</b>	<b>32.17</b>	<b>27.74</b>	<b>51.73</b>	<b>21.92</b>	<b>13.75</b>
1.1 On Loans and Advances	62.84	15.68	17.23	14.70	39.81	6.46	11.80	67.30	6.88	85.38	32.22	27.88	24.73	32.17	25.77	42.00	18.79	10.85
1.2 On Investment	0.33	0.05					0.09	0.84			0.04		0.10		0.08	0.01	0.14	0.13
1.2.1 Government Bonds	0.33						0.09	0.84			0.04				0.08	0.01	0.14	0.13
1.2.2 Foreign Bonds																		
1.2.3 NRB Bonds		0.05											0.10					
1.2.4 Debenture & Bonds																		
1.3 On Agency Balance																9.72		
1.4 On Call Deposit		3.50					3.59	12.02	0.53	4.16	5.03	2.48			1.89		2.99	
1.5 On Others	5.97	0.87	7.37		9.92	0.99		0.27					9.14		0.01			2.78
<b>2. Commission and Discount</b>	<b>0.47</b>	<b>0.00</b>	<b>0.05</b>		<b>2.22</b>	<b>0.04</b>	<b>0.07</b>	<b>6.07</b>	<b>0.08</b>		<b>0.42</b>	<b>1.59</b>	<b>2.66</b>	<b>0.17</b>	<b>0.05</b>	<b>0.23</b>	<b>0.37</b>	<b>0.00</b>
2.1 Bills Purchase and Discount		0.00																
2.2 Commission	0.16		0.05		2.07	0.04	0.07	6.07	0.08		0.42		0.06	0.17	0.05	0.23	0.35	0.00
2.3 Others	0.31				0.15							1.59	2.60					0.02
<b>3. Exchange Fluctuation Income</b>																		
3.1 Due to Change in Exchange Rate																		
3.2 Due to Foreign Currency Transaction																		
<b>4. Other Operating Income</b>	<b>7.20</b>	<b>3.00</b>	<b>0.92</b>	<b>1.32</b>	<b>3.90</b>	<b>0.68</b>	<b>1.40</b>	<b>8.77</b>	<b>0.76</b>	<b>8.03</b>	<b>3.45</b>			<b>2.49</b>	<b>2.32</b>	<b>5.85</b>	<b>1.30</b>	<b>0.65</b>
<b>5. Non Operating Income</b>	<b>9.37</b>		<b>0.17</b>		<b>3.23</b>		<b>1.05</b>	<b>6.55</b>			<b>1.82</b>				<b>9.80</b>	<b>13.40</b>		
<b>6. Write Back from Provisions for loss</b>	<b>0.59</b>	<b>21.12</b>		<b>70.94</b>		<b>0.65</b>	<b>4.41</b>	<b>1.25</b>			<b>0.36</b>				<b>0.72</b>		<b>0.24</b>	<b>0.30</b>
<b>7. Recovery of written-off Loan</b>																		
<b>8. Income from Extra Ordinary transactions</b>																		
<b>9. Net Loss</b>	<b>1.99</b>	<b>9.76</b>	<b>7.52</b>				<b>3.55</b>	<b>6.26</b>					<b>15.50</b>	<b>5.64</b>		<b>0.96</b>	<b>0.69</b>	<b>1.95</b>
<b>Total Income</b>	<b>88.76</b>	<b>53.96</b>	<b>33.26</b>	<b>86.97</b>	<b>59.08</b>	<b>8.81</b>	<b>25.96</b>	<b>109.34</b>	<b>8.25</b>	<b>97.58</b>	<b>43.33</b>	<b>31.96</b>	<b>52.13</b>	<b>40.47</b>	<b>40.63</b>	<b>72.18</b>	<b>24.52</b>	<b>16.65</b>









Statement of Credit as on Mangsir end, 2070

BFI Name	Shangrila	divalo	Country	Alpine	Nilgiri	Kasumari	Garima	City	Bishow	Kabell	Kamana	Corporate	Pathbhara	Pumina	Jyoti	Bagmati	Hanno
<b>Sector Wise</b>																	
Agricultural and Forest Related	29.51	179.09	85.74	75.40	7.21	33.72	112.61	143.26	81.25	11.00	74.38	119.65	22.46	56.64	29.73	37.05	31.33
Fishery Related	0.04										2.03	2.34					
Mining Related	0.15					10.38											
Manufacturing (Producing) Related	154.84	54.51	117.08	11.22		323.58	98.80	63.60		0.15	68.75	178.76	40.24	82.34	278.21	22.05	
Construction	303.12	39.35	59.05			445.89	484.34	633.83	245.99	26.35	576.49	112.60	116.06	50.90	524.44	37.49	15.92
Electricity, Gas and Water	3.16					103.69	4.36								249.49		
Metal Products, Mach. & Ele. Eqp.	29.47	1.79	15.91			52.54	9.81	19.91			21.84	15.56			86.48		
Tras., Com. and Public Utilities	357.59	80.41	7.63	87.72	24.22	174.44	446.97	552.41		5.04	182.10	97.75		80.05	359.74		1.47
Wholesaler & Retailer	357.20	173.19	339.36	136.74	125.12	451.43	381.21	408.92	1288.10	37.74	344.77	189.29	234.80	250.78	322.15	87.16	126.52
Finance, Insurance and Real Estate	243.79	70.43	25.30	74.17	12.87	700.39	63.79	103.93	177.38		72.66	60.38		42.65	291.88	5.26	
Hotel or Restaurant	176.99	21.62	35.88	9.64		352.94	91.75	141.86	90.95	5.69	58.22	9.26	10.77		69.68		
Other Services	219.65	7.93	8.49			141.65	147.16	170.12	27.12	8.85	123.79	0.92	38.69	19.16	84.67		1.30
Consumption Loans	197.78	24.07	63.85	6.71	65.29	123.97	294.50	165.19	617.04	74.47	134.50	21.83	195.89	49.27	445.21	15.83	78.24
Local Government		2.04				4.85	0.03								4.60		
Others	762.12	173.85	402.53	225.64	270.96	587.97	647.58	111.70	125.38	70.38	233.63	96.87	316.93	279.33	850.34	39.14	85.59
<b>TOTAL sectorwise</b>	<b>2835.41</b>	<b>828.27</b>	<b>1160.81</b>	<b>627.24</b>	<b>505.67</b>	<b>3507.44</b>	<b>2782.90</b>	<b>2514.74</b>	<b>2653.22</b>	<b>239.68</b>	<b>1893.17</b>	<b>905.21</b>	<b>975.84</b>	<b>911.10</b>	<b>3596.63</b>	<b>243.98</b>	<b>340.37</b>

<b>Product Wise</b>																	
Term Loan	404.82		25.85	285.31	36.50	452.16	443.72	279.42	408.06	56.69	350.67	95.85			669.82	35.12	1.47
Overdraft	386.39	311.54	510.59	141.63	197.00	1267.63	938.16	294.38	931.64		607.36	273.66	339.85	147.76	836.11	2.58	31.57
Trust Receipt Loan / Import Loan																	
Demand & Other Working Capital Loan	943.56	175.83	279.72		128.80	303.48	0.54			60.85		178.04	94.84	269.94	347.68	141.12	66.65
Res. Per. H. Loan (Up to Rs. 10 mil.)	271.28	25.43	53.76	49.77	25.82	381.09	432.02	640.96	245.99	22.89	449.21	63.22	116.06	50.90	387.52	34.13	11.42
Real Estate Loan	98.98	48.32	34.21	23.34	12.87	647.71	76.07	138.53	177.38		45.21	39.17		42.65	358.91	5.26	
Margin Nature Loan	0.49	16.31				170.51		15.00			0.70	9.60			139.21		54.95
Hire Purchase Loan	529.31	66.88	65.54	100.21	20.09	156.83	506.88	604.40	291.69	5.43	242.29	116.48	22.13	114.12	325.73	14.24	14.33
Deprived Sector Loan	100.96	28.59	43.54	21.14	22.55	114.38	160.44	150.23	125.31	10.89	62.38	36.99	33.21	40.74	124.80	9.94	14.64
Bills Purchased																	
Other Product	99.62	155.36	147.61	5.84	62.05	13.66	225.08	391.83	473.15	82.94	135.35	92.19	369.74	244.99	406.83	1.59	145.34
<b>Total Product wise Loan</b>	<b>2835.41</b>	<b>828.27</b>	<b>1160.81</b>	<b>627.24</b>	<b>505.67</b>	<b>3507.44</b>	<b>2782.90</b>	<b>2514.74</b>	<b>2653.22</b>	<b>239.68</b>	<b>1893.17</b>	<b>905.21</b>	<b>975.84</b>	<b>911.10</b>	<b>3596.63</b>	<b>243.98</b>	<b>340.37</b>

<b>Collateral Wise</b>																	
Gold and Silver	22.98			0.13	58.75	65.00	192.07	89.16	292.55	72.10	78.34		169.33		109.68		6.69
Government Securities																	
Non Governmental Securities	0.49	1.24						15.00							139.21		54.95
Fixed Deposit Receipts	22.70	3.80	9.66	5.71	6.54	34.07	26.11	26.68	32.80	1.99	19.99	3.25	4.43	15.19	18.74	1.59	2.26
Own	22.70	3.80	9.66	5.71	6.54	34.07	26.11	26.68	32.80	1.99	19.99	3.25	4.43	15.19	18.74	1.59	2.26
Other Licences Institutions																	
Collateral of Properties	2701.98	821.18	1139.29	602.23	440.38	3145.56	2430.91	2220.77	2202.49	165.59	1778.17	884.08	801.55	895.91	3188.53	242.39	276.46
Fixed Assets	2701.98	821.18	1139.29	602.23	440.38	3145.56	2430.91	2220.77	2202.49	165.59	1778.17	884.08	801.55	895.91	3159.26	242.39	276.46
Current Assets															29.27		
Against security of Bill																	
Domestic Bills																	
Foreign Bills																	
Against Guarantee	87.25	2.04	11.86	19.17		157.30	133.81	163.13	125.38		6.14	0.28			99.33		
Government Guarantee		2.04	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				5.00		106.64									75.13		
Personal Guarantee						50.66		29.78			6.14	0.28			11.55		
Collective Guarantee	87.25			12.20			133.81	129.29	122.70						8.05		
Int. Rtd. Foreign Bank's Guarantee																	
Other Guarantee																	
Credit Card																	
Others						105.51					10.53	17.61	0.53		41.14		
<b>Total</b>	<b>2835.41</b>	<b>828.27</b>	<b>1160.81</b>	<b>627.24</b>	<b>505.67</b>	<b>3507.44</b>	<b>2782.90</b>	<b>2514.74</b>	<b>2653.22</b>	<b>239.68</b>	<b>1893.17</b>	<b>905.21</b>	<b>975.84</b>	<b>911.10</b>	<b>3596.63</b>	<b>243.98</b>	<b>340.37</b>





## Statement of Credit as on Mangsir end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahabalan	Lalitpur	United FC	General	Progressive	Navadurga	Janki	Pokhara	Central	Premier	Arun	Mulparas	Synergy	Srijana	Om	WMBFL	CBFCL	Crystal	
<b>Sector Wise</b>																							
Agricultural and Forest Related		48.43	39.13	44.50	24.51		4.00	0.47	0.40	58.58	21.84	37.44	35.49	6.29	25.33	21.00	96.23	25.95	34.82		367.77		
Fishery Related					18.48				0.00								0.70						
Mining Related		1.80	2.92	2.59		3.17	2.76		0.00	1.35			18.60	1.31	14.30		10.26						
Manufacturing (Producing) Related	127.14	135.13	234.89	436.12	179.59		32.31	4.68	15.19	220.92	102.29	92.26	73.55	108.93		4.02	213.12		128.08	22.41	782.60		
Construction	165.22	279.44	180.18	104.56	480.79	50.58	749.65	61.54	24.30	11.01	127.70	97.12	156.05	128.61	33.47	21.41	250.17	31.39	471.12	50.24	1.77	196.21	
Electricity, Gas and Water		0.84		24.49					0.00			3.50	5.75	28.58			77.07						
Metal Products, Mach. & Ele. Eqp.		4.09		115.96	4.63		194.14		2.64	16.29			4.02	42.61	8.35		23.32		5.00	0.13			
Tras., Com. and Public Utilities	138.52	64.50	128.75	827.61	336.17		35.57		36.38	5.79		364.78	36.39	97.41			297.84		333.42	22.46	4.47		
Wholesaler & Retailer	448.62	135.74	179.85	240.65	586.87	318.21	28.39	138.34	11.25	234.43	300.42	283.94	67.33	97.12	48.81	28.33	224.18	220.46	581.42	62.79	174.81		
Finance, Insurance and Real Estate		75.64	90.40	370.01	383.82	538.33	222.19		26.16	49.29	60.35	166.28	198.62	150.31			123.10		274.66	190.70	12.48		
Hotel or Restaurant		72.27	318.91	17.85	157.33		1.13		0.00	100.78	19.04	60.82	8.95	6.97	7.10		79.67		126.95	0.54	75.71		
Other Services	13.65	224.22	269.72	69.25	79.94	145.23	1.18	7.96	1.57	43.94	57.23	69.93	40.24	7.65	0.13	6.94	319.09	8.45	31.31	13.59	2.15		
Consumption Loans	19.91	106.34	23.60	56.16	169.70	85.66	939.98	8.82	17.53	45.60	42.31	14.87	33.06	35.77	7.99	19.21	157.26	14.56	305.57	15.58	5.16	9.90	
Local Government				0.80					0.00	1.52	2.01												
Others	296.90	1.58	231.49	241.58	257.62	107.77	573.36	160.69	83.16	97.24	90.51	568.01	422.41	206.85	43.16	3.65	307.86	343.34	1169.63	193.93	825.08	432.16	
<b>TOTAL sectorwise</b>	1209.97	1150.03	1699.84	2552.12	2679.44	1248.94	2784.66	382.51	218.60	886.76	823.70	1758.94	1100.47	918.43	188.65	104.58	2179.87	644.16	3461.99	572.37	2252.00	638.27	

<b>Product Wise</b>																							
Term Loan		147.69		563.03	161.34	318.21	6.40		6.52		402.71	166.73	5.13	13.69		63.40	712.53	220.46	593.20	129.89	1277.43	371.99	
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	682.37	366.94	1074.15	550.20	895.55		251.39		24.07	740.54		437.96	708.54	338.52	78.47		269.55		366.20	96.58	167.22	16.77	
Res. Per. H. Loan (Up to Rs. 10 mil.)	99.77	216.03	110.17	43.29	274.26	50.58	396.56		18.65	4.31	127.70		109.59	296.99		21.41	404.02		279.67		1.79	124.77	
Real Estate Loan	65.44	133.98	160.41	326.74	437.86	538.33	218.16	61.54	21.66	73.33	60.35	263.40	171.12	154.51	43.37		381.15		423.56	178.97	672.93	121.48	
Margin Nature Loan	21.66	78.85	7.80	34.03	122.32	20.46	300.11	9.12	14.49	36.34			9.05	13.47			33.65		12.98	49.11		0.02	
Hire Purchase Loan	138.52	47.75	70.31	827.85	350.61	27.83	884.96	5.93	33.15	1.49	3.98	364.78	43.51	27.63	5.13	6.19	106.57	8.58	346.31	20.75	5.92	3.17	
Deprived Sector Loan	41.48	37.46	32.50	47.25	71.67	37.36	75.11	3.77	8.48	30.24	22.84	45.49	53.53	28.35	5.86	3.65	77.03		90.69	4.42	12.00	0.07	
Bills Purchased																							
Other Product	160.71	121.33	244.49	159.74	365.82	256.18	651.98	302.14	91.57	0.51	206.13	480.58		45.27	55.83	9.93	195.37	415.12	1349.39	92.65	114.70		
<b>Total Product wise Loan</b>	1209.97	1150.03	1699.84	2552.12	2679.44	1248.94	2784.66	382.51	218.60	886.76	823.70	1758.94	1100.47	918.43	188.65	104.58	2179.87	644.16	3461.99	572.37	2252.00	638.27	

<b>Collateral Wise</b>																							
Gold and Silver							25.41													178.70			
Government Securities																							
Non Governmental Securities		78.85		34.03	122.32	20.46		9.12	14.49	29.59			9.05	13.47					12.98	18.59			
Fixed Deposit Receipts	19.91	27.49	18.65	26.40	34.51	37.38	113.41	8.82	3.04	14.26	35.58	14.87	13.09	15.56	2.86	13.03	106.60	6.03	77.03	5.96	1.49	6.70	
Own	19.91	27.49	18.65	26.40	34.51	37.38	113.41	8.82	3.04	14.26	35.58	14.87	13.09	15.56	2.86	13.03	106.60	6.03	77.03	5.96	1.49	6.70	
Other Licences Institutions																							
Collateral of Properties	1190.05	1043.49	1617.13	2418.67	2468.53	975.48	1926.20	364.56	189.89	814.39	783.19	1744.08	1078.33	872.83	142.63	91.55	1758.20	8.58	3193.28	495.30	2238.52	631.55	
Fixed Assets	1190.05	1043.49	1617.13	2418.67	2468.53	616.74	1926.20	364.56	189.89	814.39	783.19	1744.08	1078.33	872.83	142.63	91.55	1758.20	8.58	3193.28	495.30	2238.52	631.55	
Current Assets						358.74																	
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		0.20	32.50	47.64	50.45		9.16		10.87					16.57			7.20					12.00	
Government Guarantee				15.25										2.00			7.20						
Institutional Guarantee			32.50	32.00	50.02		9.06		4.50					14.00								12.00	
Personal Guarantee		0.20		0.39	0.43		0.10		6.37					0.57									
Collective Guarantee																							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others			31.56	25.39	3.62	215.63	710.47		0.30	28.52	4.93				43.16		307.86	629.56		52.53		0.02	
<b>Total</b>	1209.97	1150.03	1699.84	2552.12	2679.44	1248.94	2784.66	382.51	218.60	886.76	823.70	1758.94	1100.47	918.43	188.65	104.58	2179.87	644.16	3461.99	572.37	2252.00	638.27	





## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% change		
		2011	2012	2013	2013	2013	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	2408.8	2816.6	3801.3	4848.1	4842.2	16.93	34.96	2.13
	a. Paid-up Capital	1546.3	1717.2	2234.0	2627.5	2627.5	11.05	30.10	3.90
	b. Statutory Reserves	245.6	288.3	383.5	494.0	492.6	17.42	33.02	6.82
	c. Retained Earning	-25.6	107.6	208.2	505.4	500.9	-520.65	93.51	-21.27
	d. Others Reserves	642.5	703.6	975.6	1221.2	1221.2	9.50	38.66	9.53
<b>2</b>	<b>BORROWINGS</b>	13037.6	16586.4	20216.3	21391.2	21152.7	27.22	21.88	10.65
	a. NRB	200.9	198.4	210.3	436.9	469.3	-1.26	6.01	86.08
	f. Others	12836.7	16388.0	20006.0	20954.3	20683.4	27.67	22.08	9.64
<b>3</b>	<b>DEPOSITS</b>	3537.4	5235.2	7221.6	8601.1	8797.6	47.99	37.94	19.51
<b>4</b>	<b>BILLS PAYABLE</b>				2.6	2.3			
<b>5</b>	<b>OTHER LIABILITIES</b>	1818.6	2502.9	3009.7	3569.3	3776.9	37.62	20.25	21.67
	a. Loan Loss Provision	436.3	505.5	694.0	749.2	761.5	15.87	37.30	9.76
	b. Interest Suspend a/c	354.0	410.0	446.9	529.2	543.3	15.82	9.01	18.81
	c. Others	1028.4	1587.5	1868.8	2291.0	2472.1	54.36	17.72	26.57
<b>6</b>	<b>RECONCILIATION A/c</b>	223.2	2236.6	688.6	873.8	812.3	902.07	-69.21	10.84
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	470.7	629.8	837.9	386.8	540.5	33.79	33.04	139.53
	<b>Total</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.3</b>	<b>39672.9</b>	<b>39924.5</b>	39.59	19.22	13.16
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	3272.2	5843.5	6322.8	6063.4	5883.5	78.58	8.20	1.65
	a. Cash Balance	31.8	44.2	42.8	31.0	43.0	39.04	-3.25	23.39
	b. Bank Balance	2632.4	3253.9	3561.6	4083.3	3948.9	23.61	9.46	-4.14
	c. Money at Call	608.1	2545.4	2718.5	1949.0	1891.5	318.59	6.80	15.77
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	164.7	128.7	116.2	116.2	116.2	-21.89	-9.71	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1560.5	2040.6	2963.6	3324.3	3254.5	30.77	45.23	9.49
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	14649.9	17738.3	23401.7	26647.0	27141.6	21.08	31.93	15.52
	Institutional	14649.9	6194.1	6740.3	7109.5	7279.9	-57.72	8.82	11.17
	Individual		11544.2	16661.4	19537.5	19861.7	0.00	44.33	17.20
<b>5</b>	<b>FIXED ASSETS</b>	259.3	340.2	444.6	550.0	565.5	31.18	30.67	23.55
<b>6</b>	<b>OTHER ASSETS</b>	1253.2	1594.9	1685.8	1941.3	1935.8	27.27	5.70	11.50
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	1.1	0.7	9.8	10.5	11.1	-35.14	1301.73	7.01
<b>8</b>	<b>NON BANKING ASSETS</b>	0.0	0.0	0.0	0.7	0.7	0.00	0.00	
<b>9</b>	<b>RECONCILIATION A/c</b>	253.0	2234.8	699.6	929.8	921.4	783.26	-68.70	43.68
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	82.5	85.8	131.2	89.8	94.3	4.09	52.88	44.89
	<b>Total</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.4</b>	<b>39672.9</b>	<b>39924.5</b>	39.59	19.22	13.16

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

Particulars	PUGBB	SPGGB	PAGBB	MPGGB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
<b>1 CAPITAL FUND</b>	43.84	-189.71	198.21	45.52	109.42	368.57	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	7.29	60.37	131.49	33.88	76.52	64.98	44.96	26.18	0.91	3.28	0.96
c. Retained Earning	-29.47	-249.57	74.37	-42.49	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	8.14	2.13	82.57	539.26	6.18	7.90	93.27	415.90	44.52	0.00	3.14	0.00
<b>2 BORROWINGS</b>	673.92	166.24	1058.90	567.11	536.63	2631.38	3083.10	1167.61	1478.13	1755.15	3959.46	610.62	76.91	132.93	129.23
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	625.91	149.79	1057.94	562.67	501.88	2629.28	3083.10	1157.93	1467.03	1755.15	3950.13	610.62	76.91	132.93	129.23
<b>3 DEPOSITS</b>	100.83	58.50	354.20	281.88	288.20	1475.18	0.00	478.31	2738.65	1313.00	0.00	429.10	34.68	103.91	83.50
<b>4 BILLS PAYABLE</b>	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
<b>5 OTHER LIABILITIES</b>	251.87	297.96	290.04	125.47	253.75	452.04	365.72	99.69	318.64	504.94	454.24	138.17	8.94	28.64	31.17
1. Loan Loss Provision	42.23	55.67	89.65	41.07	98.81	70.23	97.05	28.45	38.61	53.16	64.44	20.67	6.01	1.68	5.18
2. Interest Suspense a/c	157.10	117.34	69.08	38.74	56.61	41.70	28.63	3.79	0.00	16.26	1.71	5.50	0.00	0.00	0.43
3. Others	52.54	124.95	131.31	45.67	98.33	340.11	240.04	67.45	280.03	435.52	388.09	112.00	2.94	26.96	25.56
<b>6 RECONCILIATION A/C</b>	0.44	50.86	12.50	4.17	-11.54	0.00	0.00	0.00	0.00	0.00	0.00	504.82	0.00	146.09	0.00
<b>7 PROFIT &amp; LOSS A/C</b>	6.67	0.00	22.18	19.11	13.57	97.59	82.00	67.98	48.82	42.99	53.99	28.65	3.14	6.79	4.10
<b>TOTAL LIABILITIES</b>	1077.57	383.84	1936.04	1043.27	1190.03	5024.77	5046.74	2083.04	4954.34	3907.73	5261.38	1846.59	146.11	451.52	267.79
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	46.53	7.07	405.92	160.25	159.12	514.73	284.85	354.95	884.45	303.12	1273.04	241.76	51.48	43.27	29.05
a. Cash Balance	2.00	1.83	2.67	4.36	2.41	6.71	0.00	0.88	3.00	3.66	0.19	1.93	0.05	2.33	0.08
b. Bank Balance	44.53	5.24	403.25	66.41	146.70	68.59	284.85	38.58	881.44	30.17	1272.85	239.83	1.71	1.56	1.53
c. Money at Call	0.00	0.00	0.00	89.47	10.00	439.43	0.00	315.49	0.00	269.29	0.00	0.00	49.73	39.37	27.45
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	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
<b>3 SHARES &amp; OTHER INVESTMENT</b>	0.80	0.80	89.75	1.15	116.02	137.32	2196.43	30.01	7.44	308.80	200.01	50.32	6.51	0.00	0.00
<b>4 LOANS &amp; ADVANCES</b>	771.50	123.62	1177.83	729.50	762.52	3952.42	2412.68	1565.06	3712.95	3003.34	3724.89	1005.78	83.72	254.91	230.96
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2412.68	0.00	0.00	0.00	3724.89	0.00	83.72	0.00	0.00
Individual	771.50	123.62	1177.83	729.50	762.52	3952.42	0.00	1565.06	3712.95	3003.34	0.00	1005.78	0.00	254.91	230.96
<b>5 FIXED ASSETS</b>	13.97	1.91	9.41	13.67	18.44	161.98	2.15	13.93	118.12	25.36	19.11	18.80	1.93	3.20	2.51
<b>6 OTHER ASSETS</b>	221.22	190.87	253.13	138.70	76.26	217.50	150.63	107.52	155.93	177.68	43.86	21.90	2.47	3.90	5.27
<b>7 EXPENSES NOT WRITTEN OFF</b>	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
<b>8 NON BANKING ASSETS</b>	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
<b>9 RECONCILIATION A/C</b>	0.00	49.87	0.00	0.00	0.00	2.09	0.00	11.57	0.00	89.44	0.48	508.02	0.01	146.09	0.00
<b>10 PROFIT &amp; LOSS A/C</b>	16.36	9.70	0.00	0.00	57.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	1077.57	383.84	1936.04	1043.27	1190.03	5024.77	5046.74	2083.04	4954.34	3907.73	5261.38	1846.59	146.11	451.52	267.79

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

	Particulars	First	Nagbeli	Kailika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable
<b>1</b>	<b>CAPITAL FUND</b>	107.93	14.71	55.68	9.91	11.70	21.01	9.11	70.92	60.94	79.06	98.64	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	0.13	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	0.51	-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	0.45	0.00	2.51	0.00	0.00	0.00	0.00	0.00
<b>2</b>	<b>BORROWINGS</b>	887.30	92.95	108.79	65.50	57.92	19.56	44.20	97.30	37.00	20.00	0.00	62.19	135.00	1100.34	92.50
	a. NRB	0.00	0.00	0.00	0.00	0.00	19.56	44.20	0.00	0.00	0.00	0.00	4.00	0.00	0.00	0.00
	B. Others	887.30	92.95	108.79	65.50	57.92	0.00	0.00	97.30	37.00	20.00	0.00	58.19	135.00	1100.34	92.50
<b>3</b>	<b>DEPOSITS</b>	0.00	26.43	42.67	8.31	10.93	9.05	7.81	31.21	9.34	1.51	1.53	7.49	6.53	678.75	2.67
<b>4</b>	<b>BILLS PAYABLE</b>	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
<b>5</b>	<b>OTHER LIABILITIES</b>	32.04	15.63	8.53	8.08	2.05	4.15	2.68	5.44	3.01	2.48	1.90	-0.42	2.53	27.02	1.53
	1. Loan Loss Provision	8.95	2.28	1.80	3.20	0.71	2.39	0.58	1.30	0.55	0.22	0.48	0.35	0.47	17.74	0.41
	2. Interest Suspense a/c	0.34	0.00	0.09	2.72	0.00	0.98	0.47	0.00	0.42	0.27	0.00	0.00	0.33	0.00	0.36
	3. Others	22.76	13.34	6.63	2.17	1.34	0.79	1.63	4.14	2.04	1.99	1.42	-0.76	1.73	9.29	0.76
<b>6</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	0.00	58.22	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.79	0.00	0.00
<b>7</b>	<b>PROFIT &amp; LOSS A/C</b>	9.12	3.40	7.31	0.00	1.31	4.49	0.24	0.00	1.21	0.07	1.80	1.18	0.00	10.52	0.00
	<b>TOTAL LIABILITIES</b>	1036.39	153.12	222.97	150.02	83.88	58.26	64.03	204.88	111.50	103.12	103.87	80.94	203.91	1887.00	109.94
<b>Assets</b>																
<b>1</b>	<b>LIQUID FUNDS</b>	140.16	25.66	35.91	14.86	16.87	3.08	1.38	18.32	57.46	20.87	33.70	6.96	100.15	376.54	65.51
	a. Cash Balance	0.00	0.89	0.83	0.12	0.01	0.23	0.01	2.04	0.00	0.36	0.02	2.95	0.09	0.59	0.01
	b. Bank Balance	140.16	24.77	35.08	14.75	0.18	0.30	0.46	4.12	50.30	0.11	33.68	0.16	1.85	67.09	65.51
	c. Money at Call	0.00	0.00	0.00	0.00	16.68	2.55	0.92	12.16	7.16	20.40	0.00	3.85	98.21	308.85	0.00
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	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
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	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	17.59	0.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	881.33	124.96	182.35	66.66	65.52	50.14	58.06	126.75	47.98	24.98	61.63	56.17	47.41	1299.50	40.64
	Institutional	881.33	0.00	0.00	0.00	0.00	50.14	58.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	124.96	182.35	66.66	65.52	0.00	0.00	126.75	47.98	24.98	61.63	56.17	47.41	1299.50	40.64
<b>5</b>	<b>FIXED ASSETS</b>	10.55	2.04	3.43	5.69	1.26	0.87	1.27	17.17	4.20	5.40	6.02	1.17	6.28	61.52	2.71
<b>6</b>	<b>OTHER ASSETS</b>	3.29	0.46	1.28	3.66	0.14	1.36	1.23	1.89	1.41	1.87	1.59	16.11	1.10	126.55	0.70
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	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	0.22	0.00
<b>8</b>	<b>NON BANKING ASSETS</b>	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
<b>9</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	0.00	58.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	46.79	5.09	0.00
<b>10</b>	<b>PROFIT &amp; LOSS A/C</b>	0.00	0.00	0.00	0.15	0.00	2.82	0.00	0.75	0.00	0.00	0.00	0.00	2.18	0.00	0.38
	<b>TOTAL ASSETS</b>	1036.39	153.12	222.97	150.02	83.88	58.26	64.03	204.88	111.50	103.12	103.87	80.94	203.91	1887.00	109.94

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

	<b>Particulars</b>	<b>Mahuli</b>	<b>Suryodaya</b>	<b>Mero</b>	<b>Samata</b>	<b>RSDC</b>
<b>1</b>	<b>CAPITAL FUND</b>	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
<b>2</b>	<b>BORROWINGS</b>	264.69	30.00	0.00	10.11	0.00
	a. NRB	264.69	0.00	0.00	0.00	0.00
	B. Others	0.00	30.00	0.00	10.11	0.00
<b>3</b>	<b>DEPOSITS</b>	210.50	1.08	0.73	1.05	0.00
<b>4</b>	<b>BILLS PAYABLE</b>	2.34	0.00	0.00	0.00	0.00
<b>5</b>	<b>OTHER LIABILITIES</b>	36.93	0.58	0.77	0.08	0.59
	1. Loan Loss Provision	6.57	0.15	0.31	0.00	0.17
	2. Interest Suspense a/c	0.00	0.12	0.00	0.00	0.34
	3. Others	30.36	0.30	0.46	0.08	0.08
<b>6</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	0.00	0.00	0.00
<b>7</b>	<b>PROFIT &amp; LOSS A/C</b>	2.23	0.00	0.00	0.00	0.00
	<b>TOTAL LIABILITIES</b>	530.56	45.66	70.77	22.30	60.59
<b>Assets</b>						
<b>1</b>	<b>LIQUID FUNDS</b>	127.38	26.24	32.78	1.43	18.62
	a. Cash Balance	2.44	0.18	0.03	0.07	0.01
	b. Bank Balance	3.00	0.21	0.01	1.36	18.62
	c. Money at Call	121.95	25.85	32.74	0.00	0.00
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	0.00	0.00	0.00	0.00	0.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	392.54	14.90	30.67	19.27	38.42
	Institutional	0.00	0.00	30.67	0.00	38.42
	Individual	392.54	14.90	0.00	19.27	0.00
<b>5</b>	<b>FIXED ASSETS</b>	2.59	2.05	4.15	0.64	2.03
<b>6</b>	<b>OTHER ASSETS</b>	4.08	0.20	1.34	0.09	0.56
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	0.17	0.93	0.00	0.30	0.40
<b>8</b>	<b>NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/C</b>	3.79	0.00	0.00	0.00	0.00
<b>10</b>	<b>PROFIT &amp; LOSS A/C</b>	0.00	1.34	1.82	0.57	0.57
	<b>TOTAL ASSETS</b>	530.56	45.66	70.77	22.30	60.59

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

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swa-balamban	Sanakisan	NERUDE
<b>1 Interest Expenses</b>	15.04	4.62	23.22	19.72	33.79	109.45	34.10	31.67	164.35	87.22	45.57	32.31
1.1 Deposit Liabilities	1.70	1.94	5.96	6.89	6.17	41.95	0.00	10.19	123.44	42.29	0.00	16.45
1.2 On Borrowing	13.34	2.67	17.26	12.83	27.61	67.50	34.10	21.49	40.91	44.93	45.57	15.86
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.04	0.00
<b>3 Employees Expenses</b>	25.83	10.08	33.09	23.15	27.75	109.48	8.51	33.19	78.87	95.22	11.19	34.71
<b>4 Office Operatiing Expenses</b>	5.14	1.69	7.13	5.58	2.74	29.25	4.89	10.15	39.01	23.81	7.41	5.75
<b>5 Non-Operatiing Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	1.09	1.01	17.14	0.00	0.09	3.06	3.75	7.55	5.55	6.56	4.20	4.82
6.1 Loan loss Provision	1.09	1.01	17.14	0.00	0.09	3.06	3.75	7.55	5.55	6.56	4.20	4.82
6.1.1 General Loan loss Provision	1.09	0.00	0.43	0.00	0.09	3.15	3.75	7.71	5.32	6.56	0.74	0.97
6.1.2 Special Loan Loss Provision	0.00	1.01	16.71	0.00	0.00	-0.16	0.00	-0.16	0.22	0.00	3.46	3.85
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
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
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
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
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	8.33	0.00	0.00	6.14	7.71	0.00
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	15.13	0.00	0.00	18.43	23.14	0.00
<b>10 Net Profit</b>	0.00	0.00	22.18	19.11	13.57	97.59	82.00	67.98	48.82	42.99	53.99	28.65
<b>TOTAL EXPENSES</b>	47.10	17.40	102.77	67.56	77.94	348.83	156.71	150.54	336.59	280.37	169.26	106.24
<b>Income</b>												
<b>1. Interest Income</b>	32.81	7.01	92.90	60.11	72.04	315.34	116.09	140.29	308.20	277.42	168.85	93.46
1.1 On Loans and Advances	32.14	6.98	85.55	56.43	55.68	303.92	45.18	131.46	284.14	266.09	156.87	91.53
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.06	0.00	0.00	2.83	0.00	0.00	0.00
1.5 Others	0.67	0.02	7.34	3.69	16.36	10.37	70.90	8.83	21.23	11.33	11.98	1.93
<b>2. Comission &amp; Discount</b>	0.00	0.13	8.04	0.00	0.00	0.50	0.00	9.33	27.55	0.00	0.41	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
2.2 Comission	0.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00	27.55	0.00	0.00	0.00
2.3 Others	0.00	0.13	7.97	0.00	0.00	0.50	0.00	9.33	0.00	0.00	0.41	0.00
<b>3 Other Operating Income</b>	4.14	0.00	1.80	0.00	5.16	32.96	7.71	0.86	0.36	2.63	0.01	12.79
<b>4 Non Operating Income</b>	0.00	0.00	0.00	3.03	0.00	0.03	0.00	0.00	0.00	0.32	0.00	0.00
<b>5 Provision Written Back</b>	0.47	0.56	0.03	4.42	0.74	0.00	32.91	0.00	0.49	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	9.68	9.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	47.10	17.40	102.77	67.56	77.94	348.83	156.71	150.54	336.59	280.37	169.26	106.24

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

<b>Particulars</b>	<b>Naya Nepal</b>	<b>Summit</b>	<b>Sworojgar</b>	<b>First</b>	<b>Nagbelli</b>	<b>Kalika</b>	<b>Mirmire</b>	<b>Janautthan</b>	<b>Mithila</b>	<b>Womi</b>	<b>Laxmi</b>	<b>ILFCO</b>
<b>1 Interest Expenses</b>	1.80	8.35	7.35	17.91	4.16	3.34	1.72	1.74	0.77	0.87	2.85	1.27
1.1 Deposit Liabilities	0.59	3.28	3.52	0.00	0.74	1.13	0.12	0.22	0.12	0.15	0.76	0.27
1.2 On Borrowing	1.21	5.07	3.83	17.91	3.43	2.20	1.60	1.52	0.65	0.72	2.09	1.00
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	1.73	6.87	4.19	3.06	1.86	2.80	1.54	1.14	1.55	1.07	6.20	1.81
<b>4 Office Operatiing Expenses</b>	0.71	2.68	1.93	2.10	1.19	1.44	0.90	0.65	0.50	0.62	2.92	1.04
<b>5 Non-Operatiing Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	0.48	0.29	0.78	1.29	0.05	0.68	1.69	0.17	0.00	0.43	0.47	0.12
6.1 Loan loss Provision	0.48	0.29	0.73	1.29	0.05	0.68	0.98	0.17	0.00	0.43	0.47	0.12
6.1.1 General Loan loss Provision	0.06	0.29	0.40	1.29	0.00	0.59	0.47	0.17	0.00	0.43	0.47	0.05
6.1.2 Special Loan Loss Provision	0.42	0.00	0.28	0.00	0.05	0.10	0.51	0.00	0.00	0.00	0.00	0.07
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.04	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	0.06	0.00	0.00	0.00	0.72	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
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.59	1.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17
<b>9 Provision for Income Tax</b>	0.00	0.00	1.76	3.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.52
<b>10 Net Profit</b>	3.14	6.79	4.10	9.12	3.40	7.31	0.00	1.31	1.67	0.24	0.00	1.21
<b>TOTAL EXPENSES</b>	7.85	24.99	20.69	38.69	10.67	15.57	6.30	5.01	4.49	3.23	12.44	6.15
<b>Income</b>												
<b>1. Interest Income</b>	6.71	20.00	18.54	34.23	9.69	11.78	5.16	3.06	3.83	2.53	10.07	6.13
1.1 On Loans and Advances	5.50	20.00	17.33	30.38	9.59	11.29	4.89	3.06	3.79	2.41	8.41	4.07
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
1.5 Others	1.22	0.00	1.21	3.84	0.10	0.50	0.27	0.00	0.04	0.08	1.66	2.06
<b>2. Comission &amp; Discount</b>	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	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	0.00
<b>3 Other Operating Income</b>	1.14	4.99	1.90	2.81	0.98	3.73	1.00	1.96	0.66	0.69	1.22	0.01
<b>4 Non Operating Income</b>	0.00	0.00	0.00	1.66	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.00
<b>5 Provision Written Back</b>	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.00	0.00	0.75	0.00
<b>TOTAL INCOME</b>	7.85	24.99	20.69	38.69	10.67	15.57	6.30	5.01	4.49	3.23	12.44	6.15

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

Particulars	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC
<b>1 Interest Expenses</b>	0.05	0.02	1.08	1.95	37.59	3.43	10.36	0.75	0.01	0.13	0.00
1.1 Deposit Liabilities	0.03	0.02	0.05	0.10	14.76	0.05	5.14	0.01	0.01	0.01	0.00
1.2 On Borrowing	0.02	0.00	1.03	1.85	22.83	3.38	5.22	0.74	0.00	0.11	0.00
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	1.60	2.36	1.16	1.59	20.37	1.67	13.49	0.95	1.94	0.63	0.81
<b>4 Office Operatiing Expenses</b>	1.10	1.05	0.54	1.71	5.25	0.80	3.68	0.54	0.93	0.52	0.62
<b>5 Non-Operatiing Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	0.13	0.30	0.01	0.41	13.94	0.27	0.52	0.15	0.31	0.00	0.17
6.1 Loan loss Provision	0.13	0.30	0.01	0.41	13.94	0.27	0.52	0.15	0.31	0.00	0.17
6.1.1 General Loan loss Provision	0.13	0.30	0.01	0.41	13.94	0.27	0.52	0.15	0.31	0.00	0.17
6.1.2 Special 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
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
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
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
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
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	4.51	0.00	0.96	0.00	0.00	0.00	0.00
<b>10 Net Profit</b>	0.07	1.80	1.18	0.00	10.52	0.00	2.23	0.00	0.00	0.00	0.00
<b>TOTAL EXPENSES</b>	2.96	5.53	3.97	5.65	93.70	6.18	31.24	2.39	3.18	1.27	1.60
<b>Income</b>											
<b>1. Interest Income</b>	2.42	4.21	3.25	2.98	91.47	4.15	30.73	0.83	1.36	0.42	0.64
1.1 On Loans and Advances	1.45	2.74	3.25	1.34	86.70	1.96	30.58	0.28	0.27	0.42	0.29
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.97	1.47	0.00	1.65	4.77	2.19	0.15	0.55	1.09	0.00	0.35
<b>2. Comission &amp; Discount</b>	0.01	0.00	0.71	0.49	0.00	0.00	0.11	0.00	0.00	0.00	0.40
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
2.2 Comission	0.01	0.00	0.21	0.00	0.00	0.00	0.11	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.51	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.40
<b>3 Other Operating Income</b>	0.53	1.32	0.00	0.00	2.23	0.70	0.19	0.22	0.00	0.28	0.00
<b>4 Non Operating Income</b>	0.00	0.00	0.00	0.00	0.00	0.93	0.00	0.00	0.00	0.00	0.00
<b>5 Provision Written Back</b>	0.00	0.00	0.00	0.00	0.00	0.01	0.21	0.00	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	0.00	0.00	2.18	0.00	0.38	0.00	1.34	1.82	0.57	0.57
<b>TOTAL INCOME</b>	2.96	5.53	3.97	5.65	93.70	6.18	31.24	2.39	3.18	1.27	1.60

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

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swebahamban	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	394	160	359	1151	0	664	897	946	549	251	57	109	52	0
कुल कर्मचारी संख्या	216	91	217	172	210	542	27	215	443	510	48	250	29	69	56	13
कुल शाखा संख्या	31	21	44	30	39	118	1	56	68	108	8	40	6	12	8	1
कुल केन्द्र संख्या	1309	598	1591	1109	1611	8554	0	4328	9780	7415	0	3756	298	917	901	0
कुल समूह संख्या	11796	3020	12760	5865	8293	30738	0	16516	36453	38550	42725	16382	858	2780	2740	0
निष्क्रिय समूह संख्या	1401	1778	1204	2497	1433	0	0	0	34	0	696	0	0	0	0	0
कुल सदस्य संख्या	33104	19752	65706	32349	37482	189391	0	81229	193725	176960	331294	69820	4406	13934	14035	0
निष्क्रिय सदस्य संख्या	17041	7311	6020	12485	7164	0	0	511	1841	0	12004	0	185	0	0	0
कुल ऋणी संख्या	33092	8476	40077	19864	36249	131472	106	59721	149109	116807	214412	53419	3468	10325	10562	97
<b>कुल कर्जा वितरण</b>	<b>9691.71</b>	<b>1741.62</b>	<b>13083.73</b>	<b>5783.36</b>	<b>7888.11</b>	<b>24442.47</b>	<b>9576.06</b>	<b>9154.64</b>	<b>20790.37</b>	<b>22984.13</b>	<b>15092.68</b>	<b>7472.03</b>	<b>448.07</b>	<b>1140.89</b>	<b>906.87</b>	<b>1760.70</b>
लघु व्यवसाय कर्जा	7319.68	1310.03	12015.49	4760.62	6510.28	21542.84	0.00	8306.36	18992.59	22538.40	15092.68	1525.85	404.33	989.46	874.88	0.00
लघु उद्यम/धितो कर्जा	2225.66	310.59	988.95	1022.73	807.83	1224.07	0.00	816.96	1427.01	445.73	0.00	111.74	43.74	151.43	32.00	0.00
अन्य कर्जा	146.38	121.00	79.29	0.00	570.00	1675.56	9576.06	31.33	370.77	0.00	0.00	5834.44	0.00	0.00	0.00	1760.70
<b>कर्जाको साँवा असुली</b>	<b>8942.76</b>	<b>1618.00</b>	<b>11905.90</b>	<b>5053.86</b>	<b>7125.59</b>	<b>20490.05</b>	<b>7163.38</b>	<b>7589.58</b>	<b>17077.41</b>	<b>19980.79</b>	<b>11367.79</b>	<b>6466.25</b>	<b>364.35</b>	<b>885.98</b>	<b>675.91</b>	<b>879.37</b>
लघु व्यवसाय कर्जाको साँवा असुली	6880.80	1220.31	10972.75	4235.33	5996.66	18323.89	0.00	6838.22	16188.90	19766.87	11367.79	1231.14	334.54	803.33	668.35	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	1936.94	278.12	855.20	818.53	593.82	880.58	0.00	720.56	547.29	213.92	0.00	28.12	29.81	82.65	7.56	0.00
अन्य कर्जाको साँवा असुली	125.01	119.58	77.95	0.00	535.11	1285.58	7163.38	30.80	341.22	0.00	0.00	5206.98	0.00	0.00	0.00	879.37
<b>कुल बाँकी कर्जा</b>	<b>771.50</b>	<b>123.62</b>	<b>1177.83</b>	<b>729.50</b>	<b>762.52</b>	<b>3952.42</b>	<b>2412.68</b>	<b>1565.06</b>	<b>3712.95</b>	<b>3003.34</b>	<b>3724.89</b>	<b>1005.78</b>	<b>83.72</b>	<b>254.91</b>	<b>230.96</b>	<b>881.33</b>
लघु व्यवसाय कर्जा बाँकी	450.37	89.73	1042.74	525.29	513.62	3218.95	0.00	1468.14	2803.69	2771.53	3724.89	294.70	69.79	186.13	206.53	0.00
लघु उद्यम/धितो कर्जा बाँकी	299.67	32.48	133.74	204.20	214.01	343.49	0.00	96.39	879.72	231.81	0.00	83.62	13.94	68.78	24.43	0.00
अन्य कर्जा बाँकी	21.46	1.42	1.35	0.00	34.88	389.98	2412.68	0.53	29.55	0.00	0.00	627.46	0.00	0.00	0.00	881.33
भाखा नाघेको कर्जा रकम	56.09	61.73	138.50	50.78	98.77	33.28	0.00	7.31	1.52	30.56	17.05	16.10	7.76	2.69	3.39	0.00
भाखा नाघेको ऋणी संख्या	0	4194	6020	1859	7164	3443	0	511	112	6885	13	2109	316	164	175	0
ब्याज असुली रकम	32.14	82.28	534.89	56.43	197.13	876.54	45.18	131.46	1222.76	1510.69	1702.76	91.53	39.23	80.86	0.00	30.38
असुल हुन बाँकी ब्याज रकम	158.19	117.34	69.10	38.74	56.61	0.00	28.63	3.89	1.39	20.51	1.71	4.52	0.00	0.00	0.43	0.00
कर्जा नोक्सानी व्यवस्था	42.23	55.67	89.65	41.07	98.81	69.08	97.05	28.45	38.61	53.16	64.44	20.67	6.01	1.68	5.18	8.95
कुल बचतकर्ता संख्या	21185	13830	40107	32679	41116	185780	0	81229	193662	176960	0	69820	0	13934	14035	0
<b>कुल बचत रकम</b>	<b>100.83</b>	<b>58.50</b>	<b>354.21</b>	<b>281.88</b>	<b>288.20</b>	<b>1475.18</b>	<b>0.00</b>	<b>478.31</b>	<b>2687.93</b>	<b>1313.00</b>	<b>0.00</b>	<b>429.10</b>	<b>34.68</b>	<b>103.91</b>	<b>83.50</b>	<b>0.00</b>
अनिवार्य बचत	24.54	32.82	234.52	153.04	172.44	904.05	0.00	352.64	605.06	515.86	0.00	119.59	17.96	32.18	10.01	0.00
स्वेच्छिक बचत	76.12	23.61	99.67	128.85	37.22	354.51	0.00	125.67	483.55	778.95	0.00	309.51	16.72	71.73	21.14	0.00
अन्य बचत	0.18	2.07	20.02	0.00	78.53	53.89	0.00	0.00	1346.43	18.20	0.00	0.00	0.00	0.00	52.36	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	162.74	0.00	0.00	252.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.07%	47.32%	30.07%	38.64%	37.80%	37.32%	0.00%	30.56%	72.39%	43.72%	0.00%	42.66%	41.42%	40.76%	36.16%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	38.84%	26.27%	11.36%	27.99%	28.07%	8.69%	0.00%	6.16%	23.69%	7.72%	0.00%	8.31%	16.64%	26.98%	10.58%	0.00%



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

विवरण	Nagbela	Kalika	Mirmire	Janauthan	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	5	5	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	2	5	3	5	3	4	19	3	5	6	4	9	20	4	8	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	48	105	39	19	21	36	101	14	18	41	31	32	346	24	284	13
कुल कर्मचारी संख्या	33	61	22	20	15	24	79	10	27	26	22	46	321	21	135	20
कुल शाखा संख्या	4	12	4	4	3	6	18	1	5	5	3	10	56	4	24	6
कुल केन्द्र संख्या	388	562	194	1	157	209	556	109	81	142	142	168	5209	146	1798	66
कुल समूह संख्या	1194	1787	563	562	511	209	1447	295	283	142	690	463	19514.2	387	7463	66
निष्क्रिय समूह संख्या	0	0	20	78	24	0	0	0	4	0	0	0	0	0	994	0
कुल सदस्य संख्या	5013	8876	3241	4088	2534	2823	8107	1440	1344	2385	3430	2031	101706	1945	40095	835
निष्क्रिय सदस्य संख्या	0	0	45	529	139	10	0	38	27	25	0	0	0	0	5567	0
कुल ऋणी संख्या	3839	5420	2654	2250	1954	2102	4849	1305	637	1665	1644	1254	69737	1175	30188	393
<b>कुल कर्जा वितरण</b>	<b>414.07</b>	<b>491.89</b>	<b>133.25</b>	<b>165.26</b>	<b>255.79</b>	<b>79.94</b>	<b>223.47</b>	<b>105.86</b>	<b>32.56</b>	<b>78.15</b>	<b>65.01</b>	<b>60.31</b>	<b>8654.64</b>	<b>52.88</b>	<b>712.62</b>	<b>16.59</b>
लघु व्यवसाय कर्जा	298.05	441.93	115.42	118.50	232.79	76.54	211.75	87.88	32.56	78.00	62.90	60.25	8178.44	51.19	545.4722	16.585
लघु उद्यम/धितो कर्जा	85.28	49.96	11.35	46.77	18.55	3.40	4.39	0.00	0.00	0.15	2.11	0.00	19.73	1.69	2.4112	0
अन्य कर्जा	30.75	0.00	6.47	0.00	4.44	0.00	7.34	17.98	0.00	0.00	0.00	0.06	456.47	0.00	164.737	0
<b>कर्जाको साँवा असुली</b>	<b>289.10</b>	<b>309.54</b>	<b>66.58</b>	<b>99.56</b>	<b>205.65</b>	<b>21.88</b>	<b>96.72</b>	<b>57.88</b>	<b>7.58</b>	<b>16.52</b>	<b>10.79</b>	<b>8.62</b>	<b>7355.14</b>	<b>12.23</b>	<b>320.08</b>	<b>1.68</b>
लघु व्यवसाय कर्जाको साँवा असुली	219.24	281.89	55.82	67.81	185.47	21.48	93.30	49.26	7.58	16.51	9.88	8.61	7004.42	11.45	240.68	1.68484
लघु उद्यम/धितो कर्जाको साँवा असुली	49.36	27.66	6.42	31.75	17.41	0.41	0.75	0.00	0.00	0.01	0.91	0.00	4.03	0.79	0.93	0
अन्य कर्जाको साँवा असुली	20.51	0.00	4.34	0.00	2.78	0.00	2.67	8.63	0.00	0.00	0.00	0.01	346.68	0.00	78.47	0
<b>कुल बाँकी कर्जा</b>	<b>124.96</b>	<b>182.35</b>	<b>66.66</b>	<b>65.71</b>	<b>50.14</b>	<b>58.06</b>	<b>126.75</b>	<b>47.98</b>	<b>24.98</b>	<b>61.63</b>	<b>56.17</b>	<b>47.41</b>	<b>1299.49</b>	<b>40.64</b>	<b>392.54</b>	<b>14.90</b>
लघु व्यवसाय कर्जा बाँकी	80.15	160.04	59.60	50.69	47.29	55.07	118.45	38.63	24.98	61.48	54.74	47.36	1174.01	39.74	304.79	14.90016
लघु उद्यम/धितो कर्जा बाँकी	37.05	22.31	4.94	15.02	1.15	2.99	3.64	0.00	0.00	0.14	1.43	0.00	15.70	0.90	1.48	0
अन्य कर्जा बाँकी	7.76	0.00	2.13	0.00	1.70	0.00	4.67	9.35	0.00	0.00	0.00	0.06	109.78	0.00	86.27	0
भाखा नाघेको कर्जा रकम	5.65	0.31	2.89	0.17	1.97	0.00	0.00	0.07	0.09	0.00	0.00	0.00	6.91	0.00	2.67	0
भाखा नाघेको ऋणी संख्या	0	18	126	6	71	0	0	13	10	0	0	0	745	0	536.00	0
ब्याज असुली रकम	0.00	37.31	12.64	6.33	3.79	3.41	8.41	8.54	1.54	2.96	4.28	1.34	86.70	2.06	31.13	0.833801
असुल हुन बाँकी ब्याज रकम	0.00	0.09	2.72	0.08	0.98	0.60	0.00	0.00	0.01	0.48	0.00	0.33	0.00	0.00	0.00	0.124632
कर्जा नोक्सानी व्यवस्था	2.28	1.80	3.20	0.76	2.39	0.58	1.30	0.55	0.31	0.48	0.35	0.47	17.20	0.41	6.57	0.149494
कुल बचतकर्ता संख्या	5013	8876	3241	3589	2534	2833	8107	1402	1321	2385	0	2031	202139	1945	40095.00	835
<b>कुल बचत रकम</b>	<b>26.43</b>	<b>42.67</b>	<b>8.31</b>	<b>10.93</b>	<b>8.35</b>	<b>7.81</b>	<b>31.21</b>	<b>9.34</b>	<b>1.51</b>	<b>1.53</b>	<b>7.49</b>	<b>6.67</b>	<b>678.75</b>	<b>2.67</b>	<b>210.50</b>	<b>1.08</b>
अनिवार्य बचत	18.74	6.43	4.94	7.44	2.97	5.20	14.08	8.22	0.73	1.27	4.22	0.64	261.53	2.02	88.87	0.695062
स्वेच्छिक बचत	7.68	9.32	3.08	3.49	5.03	1.88	11.29	1.10	0.39	0.20	3.27	5.98	166.87	0.65	90.55	0.176533
अन्य बचत	0.01	26.92	0.29	0.00	0.35	0.73	5.85	0.02	0.39	0.06	0.00	0.05	250.35	0.00	31.08	0.210221
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
कुल बचत/कुल कर्जा (%)	21.15%	23.40%	12.47%	16.63%	16.66%	13.45%	24.63%	19.47%	6.05%	2.48%	13.34%	14.07%	52.23%	6.58%	0.54	0.072604
लघु उद्यम कर्जा/कुल कर्जा (%)	29.65%	12.23%	7.41%	22.85%	2.29%	5.16%	2.87%	0.00%	0.00%	0.23%	2.55%	0.00%	1.21%	2.22%	0.38%	0.00%

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

विवरण	Mero	Samata	RSDC
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75
सेवा पुगेको जिल्ला संख्या	2	1	4
सेवा पुगेको गा.वि.स./न.पा. संख्या	22	9	9
कुल कर्मचारी संख्या	31	7	7
कुल शाखा संख्या	6	1	1
कुल केन्द्र संख्या	116	34	0
कुल समूह संख्या	407	181	0
निष्क्रिय समूह संख्या	0	0	0
कुल सदस्य संख्या	2015	906	0
निष्क्रिय सदस्य संख्या	0	0	0
कुल ऋणी संख्या	599	544	10
<b>कुल कर्जा वितरण</b>	<b>32.42</b>	<b>21.76</b>	<b>39.77</b>
लघु व्यवसाय कर्जा	32.421	21.755	39.77
लघु उद्यम/धितो कर्जा	0	0	0
अन्य कर्जा	0	0	0
<b>कर्जाको साँवा असुली</b>	<b>1.75</b>	<b>2.48</b>	<b>0.00</b>
लघु व्यवसाय कर्जाको साँवा असुली	1.75357	2.48184	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0	0	0
अन्य कर्जाको साँवा असुली	0	0	0
<b>कुल बाँकी कर्जा</b>	<b>30.67</b>	<b>19.27</b>	<b>38.42</b>
लघु व्यवसाय कर्जा बाँकी	30.66743	19.27315	38.41639
लघु उद्यम/धितो कर्जा बाँकी	0	0	0
अन्य कर्जा बाँकी	0	0	0
भाखा नाघेको कर्जा रकम	0	0	0
भाखा नाघेको ऋणी संख्या	0	0	0
ब्याज असुली रकम	0	0.41715	0.29072
असुल हुन बाँकी ब्याज रकम	0.17891	0	0.33856
कर्जा नोक्सानी व्यवस्था	0.306671	0	0.1729
कुल बचतकर्ता संख्या	2015	906	0
<b>कुल बचत रकम</b>	<b>0.73</b>	<b>1.05</b>	<b>0.00</b>
अनिवार्य बचत	0.29657	0.37024	0
स्वेच्छिक बचत	0.13873	0.68195	0
अन्य बचत	0.29554	0	0
सर्वसाधारणबाट संकलन गरेको बचत	0	0	0
कुल बचत/कुल कर्जा (%)	0.023831	0.054594	0
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	0	0

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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>B. Development Banks</b>					
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			
<b>C. Finance Companies</b>					
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	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	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			