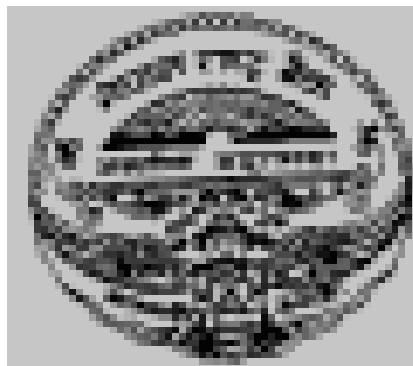


# BANKING AND FINANCIAL STATISTICS

MID-OCT 2001

NO.38



NEPAL RASTRA BANK  
BANKING OPERATIONS DEPARTMENT  
POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION  
STATISTICS UNIT

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Table No. 1  
MAJOR INDICATORS OF COMMERCIAL BANKS & ADB/N

	Unit	Mid-July						2001 Mid-Oct
		1996	1997	1998	1999	2000	2001	
1. Gross Domestic Product 1/	Rs.in million	248913	280513	300845	342036	378033 (R)	408218 (P)	408218 (P)
2. Number of Bank Branches	In Unit	469	484	493	511	484	430	416
3. Population per Bank Branches 2/	In Thousand	39.4	38.1	37.4	36.1	38.1	53.8	55.6
4. Total Deposits	Rs.in million	71400.5	81703.0	102598.2	127201.7	154943.0	181767.0	174253.0
A. Current		13246.4	12819.6	16310.3	17709.8	20319.5	25100.7	24260.3
B. Savings		25889.5	29697.1	36885.3	50154.0	65703.6	80988.4	75076.0
C. Fixed		29396.5	35941.1	45593.8	54846.6	62204.2	65322.3	64996.8
D. Others		2868.1	3245.2	3808.8	4491.3	6715.7	10355.6	9919.9
5. Total Credit	Rs.in million	50891.0	58378.3	68618.0	81758.7	96324.8	109121.2	116044.9
6. Total Investment	Rs.in million	8585.2	8569.1	10857.4	14252.4	17967.3	25446.5	19384.3
7. Total Productive Sector Credit	Rs.in million	27166.8	29615.9	35644.2	43004.6	54111.0	59411.9	58616.0
8. Total Priority Sector Credit	Rs.in million	3683.2	4676.0	5893.1	7183.1	9520.7	11177.5	10493.7
9. Credit to Government Enterprises	Rs.in million	1489.3	1450.9	1214.0	1749.3	2114.4	2909.7	1749.3
10. Average Deposit per Bank Branch	Rs.in million	152.2	168.8	208.1	248.9	320.1	422.7	418.9
11. Per Capita Deposits	Rs. in Unit	3867.4	4425.4	5557.2	6889.9	8392.5	9845.4	9438.4
12. Average Credit per Bank Branch	Rs.in million	108.5	120.6	139.2	160.0	199.0	253.8	279.0
13. Per Capita Credit	Rs. in Unit	2756.5	3162.1	3716.7	4428.5	5217.4	5910.6	6285.6
14. Deposit Growth	In Percentage	16.7	14.4	25.6	24.0	21.8	17.3	-4.1
15. Credit Growth	In Percentage	31.2	14.7	17.5	19.2	17.8	13.3	6.3
16. Investment Growth	In Percentage	-10.9	-0.2	26.7	31.3	26.1	41.6	-23.8
17. Time Deposit Growth	In Percentage	16.9	18.7	25.7	27.3	21.8	14.4	-4.3
18. Productive Sector Credit Growth	In Percentage	39.9	9.0	20.4	20.6	25.8	9.8	-1.3
19. Paid up Capital & Reserve Fund	Rs. in million	3560.6	4460.8	4955.8	6077.3	6729.2	8230.2	8378.9

1/ Source: Nepal Rastra Bank, Research Department (At current prices)

(R) = Revised Estimate

(P) = Preliminary Estimate

2/ Population 23150 thousands based on 2001 census report.

Table No. 2  
SOME RATIOS OF COMMERCIAL BANKS & ADB/N

	Mid-July						Mid-Oct
	1996	1997	1998	1999	2000	2001	2001
A. GDP, DEPOSITS, CREDIT & INVESTMENT							
1. Deposit / GDP	28.7	29.1	34.1	37.2	41.0	44.5	42.7
2. Credit / GDP	20.4	20.8	22.8	23.9	25.5	26.7	28.4
3. Investment / GDP	3.4	3.1	3.6	4.2	4.8	6.2	4.7
4. Credit & Investment / GDP	23.9	23.9	26.4	28.1	30.2	33.0	33.2
5. Time Deposit / GDP	22.2	23.4	27.4	30.7	33.8	35.8	34.3
6. Current / GDP	6.5	5.7	6.7	6.5	7.2	8.7	8.4
7. Credit / Total Deposit	71.3	71.5	66.9	64.3	62.2	60.0	66.6
8. Investment / Total Deposit	12.0	10.5	10.6	11.2	11.6	14.0	11.1
9. Credit & Investment / Total Deposit	83.3	81.9	77.5	75.5	73.8	74.0	77.7
10. Time Deposit / Total Deposit	77.4	80.3	80.4	82.5	82.6	80.5	80.4
11. Current Deposit / Total Deposit	22.6	19.7	19.6	17.5	17.4	19.5	19.6
12. Credit to Govt. Entp. / Total Credit	2.9	2.5	1.8	2.1	2.2	2.7	1.5
13. Credit to Pvt.Sector / Total Credit	97.1	97.5	98.2	97.9	97.8	97.3	98.5
14. Productive Sector Credit / Total Credit	53.4	50.7	51.9	52.6	56.2	54.4	50.5
15. Priority Sector Credit / Total Credit	7.2	8.0	8.6	8.8	9.9	10.2	9.0
B. LIQUIDITY							
1. NRB Balance / Total Deposit *	9.5	6.9	14.3	11.3	11.4	12.5	12.4
2. Vault / Total Deposit *	4.4	3.5	3.7	3.2	2.8	2.8	3.0
3. Total Liquid Fund / Total Deposit *	26.6	24.2	33.6	31.9	32.5	32.4	31.4
C. CAPITAL ADEQUACY							
1. Capital / Total Deposit	5.0	4.6	4.8	4.8	4.3	4.5	4.8
2. Capital / Total Credit	7.0	6.5	7.2	7.4	7.0	7.5	7.2
3. Capital / Total Assets	3.5	3.5	3.4	4.2	3.2	3.3	3.4

\* Excluding other deposits

**Table No. 3**  
**SOURCES AND USES OF FUND OF COMMERCIAL BANKS AND ADB/N**  
**(AGGREGATE)**

(Rs. in million)

	Mid-July						Mid-Oct
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>3560.7</b>	<b>4460.7</b>	<b>4955.7</b>	<b>6077.1</b>	<b>6729.2</b>	<b>8230.2</b>	<b>8378.9</b>
a. Paid-up Capital	2271.2	2851.6	2965.9	3767.0	4067.4	5504.1	5330.5
b. Statutory Reserves	885.1	1091.5	1272.0	1593.6	1976.7	1787.1	2306.3
c. Others Reserves	404.4	517.6	717.8	716.5	685.2	939.0	742.1
<b>2 DEPOSITS</b>	<b>71400.5</b>	<b>81703.0</b>	<b>102598.2</b>	<b>127201.8</b>	<b>154943.0</b>	<b>181767.0</b>	<b>177654.8</b>
a. Current	13246.4	12819.5	16310.2	17709.8	20319.5	25100.7	21589.9
b. Savings	25889.4	29697.1	36885.3	50154.1	65703.6	80988.4	79879.5
c. Fixed	29396.6	35941.2	45593.8	54846.7	62204.2	65322.3	65965.8
d. Call Deposits	685.0	1234.9	1766.9	2165.9	3715.8	7691.8	7691.5
e. Others	2183.1	2010.3	2042.0	2325.3	2999.9	2663.8	2528.1
<b>3 BORROWINGS</b>	<b>885.3</b>	<b>1629.5</b>	<b>887.0</b>	<b>1179.1</b>	<b>3346.6</b>	<b>2308.7</b>	<b>1604.9</b>
a. NRB	230.6	362.6	381.4	429.6	428.1	411.8	542.4
b. Inter Bank	654.7	1266.9	505.6	749.5	2918.5	1896.9	1062.5
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>24874.9</b>	<b>29928.9</b>	<b>36987.1</b>	<b>38000.2</b>	<b>44452.6</b>	<b>59221.3</b>	<b>60886.7</b>
<b>SOURCES OF FUNDS</b>	<b>100721.4</b>	<b>117722.1</b>	<b>145428.0</b>	<b>172458.2</b>	<b>209471.5</b>	<b>251527.2</b>	<b>248525.3</b>
<b>1 LIQUID FUNDS</b>	<b>18206.0</b>	<b>22712.6</b>	<b>33184.1</b>	<b>39093.1</b>	<b>48240.0</b>	<b>55583.3</b>	<b>51534.3</b>
a. Cash in hand	2446.3	2837.5	2889.6	3310.4	3507.0	4116.9	4269.0
b. FC in hand	593.0	627.6	750.6	634.5	632.1	658.2	675.9
c. Bal. with NRB	6494.7	8757.1	14103.2	13912.7	16945.1	21440.9	20299.3
d. Bal. with Dom. Bank	-163.2	638.3	409.0	402.1	676.9	796.1	561.0
e. Bal. held abroad	7803.7	7022.9	9179.7	9451.7	14613.9	14993.9	13001.9
f. Call Money	1031.5	2829.2	5852.0	11381.7	11864.9	13577.3	12727.2
<b>2 INVESTMENTS</b>	<b>8585.3</b>	<b>8568.9</b>	<b>10857.5</b>	<b>14252.4</b>	<b>17967.3</b>	<b>25446.5</b>	<b>25670.9</b>
a. Govt. Securities	7777.3	8213.4	10591.7	13222.0	17608.8	25100.9	23279.3
b. Share & Deben.	127.5	355.5	265.8	1030.4	358.5	345.6	2391.6
c. NRB Bond	680.5	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>50891.1</b>	<b>58378.5</b>	<b>68618.0</b>	<b>81758.8</b>	<b>96324.9</b>	<b>109121.2</b>	<b>113431.7</b>
a. Govt. Entp.	1489.3	1450.9	1214.0	1749.4	2114.3	2909.7	2938.0
i. Financial	236.0	197.1	397.0	490.2	695.0	1209.1	1216.8
ii. Non-Finan.	1253.3	1253.8	817.0	1259.2	1419.3	1700.5	1721.2
b. Pvt. Sector	47389.3	54736.6	64989.0	77501.1	92241.8	104209.3	108295.3
c. For. Bills P. & D.	1810.3	2062.9	2266.0	2348.2	1820.4	1887.2	2091.6
d. Foreign A. B. C.	202.2	128.1	149.0	160.1	148.4	115.0	106.8
<b>4 INTEREST ACCRUED</b>	<b>7723.2</b>	<b>9074.1</b>	<b>10618.6</b>	<b>12932.7</b>	<b>16125.8</b>	<b>19888.5</b>	<b>21106.1</b>
a. Govt. Entp.	861.8	545.4	221.5	299.4	372.0	334.3	349.6
b. Private Sector	6861.4	8528.7	10397.1	12633.3	15753.8	19554.2	20756.5
<b>5 OTHERS</b>	<b>15315.8</b>	<b>18988.0</b>	<b>22149.8</b>	<b>24421.2</b>	<b>30813.5</b>	<b>41487.7</b>	<b>36782.3</b>
<b>USES OF FUNDS</b>	<b>100721.4</b>	<b>117722.1</b>	<b>145428.0</b>	<b>172458.2</b>	<b>209471.5</b>	<b>251527.2</b>	<b>248525.3</b>

**Table No. 4**  
**SOURCES AND USES OF FUNDS OF NEPAL BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>702.9</b>	<b>852.5</b>	<b>881.9</b>	<b>1015.4</b>	<b>1044.2</b>	<b>1125.7</b>	<b>987.1</b>
a. Paid-up Capital	312.5	377.7	380.3	380.3	380.4	380.4	380.4
b. Statutory Reserves	302.5	318.2	318.2	467.2	544.6	544.6	544.6
c. Others Reserves	87.9	156.6	183.4	167.9	119.2	200.7	62.1
<b>2 DEPOSITS</b>	<b>19855.1</b>	<b>21542.6</b>	<b>28144.9</b>	<b>33092.7</b>	<b>35578.7</b>	<b>35528.6</b>	<b>34758.7</b>
a. Current	3850.2	3404.8	4400.7	4386.5	5033.2	5000.7	4402.9
b. Savings	8509.3	9365.5	11074.7	14214.8	17888.4	20281.6	19995.6
c. Fixed	7001.0	8343.7	12261.2	14154.7	12275.8	9921.8	10078.7
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	494.6	428.6	408.3	336.7	381.2	324.5	281.5
<b>3 BORROWINGS</b>	<b>32.6</b>	<b>27.1</b>	<b>244.0</b>	<b>284.3</b>	<b>235.5</b>	<b>266.2</b>	<b>212.9</b>
a. NRB	27.2	25.7	242.6	282.9	234.2	264.8	211.5
b. Inter Bank	5.4	1.4	1.4	1.4	1.4	1.4	1.4
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>5027.4</b>	<b>6755.8</b>	<b>8663.6</b>	<b>9955.4</b>	<b>9261.7</b>	<b>13947.3</b>	<b>15802.3</b>
<b>SOURCES OF FUNDS</b>	<b>25618.0</b>	<b>29178.0</b>	<b>37934.4</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>51760.9</b>
<b>1 LIQUID FUNDS</b>	<b>4001.3</b>	<b>5167.8</b>	<b>7166.5</b>	<b>8035.2</b>	<b>7648.6</b>	<b>8050.5</b>	<b>8895.3</b>
a. Cash in hand	1063.9	1055.4	1297.5	1346.4	1314.0	1479.4	1430.9
b. FC in hand	298.3	277.0	393.3	313.4	300.1	305.4	209.2
c. Bal. with NRB	1101.9	2111.0	2711.9	2870.3	1736.0	3050.4	2851.9
d. Bal. with Dom. Bank	79.1	41.8	61.6	179.5	205.2	328.1	147.2
e. Bal. held abroad	1458.1	1682.6	2702.2	1055.2	4093.2	2887.2	3766.1
f. Call Money	0.0	0.0	0.0	2270.4	0.0	0.0	490.0
<b>2 INVESTMENTS</b>	<b>1999.3</b>	<b>682.6</b>	<b>4475.1</b>	<b>5119.4</b>	<b>5462.4</b>	<b>6776.3</b>	<b>7370.8</b>
a. Govt. Securities	1854.2	510.7	4414.9	5058.2	5406.1	6720.0	7314.5
b. Share & Deben.	55.1	171.9	60.2	61.2	56.3	56.3	56.3
c. NRB Bond	90.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>14856.3</b>	<b>18068.8</b>	<b>19472.2</b>	<b>22394.6</b>	<b>22863.7</b>	<b>22062.3</b>	<b>21552.6</b>
a. Govt. Entp.	568.7	964.2	497.8	765.4	906.5	597.8	669.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	568.7	964.2	497.8	765.4	906.5	597.8	669.0
b. Pvt. Sector	13871.8	16642.5	18441.6	21213.7	21656.1	21131.0	20649.5
c. For. Bills P. & D.	271.2	355.0	410.1	290.8	177.1	234.2	149.8
d. Foreign A. B. C.	144.6	107.1	122.7	124.7	124.0	99.3	84.3
<b>4 INTEREST ACCRUED</b>	<b>2210.9</b>	<b>2677.0</b>	<b>3323.6</b>	<b>4287.5</b>	<b>5327.4</b>	<b>6958.2</b>	<b>7774.2</b>
a. Govt. Entp.	163.2	173.8	90.3	90.4	298.8	101.9	104.5
b. Private Sector	2047.7	2503.2	3233.3	4197.1	5028.6	6856.3	7669.7
<b>5 OTHERS</b>	<b>2550.2</b>	<b>2581.8</b>	<b>3497.0</b>	<b>4511.1</b>	<b>4818.0</b>	<b>7020.4</b>	<b>6168.0</b>
<b>USES OF FUNDS</b>	<b>25618.0</b>	<b>29178.0</b>	<b>37934.4</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>51760.9</b>

**Table No. 5**  
**SOURCES AND USES OF FUNDS OF RASTRIYA BANIJYA BANK**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>1334.2</b>	<b>1385.4</b>	<b>1391.2</b>	<b>1440.7</b>	<b>1482.9</b>	<b>1506.7</b>	<b>1506.7</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Statutory Reserves	42.5	42.5	42.5	42.5	68.2	68.2	68.2
c. Others Reserves	119.4	170.6	176.4	225.9	242.4	266.2	266.2
<b>2 DEPOSITS</b>	<b>20725.0</b>	<b>22015.6</b>	<b>26968.1</b>	<b>33329.2</b>	<b>38410.9</b>	<b>40500.4</b>	<b>39791.6</b>
a. Current	3680.7	3193.0	3790.4	3802.8	4234.0	4864.0	4247.8
b. Savings	6878.8	7802.1	9546.2	12297.4	15904.8	18822.1	19066.5
c. Fixed	9204.9	10374.3	13093.5	16793.1	17836.4	16477.2	16149.2
d. Call Deposits	0.0	120.1	71.2	27.6	29.5	0.8	65.3
e. Others	960.6	526.1	466.8	408.3	406.3	336.3	262.8
<b>3 BORROWINGS</b>	<b>203.4</b>	<b>213.9</b>	<b>264.5</b>	<b>272.4</b>	<b>151.5</b>	<b>146.9</b>	<b>144.0</b>
a. NRB	203.4	88.2	138.8	146.7	151.5	146.9	144.0
b. Inter Bank	0.0	125.7	125.7	125.7	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>16579.5</b>	<b>18839.6</b>	<b>21577.3</b>	<b>18745.8</b>	<b>25003.9</b>	<b>31490.7</b>	<b>29132.8</b>
<b>SOURCES OF FUNDS</b>	<b>38842.1</b>	<b>42454.5</b>	<b>50201.1</b>	<b>53788.1</b>	<b>65049.2</b>	<b>73644.7</b>	<b>70575.1</b>
<b>1 LIQUID FUNDS</b>	<b>6015.4</b>	<b>6638.7</b>	<b>10318.4</b>	<b>10277.6</b>	<b>13633.4</b>	<b>14559.8</b>	<b>12028.9</b>
a. Cash in hand	730.8	795.5	682.8	792.9	856.5	736.1	638.3
b. FC in hand	215.5	237.1	203.5	226.5	186.0	163.5	155.4
c. Bal. with NRB	2911.4	3331.9	7602.8	6771.9	10195.7	11881.8	10046.0
d. Bal. with Dom. Bank	-419.9	234.3	-24.2	-23.2	-31.3	-36.0	-38.1
e. Bal. held abroad	2577.6	2039.9	1853.5	2509.5	2276.5	1814.4	1227.3
f. Call Money	0.0	0.0	0.0	0.0	150.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>1989.6</b>	<b>1442.6</b>	<b>2371.7</b>	<b>2784.8</b>	<b>4336.8</b>	<b>5656.9</b>	<b>6992.5</b>
a. Govt. Securities	1960.7	1393.6	2317.0	2704.2	4256.1	5576.3	6910.6
b. Share & Deben.	28.9	49.0	54.7	80.6	80.6	80.6	81.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>18405.1</b>	<b>18921.8</b>	<b>22404.8</b>	<b>26340.4</b>	<b>29140.6</b>	<b>28424.7</b>	<b>28600.5</b>
a. Govt. Entp.	534.5	147.6	128.2	162.4	95.7	634.7	626.4
i. Financial	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ii. Non-Finan.	534.4	147.5	128.1	162.3	95.6	634.6	626.3
b. Pvt. Sector	17159.9	18081.3	21578.6	25676.5	28565.3	27446.5	27615.1
c. For. Bills P. & D.	653.1	671.9	671.7	466.1	456.8	327.7	343.2
d. Foreign A. B. C.	57.6	21.0	26.3	35.4	22.9	15.8	15.8
<b>4 INTEREST ACCRUED</b>	<b>5161.1</b>	<b>5863.4</b>	<b>6546.2</b>	<b>7638.2</b>	<b>9268.3</b>	<b>11277.3</b>	<b>11994.7</b>
a. Govt. Entp.	696.3	371.3	131.2	203.4	73.2	232.4	245.1
b. Private Sector	4464.8	5492.1	6415.0	7434.8	9195.1	11044.9	11749.6
<b>5 OTHERS</b>	<b>7270.9</b>	<b>9588.0</b>	<b>8560.0</b>	<b>6747.1</b>	<b>8670.2</b>	<b>13726.0</b>	<b>10958.5</b>
<b>USES OF FUNDS</b>	<b>38842.1</b>	<b>42454.5</b>	<b>50201.1</b>	<b>53788.1</b>	<b>65049.3</b>	<b>73644.7</b>	<b>70575.1</b>

**Table No. 6**  
**SOURCES AND USES OF FUNDS OF NABIL BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>448.7</b>	<b>628.1</b>	<b>805.2</b>	<b>863.0</b>	<b>934.1</b>	<b>1046.9</b>	<b>1046.9</b>
a. Paid-up Capital	130.9	261.7	261.7	392.9	392.9	849.1	491.7
b. Statutory Reserves	176.2	266.7	302.2	337.1	390.4	0.0	456.2
c. Others Reserves	141.6	99.7	241.3	133.0	150.8	197.8	99.0
<b>2 DEPOSITS</b>	<b>7116.3</b>	<b>7752.2</b>	<b>8737.5</b>	<b>9464.4</b>	<b>12780.1</b>	<b>15838.9</b>	<b>15336.7</b>
a. Current	1808.3	1789.2	2334.3	2333.3	2935.3	2957.1	3074.2
b. Savings	1793.6	1942.8	2546.7	3352.6	4150.2	4917.1	4813.0
c. Fixed	2704.6	2863.1	2315.4	2098.1	3194.3	3719.2	3274.1
d. Call Deposits	629.9	920.9	1343.9	1329.8	2083.9	3948.3	3818.1
e. Others	179.9	236.2	197.2	350.6	416.3	297.2	357.3
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>136.8</b>	<b>0.0</b>	<b>190.2</b>	<b>285.2</b>	<b>0.0</b>	<b>228.9</b>
a. NRB	0.0	0.0	0.0		0.0	0.0	0.0
b. Inter Bank	0.0	136.8	0.0	190.2	285.2	0.0	228.9
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>924.6</b>	<b>1147.3</b>	<b>1722.1</b>	<b>1810.0</b>	<b>1902.3</b>	<b>2568.6</b>	<b>2556.1</b>
<b>SOURCES OF FUNDS</b>	<b>8489.6</b>	<b>9664.4</b>	<b>11264.8</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19168.6</b>
<b>1 LIQUID FUNDS</b>	<b>1990.9</b>	<b>2402.0</b>	<b>3725.2</b>	<b>3782.7</b>	<b>5541.9</b>	<b>6284.9</b>	<b>6186.2</b>
a. Cash in hand	85.0	127.6	112.5	123.6	178.9	182.3	275.1
b. FC in hand	26.7	22.1	23.5	14.6	15.9	25.9	60.0
c. Bal. with NRB	309.5	487.4	559.1	290.4	533.3	510.2	672.1
d. Bal. with Dom. Bank	16.3	187.5	225.3	12.9	163.1	4.8	9.5
e. Bal.held abroad	1553.4	105.3	393.9	127.1	18.9	87.6	242.6
f. Call Money	0.0	1472.1	2410.9	3214.1	4631.8	5474.1	4926.9
<b>2 INVESTMENTS</b>	<b>1432.5</b>	<b>1770.0</b>	<b>954.1</b>	<b>1420.3</b>	<b>1250.9</b>	<b>2752.7</b>	<b>2034.5</b>
a. Govt. Securities	1164.4	1759.3	943.4	1402.8	1233.8	2732.9	2012.7
b. Share & Deben.	10.1	10.7	10.7	17.5	17.1	19.8	21.8
c. NRB Bond	258.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>4305.7</b>	<b>4625.0</b>	<b>5294.5</b>	<b>5811.7</b>	<b>7323.6</b>	<b>8437.6</b>	<b>8876.7</b>
a. Govt. Entp.	67.3	31.9	79.6	62.6	110.2	101.3	104.1
i. Financial	20.0	20.0	50.0	50.0	50.0	50.0	50.0
ii. Non-Finan.	47.3	11.9	29.6	12.6	60.2	51.3	54.1
b. Pvt. Sector	4020.0	4349.9	5003.4	5432.6	6857.9	8071.8	8524.6
c. For. Bills P. & D.	218.4	243.2	211.5	316.5	355.5	264.5	248.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>92.8</b>	<b>118.7</b>	<b>159.6</b>	<b>231.6</b>	<b>372.8</b>	<b>369.5</b>	<b>381.5</b>
a. Govt. Entp.	0.3	0.3	0.0	0.0	0.0	0.0	0.0
b. Private Sector	92.5	118.4	159.6	231.6	372.8	369.5	381.5
<b>5 OTHERS</b>	<b>667.7</b>	<b>748.7</b>	<b>1131.4</b>	<b>1081.3</b>	<b>1412.5</b>	<b>1609.7</b>	<b>1689.7</b>
<b>USES OF FUNDS</b>	<b>8489.6</b>	<b>9664.4</b>	<b>11264.8</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19168.6</b>



**Table No. 7**  
**SOURCES AND USES OF FUNDS OF NEPAL INVESTMENT BANK LIMITED**

(Rs in million)

	Mid-Jul						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>230.8</b>	<b>247.6</b>	<b>328.2</b>	<b>346.6</b>	<b>356.9</b>	<b>407.1</b>	<b>408.3</b>
a. Paid-up Capital	90.0	90.0	90.0	135.3	135.4	135.3	170.0
b. Statutory Reserves	132.3	148.9	180.0	198.8	207.9	222.5	222.5
c. Others Reserves	8.5	8.7	58.2	12.5	13.6	49.3	15.8
<b>2 DEPOSITS</b>	<b>1850.7</b>	<b>2104.2</b>	<b>2582.3</b>	<b>2438.9</b>	<b>2982.4</b>	<b>4256.2</b>	<b>4424.6</b>
a. Current	411.3	387.7	559.0	531.5	581.1	769.0	665.6
b. Savings	477.9	522.9	562.8	751.1	997.5	1259.6	1161.2
c. Fixed	883.4	983.0	1276.0	983.6	1093.7	1658.7	1758.7
d. Call Deposits	0.0	101.1	128.6	83.2	221.7	502.5	777.1
e. Others	78.1	109.5	55.9	89.5	88.6	66.4	62.0
<b>3 BORROWINGS</b>	<b>120.0</b>	<b>58.9</b>	<b>100.0</b>	<b>50.0</b>	<b>140.0</b>	<b>120.0</b>	<b>150.0</b>
a. NRB	0.0	58.9	0.0		0.0	0.0	0.0
b. Inter Bank	120.0	0.0	100.0	50.0	140.0	120.0	150.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>477.0</b>	<b>579.6</b>	<b>684.9</b>	<b>835.4</b>	<b>700.5</b>	<b>750.2</b>	<b>773.1</b>
<b>SOURCES OF FUNDS</b>	<b>2678.5</b>	<b>2990.3</b>	<b>3695.4</b>	<b>3670.9</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5756.0</b>
<b>1 LIQUID FUNDS</b>	<b>603.4</b>	<b>797.8</b>	<b>1519.5</b>	<b>1463.0</b>	<b>1533.6</b>	<b>446.7</b>	<b>479.1</b>
a. Cash in hand	35.0	56.8	61.4	40.0	28.0	62.9	60.2
b. FC in hand	8.8	9.7	17.8	7.3	4.8	8.6	11.3
c. Bal. with NRB	85.6	138.6	122.9	98.6	175.3	212.3	212.7
d. Bal. with Dom. Bank	6.6	2.7	7.7	7.5	7.3	3.8	3.8
e. Bal. held abroad	129.9	188.6	228.1	110.2	147.6	159.1	191.1
f. Call Money	337.5	401.4	1081.6	1199.4	1170.7	0.0	0.0
<b>2 INVESTMENTS</b>	<b>80.4</b>	<b>119.3</b>	<b>17.5</b>	<b>102.7</b>	<b>12.7</b>	<b>312.7</b>	<b>1967.9</b>
a. Govt. Securities	72.9	111.8	10.0	90.0	0.0	300.0	0.0
b. Share & Deben.	7.5	7.5	7.5	12.7	12.7	12.7	1967.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1702.5</b>	<b>1728.5</b>	<b>1678.2</b>	<b>1421.6</b>	<b>2071.3</b>	<b>2431.3</b>	<b>2694.0</b>
a. Govt. Entp.	0.0	25.0	25.0	25.0	25.0	25.0	25.0
i. Financial	0.0	25.0	25.0	25.0	25.0	25.0	25.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1652.1	1666.4	1592.9	1329.2	1998.9	2360.5	2611.7
c. For. Bills P. & D.	50.4	37.1	60.3	67.4	47.4	45.8	57.3
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>26.4</b>	<b>43.7</b>	<b>86.6</b>	<b>72.8</b>	<b>82.7</b>	<b>120.6</b>	<b>140.5</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	26.4	43.7	86.6	72.8	82.7	120.6	140.5
<b>5 OTHERS</b>	<b>265.8</b>	<b>301.0</b>	<b>393.6</b>	<b>610.8</b>	<b>479.4</b>	<b>2222.2</b>	<b>474.5</b>
<b>USES OF FUNDS</b>	<b>2678.5</b>	<b>2990.3</b>	<b>3695.4</b>	<b>3670.9</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5756.0</b>

**Table No. 8**  
**SOURCES AND USES OF FUNDS OF STANDARD CHARTERED BANK NEPAL LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>380.4</b>	<b>439.2</b>	<b>494.2</b>	<b>756.0</b>	<b>834.7</b>	<b>920.3</b>	<b>920.3</b>
a. Paid-up Capital	150.0	150.0	150.0	339.5	339.5	339.5	339.5
b. Statutory Reserves	200.0	247.8	300.0	358.5	430.4	508.9	508.9
c. Others Reserves	30.4	41.4	44.2	58.0	64.8	71.9	71.9
<b>2 DEPOSITS</b>	<b>6047.7</b>	<b>7623.2</b>	<b>8535.2</b>	<b>11160.8</b>	<b>12566.4</b>	<b>15430.1</b>	<b>14756.0</b>
a. Current	1535.6	2039.6	1969.6	2334.3	2417.1	3279.4	3282.4
b. Savings	2866.7	3204.3	4079.5	5467.6	6632.7	8404.6	8573.1
c. Fixed	1493.6	2080.1	2148.9	3104.7	2926.2	3471.7	2641.3
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	151.8	299.2	337.2	254.2	590.4	274.4	259.2
<b>3 BORROWINGS</b>	<b>529.3</b>	<b>888.0</b>	<b>278.5</b>	<b>99.5</b>	<b>2380.8</b>	<b>1590.0</b>	<b>675.9</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	529.3	888.0	278.5	99.5	2380.8	1590.0	675.9
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>1077.3</b>	<b>1388.2</b>	<b>1980.1</b>	<b>2364.8</b>	<b>2574.1</b>	<b>3477.7</b>	<b>3527.2</b>
<b>SOURCES OF FUNDS</b>	<b>8034.7</b>	<b>10338.6</b>	<b>11288.0</b>	<b>14381.1</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19879.4</b>
<b>1 LIQUID FUNDS</b>	<b>2376.4</b>	<b>3456.0</b>	<b>3929.3</b>	<b>5239.5</b>	<b>8063.4</b>	<b>8086.5</b>	<b>7218.0</b>
a. Cash in hand	86.9	116.8	109.2	125.5	109.4	169.9	172.4
b. FC in hand	18.3	16.9	18.8	10.0	16.8	17.7	27.5
c. Bal. with NRB	411.8	538.8	282.4	486.4	649.9	659.5	823.3
d. Bal. with Dom. Bank	5.3	31.9	7.6	-7.3	-4.0	1.4	-5.2
e. Bal.held abroad	1854.1	2751.6	3511.3	4624.9	7291.3	7238.0	6200.0
f. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>1831.9</b>	<b>2304.7</b>	<b>1047.6</b>	<b>2689.9</b>	<b>3349.9</b>	<b>4822.2</b>	<b>3750.4</b>
a. Govt.Securities	1591.0	2288.6	1041.6	2678.7	3338.7	4811.0	3739.2
b. Share & Deben.	10.9	16.1	6.0	11.2	11.2	11.2	11.2
c. NRB Bond	230.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>3130.7</b>	<b>3581.7</b>	<b>4170.6</b>	<b>4693.1</b>	<b>4957.5</b>	<b>5924.1</b>	<b>6281.0</b>
a. Govt. Entp.	197.5	120.1	171.7	150.6	365.5	359.9	383.4
i. Financial	156.5	91.1	97.5	150.6	169.3	239.7	237.7
ii. Non-Finan.	41.0	29.0	74.2	0.0	196.2	120.2	145.7
b. Pvt. Sector	2713.0	3194.2	3763.3	4422.8	4394.3	5478.8	5692.8
c. For. Bills P.& D.	220.2	267.4	235.6	119.7	197.7	85.4	204.8
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>49.7</b>	<b>73.5</b>	<b>80.1</b>	<b>87.4</b>	<b>137.4</b>	<b>186.6</b>	<b>175.4</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	49.7	73.5	80.1	87.4	137.4	186.6	175.4
<b>5 OTHERS</b>	<b>646.0</b>	<b>922.7</b>	<b>2060.4</b>	<b>1671.2</b>	<b>1847.9</b>	<b>2398.7</b>	<b>2454.6</b>
<b>USES OF FUNDS</b>	<b>8034.7</b>	<b>10338.6</b>	<b>11288.0</b>	<b>14381.1</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19879.4</b>

**Table No. 9**  
**SOURCES AND USES OF FUNDS OF HIMALAYAN BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>152.7</b>	<b>179.1</b>	<b>205.3</b>	<b>314.9</b>	<b>397.1</b>	<b>501.6</b>	<b>500.6</b>
a. Paid-up Capital	120.0	120.0	120.0	192.0	240.0	300.0	300.0
b. Statutory Reserves	30.1	54.9	82.5	109.7	142.8	183.6	182.6
c. Others Reserves	2.6	4.2	2.8	13.2	14.4	18.0	18.0
<b>2 DEPOSITS</b>	<b>4515.8</b>	<b>5731.6</b>	<b>7715.6</b>	<b>9780.4</b>	<b>14082.5</b>	<b>17613.6</b>	<b>16741.4</b>
a. Current	756.8	779.5	1175.2	1292.2	1772.3	2313.7	2173.0
b. Savings	1500.2	2298.3	3175.6	5084.4	6844.3	9164.1	8476.2
c. Fixed	2104.5	2484.6	3144.4	3106.8	5109.4	5668.1	5676.4
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	154.3	169.2	220.4	297.0	356.5	467.7	415.8
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>264.8</b>	<b>0.0</b>	<b>232.7</b>	<b>128.6</b>	<b>5.4</b>	<b>4.2</b>
a. NRB	0.0	189.8	0.0	0.0	42.5	0.0	0.0
b. Inter Bank	0.0	75.0	0.0	232.7	86.2	5.4	4.2
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>382.2</b>	<b>663.5</b>	<b>1241.7</b>	<b>2272.1</b>	<b>2172.2</b>	<b>2808.4</b>	<b>2877.9</b>
<b>SOURCES OF FUNDS</b>	<b>5050.7</b>	<b>6839.0</b>	<b>9162.6</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929.0</b>	<b>20124.1</b>
<b>1 LIQUID FUNDS</b>	<b>1245.8</b>	<b>1807.7</b>	<b>3123.3</b>	<b>4787.5</b>	<b>5446.5</b>	<b>7192.6</b>	<b>7502.5</b>
a. Cash in hand	106.4	221.1	141.1	121.7	116.3	131.7	238.4
b. FC in hand	4.0	19.9	24.5	21.1	17.7	18.2	39.3
c. Bal. with NRB	374.1	681.4	742.6	515.6	655.3	1073.2	1360.4
d. Bal. with Dom. Bank	4.7	7.7	30.6	22.9	12.9	11.0	30.0
e. Bal.held abroad	62.6	22.5	37.6	-19.6	-38.6	52.7	98.3
f. Call Money	694.0	855.1	2146.9	4125.8	4682.8	5905.8	5736.1
<b>2 INVESTMENTS</b>	<b>693.6</b>	<b>1352.2</b>	<b>974.0</b>	<b>468.9</b>	<b>2216.4</b>	<b>2235.0</b>	<b>652.2</b>
a. Govt.Securities	590.6	1349.2	970.9	459.4	2206.9	2224.3	641.5
b. Share & Deben.	3.0	3.0	3.1	9.5	9.5	10.7	10.7
c. NRB Bond	100.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>2891.1</b>	<b>3381.9</b>	<b>4275.5</b>	<b>5372.0</b>	<b>7423.2</b>	<b>9176.9</b>	<b>9979.1</b>
a. Govt. Entp.	61.9	44.4	60.0	267.7	200.0	536.4	480.0
i. Financial	0.0	0.0	60.0	60.0	200.0	480.0	480.0
ii. Non-Finan.	61.9	44.4	0.0	207.7	0.0	56.4	0.0
b. Pvt. Sector	2739.8	3232.1	4025.0	5005.5	7096.6	8300.2	9032.1
c. For. Bills P.& D.	89.4	105.4	190.5	98.8	126.6	340.3	467.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>26.1</b>	<b>49.5</b>	<b>85.2</b>	<b>117.4</b>	<b>144.2</b>	<b>115.5</b>	<b>98.3</b>
a. Govt. Entp.	2.0	0.0	0.0	5.6	0.0	0.0	0.0
b. Private Sector	24.1	49.5	85.2	111.8	144.2	115.5	98.3
<b>5 OTHERS</b>	<b>194.1</b>	<b>247.7</b>	<b>704.6</b>	<b>1854.3</b>	<b>1550.2</b>	<b>2209.0</b>	<b>1892.0</b>
<b>USES OF FUNDS</b>	<b>5050.7</b>	<b>6839.0</b>	<b>9162.6</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929.0</b>	<b>20124.1</b>

**Table No. 10**  
**SOURCES AND USES OF FUNDS OF NEPAL SBI BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>134.8</b>	<b>162.2</b>	<b>139.3</b>	<b>222.6</b>	<b>208.8</b>	<b>243.5</b>	<b>242.8</b>
a. Paid-up Capital	120.0	119.9	119.9	119.9	119.9	143.9	143.9
b. Statutory Reserves	1.5	9.1	18.1	29.9	63.2	73.2	73.2
c. Others Reserves	13.3	33.2	1.3	72.8	25.7	26.4	25.7
<b>2 DEPOSITS</b>	<b>1624.3</b>	<b>2360.6</b>	<b>3749.1</b>	<b>4362.2</b>	<b>4543.2</b>	<b>6618.4</b>	<b>5113.1</b>
a. Current	421.6	438.2	761.7	1404.2	951.0	2359.9	595.9
b. Savings	181.7	259.5	527.2	786.7	1094.9	1259.5	1276.5
c. Fixed	927.2	1618.8	2383.6	2100.2	2420.3	2929.4	3168.7
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Others	93.8	44.1	76.6	71.1	77.0	69.6	72.0
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>99.9</b>	<b>122.7</b>	<b>267.7</b>	<b>336.8</b>	<b>439.0</b>	<b>538.5</b>	<b>781.0</b>
<b>SOURCES OF FUNDS</b>	<b>1859.0</b>	<b>2645.5</b>	<b>4156.1</b>	<b>4921.6</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6136.9</b>
<b>1 LIQUID FUNDS</b>	<b>220.3</b>	<b>392.1</b>	<b>761.5</b>	<b>1357.8</b>	<b>1010.0</b>	<b>2348.2</b>	<b>1019.9</b>
a. Cash in hand	19.7	72.2	40.9	106.6	123.0	133.2	132.3
b. FC in hand	2.8	8.7	15.5	7.8	15.6	15.3	12.0
c. Bal. with NRB	143.3	224.4	572.3	689.9	364.3	294.2	475.4
d. Bal. with Dom. Bank	4.1	1.9	3.3	0.6	1.0	4.7	16.2
e. Bal. held abroad	50.4	84.9	79.5	532.9	386.2	1510.8	384.0
f. Call Money	0.0	0.0	50.0	20.0	120.0	390.0	0.0
<b>2 INVESTMENTS</b>	<b>374.4</b>	<b>396.8</b>	<b>681.6</b>	<b>202.6</b>	<b>201.8</b>	<b>373.6</b>	<b>287.8</b>
a. Govt. Securities	371.4	393.8	678.6	194.0	192.9	364.7	229.5
b. Share & Deben.	3.0	3.0	3.0	8.6	8.9	8.9	58.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1176.5</b>	<b>1721.3</b>	<b>2414.9</b>	<b>2930.4</b>	<b>3560.1</b>	<b>4176.3</b>	<b>4315.0</b>
a. Govt. Entp.	0.0	56.8	74.3	88.3	88.3	88.3	89.1
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	56.8	74.3	88.3	88.3	88.3	89.1
b. Pvt. Sector	1144.2	1623.5	2297.3	2801.9	3428.8	4002.7	4071.5
c. For. Bills P.& D.	32.3	41.0	43.3	40.2	43.0	85.3	154.4
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>41.4</b>	<b>65.8</b>	<b>132.0</b>	<b>147.8</b>	<b>172.8</b>	<b>164.6</b>	<b>170.2</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	41.4	65.8	132.0	147.8	172.8	164.6	170.2
<b>5 OTHERS</b>	<b>46.4</b>	<b>69.5</b>	<b>166.1</b>	<b>283.0</b>	<b>246.3</b>	<b>337.7</b>	<b>344.0</b>
<b>USES OF FUNDS</b>	<b>1859.0</b>	<b>2645.5</b>	<b>4156.1</b>	<b>4921.6</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6136.9</b>

**Table No. 11**  
**SOURCES AND USES OF FUNDS OF NEPAL BANGLADESH BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>60.5</b>	<b>63.1</b>	<b>147.1</b>	<b>177.4</b>	<b>251.3</b>	<b>299.7</b>	<b>459.0</b>
a. Paid-up Capital	60.0	60.0	114.1	116.4	117.8	119.1	238.1
b. Statutory Reserves	0.0	1.3	26.4	45.5	110.0	137.9	178.2
c. Others Reserves	0.5	1.8	6.6	15.5	23.5	42.7	42.7
<b>2 DEPOSITS</b>	<b>864.0</b>	<b>1349.0</b>	<b>2361.9</b>	<b>4145.2</b>	<b>6455.6</b>	<b>8578.8</b>	<b>8482.3</b>
a. Current	70.8	107.4	325.2	375.2	478.2	634.1	597.2
b. Savings	154.1	209.9	358.9	684.7	1101.9	1694.9	1801.4
c. Fixed	611.6	896.8	1497.9	2608.1	4356.5	5236.8	5292.5
d. Call Deposits	7.0	17.3	53.5	210.3	295.2	682.1	439.7
e. Others	20.5	117.6	126.4	266.9	223.9	330.9	351.5
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>25.0</b>	<b>0.0</b>	<b>186.9</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	186.9
b. Inter Bank	0.0	20.0	0.0	0.0	25.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>44.2</b>	<b>75.2</b>	<b>214.5</b>	<b>466.6</b>	<b>733.0</b>	<b>1452.2</b>	<b>1857.3</b>
<b>SOURCES OF FUNDS</b>	<b>968.7</b>	<b>1507.3</b>	<b>2723.5</b>	<b>4789.2</b>	<b>7464.9</b>	<b>10330.7</b>	<b>10985.5</b>
<b>1 LIQUID FUNDS</b>	<b>202.3</b>	<b>243.0</b>	<b>436.6</b>	<b>602.6</b>	<b>636.1</b>	<b>1810.1</b>	<b>1437.2</b>
a. Cash in hand	15.8	26.7	48.8	118.0	128.6	221.5	254.7
b. FC in hand	2.3	7.4	24.1	10.6	21.3	21.3	49.0
c. Bal. with NRB	132.4	145.5	211.8	374.4	401.2	634.1	261.3
d. Bal. with Dom. Bank	3.9	1.5	7.1	9.4	23.5	22.2	16.1
e. Bal.held abroad	47.9	61.9	144.8	90.2	61.5	99.8	82.8
f. Call Money	0.0	0.0	0.0	0.0	0.0	811.2	773.3
<b>2 INVESTMENTS</b>	<b>54.4</b>	<b>6.0</b>	<b>6.0</b>	<b>708.7</b>	<b>60.0</b>	<b>277.5</b>	<b>256.5</b>
a. Govt.Securities	48.4	0.0	0.0	0.0	0.0	262.5	231.5
b. Share & Deben.	6.0	6.0	6.0	708.7	60.0	15.0	25.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>675.9</b>	<b>1200.0</b>	<b>1957.6</b>	<b>3258.7</b>	<b>4611.8</b>	<b>7347.4</b>	<b>8106.6</b>
a. Govt. Entp.	59.4	60.9	114.4	136.8	180.9	318.9	313.4
i. Financial	59.4	60.9	107.5	127.6	141.2	199.9	209.6
ii. Non-Finan.	0.0	0.0	6.9	9.2	39.7	119.0	103.8
b. Pvt. Sector	597.5	1077.3	1756.1	2854.4	4237.5	6703.4	7523.6
c. For. Bills P.& D.	19.0	61.8	87.1	267.5	192.0	325.1	262.9
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	1.4	0.0	6.7
<b>4 INTEREST ACCRUED</b>	<b>6.3</b>	<b>16.5</b>	<b>15.3</b>	<b>27.6</b>	<b>73.5</b>	<b>91.9</b>	<b>108.0</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	6.3	16.5	15.3	27.6	73.5	91.9	108.0
<b>5 OTHERS</b>	<b>29.8</b>	<b>41.8</b>	<b>308.0</b>	<b>191.6</b>	<b>2083.6</b>	<b>803.8</b>	<b>1077.2</b>
<b>USES OF FUNDS</b>	<b>968.7</b>	<b>1507.3</b>	<b>2723.5</b>	<b>4789.2</b>	<b>7464.9</b>	<b>10330.7</b>	<b>10985.5</b>

**Table No. 12**  
**SOURCES AND USES OF FUNDS OF EVEREST BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>48.2</b>	<b>60.2</b>	<b>118.6</b>	<b>128.3</b>	<b>127.6</b>	<b>249.4</b>	<b>325.6</b>
a. Paid-up Capital	48.0	60.0	117.6	118.4	119.2	197.0	227.1
b. Statutory Reserves	0.0	0.0	0.0	0.1	5.1	13.4	27.3
c. Others Reserves	0.2	0.2	1.0	9.8	3.2	39.0	71.2
<b>2 DEPOSITS</b>	<b>168.6</b>	<b>471.7</b>	<b>1124.9</b>	<b>1948.9</b>	<b>3057.4</b>	<b>4574.5</b>	<b>4562.3</b>
a. Current	11.5	44.0	127.6	206.1	274.4	399.7	358.5
b. Savings	25.4	79.0	217.4	449.1	891.7	1384.1	1332.6
c. Fixed	129.2	331.1	721.8	1180.3	1592.7	2470.2	2526.6
d. Call Deposits	0.0	8.5	17.3	47.9	185.4	225.6	215.4
e. Others	2.5	9.1	40.8	65.5	113.2	94.9	129.2
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>80.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	20.0	0.0	0.0	0.0	80.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>12.5</b>	<b>29.7</b>	<b>104.6</b>	<b>210.4</b>	<b>226.7</b>	<b>336.3</b>	<b>476.3</b>
<b>SOURCES OF FUNDS</b>	<b>229.3</b>	<b>581.6</b>	<b>1348.1</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>5364.2</b>
<b>1 LIQUID FUNDS</b>	<b>43.7</b>	<b>49.4</b>	<b>187.3</b>	<b>460.7</b>	<b>278.6</b>	<b>824.1</b>	<b>873.3</b>
a. Cash in hand	9.2	13.0	21.2	62.2	41.9	92.9	101.5
b. FC in hand	1.8	2.4	8.2	4.6	8.8	15.1	21.8
c. Bal. with NRB	21.0	47.3	121.5	168.1	130.5	385.6	533.3
d. Bal. with Dom. Bank	0.0	0.7	6.7	0.0	4.3	2.3	2.6
e. Bal.held abroad	11.7	-14.0	29.7	225.8	93.1	328.2	214.1
f. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>98.3</b>	<b>132.3</b>	<b>111.1</b>	<b>187.4</b>	<b>260.1</b>	<b>826.7</b>	<b>609.3</b>
a. Govt. Securities	95.8	132.3	111.1	184.9	257.6	823.0	605.6
b. Share & Deben.	0.0	0.0	0.0	2.5	2.5	3.7	3.7
c. NRB Bond	2.5	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>49.1</b>	<b>322.2</b>	<b>867.6</b>	<b>1354.9</b>	<b>2270.2</b>	<b>3006.6</b>	<b>3353.6</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	48.7	314.0	801.6	1311.9	2230.8	2963.7	3306.1
c. For. Bills P. & D.	0.4	8.2	66.0	43.0	39.4	42.9	47.5
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>0.4</b>	<b>2.1</b>	<b>31.8</b>	<b>46.2</b>	<b>76.2</b>	<b>94.3</b>	<b>83.2</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	0.4	2.1	31.8	46.2	76.2	94.3	83.2
<b>5 OTHERS</b>	<b>37.8</b>	<b>75.6</b>	<b>150.3</b>	<b>238.4</b>	<b>526.6</b>	<b>488.5</b>	<b>444.8</b>
<b>USES OF FUNDS</b>	<b>229.3</b>	<b>581.6</b>	<b>1348.1</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>5364.2</b>

**Table No. 13**  
**SOURCES AND USES OF FUNDS OF BANK OF KATHMANDU LIMITED**

(Rs in million)

	Mid-July						Mid-Oct.
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>67.5</b>	<b>93.3</b>	<b>93.4</b>	<b>96.7</b>	<b>204.6</b>	<b>259.8</b>	<b>259.8</b>
a. Paid-up Capital	67.5	90.0	90.0	90.0	173.5	233.6	233.6
b. Statutory Reserves	0.0	2.1	2.1	2.1	5.9	20.1	20.1
c. Others Reserves	0.0	1.2	1.3	4.6	25.1	6.1	6.1
<b>2 DEPOSITS</b>	<b>1281.8</b>	<b>1714.4</b>	<b>1740.9</b>	<b>2396.5</b>	<b>3983.0</b>	<b>5724.1</b>	<b>5620.0</b>
a. Current	184.3	154.5	211.2	242.3	437.8	681.5	613.9
b. Savings	234.5	306.4	327.6	730.3	1161.1	1848.9	1693.3
c. Fixed	816.0	1194.5	1029.1	1020.6	1812.0	1948.5	2071.1
d. Call Deposits	0.0	13.0	107.2	295.7	447.2	1050.1	1099.2
e. Others	47.0	46.0	65.8	107.6	124.9	195.1	142.5
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>50.0</b>	<b>0.0</b>	<b>100.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	50.0	0.0	100.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>72.6</b>	<b>90.3</b>	<b>200.2</b>	<b>454.8</b>	<b>293.4</b>	<b>444.9</b>	<b>1522.9</b>
<b>SOURCES OF FUNDS</b>	<b>1421.9</b>	<b>1898.0</b>	<b>2034.5</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>7402.7</b>
<b>1 LIQUID FUNDS</b>	<b>236.5</b>	<b>289.1</b>	<b>487.7</b>	<b>681.5</b>	<b>1036.2</b>	<b>1529.9</b>	<b>1027.1</b>
a. Cash in hand	32.8	85.0	47.0	46.8	81.4	157.1	167.9
b. FC in hand	3.2	12.0	4.2	3.6	13.8	14.1	35.9
c. Bal. with NRB	135.4	91.5	208.4	122.0	256.9	399.9	326.9
d. Bal. with Dom. Bank	7.1	5.9	4.5	16.0	1.7	11.3	14.6
e. Bal. held abroad	58.0	94.7	176.3	112.5	167.7	561.1	172.0
f. Call Money	0.0	0.0	47.3	380.6	514.6	386.4	309.8
<b>2 INVESTMENTS</b>	<b>22.4</b>	<b>190.3</b>	<b>112.8</b>	<b>119.9</b>	<b>151.6</b>	<b>325.4</b>	<b>454.0</b>
a. Govt. Securities	19.4	187.3	94.8	111.7	143.4	300.8	429.4
b. Share & Deben.	3.0	3.0	18.0	8.2	8.2	24.6	24.6
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1075.3</b>	<b>1336.3</b>	<b>1281.8</b>	<b>1811.5</b>	<b>2995.3</b>	<b>4327.1</b>	<b>4724.0</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	819.4	1064.4	1084.6	1239.2	2827.9	4275.3	4648.6
c. For. Bills P. & D.	255.9	271.9	197.2	572.3	167.4	51.8	75.4
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>8.4</b>	<b>18.8</b>	<b>82.0</b>	<b>100.8</b>	<b>93.9</b>	<b>-5.5</b>	<b>-11.7</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	8.4	18.8	82.0	100.8	93.9	-5.5	-11.7
<b>5 OTHERS</b>	<b>79.3</b>	<b>63.5</b>	<b>70.2</b>	<b>284.3</b>	<b>203.9</b>	<b>351.9</b>	<b>1209.3</b>
<b>USES OF FUNDS</b>	<b>1421.9</b>	<b>1898.0</b>	<b>2034.5</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>7402.7</b>

**Table No. 14**  
**SOURCES AND USES OF FUNDS OF NEPAL BANK OF CEYLON**

(Rs in million)

	Mid-July					Mid-Oct.
	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>351.3</b>	<b>355.5</b>	<b>360.2</b>	<b>364.2</b>	<b>367.2</b>
a. Paid-up Capital	350.0	350.0	350.0	350.0	350.0	350.0
b. Statutory Reserves	0.0	0.0	2.2	8.2	9.8	9.8
c. Others Reserves	0.0	1.3	3.3	2.1	4.4	7.4
<b>2 DEPOSITS</b>	<b>350.3</b>	<b>1413.3</b>	<b>2105.2</b>	<b>2908.7</b>	<b>3772.7</b>	<b>3861.1</b>
a. Current	48.3	135.3	142.7	221.9	261.2	268.2
b. Savings	54.7	155.9	258.9	393.6	600.6	595.7
c. Fixed	222.6	1075.5	1639.7	2181.4	2710.2	2850.5
d. Call Deposits	0.0	0.0	21.1	47.7	106.7	61.6
e. Others	24.7	46.6	42.8	64.1	94.0	85.1
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>12.2</b>	<b>75.5</b>	<b>168.1</b>	<b>270.6</b>	<b>466.4</b>	<b>632.8</b>
<b>SOURCES OF FUNDS</b>	<b>712.5</b>	<b>1840.1</b>	<b>2628.8</b>	<b>3539.6</b>	<b>4603.3</b>	<b>4861.1</b>
<b>1 LIQUID FUNDS</b>	<b>154.3</b>	<b>278.2</b>	<b>543.3</b>	<b>900.0</b>	<b>940.3</b>	<b>930.2</b>
a. Cash in hand	15.7	19.5	33.4	45.6	93.5	98.0
b. FC in hand	1.3	7.9	6.8	6.3	19.5	17.5
c. Bal. with NRB	31.1	103.4	288.9	191.5	249.8	277.4
d. Bal. with Dom. Bank	0.7	9.3	22.6	24.7	32.9	11.8
e. Bal. held abroad	4.9	22.8	20.2	37.1	74.8	118.4
f. Call Money	100.6	115.3	171.4	595.0	469.8	407.1
<b>2 INVESTMENTS</b>	<b>158.6</b>	<b>106.0</b>	<b>346.8</b>	<b>286.8</b>	<b>288.9</b>	<b>314.4</b>
a. Govt. Securities	73.3	9.4	238.7	202.0	197.7	188.3
b. Share & Deben.	85.3	96.6	108.1	84.8	91.2	126.1
c. NRB Bond	0.0	0.0		0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>296.7</b>	<b>1272.0</b>	<b>1524.4</b>	<b>1936.7</b>	<b>2925.9</b>	<b>3129.7</b>
a. Govt. Entp.	0.0	63.0	90.6	80.2	97.3	97.6
i. Financial	0.0	56.9	76.9	59.4	64.4	64.4
ii. Non-Finan.	0.0	6.1	13.7	20.8	32.9	33.2
b. Pvt. Sector	296.7	1116.3	1370.9	1844.4	2796.8	3008.2
c. For. Bills P. & D.	0.0	92.7	62.9	12.1	31.8	23.9
d. Foreign A. B. C.	0.0	0.0		0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>6.6</b>	<b>4.0</b>	<b>27.1</b>	<b>185.7</b>	<b>245.5</b>	<b>9.0</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	6.6	4.0	27.1	185.7	245.5	9.0
<b>5 OTHERS</b>	<b>96.3</b>	<b>179.9</b>	<b>187.2</b>	<b>230.3</b>	<b>202.7</b>	<b>477.8</b>
<b>USES OF FUNDS</b>	<b>712.5</b>	<b>1840.1</b>	<b>2628.8</b>	<b>3539.6</b>	<b>4603.3</b>	<b>4861.1</b>



**Table No. 15**  
**SOURCES AND USES OF FUNDS OF LUMBINI BANK LTD.**

(Rs in million)

	Mid-July			Mid-Oct.
	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>35.0</b>	<b>35.4</b>	<b>351.1</b>	<b>351.1</b>
a. Paid-up Capital	35.0	35.0	350.0	350.0
b. Statutory Reserves		0.0	0.1	0.1
c. Others Reserves		0.4	1.0	1.0
<b>2 DEPOSITS</b>	<b>663.9</b>	<b>1262.0</b>	<b>2097.4</b>	<b>2531.6</b>
a. Current	27.3	43.8	66.6	135.5
b. Savings	95.3	269.4	435.0	471.4
c. Fixed	472.6	732.7	1271.3	1758.0
d. Call Deposits	64.5	185.7	273.2	136.4
e. Others	4.2	30.4	51.3	30.3
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>19.0</b>	<b>27.3</b>	<b>95.6</b>	<b>135.3</b>
<b>SOURCES OF FUNDS</b>	<b>717.9</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3018.0</b>
<b>1 LIQUID FUNDS</b>	<b>126.6</b>	<b>241.2</b>	<b>301.6</b>	<b>378.5</b>
a. Cash in hand	20.4	36.1	56.5	86.3
b. FC in hand	1.1	6.4	7.2	8.4
c. Bal. with NRB	51.8	94.3	136.3	156.6
d. Bal. with Dom. Bank	32.8	72.3	68.0	48.4
e. Bal. held abroad	20.5	32.2	33.6	78.8
f. Call Money	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>50.6</b>	<b>75.6</b>	<b>212.1</b>	<b>301.5</b>
a. Govt. Securities	49.8	69.8	208.8	298.2
b. Share & Deben.	0.8	5.8	3.3	3.3
c. NRB Bond	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>472.3</b>	<b>921.5</b>	<b>1793.2</b>	<b>2069.6</b>
a. Govt. Entp.	0.0	12.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	12.0	0.0	0.0
b. Pvt. Sector	472.3	909.1	1793.0	2068.5
c. For. Bills P. & D.	0.0	0.2	0.2	1.1
d. Foreign A. B. C.	0.0	0.2	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>3.2</b>	<b>25.6</b>	<b>57.0</b>	<b>69.7</b>
a. Govt. Entp.		0.0	0.0	0.0
b. Private Sector	3.2	25.6	57.0	69.7
<b>5 OTHERS</b>	<b>65.2</b>	<b>60.8</b>	<b>180.2</b>	<b>198.7</b>
<b>USES OF FUNDS</b>	<b>717.9</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3018.0</b>

**Table No. 16**  
**AND USES OF FUNDS OF NEPAL INDUSTRIAL & COMMERCIAL BAN**

(Rs in million)

	Mid-July			Mid-Oct.
	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>325.0</b>	<b>491.5</b>	<b>519.8</b>	<b>569.1</b>
a. Paid-up Capital	325.0	491.5	499.7	499.7
b. Statutory Reserves	0.0	0.0	4.8	14.5
c. Others Reserves	0.0	0.0	15.3	54.9
<b>2 DEPOSITS</b>	<b>376.3</b>	<b>2025.5</b>	<b>3575.8</b>	<b>3444.7</b>
a. Current	16.0	148.3	248.0	170.1
b. Savings	108.3	356.3	526.0	461.2
c. Fixed	178.6	1174.2	1958.0	1877.8
d. Call Deposits	42.5	219.5	797.1	879.9
e. Others	30.9	127.3	46.7	55.7
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>47.1</b>	<b>152.7</b>	<b>286.7</b>	<b>173.5</b>
<b>SOURCES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>4187.3</b>
<b>1 LIQUID FUNDS</b>	<b>119.0</b>	<b>221.5</b>	<b>539.4</b>	<b>572.4</b>
a. Cash in hand	14.1	52.2	117.2	118.2
b. FC in hand	1.2	10.4	9.9	9.8
c. Bal. with NRB	54.7	109.7	331.7	314.6
d. Bal. with Dom. Bank	6.7	2.0	9.4	11.0
e. Bal.held abroad	42.3	47.3	71.2	118.8
f. Call Money	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>50.4</b>	<b>302.3</b>	<b>511.4</b>	<b>591.8</b>
a. Govt.Securities	49.6	301.5	511.4	591.0
b. Share & Deben.	0.8	0.8	0.0	0.8
c. NRB Bond	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>481.3</b>	<b>1659.1</b>	<b>2622.2</b>	<b>2549.6</b>
a. Govt. Entp.	0.0	50.0	150.0	150.0
i. Financial	0.0	50.0	150.0	150.0
ii. Non-Finan.	0.0	0.0	0.0	0.0
b. Pvt. Sector	478.3	1603.8	2422.5	2352.9
c. For. Bills P.& D.	3.0	5.3	49.7	46.7
d. Foreign A. B. C.	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>4.3</b>	<b>19.2</b>	<b>57.0</b>	<b>44.8</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0
b. Private Sector	4.3	19.2	57.0	44.8
<b>5 OTHERS</b>	<b>93.4</b>	<b>467.7</b>	<b>652.3</b>	<b>428.7</b>
<b>USES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>4187.3</b>

Table No.17

**SOURCES AND USES OF FUNDS OF MACHHAPUCHHRE BANK LTD.**

(Rs in million)

	Mid-Jan	Mid-Apr	Mid-July	Mid-Oct.
	2001	2001	2001	2001
<b>1 CAPITAL FUND</b>	<b>84.0</b>	<b>84.0</b>	<b>84.1</b>	<b>84.1</b>
a. Paid-up Capital	84.0	84.0	84.0	84.0
b. Statutory Reserves	0.0	0.0	0.0	0.0
c. Others Reserves	0.0	0.0	0.1	0.1
<b>2 DEPOSITS</b>	<b>316.3</b>	<b>642.9</b>	<b>700.0</b>	<b>785.9</b>
a. Current	29.6	21.6	27.0	30.6
b. Savings	19.4	41.5	57.8	69.9
c. Fixed	259.4	575.3	612.0	671.2
d. Call Deposits	0.0	0.0	0.0	10.2
e. Others	7.9	4.4	3.2	4.0
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.4</b>	<b>0.0</b>	<b>2.2</b>
a. NRB	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.4	0.0	2.2
c. Foreign Bank	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>7.2</b>	<b>21.4</b>	<b>16.9</b>	<b>22.0</b>
<b>SOURCES OF FUNDS</b>	<b>407.5</b>	<b>748.7</b>	<b>801.0</b>	<b>894.2</b>
<b>1 LIQUID FUNDS</b>	<b>52.0</b>	<b>176.6</b>	<b>151.5</b>	<b>147.1</b>
a. Cash in hand	8.2	10.1	17.9	13.6
b. FC in hand	1.8	1.9	3.7	5.5
c. Bal. with NRB	14.4	109.6	37.4	66.6
d. Bal. with Dom. Bank	2.6	2.6	6.8	2.3
e. Bal.held abroad	25.0	32.4	45.7	51.4
f. Call Money	0.0	20.0	40.0	7.7
<b>2 INVESTMENTS</b>	<b>34.6</b>	<b>0.0</b>	<b>55.0</b>	<b>47.5</b>
a. Govt.Securities	34.6	0.0	47.5	47.5
b. Share & Deben.	0.0	0.0	7.5	0.0
c. NRB Bond	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>232.9</b>	<b>492.2</b>	<b>499.8</b>	<b>600.6</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0
b. Pvt. Sector	223.7	480.7	499.2	591.1
c. For. Bills P.& D.	9.2	11.5	0.6	9.5
d. Foreign A. B. C.	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>1.6</b>	<b>3.7</b>	<b>3.4</b>	<b>4.4</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0
b. Private Sector	1.6	3.7	3.4	4.4
<b>5 OTHERS</b>	<b>86.5</b>	<b>76.3</b>	<b>91.3</b>	<b>94.6</b>
<b>USES OF FUNDS</b>	<b>407.5</b>	<b>748.7</b>	<b>801.0</b>	<b>894.2</b>

**Table No. 18**  
**SOURCES AND USES OF FUNDS OF KUMARI BANK LTD.**

(Rs in million)

	Mid-July	Mid-Oct.
	2001	2001
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>350.0</b>
a. Paid-up Capital	350.0	350.0
b. Statutory Reserves	0.0	0.0
c. Others Reserves	0.0	0.0
<b>2 DEPOSITS</b>	<b>316.0</b>	<b>639.6</b>
a. Current	37.3	52.9
b. Savings	75.4	152.6
c. Fixed	86.8	226.5
d. Call Deposits	105.0	188.6
e. Others	11.5	19.0
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0
b. Inter Bank	0.0	0.0
c. Foreign Bank	0.0	0.0
<b>4 OTHERS</b>	<b>8.6</b>	<b>22.9</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1012.5</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>222.4</b>
a. Cash in hand	16.5	8.1
b. FC in hand	2.3	3.0
c. Bal. with NRB	86.0	63.3
d. Bal. with Dom. Bank	37.3	15.4
e. Bal.held abroad	29.7	56.1
f. Call Money	100.0	76.5
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>39.5</b>
a. Govt.Securities	19.8	39.5
b. Share & Deben.	0.0	0.0
c. NRB Bond	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>265.1</b>	<b>658.4</b>
a. Govt. Entp.	0.0	0.0
i. Financial	0.0	0.0
ii. Non-Finan.	0.0	0.0
b. Pvt. Sector	263.5	658.4
c. For. Bills P.& D.	1.6	0.0
d. Foreign A. B. C.	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>1.7</b>	<b>3.5</b>
a. Govt. Entp.	0.0	0.0
b. Private Sector	1.7	3.5
<b>5 OTHERS</b>	<b>116.2</b>	<b>88.7</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1012.5</b>

**Table No. 19**  
**SOURCES AND USES OF FUNDS OF ADB/N**  
**COMMERCIAL BANKING BRANCHES ONLY**

(Rs.in.million)

	Mid-July						Mid-Oct
	1996	1997	1998	1999	2000	2001	2001
<b>1 CAPITAL FUND</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Paid-up Capital	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Statutory Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Others Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 DEPOSITS</b>	<b>7351.2</b>	<b>8687.6</b>	<b>9524.5</b>	<b>11937.2</b>	<b>14306.6</b>	<b>16640.9</b>	<b>16804.7</b>
a. Current	515.3	433.3	520.0	615.4	791.2	1201.3	921.1
b. Savings	3267.2	3651.7	4312.8	5872.9	8016.9	10257.3	9939.2
c. Fixed	3520.6	4548.6	4646.5	5405.6	5498.4	5182.3	5944.4
d. Call Deposits	48.1	54.0	45.2	43.3	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>177.7</b>	<b>224.8</b>	<b>254.9</b>	<b>313.9</b>	<b>695.2</b>	<b>532.1</b>	<b>593.4</b>
<b>SOURCES OF FUND</b>	<b>7528.9</b>	<b>8912.4</b>	<b>9779.4</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173.0</b>	<b>17398.1</b>
<b>1 LIQUID FUNDS</b>	<b>1270.0</b>	<b>1314.7</b>	<b>1250.6</b>	<b>1616.1</b>	<b>2049.1</b>	<b>2244.8</b>	<b>2615.9</b>
a. Cash in hand	260.8	251.7	307.7	358.8	395.1	448.0	473.0
b. FC in hand	11.3	13.1	9.3	5.9	8.4	10.5	10.2
c. Bal. with NRB	868.3	928.2	864.1	1129.7	1451.3	1498.4	1857.3
d. Bal. with Dom. Bank	129.6	121.7	69.5	121.7	194.3	287.9	275.4
e. Bal.held abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0
f. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>8.5</b>	<b>13.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Govt.Securities	8.5	13.5	0.0	0.0	0.0	0.0	0.0
b. Share & Deben.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>2622.9</b>	<b>3194.3</b>	<b>3528.3</b>	<b>3891.9</b>	<b>4590.4</b>	<b>5700.5</b>	<b>5940.5</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	2622.9	3194.3	3528.3	3891.9	4590.4	5700.5	5940.5
c. For. Bills P.& D.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>99.7</b>	<b>138.5</b>	<b>72.2</b>	<b>140.8</b>	<b>146.2</b>	<b>150.5</b>	<b>60.3</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	99.7	138.5	72.2	140.8	146.2	150.5	60.3
<b>5 OTHERS</b>	<b>3527.8</b>	<b>4251.4</b>	<b>4928.3</b>	<b>6602.3</b>	<b>8216.0</b>	<b>9077.2</b>	<b>8781.4</b>
<b>USES OF FUNDS</b>	<b>7528.9</b>	<b>8912.4</b>	<b>9779.4</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173.0</b>	<b>17398.1</b>

Table No. 20  
**SECURITY-WISE CREDIT OF COMMERCIAL BANKS & ADB/N**  
(Aggregate)

(Rs.in million)

Securities	Mid-July						Mid-Oct
	1996	1997	1998	1999	2000	2001	2001
1. Gold & Silver	2507.7	2959.3	2829.1	2709.8	2215.1	2028.3	2036.9
2. Govt. Securities	562.3	722.0	784.3	630.6	1118.9	1697.7	1765.8
3. Non-Govt. Securities	26.4	55.6	37.7	120.9	110.3	81.7	190.4
4. Rice and Paddy	1066.3	1120.6	1178.9	828.6	1409.1	1070.5	804.8
5. Jute and Hessian	53.0	98.2	172.7	216.8	221.8	129.6	124.3
6. Clothes	180.9	218.7	254.2	239.8	205.9	211.1	204.9
7. Hypothication	8190.7	8747.7	11980.2	14894.4	17522.0	18870.2	18472.7
8. Overdrafts	7230.9	7801.8	9322.2	11661.1	14215.4	17866.5	18168.2
9. Govt. & Other Guarantee	1773.5	2584.6	2762.3	3040.7	3305.2	3393.2	3605.9
10. <u>BILLS</u>	<u>9099.9</u>	<u>9195.2</u>	<u>9944.8</u>	<u>9930.1</u>	<u>13107.1</u>	<u>14833.4</u>	<u>17014.3</u>
BP Domestic	303.7	567.3	431.6	399.6	266.9	580.9	382.7
BP Foreign Export	1087.8	696.7	1395.6	1525.9	1141.7	1141.9	1110.9
BP Foreign Others	519.2	1113.1	683.3	335.5	828.8	738.8	1158.5
A.B.C. Domestic	11.1	4.2	15.4	4.0	3.1	21.5	46.0
A.B.C. Foreign	115.2	39.5	41.7	74.8	59.5	27.2	26.7
AOC & Importers	7062.9	6774.4	7377.2	7590.3	10807.1	12323.1	14289.5
11. Other securities	20199.4	24874.6	29351.6	37485.9	42894.0	48839.5	50859.2
<b>Total</b>	<b>50891.0</b>	<b>58378.3</b>	<b>68618.0</b>	<b>81758.7</b>	<b>96324.8</b>	<b>109021.7</b>	<b>113247.4</b>

Table No. 21

**PURPOSE-WISE CREDIT OF COMMERCIAL BANKS & ADB/N**

( Aggregate )

( Rs. in Million )

PURPOSE							Mid-Oct
	1996	1997	1998	1999	2000	2001	2001
1. Agriculture	930.2	1062.7	1423.7	1803.0	2135.8	2667.1	2684.1
2. Industrial	22866.8	24703.4	29750.4	35796.1	45205.5	48056.8	50063.9
3. Service	2020.2	2337.7	2732.2	3373.7	4604.0	6635.3	6861.0
4. Trade	18612.7	21640.9	25659.1	28477.6	32198.9	37455.7	37918.9
5. Consumption	6441.8	8363.3	8752.1	11877.1	11215.9	13323.3	14710.0
6. Miscellaneous	19.3	270.3	300.6	431.1	964.6	883.5	1009.4
<b>TOTAL</b>	<b>50891.0</b>	<b>58378.3</b>	<b>68618.1</b>	<b>81758.6</b>	<b>96324.7</b>	<b>109021.7</b>	<b>113247.3</b>

Table No. 22

**PRODUCTIVE SECTOR CREDIT OF COMMERCIAL BANKS**

(Aggregate)

(Rs. in Million)

	1996	1997	1998	1999	2000	2001	Mid-Oct 2001
<b>PRODUCTIVE SECTOR CREDIT</b>	<b>27166.8</b>	<b>29615.9</b>	<b>35644.2</b>	<b>43004.6</b>	<b>54111.0</b>	<b>59411.9</b>	<b>61755.9</b>
<b>PRIORITY SECTOR</b>	<b>3683.2</b>	<b>4676.0</b>	<b>5893.1</b>	<b>7183.1</b>	<b>9520.6</b>	<b>11177.5</b>	<b>11194.3</b>
1. Agriculture	930.2	1062.7	1423.7	1803.0	2135.8	2667.1	2684.1
2. Cottage Industry	1837.7	2179.7	2551.4	2922.0	3469.6	3194.5	3150.6
3. Services	752.2	1088.6	1497.5	1862.5	2843.3	4305.0	4261.7
4. CSI	143.8	105.3	119.9	164.5	107.3	127.4	88.5
5. Deprived Sector	19.3	239.7	300.6	431.1	964.6	883.5	1009.4
<b>INDUSTRIAL LOAN</b>	<b>20386.8</b>	<b>22418.3</b>	<b>26508.5</b>	<b>31914.4</b>	<b>40556.4</b>	<b>43510.8</b>	<b>45863.6</b>
1. Ind. Project Credit	4819.8	5682.2	6876.6	10141.6	10300.2	10244.4	10838.1
2. Ind. Goods Credit	3779.7	5123.9	5702.4	6055.3	7937.6	8968.8	9049.7
3. Hypothication	3025.2	3242.9	4729.5	4981.8	6022.1	6993.2	6707.0
4. Overdraft	2613.9	2822.2	3118.0	4539.0	7137.7	6960.3	7001.6
5. Govt. & Other Guarantee	953.4	1085.6	1726.5	1897.9	2337.3	2434.2	2532.6
6. AOC & Importers	5194.8	4461.5	4355.5	4298.8	6821.5	7909.9	9734.6
<b>OTHERS</b>	<b>3096.8</b>	<b>2521.6</b>	<b>3242.6</b>	<b>3907.1</b>	<b>4034.0</b>	<b>4723.6</b>	<b>4698.0</b>
1. Pre-Export	498.5	505.7	570.6	795.2	1072.2	1224.1	961.1
2. Hire-Purchased	1239.2	1249.1	1176.5	1443.7	1708.8	2311.2	2579.3
3. Godown Cons.	28.7	30.6	58.2	67.5	51.8	19.2	20.0
4. Shares/Debentures	127.4	0.0	0.0	0.0	0.0	0.0	0.0
5. BP Foreign Export	1087.8	696.7	1395.6	1525.9	1141.7	1141.9	1110.9
6. A.B.C. Foreign	115.2	39.5	41.7	74.8	59.5	27.2	26.7





**Table No. 24**  
**COMMERCIAL BANKS LOANS TO PUBLIC INTERPRISES**  
**(Aggregate)**

(Rs.in million)

Name of Enterprises	Mid-July							Mid-Oct
	1996	1997	1998	1999	2000	2000	2001	2001
1 Agriculture Tools Factory	97.0	181.5	176.1	150.1	0.7	0.7	0.7	0.7
2 Bricks & Tiles Factory	2.5	2.5	2.5	2.5	31.9	2.5	2.5	2.5
3 Hetauda Leather Factory	1.5	1.6	2.9	2.5	2.1	2.1	2.1	2.1
4 Himal Cement Factory	17.2	18.8	24.9	26.6	26.8	27.2	28.6	29.1
5 Raghupati Jute Mills	40.0	9.9	0.0	0.0	0.0	0.0	0.0	0.0
6 Royal Drugs Ltd.	25.7	21.0	6.1	13.7	20.8	24.9	32.9	33.2
7 Balaju Yantra Shala	0.8	0.7	0.6	0.6	0.5	0.6	0.5	0.5
8 Nepal Food Corporation	194.7	373.5	254.2	426.5	480.8	471.9	379.4	369.3
9 National Trading Limited	0.7	0.1	63.9	0.1	169.3	0.1	114.7	109.8
10 Rice Export Companies	12.6	12.6	3.3	3.3	0.0	0.0	3.3	3.3
11 Cottage Ind. & Handicrafts Sales Depot.	84.0	16.1	10.3	3.7	4.9	5.3	7.9	7.9
12 Royal Nepal Airlines Corp.	0.8	8.0	2.6	86.1	116.8	134.5	615.3	604.2
13 Nepal Transport Corporation	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.0
14 Janak Educational Material Centre	45.1	8.3	29.8	58.3	92.8	47.2	54.7	68.0
15 Agricultural Input Corp.	382.8	320.1	15.6	241.6	0.0	0.0	56.4	0.0
16 Nepal Rojin & Turpentine	0.0	0.0	0.0	35.6	27.2	18.7	14.9	19.4
17 Birgunj Sugar Factory	0.0	0.0	13.7	0.0	230.8	150.9	172.9	215.3
18 Agricultural Dev. Bank	79.5	33.7	140.7	140.7	280.7	400.4	781.7	780.8
19 Nepal coal Ltd.	34.3	4.9	0.0	0.0	1.0	1.0	1.0	1.0
20 Janakpur Cigarette Factory	133.9	147.4	144.9	121.0	122.6	143.7	76.3	131.3
21 Tobacco Development Company	51.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Sajha Bhandar	6.6	7.0	6.2	3.3	9.0	9.1	11.4	6.7
23 Udayapur Cement	0.0	0.0	0.0	0.0	0.3	1.3	0.0	0.0
24 Others	259.4	264.1	296.6	414.0	476.3	594.7	533.4	533.9
<b>Total</b>	<b>1489.4</b>	<b>1450.9</b>	<b>1214.0</b>	<b>1749.3</b>	<b>2114.4</b>	<b>2055.9</b>	<b>2909.7</b>	<b>2938.0</b>

**Table No. 25**  
**OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS**  
**(AGGREGATE)**

(Rs.in millic

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
<b>Current</b>										
Mid-July. 1997	2609.8	577.1	1010.3	1007.3	2401.6	115.9	891.2	2935.2	838.0	12386.4
Mid-July. 1998	3011.6	429.8	1323.0	1530.3	3091.6	138.4	1098.5	3945.1	1222.3	15790.6
Mid-July. 1999	3420.2	359.3	1481.7	1034.4	3576.8	190.9	1071.8	4650.6	1308.5	17094.2
Mid-July. 2000	4027.3	538.1	1768.8	1598.8	4314.4	330.5	1386.5	4117.3	1446.6	19528.3
Mid-July. 2001	4497.1	459.8	2492.8	3830.6	3941.4	469.1	1540.6	4817.9	1850.1	23899.4
Mid-Oct. 2001	4425.9	506.4	2042.9	2230.3	3981.1	361.9	1413.9	4369.2	1337.2	20668.8
<b>Saving</b>										
Mid-July. 1997	870.6	2.2	11.3	703.6	702.8	0.2	458.6	23097.8	198.1	26045.2
Mid-July. 1998	1322.7	9.0	30.9	697.7	895.7	0.9	550.9	28601.6	463.0	32572.4
Mid-July. 1999	1948.5	29.1	59.5	876.3	1213.5	0.0	675.8	38712.6	765.8	44281.1
Mid-July. 2000	2339.3	25.1	158.9	811.3	1073.8	0.0	917.2	51755.0	606.1	57686.7
Mid-July. 2001	3380.9	19.8	134.4	677.7	2884.2	0.6	979.9	60795.8	1857.8	70731.1
Mid-Oct. 2001	3594.7	19.3	151.8	601.1	2774.8	4.0	977.5	60661.7	1155.5	69940.4
<b>Fixed</b>										
Mid-July. 1997	1080.6	31.4	7699.1	7056.0	2445.6	2.0	1898.0	10569.9	1752.2	32534.8
Mid-July. 1998 *	2684.5	62.3	12055.6	7088.0	2445.2	2.7	1845.6	15558.6	730.7	42473.2
Mid-July. 1999 \$	4520.8	8.1	14091.6	7623.1	1788.9	100.0	1729.7	19977.1	1245.9	51085.2
Mid-July. 2000#	6066.1	10.6	15795.4	9047.4	3360.7	80.0	1555.8	20221.8	4283.7	60421.5
Mid-July. 2001#	9063.8	13.2	14827.2	10808.0	3926.7	235.8	1783.0	18046.1	9128.0	67831.8
Mid-Oct. 2001#	8328.8	36.2	17904.1	9533.3	5649.5	1.2	2047.6	18725.7	5486.4	67712.8
<b>Total</b>										
Mid-July. 1997	4561.0	610.7	8720.7	8766.9	5550.0	118.1	3247.8	36602.9	2788.3	70966.4
Mid-July. 1998	7018.8	501.1	13409.5	9316.0	6432.5	142.0	3495.0	48105.3	2416.0	90836.2
Mid-July. 1999	9889.5	396.5	15632.8	9533.8	6579.2	290.9	3477.3	63340.3	3320.2	112460.5
Mid-July. 2000	12432.7	573.8	17723.1	11457.5	8748.9	410.5	3859.5	76094.1	6336.4	137636.5
Mid-July. 2001	16941.8	492.8	17454.4	15316.3	10752.3	705.5	4303.5	83659.8	12835.9	162462.3
Mid-Oct. 2001	16349.4	561.9	20098.8	12364.7	12405.4	367.1	4439.0	83756.6	7979.1	158322.0

\* Including Call Deposit of Nepal Arab Bank Limited and Nepal Indosuez Bank Limited

\$ Including Call Deposit of Nepal Arab Bank Limited , Nepal Indosuez Bank Limited, NBBL and NBOC limited

# Including Call Deposit

**TABLE NO. 26**  
**INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N**  
**Mid-July 2001**

**Deposits :**

(in %)

Banks	Savings		Fixed															
			7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	6.00	5.50	4.00	2.00	5.00	2.50	5.50	3.50	-	-	6.00	4.00	6.25	5.00	7.25	6.75	7.25	7.00
RBB	6.25	6.00	-	-	-	-	-	-	-	-	5.50	5.00	6.00	5.50	7.25	7.00	7.50	7.25-7.5
NABIL	5.00	4.75	-	-	2.75	2.75	4.25	3.50	-	-	5.25	4.50	5.75	5.00	6.75	6.00	-	6.00
NINVB	5.00	5.00	-	-	3.00	3.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	6.75	6.50	7.00	6.75
SCBNL	3.00	3.00	-	-	2.50	1.5-2.5	3.00	2.3	-	-	3.50	2.5-3.5	4.50	3.5-4.5	5.50	4.5-5.5	5.25	4.25-5.25
HBL**	4.75	4.25	-	-	3.00	2.50	4.00	3.50	-	-	4.75	4.25	5.00	4.50	6.00	5.75	6.25	5.75
NSBIBL	5.25	5.25	-	-	-	-	-	-	-	-	5.00	5.00	5.75	5.75	6.50	7.00	7.25	7.25
NBB	6.00	6.00	-	-	-	-	4.00	4.00	-	-	5.50	5.00	6.00	5.50	7.00	7.00	7.25	7.5-7.75
EBL !!	5.50	5.50	-	-	3.00	3.00	4.50	4.50	-	-	5.00	5.00	5.75	5.75	7.00	7.00	7.25	7.25
BOK	5.00	5.00	2.50	2.50	3.00	3.00	4.00	4.00	-	-	5.00	4.75	5.50	5.25	6.75	6.50	7.25	7.00
NBOC##	5.50	5.00	2.50	-	3.00	2.50	4.00	3.50	-	-	5.00	5.00	5.50	5.50	6.75	7.25	7.00	7.75
LUMBINI	6.00	6.00	-	-	3.00	-	4.50	4.00	-	-	5.50	5.00	6.00	6.00	7.75	7.00	8.00	7.00
NI&CB	7.75	6.50	-	-	4.00	4.00	6.00	5.00	-	-	7.00	6.00	8.00	6.75	9.50	7.75	-	8.25-8.5
KUMARI	-	6.00	-	-	-	3.00	-	3.50	-	-	-	5.00	-	-	6.00	-	-	7.00
ADB/N	7.00	6.25	-	-	-	-	-	-	-	-	6.75	-	7.25	-	9-9.5	7.25-7.75	9.25-10.25	7.50-8

**Credit :**

Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	12-17	10-15	11.5-12.5	10-11	12-13.5	11-11	+2%	+1.75%	10.00	8.00	12-13	10.00	-	-	13-13.5	12.5-14
RBB	12.5-14	12-13.5	7.5-12	7-12	12-13.5	12-13	+3%	+2%	11.00	13-14	-	10.50	15.00	10.50	11-15	7-15
NABIL	-	-	11-12	10-11.5	12-13	10-11.5	+2%	+2%	8.50	10.50	10.50	10.50	-	-	-	-
NINVB	12.5-13.5	12.5-13.5	11-12	11-12	10.5-13.5	10.5-13.5	+2%	+2%	9.00	9.00	11.00	11.00	-	-	12.5-13.5	12.5-13.5
SCBNL	-	-	7.5-12.5	7.5-12.5	10-12	10-12	2% or 9.5%	+2%, +3%	8.5-10	8-9.5	10.5-12	9-14	12.00	9-10.5	10-14	10-14.5
HBL	11.50-14	11.25-13.75	9.50-10	9-9.5	10.25-13	10.25-13	+2%	+2%	8.50	8.50	10.50	9.50	10.00	10.50	9.50-14	9-14
NSBIBL	13.5-15.5	13.5-14.5	10-11	10-11	11-13	11-13	+2%	+2%	9.50	9.50	11.00	11.00	-	-	11-14.5	11-13.5
NBB	14-15.5	13.5-15	7.5-12.5	7.5-12	12-13	-	+2%	+1.5%, +2%	10.00	9.00	14.50	13.00	-	-	14-15	11.5-14.5
EBL	12-13.5	11.5-13.5	10-11	10-11	10-12.5	10-11.5	+2%	+2%	8.5-9	8-8.5	10.5-11.5	10.5-11.5	-	-	10-13.5	10-13.5
BOK	12.5-14	11-13.5	7.5-11.5	7.5-11.5	-	-	+2%	+2%	9.00	8.50	11.50	11.00	-	-	12.5-13.5	12-13
NBOC	14-16	13.5-15	10.5-11	10.5-11	-	-	+2%, +2.5%	+2%	9.50	9.00	11.00	10-12	-	-	11.5-15	10.5-14.5
LUMBINI	13.5-15	12.50	11-12	10.25	11.5-13	11.00	+2%	+2%	13.00	9.00	12.00	10.25	10.00	10.00	11-14.5	-
NI&CB	12.50	-	10-13	10-12	12.5-15	12.5-14	+2%	+2%	12.50	11.00	12.50	12.00	-	-	-	-
KUMARI	-	12.5-13	-	10.5-11	-	-	+2%	+2%	-	8.5-9	-	10.00	-	-	-	-
ADB/N	18-19	15.3-18	-	-	-	-	+3%	+3%	14.00	-	-	-	-	-	17.00	13.5-15

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Others	
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	14-14.5	13.5-14.5	14.00	13.5-14	11.50	10.50	-	-	14.25	14.00	16.00	14.00	7.5-17 @	7.5-16 @
RBB	11.5-15.5	7-15.5	14.00	14.00	14.00	14.00	-	-	10.5-16	10.5-14.5	14-15	13.5-14	7.5-16 @	7-15.5 @
NABIL	-	-	14.00	13-14	11.50	7-10.5	13.5-14.5	12.5-13.5	13-14	11.5-13	15.50	13-14	15.50	7.5-14.5
NINVB	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16
SCBNL	11-15	10.5-15	-	-	10.50	10.50	13-15	13-15	11.5-13	12.5-14	13.00	13.00	7.5-15	7.5-15
HBL	9.50-14	9-14	13-14	13-14	9.00	8.50	13-14	12.5-13.5	11-13.50	10.75-13.25	13-14	13.00	9-16.5	8.5-16.25
NSBIBL	11.5-14.5	11.5-14.5	13-14	13-14	10.00	10.00	13.5-14.5	13.5-14.5	-	11.50	-	-	8.5-14	8-14.5
NBB	14.5-15.5	12-15	13.00	13.00	12.00	12.00	14-15	13-14	-	-	14-14.5	14-14.5	10-16	11-15
EBL	10.5-13.5	10-13.5	12.5-13.5	12.5-13.5	9.50	9.50	12.5-13.5	12-13.5	12-13.5	11.5-13.5	13.5	13-13.5	7.5-10	7.5-10
BOK	13-14	12.5-13.5	13-14	13-14	9.00	9.00	13-14	12-13	12.5-14	12-13.5	15.00	13-14	15.00	15.00
NBOC	12-16	11.5-15	14.00	14.00	11.50	11.00	14-15	13.5-14.5	14-15.5	13.5-15	15.5-16	14-15.5	10.5-16	10.5-16
LUMBINI	11.5-15	-	14.00	12.50	11.00	9.00	13.50-14.25	-	13.75-14.25	12.25-12.5	15.00	13.00	7.5-17	7.5-15
NI&CB	-	-	15.00	14.50	12.00	11.50	14-15	14-15	14-15	13.5-15	15.5-16	15-16	15.5-16	7.5-16
KUMARI	-	-	-	13-14	-	9.00	-	-	-	-	-	13-14	-	13-15
ADB/N	17.00	14.4-16	-	-	-	-	-	-	-	-	17.00	14.4-16	17.00	14.4-16

B.C. = Before Change

Exis = Existing

**Note :**

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. \ Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- \* or min 12.5
- ^Personal(in us Dollar)
- e.## 6%in Bal & Mahila Suraksha Deposits.
- f.\*\* Foreign Currency(US Dollars) 3.0% P.A.
- g.!! Foreign Currency(US Dollars)3% P.A.

**Banks**

NEPAL BANK LTD.....	2056/03/01(15 June '99)	2057/04/01(16 Jul '2000)
RASTRIYA BANIJYA BANK .....	2057/09/01(16 Dec '2000)	2058/01/01(14 Apr '2001)
NEPAL ARAB BANK LTD. ....	2056/12/01(14 Mar. 2000)	2057/11/01(12 Feb. 2001)
NEPAL INVESTMENT BANK .....	2057/01/19(01 May '2000)	2057/04/17(01 Aug '2000)
STANDARD CHARTERED BANK NEPAL LTD	2057/08/16(01 Dec '2000)	2057/12/19(01 Apr '2001)
HIMALAYAN BANK LTD. ....	2057/07/01(17 Oct.'2000)	2058/04/01(16 Jul.'2001)
NEPAL SBI BANK .....	2057/01/01(13 Apr. '2000)	2057/02/19(01 June '2000)
NEPAL BANGLADESH BANK .....	2057/05/01(17 Aug. '2000)	2057/12/03(16 Mar. '2001)
EVEREST BANK .....	2057/10/15(28 Jan. '2001)	2058/01/01(14 Apr. '2001)
BANK OF KATHMANDU .....	2057/01/15(27 Apr '2000)	2057/08/01(16 Nov. '2000)
NEPAL BANK OF CEYLON LTD.	2057/08/16(01 Dec. '2000)	2057/12/22(14 Apr. '2001)
LUMBINI BANK LIMITED	2057/01/11(23 Apr. '2000)	2057/11/01(12 Feb. '2001)
NEPAL INDUSTRIAL & COMM.BANK LTD.	2055/10/01(15 Jan '99)	2056/04/01(17 Jul '99)
KUMARI BANK LTD.	-	2057/12/21(03 Apr '2001)
AGRI DEV. BANK/NEPAL .....	2055/12/15(29 Mar '99)	2056/04/01(17 Jul '99)

**Effective Date**

**Before Change**

**Existing**

2056/03/01(15 June '99)	2057/04/01(16 Jul '2000)
2057/09/01(16 Dec '2000)	2058/01/01(14 Apr '2001)
2056/12/01(14 Mar. 2000)	2057/11/01(12 Feb. 2001)
2057/01/19(01 May '2000)	2057/04/17(01 Aug '2000)
2057/08/16(01 Dec '2000)	2057/12/19(01 Apr '2001)
2057/07/01(17 Oct.'2000)	2058/04/01(16 Jul.'2001)
2057/01/01(13 Apr. '2000)	2057/02/19(01 June '2000)
2057/05/01(17 Aug. '2000)	2057/12/03(16 Mar. '2001)
2057/10/15(28 Jan. '2001)	2058/01/01(14 Apr. '2001)
2057/01/15(27 Apr '2000)	2057/08/01(16 Nov. '2000)
2057/08/16(01 Dec. '2000)	2057/12/22(14 Apr. '2001)
2057/01/11(23 Apr. '2000)	2057/11/01(12 Feb. '2001)
2055/10/01(15 Jan '99)	2056/04/01(17 Jul '99)
-	2057/12/21(03 Apr '2001)
2055/12/15(29 Mar '99)	2056/04/01(17 Jul '99)
2052/01/01(14 Apr. '95) Credit	

Table No.27  
**Lst of Licensed Commercial Banks**  
**Mid-October 2001**

<b>A. COMMERCIAL BANKS</b>	<b>Established Date (B.S.)</b>	<b>Operation Date (B.S.)</b>	<b>Head Office</b>
1. Nepal Bank Ltd.	1994/07/30	1994/07/30	Kathmandu
2. Rastriya Banijya Bank	2022/10/10	2022/10/10	Kathmandu
3. Nepal Arab Bank Ltd.	2041/03/29	2041/03/29	Kathmandu
4. Nepal Indo-Suez Bank Ltd.	2042/11/16	2042/11/16	Kathmandu
5. Nepal Grindlays Bank Ltd.	2043/10/16	2043/10/16	Kathmandu
6. Himalayan Bank Ltd.	2049/10/05	2049/10/05	Kathmandu
7. Nepal SBI Bank Ltd.	2050/03/23	2050/03/23	Kathmandu
8. Nepal Bangladesh Bank Ltd.	2050/02/23	2050/02/23	Kathmandu
9. Everest Bank Ltd.	2051/07/01	2051/07/01	Kathmandu
10. Bank of Kathmandu Ltd.	2051/11/28	2051/11/28	Kathmandu
11. Bank of Cylon	2053/06/28	2053/06/28	Siddharthanagar
12. Lumbini Bank Ltd.	2055/04/01	2055/04/01	Narayangadh
13. Nepal Industrial & Commercial Bank Ltd.	2055/04/05	2055/04/05	Biaratnagar
14. Machhapuchhre Bank Limited	2057/06/	2057/06/	Pokhara
15. Kumari Bank Limited	2056/08/24	2057/12/21	Kathmandu
16. Laxmi Bank Limited	2058/06/11	2058/12/21	Birgunj



Centre	Naray	Parsa	3	9	1	2	1	1	1	-	-	-
		Chitawan	2	6	-	-	-	2	-	-	-	-
		Makawanpur	-	4	1	-	-	1	-	1	-	1
	Bagmati	Kathmandu	17	16	4	4	4	3	2	2	3	3
		Bhaktapur	4	2	-	-	-	1	-	-	-	-
		Lalitpur	3	6	1	1	-	1	-	1	-	-
		Rsauwa	-	1	-	-	-	-	-	-	-	-
		Dhading	3	-	-	-	-	-	-	-	-	-
		Sindhupalchok	-	3	1	-	-	-	-	-	1	-
		Kabhre	1	4	-	-	-	-	-	-	1	-
Nuwakot	1	2	1	-	-	-	-	-	-	-		
Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	
		Tanahun	1	3	-	-	-	-	-	-	-	
		Gorkha	1	1	-	-	-	-	-	-	-	
		Manang	-	1	-	-	-	-	-	-	-	
		Syangja	3	2	-	-	-	-	-	-	-	
		Kaski	5	3	1	1	-	-	1	2	-	
	Lumbini	Gulmi	1	-	-	-	-	-	-	-	-	
		Nawalparasi	8	2	-	-	-	-	-	-	-	
		Palpa	1	1	-	-	-	-	-	-	-	
		Arghakanchi	2	-	-	-	-	-	-	-	-	
		Rupandehi	4	5	1	3	2	1	1	1	2	
		Kapilbastu	2	2	-	-	-	-	-	-	-	
	Dhawalgiri	Baglung	1	1	-	-	-	-	-	-	-	
		Parwat	1	1	-	-	-	-	-	-	-	
		Mustang	-	1	-	-	-	-	-	-	-	
		Myagdi	1	1	-	-	-	-	-	-	-	
	estern	Rapti	Rolpa	-	1	-	-	-	-	-	-	-
			Dang	3	1	-	-	-	-	-	-	-
Rukum			1	1	-	-	-	-	-	-	-	
Salyan			2	1	-	-	-	-	-	-	-	
Pyuthan			1	1	-	-	-	-	-	-	-	
ali		Jumla	1	-	-	-	-	-	-	-	-	
		Mugu	1	-	-	-	-	-	-	-	-	

Mid-West	Karn	Humla	1	-	-	-	-	-	-	-	-	-
		Kalikot	1	-	-	-	-	-	-	-	-	-
		Dolpa	-	1	-	-	-	-	-	-	-	-
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-
		Surkhet	1	1	-	-	-	-	-	-	-	-
		Jajarkot	-	1	-	-	-	-	-	-	-	-
		Bardiya	2	2	-	-	-	-	-	-	-	-
		Banke	4	2	1	1	-	-	-	-	-	1
Far Western	Seti	Bajhang	1	1	-	-	-	-	-	-	-	
		Doti	4	1	-	-	-	-	-	-	-	
		Bajura	2	-	-	-	-	-	-	-	-	
		Kailali	7	2	1	-	-	-	-	-	1	
		Achham	2	1	-	-	-	-	-	-	-	
	Mahakali	Darchula	1	1	-	-	-	-	-	-	-	
		Baitadi	1	1	-	-	-	-	-	-	-	
		Dadeldhura	1	1	-	-	-	-	-	-	-	
		Kanchanpur	3	1	-	-	-	-	-	-	-	
	Total			166	153	15	14	10	11	8	9	7



Nepal Investment Bank Ltd.	NIC Bank Ltd.	Lumbini Bank Ltd.	Machhapuchhre Bank Ltd.	Kumari Bank Ltd.	Total		
					Dist.	Zone	Dev. Region
-	1	-	-	-	13	21	88
-	-	-	-	-	4		
-	-	-	-	-	3		
-	-	-	-	-	1		
-	1	-	-	-	11	42	
-	1	-	-	-	20		
-	-	-	-	-	3		
-	-	-	-	-	2		
-	-	-	-	-	3		
-	-	-	-	-	3		
-	-	-	-	-	7	25	
-	-	-	-	-	3		
-	-	-	-	-	9		
-	-	-	-	-	2		
-	-	-	-	-	1		
-	-	-	-	-	3		
-	-	-	-	-	6	25	
-	-	-	-	-	7		
-	-	-	-	-	6		
-	-	-	-	-	2		
-	-	-	-	-	3		
-	-	-	-	-	1		
1	-	-	-	-	11		
-	-	-	-	-	6		

1	1	-	-	-	20	57	185
-	-	1	-	-	11		
-	-	1	-	-	9		
1	1	-	-	1	61	103	
1	-	-	-	-	8		
1	-	-	-	-	14		
-	-	-	-	-	1		
-	-	-	-	-	3		
-	-	-	-	-	5		
1	-	-	-	-	7		
-	-	-	-	-	4		
-	-	-	-	-	2	28	
-	-	-	-	-	4		
-	-	-	-	-	2		
-	-	-	-	-	1		
-	-	-	-	-	5		
-	-	-	1	-	14		
-	-	-	-	-	1	41	
-	-	-	-	-	10		
-	-	-	-	-	2		
-	-	-	-	-	2		
-	-	1	-	-	22		
-	-	-	-	-	4		
-	-	-	-	-	2	7	
-	-	-	-	-	2		
-	-	-	-	-	1		
-	-	-	-	-	2		
-	-	-	-	-	1	12	
-	-	-	-	-	4		
-	-	-	-	-	2		
-	-	-	-	-	3		
-	-	-	-	-	2		
-	-	-	-	-	1		
-	-	-	-	-	1		

-	-	-	-	-	1	5	34
-	-	-	-	-	1		
-	-	-	-	-	1		
-	-	-	-	-	1	17	
-	-	-	-	-	2		
-	-	-	-	-	1		
-	-	-	-	-	4		
-	-	-	-	-	9		
-	-	-	-	-	2	23	33
-	-	-	-	-	5		
-	-	-	-	-	2		
-	-	-	-	-	11		
-	-	-	-	-	3		
-	-	-	-	-	2	10	
-	-	-	-	-	2		
-	-	-	-	-	2		
-	-	-	-	-	4		
6	5	3	1	1	416	416	<b>416</b>

Table No. 29

**LIST OF AGRICULTURAL DEVELOPMENT BANK BRANCHES  
(PERFORMING COMMERCIAL BANKING ACTIVITIES)**

BRANCH	District	DATE of Opening	F/Y	URBAN	RURAL	Valley	Hill	Terai	TOTAL
Ratnapark	Kathmandu	2041/5/22	2041/42	U	-	V	-	-	
Kalanki	Kathmandu			U	-	V	-	-	
Nayabaneswor	Kathmandu			U	-	V	-	-	
Nepalgunj	Banke	2042/9/13	2042/43	U	-	-	-	T	
Rajbiraj	Saptari	2042/11/7	2042/43	U	-	-	-	T	
Lagankhel	Lalitpur	2042/10/11	2042/43	U	-	V	-	-	
Bhairahawa	Rupandehi	2042/11/8	2042/43	U	-	-	-	T	
Biratnagar	Morang	2042/12/21	2042/43	U	-	-	-	T	
Birgunj	Parsa	2043/2/16	2042/43	U	-	-	-	T	
Pokhara	Kaski	2043/11/28	2043/44	U	-	-	H	-	
Narayanghat	Chitawan	2044/1/1	2043/44	U	-	-	-	T	
Newroad	Kathmandu	2044/2/7	2043/44	U	-	V	-	-	
Thamel	Kathmandu	2045/2/18	2044/45	U	-	V	-	-	
Kalimati	Kathmandu	2045/2/20	2044/45	U	-	V	-	-	
Putalisadak	Kathmandu	2045/2/24	2044/45	U	-	V	-	-	
Baneswor	Kathmandu	2045/2/28	2044/45	U	-	V	-	-	
Butawal	Rupandehi	2045/3/26	2044/45	U	-	-	-	T	
Maharajgunj	Kathmandu	2045/8/29	2045/46	U	-	V	-	-	
Mangalbazar	Lalitpur	2045/9/13	2045/46	U	-	V	-	-	
Chabahil	Kathmandu	2045/11/17	2045/46	U	-	V	-	-	
Tripureswor	Kathmandu	2045/11/25	2045/46	U	-	V	-	-	
Koteshwor	Kathmandu	2054/02/31	2053/54	U	-	V	-	-	
Jorpati	Kathmandu			U	-	V	-	-	
Janakpur	Dhanusa	2054/02/12	2053/54	U	-	-	-	T	
Dhangadhi	Kailali	2054/05/15	2054/55	U	-	-	-	T	
Tribhuvan Nagar	Dang	2054/05/11	2054/55	-	R	-	-	T	
Syangja	Syangja	2054/09/26	2054/55	-	R	-	H	-	
Bhaktapur	Bhaktapur			U	-	V	-	-	
Swayambhu	Kathmandu			U	-	V	-	-	
Tandi	Chitawan			-	R	-	-	T	
Taulihawa	Kapilbastu			U	-	-	-	T	
Itahari	Sunsari			U	-	-	-	T	
Mahendranagar	Dhanusha			-	R	-	-	T	
Tinpaini	Morang			U	-	-	-	T	
Banepa	Kabhre			U	-	-	-	T	
Birtamod	Jhapa			-	R	-	-	T	
Dharan	Sunsari			U	-	-	H	-	
Hetauda	Makawanpur			U	-	-	-	T	
Thimi	Bhaktapur			U	-	V	-	-	
<b>Total</b>				<b>34</b>	<b>5</b>	<b>18</b>	<b>3</b>	<b>18</b>	<b>39</b>