

# **BANKING AND FINANCIAL STATISTICS**

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**NEPAL RASTRA BANK**  
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POLICY PLANNING, STATISTICS AND BANKING PROMOTION DIVISION

## EXPLANATORY NOTES

- 1 Because of subsequent revisions, differences with previously published figures are at times unavoidable.
- 2 In some cases figures in decimals may not tally due to rounded off.
- 3 The following months of the Gregorian calendar year are the approximate equivalents of the months of the Nepalese Calendar year:

<b>Gregorian Month</b>	<b>Nepalese Month</b>
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug/Mid-Sept	Bhadra
Mid-Sept/Mid-Oct	Aswin
Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra

- 4 The Nepalese fiscal year begins on Mid-July.  
Data/information are based on the returns of the commercial banks, agricultural development banks (performing commercial banking activities) and non-bank financial institutions. Efforts have been made to present the latest available data of Mid-January 2003.

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## Highlights on Performance of Commercial Banks and Financial Institutions

1. This issue of Banking and Financial Statistics contains statistical information on the performance of banks and financial institutions covering the period mid July 1997 to mid January 2003. the banks and financial institutions. However, in case of Rastriya Banijya Bank, data for mid January 2003 are projected figures.

### A. Commercial Banks

branches (including Agricultural Development Bank's branches performing commercial banking activities) reached 449.

million in mid July 2002. It consists of 64.6% Paid up Capital, 23.6% Statutory Reserves, 10.5% Other Reserves and 1.3% Retained Earnings.

5. Deposits reached Rs 191426.1 million in mid-January 2003 from Rs. 185144.7 million in mid July 2002 with a growth of 3.4 percent. Of the total deposits of 191426.1 million in January 2003, current deposit constituted Rs 24566.4 million (12.83 percent), savings deposit constituted Rs 90258.7 million (47.15 percent), fixed deposit constituted Rs 61880.6 million (32.33 percent) and others (call deposit and other) constituted Rs 14720.4 million (7.69 percent). On average, deposits grew at an annual rate of 15.49 percent between 1997 and January 2003, of which the highest growth rate was in the year 1998 and the lowest being in the year 2002.

to January 2003. During the first six months of the fiscal year 2002/2003, loans and advances went up by Rs. 8088.8 million (7.15%) and reached Rs. 121263.4 million. This amount was Rs. 113174.6 million in mid July 2002.

7. Out of the total loans and advances, lending to the private sector registered a total of Rs 118805.2 amount of borrowings, which was Rs. 362.2 million in mid July 1997 reached Rs. 1176.7 million in mid July 2002. However, in the first six months of 2002/2003, there was a decrease in borrowings, showing Rs. 1126.8 million.

inter bank borrowing of Rs. 1266.9 million in mid July 1997 declined to Rs. 505.6 million in mid July 1998, declined to Rs 49937.2 million in mid July 2002 and further declined to Rs 37803.7 million in mid January 2003.

10. Investments reached Rs 40466.6 million in mid January 2003 from Rs. 34209.8 million in mid July 2002 - registering a growth of 18.3 percent. A continuous rising trend in investments has been observed since 1997.

11. Interest Accrued, on average, increased by 21.2 percent annually between mid July 1997 to mid July 2002. However, during the first six months of the fiscal year 2002/2003, it increased by 4.4 percent recording Rs. 24782.9 million from Rs. 23742.8 million in Mid-July 2002.

### B. Finance Companies

12. As of mid January 2003, there were 54 finance companies in operation. Out of these, 37 finance companies are operating in Kathmandu valley and the other 17 are rendering their services outside of Kathmandu valley. % core capital and Rs. 824.5 million (28.4%) supplementary capital. The paid up capital is Rs. 1691.8

July 2002 to Rs 14722.2 million in mid January 2003 reflecting a growth rate of 9.2 percent. The sectoral 13. Loans and Advances reached Rs. 13045.9 million in mid-January 2003 from Rs. 11749.6 million in mid July 2002, registering a growth of 9.2 percent in the review period. The purpose wise loans of finance companies showed a mixed trend during the review period. Lease finance and merchant banking finance declined by Rs. 73 million (20.1 %) and Rs. 35.2 million (23.4 %) respectively in mid January 2003 compared to mid-July 2002. Hire purchase loans, housing loans, term loans, loans against fixed deposit receipts & govt. securities and others registered a growth of Rs. 48.7 million (2.0 %), Rs. 407.6 million (13.0 %), Rs. 682.6 million (12.9%), Rs. 58.8 million (12.3%) and Rs. 6.8 million (8.1%) respectively in mid-January 2003 compared to mid term loans consist of 45.8%, lease finance consists of 2.2%, merchant banking consists of 0.9%, loans against It decreased to Rs. 82.8 million in mid July 1999 from 245.1 million in mid July 1997. Borrowings increased after July 1999 and reached Rs. 244.8 million in mid July 2002. It again decreased to Rs. 222.5 million in mid January 2003.

cash in hand, Rs. 2025.5 million (88.5%) as balances with the domestic banks, and Rs. 151.1 million (6.6%) held as balances with Nepal Rastra Bank.

Investments in government securities, NRB bonds and others account for Rs. 1359.7 million (64.2%), Rs. 399.1

### C. Development Banks

Industrial Development Corporation and Agricultural Development Bank as at mid January 2003. Out of these 10 2685559 thousands in mid July 2002, registering a growth of 79.9%. The paid-up capital of development banks is Rs. 2363174 thousands, which accounts 48.9% of capital funds. General reserves and other reserves contributed the remaining (Rs. 2468452) 51.1% of capital funds.

21. Deposits reached Rs. 25382683 thousands in mid January 2003 from Rs. 24677454 thousands in mid July 2002. The growth rate of deposits during this period is 2.9%. Of the total deposits, term deposits constituted 90.38% and other deposits constituted 9.62%.

mid July 2002. However, the borrowing from the Central Bank in mid January 2003 has increased by 249.22%

23. Liquid Funds declined to Rs. 3417322 thousands in mid January 2003 from Rs. 3629452 thousands in mid July 2002. Of the total liquid funds in mid-Jan 2003, cash balance constituted Rs. 645615 thousands (18.9%), balance at NRB constituted Rs. 1471691 thousands (43.1%), balance with domestic banks constituted Rs. 1258891 thousands (36.8%) and balance with Financial Institutions constituted Rs. 41125 thousands (1.2%).

24. Investments decreased to Rs. 2122118 thousands in mid-January 2003 from Rs. 2791637 thousands in mid-July 2002. Investments in Government Securities, Shares and Debentures and other Investments account for Rs. 1702477 thousands (80.23%), Rs. 305031 thousands (14.37%) and Rs. 114610 thousands (5.0%) respectively.

25. Loans and Advances grew by 8.14% and reached Rs. 29798154 thousands in mid Jan 2003 from Rs. 27554821 thousands in mid July 2002.

However, during the review period, purpose wise lending of Development Banks showed a mixed trend. Lending in Agriculture Sector, Housing and Real Estate and Service Sector increased by 44.64%, 57.0% and 5.14% respectively whereas lending in Industrial Sector, Business Sector, and Loans against Fixed Deposits decreased by 76.49%, 91.36% and 27.95% respectively.

July 2002. Of the other assets, interest accrued has increased significantly (from Rs. 23132 thousands to Rs. 1525757 thousands).

#### D. Rural Development Banks (RDB)

27. Capital Funds of these banks declined by 11 percent and remained at Rs.166088 thousands in mid January 2003. This decline is due to a decrease in retained earnings & other reserves.

28. Deposits increased by 18 percent and stood at Rs. 403781 thousands in January 2003 from Rs. 341072 in mid July 2002. Although personal saving has declined by 67 percent, significant increase (463.3%) in other savings contributed to an increase in the total deposits.

29. Borrowings, the major source of funds of these banks, increased by 6 percent and reached Rs. 1256258 thousands in January 2003. in mid July 2002.

thousands. The major portion of investments is placed in the fixed deposit with banks and financial institutions.

1284030 thousands. Group lending of these banks declined by 23 percent whereas other loans increased significantly (914.5%).

#### E. Micro credit Development Banks (Other than RDB)

33. The number of micro credit development banks reached 6 in mid January 2003.

34. Capital Funds of these banks increased by 11 percent in January 2003 compared to mid July 2002 and stood at Rs. 263819 thousands. The paid up capital, general reserves and retained earnings of these banks have increased by 4 percent, 76 percent and 103 percent respectively.

35. Deposits increased to Rs. 156623 thousands (146.2%) in January 2003 from Rs. 63620 thousands in mid July 2002. Increase in term deposit during that period is nominal (0.33%) but 144.7% increase in other deposits has contributed for significant increase in the total deposits. (Rs. 336537).

increased significantly (342.4%) but balances with NRB and domestic banks declined by 1 percent and 3 percent respectively.

2002 (Rs. 196500).

July 2002 (Rs. 337690 thousands). Sectoral loans like agriculture and others have contributed significantly in the growth of loans and advances but industrial and business loans have declined by 32 percent and 21 percent respectively.

#### F. Co-operatives societies

40. There were 34 cooperatives societies authorized by Nepal Rastra Bank to perform limited banking activities as of mid January 2003.

41. Capital Funds of these societies increased by 15 percent and stood at Rs. 284100 thousands in mid January 2003 compared to Rs. 246929 in mid July 2002. On average, capital funds have increased by 30.4 percent annually over the period mid July 1997 to January 2003.

42. Deposits increased by 25 percent and reached Rs.1966332 thousands in mid January 2003 compared to Rs. 1570725 thousands in mid July 2002. Of the total deposits, saving deposit, fixed deposit and other deposits constituted 47 percent, 43 percent and 10 percent respectively in January 2003.

43. Borrowings showed a decrease of 2 percent over the period mid July 2002 (Rs.58694 thousands) to mid January 2003 (Rs.57321 thousands). Borrowings from NRB has increased by 91 percent but borrowings from commercial banks decreased by 2 percent in January 2003.

44. Liquid Funds increased by 27 percent and reached Rs.569545 thousands in mid January 2003 from Rs. 448564 thousands in mid July 2002. Of the total liquid funds, cash in hand, balances in NRB and balances with domestic banks increased by 16 percent, 86 percent and 26 percent respectively in mid January 2003.

45. Investments increased by 13 percent and stood at Rs.212954 thousands in mid January 2003 compared to Rs.188796 thousands in mid July 2002. Investment in government securities and NRB bonds has increased by 7 percent and 195 percent respectively in mid January 2003 compared to mid July 2002. On average, investments have increased by 53.2 percent annually over the period 1997 to January 2003.

46. Loans and Advances increased by 19 percent in mid January 2003 compared to mid July 2002. Significant growth (62 percent) has been observed in "others category" of loans and advances whereas a negative growth of 0.07 percent and 5.21 percent were observed in commercial and production loans respectively.

#### G. NGOs

47. The number of NGOs authorized by NRB to perform limited banking activities reached 25 in mid January 2003. But, data were received only from 19 NGOs.

The borrowings from domestic financial institutions and foreign institutions increased by 113.6% and 19.2% respectively.

49. Uses of Funds of these NGOs increased by 106.1% in mid January 2003 compared to mid July 2002. Cash in hand and balance with domestic financial institutions increased by 94 percent and 36 percent respectively. Micro Credit increased by 27 percent and reached Rs.38904 thousands in the review period. Total fixed assets of these NGOs declined by 40 percent in mid January 2003 compared to mid July 2002.

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

	Unit	Mid-July				
		1997	1998	1999	2000	2001
1. Gross Domestic Product 1/	Rs.in million	280513.0	300845.0	342036.0	379488.0	421334.0 (R)
2. Number of Bank Branches	In Unit	484.0	493.0	511.0	484.0	430.0
3. Population per Bank Branches 2/	In Thousand	38.1	37.4	36.1	38.1	53.8
4. Total Deposits	Rs.in million	81703.0	102598.2	127201.7	154943.0	181767.0
A. Current		12819.6	16310.3	17709.8	20319.5	25100.7
B. Savings		29697.1	36885.3	50154.0	65703.6	80988.4
C. Fixed		35941.1	45593.8	54846.6	62204.2	65322.3
D. Others		3245.2	3808.8	4491.3	6715.7	10355.6
5. Total Credit	Rs.in million	58378.3	68618.0	81758.7	96324.8	109121.2
6. Total Investment	Rs.in million	8569.1	10857.4	14252.4	17967.3	25446.5
7. Credit to Government Enterprises	Rs.in million	1450.9	1214.0	1749.3	2114.4	2909.7
8. Credit to Private Sector	Rs.in million	56927.4	67404.0	80009.4	94210.4	106211.5
9. Average Deposit per Bank Branch	Rs.in million	168.8	208.1	248.9	320.1	422.7
10. Per Capita Deposits	Rs. in Unit	4425.4	5557.2	6889.9	8392.5	7851.7
11. Average Credit per Bank Branch	Rs.in million	120.6	139.2	160.0	199.0	253.8
12. Per Capita Credit	Rs. in Unit	3162.1	3716.7	4428.5	5217.4	4713.7
13. Deposit Growth	In Percentage	14.4	25.6	24.0	21.8	17.3
14. Credit Growth	In Percentage	14.7	17.5	19.2	17.8	13.3
15. Investment Growth	In Percentage	-0.2	26.7	31.3	26.1	41.6
16. Time Deposit Growth	In Percentage	18.7	25.7	27.3	21.8	14.4
17. Paid up Capital & Reserve Fund	Rs. in million	4460.8	4955.8	6077.3	6729.2	8230.2

2/ Population 23150 thousands based on 2001 census report.

	<b>2003</b>
<b>2002</b>	<b>Mid-Jan</b>
446176.0 (R)	446176.0 (R)
448.0	449.0
51.7	51.6
185144.7	191426.1
24327.0	24566.4
83855.6	90258.7
64171.4	61880.6
12790.7	14720.4
113174.6	121263.4
34209.8	40466.6
2651.1	2458.2
110523.5	118805.2
413.3	426.3
7997.6	8268.9
252.6	270.1
4888.8	5238.2
1.9	3.4
3.7	7.1
34.4	18.3
1.2	2.8
10202.5	11152.1



Table No. 2  
**SOURCES AND USES OF FUND OF COMMERCIAL BANKS AND ADB/N**  
**(AGGREGATE)**

(Rs. in million)

	Mid-July						Mid-Jan
	1997	1998	1999	2000	2001	2002	2003*
<b>1 CAPITAL FUND</b>	<b>4460.7</b>	<b>4955.7</b>	<b>6077.1</b>	<b>6729.2</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11152.1</b>
a. Paid-up Capital	2851.6	2965.9	3767.0	4067.4	5504.1	6431.0	7205.6
b. Statutory Reserves	1091.5	1272.0	1593.6	1976.7	1787.1	2540.0	2632.1
c. Others Reserves	517.6	717.8	716.5	685.2	939.0	970.6	1171.3
d. Retained Earning						260.9	143.1
<b>2 DEPOSITS</b>	<b>81703.0</b>	<b>102598.2</b>	<b>127201.8</b>	<b>154943.0</b>	<b>181767.0</b>	<b>185144.7</b>	<b>191426.1</b>
a. Current	12819.5	16310.2	17709.8	20319.5	25100.7	24327.0	24566.4
b. Savings	29697.1	36885.3	50154.1	65703.6	80988.4	83855.6	90258.7
c. Fixed	35941.2	45593.8	54846.7	62204.2	65322.3	64171.4	61880.6
d. Call Deposits	1234.9	1766.9	2165.9	3715.8	7691.8	10531.9	11960.6
e. Others	2010.3	2042.0	2325.3	2999.9	2663.8	2258.8	2759.8
<b>3 BORROWINGS</b>	<b>1629.5</b>	<b>887.0</b>	<b>1179.1</b>	<b>3346.6</b>	<b>2308.7</b>	<b>2349.5</b>	<b>4039.7</b>
a. NRB	362.6	381.4	429.6	428.1	411.8	1167.7	1126.8
b. Inter Bank	1266.9	505.6	749.5	2918.5	1896.9	953.4	1505.6
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	228.5	1407.3
d. Financial Ins.							
<b>4 OTHERS</b>	<b>29928.9</b>	<b>36987.1</b>	<b>38000.2</b>	<b>44452.6</b>	<b>59221.3</b>	<b>77221.2</b>	<b>93272.5</b>
<b>SOURCES OF FUNDS</b>	<b>117722.1</b>	<b>145428.0</b>	<b>172458.2</b>	<b>209471.5</b>	<b>251527.2</b>	<b>274917.9</b>	<b>299890.4</b>
<b>1 LIQUID FUNDS</b>	<b>22712.6</b>	<b>33184.1</b>	<b>39093.1</b>	<b>48240.0</b>	<b>55583.3</b>	<b>49937.2</b>	<b>37803.7</b>
a. Cash in hand	2837.5	2889.6	3310.4	3507.0	4116.9	4881.1	3909.6
b. FC in hand	627.6	750.6	634.5	632.1	658.2	613.8	818.5
c. Bal. with NRB	8757.1	14103.2	13912.7	16945.1	21440.9	23170.3	11110.3
d. Bal. with Dom. Bank	638.3	409.0	402.1	676.9	796.1	928.2	708.3
e. Bal. with Other Financial Ins.						0.0	0.0
f. Bal. held abroad	7022.9	9179.7	9451.7	14613.9	14993.9	7016.7	5549.2
g. Call Money	2829.2	5852.0	11381.7	11864.9	13577.3	13327.3	15707.8
<b>2 INVESTMENTS</b>	<b>8568.9</b>	<b>10857.5</b>	<b>14252.4</b>	<b>17967.3</b>	<b>25446.5</b>	<b>34209.8</b>	<b>40466.6</b>
a. Govt. Securities	8213.4	10591.7	13222.0	17608.8	25100.9	28573.8	34709.1
b. Share, Deben & Other Inv.	355.5	265.8	1030.4	358.5	345.6	5636.0	5757.5
c. NRB Bond							
<b>3 LOANS &amp; ADVANCES</b>	<b>58378.5</b>	<b>68618.0</b>	<b>81758.8</b>	<b>96324.9</b>	<b>109121.1</b>	<b>113174.6</b>	<b>121263.4</b>
a. Govt. Entp.	1450.9	1214.0	1749.4	2114.3	2909.6	2651.1	2458.2
i. Financial	197.1	397.0	490.2	695.0	1209.1	991.2	1049.7
ii. Non-Finan.	1253.8	817.0	1259.2	1419.3	1700.5	1659.9	1408.5
b. Pvt. Sector	54736.6	64989.0	77501.1	92241.8	104209.3	109043.3	116886.8
c. For. Bills P. & D.	2062.9	2266.0	2348.2	1820.4	1887.2	1322.2	1708.2
d. Foreign A. B. C.	128.1	149.0	160.1	148.4	115.0	158.0	210.2
<b>4 INTEREST ACCRUED</b>	<b>9074.1</b>	<b>10618.6</b>	<b>12932.7</b>	<b>16125.8</b>	<b>19888.5</b>	<b>23742.8</b>	<b>24782.9</b>
a. Govt. Entp.	545.4	221.5	299.4	372.0	334.3	308.2	976.0
b. Private Sector	8528.7	10397.1	12633.3	15753.8	19554.2	23434.6	23806.9
<b>5 OTHERS</b>	<b>18988.0</b>	<b>22149.8</b>	<b>24421.2</b>	<b>30813.5</b>	<b>41487.7</b>	<b>53853.6</b>	<b>75573.8</b>
<b>USES OF FUNDS</b>	<b>117722.1</b>	<b>145428.0</b>	<b>172458.2</b>	<b>209471.5</b>	<b>251527.1</b>	<b>274917.9</b>	<b>299890.4</b>

\* RBB- Tentative Figures



Table No. 3  
SOME RATIOS OF COMMERCIAL BANKS & ADB/N

	Mid-July					
	1997	1998	1999	2000	2001	2002
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>						
1. Deposit / GDP	29.1	34.1	37.2	40.8	43.1	41.5
2. Credit / GDP	20.8	22.8	23.9	25.4	25.9	25.4
3. Investment / GDP	3.1	3.6	4.2	4.7	6.0	7.7
4. Credit & Investment / GDP	23.9	26.4	28.1	30.1	31.9	33.0
5. Time Deposit / GDP	23.4	27.4	30.7	33.7	34.7	33.2
6. Current / GDP	5.7	6.7	6.5	7.1	8.4	8.3
7. Credit / Total Deposit	71.5	66.9	64.3	62.2	60.0	61.1
8. Investment / Total Deposit	10.5	10.6	11.2	11.6	14.0	18.5
9. Credit & Investment / Total Deposit	81.9	77.5	75.5	73.8	74.0	79.6
10. Time Deposit / Total Deposit	80.3	80.4	82.5	82.6	80.5	80.0
11. Current Deposit / Total Deposit	19.7	19.6	17.5	17.4	19.5	20.0
12. Credit to Govt. Entp. / Total Credit	2.5	1.8	2.1	2.2	2.7	2.3
13. Credit to Pvt.Sector / Total Credit	97.5	98.2	97.9	97.8	97.3	97.7
<b>B. LIQUIDITY</b>						
1. NRB Balance / Total Deposit *	6.9	14.3	11.3	11.4	12.5	11.8
2. Vault / Total Deposit *	3.5	3.7	3.2	2.8	2.8	2.9
3. Total Liquid Fund / Total Deposit *	24.2	33.6	31.9	32.5	32.4	29.9
<b>C. CAPITAL ADEQUACY</b>						
1. Capital / Total Deposit	4.6	4.8	4.8	4.3	4.5	4.5
2. Capital / Total Credit	6.5	7.2	7.4	7.0	7.5	7.4
3. Capital / Total Assets	3.5	3.4	4.2	3.2	3.3	3.4

\* Excluding other deposits

**Mid-Jan  
2003**

42.9

27.2

9.1

36.2

34.1

8.8

63.3

21.1

84.5

79.5

20.5

2.0

98.0

10.6

2.3

25.6

4.7

7.3

3.4

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

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>852.5</b>	<b>881.9</b>	<b>1015.4</b>	<b>1044.2</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1407.3</b>
a. Paid-up Capital	377.7	380.3	380.3	380.4	380.4	380.4	380.4
b. Statutory Reserves	318.2	318.2	467.2	544.6	544.6	544.6	544.6
c. Others Reserves	156.6	183.4	167.9	119.2	200.7	424.6	482.3
d. Retained Earning							
<b>2 DEPOSITS</b>	<b>21542.6</b>	<b>28144.9</b>	<b>33092.7</b>	<b>35578.7</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34152.5</b>
a. Current	3404.8	4400.7	4386.5	5033.2	5000.7	4311.7	4255.9
b. Savings	9365.5	11074.7	14214.8	17888.4	20281.6	19851.5	20315.9
c. Fixed	8343.7	12261.2	14154.7	12275.8	9921.8	9731.8	9470.9
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	7.8	12.2
e. Others	428.6	408.3	336.7	381.2	324.5	157.4	97.6
<b>3 BORROWINGS</b>	<b>27.1</b>	<b>244.0</b>	<b>284.3</b>	<b>235.5</b>	<b>266.2</b>	<b>215.0</b>	<b>213.2</b>
a. NRB	25.7	242.6	282.9	234.2	264.8	213.7	211.8
b. Inter Bank	1.4	1.4	1.4	1.4	1.4	1.4	1.4
d. Foreign Bank						0.0	0.0
c. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 OTHERS</b>	<b>6755.8</b>	<b>8663.6</b>	<b>9955.4</b>	<b>9261.7</b>	<b>13947.3</b>	<b>28191.9</b>	<b>28403.2</b>
<b>SOURCES OF FUNDS</b>	<b>29178.0</b>	<b>37934.4</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>64176.2</b>
<b>1 LIQUID FUNDS</b>	<b>5167.8</b>	<b>7166.5</b>	<b>8035.2</b>	<b>7648.6</b>	<b>8050.5</b>	<b>8063.8</b>	<b>6361.1</b>
a. Cash in hand	1055.4	1297.5	1346.4	1314.0	1479.4	1409.9	892.7
b. FC in hand	277.0	393.3	313.4	300.1	305.4	239.0	175.2
c. Bal. with NRB	2111.0	2711.9	2870.3	1736.0	3050.4	3307.4	2268.5
d. Bal. with Dom. Bank	41.8	61.6	179.5	205.2	328.1	244.0	314.4
e. Bal. with Other Financial Ins.						0.0	0.0
f. Bal.held abroad	1682.6	2702.2	1055.2	4093.2	2887.2	2859.5	2530.3
g. Call Money	0.0	0.0	2270.4	0.0	0.0	4.1	180.0
<b>2 INVESTMENTS</b>	<b>682.6</b>	<b>4475.1</b>	<b>5119.4</b>	<b>5462.4</b>	<b>6776.3</b>	<b>7152.8</b>	<b>9585.5</b>
a. Govt.Securities	510.7	4414.9	5058.2	5406.1	6720.0	7115.2	9530.7
b. Share,Deben & Other Inv..	171.9	60.2	61.2	56.3	56.3	37.6	54.8
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>18068.8</b>	<b>19472.2</b>	<b>22394.6</b>	<b>22863.7</b>	<b>22062.3</b>	<b>20997.5</b>	<b>20580.8</b>
a. Govt. Entp.	964.2	497.8	765.4	906.5	597.8	652.2	807.2
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	109.4
ii. Non-Finan.	964.2	497.8	765.4	906.5	597.8	652.2	697.8
b. Pvt. Sector	16642.5	18441.6	21213.7	21656.1	21131.0	20103.4	19527.1
c. For. Bills P.& D.	355.0	410.1	290.8	177.1	234.2	139.2	118.7
d. Foreign A. B. C.	107.1	122.7	124.7	124.0	99.3	102.7	127.8
<b>4 INTEREST ACCRUED</b>	<b>2677.0</b>	<b>3323.6</b>	<b>4287.5</b>	<b>5327.4</b>	<b>6958.2</b>	<b>8793.0</b>	<b>9746.4</b>
a. Govt. Entp.	173.8	90.3	90.4	298.8	101.9	132.1	230.5
b. Private Sector	2503.2	3233.3	4197.1	5028.6	6856.3	8660.9	9515.9
<b>5 OTHERS</b>	<b>2581.8</b>	<b>3497.0</b>	<b>4511.1</b>	<b>4818.0</b>	<b>7020.4</b>	<b>18809.5</b>	<b>17902.4</b>
<b>USES OF FUNDS</b>	<b>29178.0</b>	<b>37934.4</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>64176.2</b>

Table No. 5

## SOURCES AND USES OF FUNDS OF RASTRIYA BANIJYA BANK

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>1385.4</b>	<b>1391.2</b>	<b>1440.7</b>	<b>1482.9</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1538.2</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	68.2	68.2	68.2	68.2
c. Others Reserves	170.6	176.4	225.9	242.4	266.2	297.7	297.7
d. Retained Earning							
<b>2 DEPOSITS</b>	<b>22015.6</b>	<b>26968.1</b>	<b>33329.2</b>	<b>38410.9</b>	<b>40500.4</b>	<b>38964.6</b>	<b>38758.6</b>
a. Current	3193.0	3790.4	3802.8	4234.0	4864.0	4639.7	4300.4
b. Savings	7802.1	9546.2	12297.4	15904.8	18822.1	18997.2	20391.9
c. Fixed	10374.3	13093.5	16793.1	17836.4	16477.2	15166.6	13770.5
d. Call Deposits	120.1	71.2	27.6	29.5	0.8	6.7	1.4
e. Others	526.1	466.8	408.3	406.3	336.3	154.4	294.4
<b>3 BORROWINGS</b>	<b>213.9</b>	<b>264.5</b>	<b>272.4</b>	<b>151.5</b>	<b>146.9</b>	<b>156.1</b>	<b>153.2</b>
a. NRB	88.2	138.8	146.7	151.5	146.9	156.1	153.2
b. Inter Bank	125.7	125.7	125.7	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
d. Financial Ins.	0	0	0	0	0	0	0
<b>4 OTHERS</b>	<b>18839.6</b>	<b>21577.3</b>	<b>18745.8</b>	<b>25003.9</b>	<b>31490.7</b>	<b>35459.2</b>	<b>50175.4</b>
<b>SOURCES OF FUNDS</b>	<b>42454.5</b>	<b>50201.1</b>	<b>53788.1</b>	<b>65049.2</b>	<b>73644.7</b>	<b>76118.1</b>	<b>90625.4</b>
<b>1 LIQUID FUNDS</b>	<b>6638.7</b>	<b>10318.4</b>	<b>10277.6</b>	<b>13633.4</b>	<b>14559.8</b>	<b>15089.9</b>	<b>5091.5</b>
a. Cash in hand	795.5	682.8	792.9	856.5	736.1	725.0	736.8
b. FC in hand	237.1	203.5	226.5	186.0	163.5	128.8	117.6
c. Bal. with NRB	3331.9	7602.8	6771.9	10195.7	11881.8	13077.4	2788.0
d. Bal. with Dom. Bank	234.3	-24.2	-23.2	-31.3	-36.0	-43.7	-38.2
d. Bal. with Other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bal. held abroad	2039.9	1853.5	2509.5	2276.5	1814.4	1202.4	1217.3
f. Call Money	0.0	0.0	0.0	150.0	0.0	0.0	270.0
<b>2 INVESTMENTS</b>	<b>1442.6</b>	<b>2371.7</b>	<b>2784.8</b>	<b>4336.8</b>	<b>5656.9</b>	<b>4170.6</b>	<b>4709.5</b>
a. Govt. Securities	1393.6	2317.0	2704.2	4256.1	5576.3	4088.5	4629.0
b. Share & Deben.	49.0	54.7	80.6	80.6	80.6	82.1	80.5
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>18921.8</b>	<b>22404.8</b>	<b>26340.4</b>	<b>29140.6</b>	<b>28424.7</b>	<b>28516.0</b>	<b>29955.9</b>
a. Govt. Entp.	147.6	128.2	162.4	95.7	634.7	561.0	26.2
i. Financial	0.1	0.1	0.1	0.1	0.1	0.0	0.0
ii. Non-Finan.	147.5	128.1	162.3	95.6	634.6	561.0	26.2
b. Pvt. Sector	18081.3	21578.6	25676.5	28565.3	27446.5	27622.5	29518.9
c. For. Bills P. & D.	671.9	671.7	466.1	456.8	327.7	316.6	378.7
d. Foreign A. B. C.	21.0	26.3	35.4	22.9	15.8	15.9	32.1
<b>4 INTEREST ACCRUED</b>	<b>5863.4</b>	<b>6546.2</b>	<b>7638.2</b>	<b>9268.3</b>	<b>11277.3</b>	<b>13302.1</b>	<b>12180.7</b>
a. Govt. Entp.	371.3	131.2	203.4	73.2	232.4	162.8	736.3
b. Private Sector	5492.1	6415.0	7434.8	9195.1	11044.9	13139.3	11444.4
<b>5 OTHERS</b>	<b>9588.0</b>	<b>8560.0</b>	<b>6747.1</b>	<b>8670.2</b>	<b>13726.0</b>	<b>15039.5</b>	<b>38687.8</b>
<b>USES OF FUNDS</b>	<b>42454.5</b>	<b>50201.1</b>	<b>53788.1</b>	<b>65049.3</b>	<b>73644.7</b>	<b>76118.1</b>	<b>90625.4</b>

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

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>628.1</b>	<b>805.2</b>	<b>863.0</b>	<b>934.1</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>
a. Paid-up Capital	261.7	261.7	392.9	392.9	849.1	491.7	491.7
b. Statutory Reserves	266.7	302.2	337.1	390.4	0.0	514.5	568.8
c. Others Reserves	99.7	241.3	133.0	150.8	197.8	30.4	83.8
d. Retained Earning						26.2	2.1
<b>2 DEPOSITS</b>	<b>7752.2</b>	<b>8737.5</b>	<b>9464.4</b>	<b>12780.1</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13941.6</b>
a. Current	1789.2	2334.3	2333.3	2935.3	2957.1	2723.0	2820.6
b. Savings	1942.8	2546.7	3352.6	4150.2	4917.1	4889.0	4876.4
c. Fixed	2863.1	2315.4	2098.1	3194.3	3719.2	2446.8	1759.7
d. Call Deposits	920.9	1343.9	1329.8	2083.9	3948.3	4944.7	4082.1
e. Others	236.2	197.2	350.6	416.3	297.2	367.1	402.8
<b>3 BORROWINGS</b>	<b>136.8</b>	<b>0.0</b>	<b>190.2</b>	<b>285.2</b>	<b>0.0</b>	<b>280.0</b>	<b>24.0</b>
a. NRB	0.0	0.0		0.0	0.0	0.0	24.0
b. Inter Bank	136.8	0.0	190.2	285.2	0.0	280.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
<b>4 OTHERS</b>	<b>1147.3</b>	<b>1722.1</b>	<b>1810.0</b>	<b>1902.3</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2368.7</b>
<b>SOURCES OF FUNDS</b>	<b>9664.4</b>	<b>11264.8</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>17480.7</b>
<b>1 LIQUID FUNDS</b>	<b>2402.0</b>	<b>3725.2</b>	<b>3782.7</b>	<b>5541.9</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4603.3</b>
a. Cash in hand	127.6	112.5	123.6	178.9	182.3	285.4	173.9
b. FC in hand	22.1	23.5	14.6	15.9	25.9	32.7	43.7
c. Bal. with NRB	487.4	559.1	290.4	533.3	510.2	366.3	455.9
d. Bal. with Dom. Bank	187.5	225.3	12.9	163.1	4.8	24.0	14.9
e. Bal. with Other financial Ins.						0.0	0.0
e. Bal. held abroad	105.3	393.9	127.1	18.9	87.6	203.5	109.5
f. Call Money	1472.1	2410.9	3214.1	4631.8	5474.1	4087.4	3805.4
<b>2 INVESTMENTS</b>	<b>1770.0</b>	<b>954.1</b>	<b>1420.3</b>	<b>1250.9</b>	<b>2752.7</b>	<b>5202.1</b>	<b>2899.9</b>
a. Govt. Securities	1759.3	943.4	1402.8	1233.8	2732.9	4120.3	2876.7
b. Share & Deben.	10.7	10.7	17.5	17.1	19.8	1081.8	23.2
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>4625.0</b>	<b>5294.5</b>	<b>5811.7</b>	<b>7323.6</b>	<b>8437.6</b>	<b>7328.2</b>	<b>8086.3</b>
a. Govt. Entp.	31.9	79.6	62.6	110.2	101.3	64.7	72.9
i. Financial	20.0	50.0	50.0	50.0	50.0	19.9	50.0
ii. Non-Finan.	11.9	29.6	12.6	60.2	51.3	44.8	22.9
b. Pvt. Sector	4349.9	5003.4	5432.6	6857.9	8071.8	7007.3	7706.4
c. For. Bills P. & D.	243.2	211.5	316.5	355.5	264.5	256.2	305.4
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	1.6
<b>4 INTEREST ACCRUED</b>	<b>118.7</b>	<b>159.6</b>	<b>231.6</b>	<b>372.8</b>	<b>369.5</b>	<b>377.3</b>	<b>206.7</b>
a. Govt. Entp.	0.3	0.0	0.0	0.0	0.0	3.6	0.4
b. Private Sector	118.4	159.6	231.6	372.8	369.5	373.7	206.3
<b>5 OTHERS</b>	<b>748.7</b>	<b>1131.4</b>	<b>1081.3</b>	<b>1412.5</b>	<b>1609.7</b>	<b>1738.9</b>	<b>1684.5</b>
<b>USES OF FUNDS</b>	<b>9664.4</b>	<b>11264.8</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>17480.7</b>

Table No. 7

## SOURCES AND USES OF FUNDS OF NEPAL INVESTMENT BANK LIMITED

(Rs in million)

	Mid-Jul						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>247.6</b>	<b>328.2</b>	<b>346.6</b>	<b>356.9</b>	<b>407.1</b>	<b>419.9</b>	<b>488.4</b>
a. Paid-up Capital	90.0	90.0	135.3	135.4	135.3	170.0	226.6
b. Statutory Reserves	148.9	180.0	198.8	207.9	222.5	233.8	245.2
c. Others Reserves	8.7	58.2	12.5	13.6	49.3	16.1	16.6
d. Retained Earning							
<b>2 DEPOSITS</b>	<b>2104.2</b>	<b>2582.3</b>	<b>2438.9</b>	<b>2982.4</b>	<b>4256.2</b>	<b>4174.8</b>	<b>5516.5</b>
a. Current	387.7	559.0	531.5	581.1	769.0	787.5	841.0
b. Savings	522.9	562.8	751.1	997.5	1259.6	1276.7	1651.6
c. Fixed	983.0	1276.0	983.6	1093.7	1658.7	945.9	856.1
d. Call Deposits	101.1	128.6	83.2	221.7	502.5	1052.0	1966.9
e. Others	109.5	55.9	89.5	88.6	66.4	112.7	200.9
<b>3 BORROWINGS</b>	<b>58.9</b>	<b>100.0</b>	<b>50.0</b>	<b>140.0</b>	<b>120.0</b>	<b>98.5</b>	<b>630.0</b>
a. NRB	58.9	0.0		0.0	0.0	98.5	0.0
b. Inter Bank	0.0	100.0	50.0	140.0	120.0	0.0	630.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.						0.0	0.0
<b>4 OTHERS</b>	<b>579.6</b>	<b>684.9</b>	<b>835.4</b>	<b>700.5</b>	<b>750.2</b>	<b>694.6</b>	<b>878.8</b>
<b>SOURCES OF FUNDS</b>	<b>2990.3</b>	<b>3695.4</b>	<b>3670.9</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5387.8</b>	<b>7513.7</b>
<b>1 LIQUID FUNDS</b>	<b>797.8</b>	<b>1519.5</b>	<b>1463.0</b>	<b>1533.6</b>	<b>446.7</b>	<b>1899.1</b>	<b>639.3</b>
a. Cash in hand	56.8	61.4	40.0	28.0	62.9	50.8	107.5
b. FC in hand	9.7	17.8	7.3	4.8	8.6	10.7	23.2
c. Bal. with NRB	138.6	122.9	98.6	175.3	212.3	166.3	355.2
d. Bal. with Dom. Bank	2.7	7.7	7.5	7.3	3.8	2.8	-0.7
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal. held abroad	188.6	228.1	110.2	147.6	159.1	1668.5	154.1
g. Call Money	401.4	1081.6	1199.4	1170.7	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>119.3</b>	<b>17.5</b>	<b>102.7</b>	<b>12.7</b>	<b>312.7</b>	<b>262.0</b>	<b>1583.2</b>
a. Govt. Securities	111.8	10.0	90.0	0.0	300.0	224.4	200.0
b. Share & Deben.	7.5	7.5	12.7	12.7	12.7	37.6	1383.2
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1728.5</b>	<b>1678.2</b>	<b>1421.6</b>	<b>2071.3</b>	<b>2431.3</b>	<b>2715.7</b>	<b>4620.3</b>
a. Govt. Entp.	25.0	25.0	25.0	25.0	25.0	25.0	25.0
i. Financial	25.0	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	1666.4	1592.9	1329.2	1998.9	2360.5	2668.0	4551.8
c. For. Bills P. & D.	37.1	60.3	67.4	47.4	45.8	22.7	43.5
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>43.7</b>	<b>86.6</b>	<b>72.8</b>	<b>82.7</b>	<b>120.6</b>	<b>79.3</b>	<b>114.8</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.6	0.0
b. Private Sector	43.7	86.6	72.8	82.7	120.6	78.7	114.8
<b>5 OTHERS</b>	<b>301.0</b>	<b>393.6</b>	<b>610.8</b>	<b>479.4</b>	<b>2222.2</b>	<b>431.7</b>	<b>556.1</b>
<b>USES OF FUNDS</b>	<b>2990.3</b>	<b>3695.4</b>	<b>3670.9</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5387.8</b>	<b>7513.7</b>



Table No. 8

**SOURCES AND USES OF FUNDS OF STANDARD CHARTERED BANK NEPAL LIMITED**

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2002
<b>1 CAPITAL FUND</b>	<b>439.2</b>	<b>494.2</b>	<b>756.0</b>	<b>834.7</b>	<b>920.3</b>	<b>1012.3</b>	<b>1104.6</b>
a. Paid-up Capital	150.0	150.0	339.5	339.5	339.5	339.5	339.5
b. Statutory Reserves	247.8	300.0	358.5	430.4	508.9	595.0	679.1
c. Others Reserves	41.4	44.2	58.0	64.8	71.9	77.8	86.0
d. Retained Earning						0.0	0.0
<b>2 DEPOSITS</b>	<b>7623.2</b>	<b>8535.2</b>	<b>11160.8</b>	<b>12566.4</b>	<b>15430.1</b>	<b>15835.7</b>	<b>17034.4</b>
a. Current	2039.6	1969.6	2334.3	2417.1	3279.4	3808.4	4017.7
b. Savings	3204.3	4079.5	5467.6	6632.7	8404.6	9441.8	10546.1
c. Fixed	2080.1	2148.9	3104.7	2926.2	3471.7	2264.9	1984.3
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	101.1	213.2
e. Others	299.2	337.2	254.2	590.4	274.4	219.5	273.1
<b>3 BORROWINGS</b>	<b>888.0</b>	<b>278.5</b>	<b>99.5</b>	<b>2380.8</b>	<b>1590.0</b>	<b>671.5</b>	<b>1644.4</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	888.0	278.5	99.5	2380.8	1590.0	671.5	257.4
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	1387.0
c. Financial Ins.							
<b>4 OTHERS</b>	<b>1388.2</b>	<b>1980.1</b>	<b>2364.8</b>	<b>2574.1</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2328.0</b>
<b>SOURCES OF FUNDS</b>	<b>10338.6</b>	<b>11288.0</b>	<b>14381.1</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22111.4</b>
<b>1 LIQUID FUNDS</b>	<b>3456.0</b>	<b>3929.3</b>	<b>5239.5</b>	<b>8063.4</b>	<b>8086.5</b>	<b>2890.6</b>	<b>4711.9</b>
a. Cash in hand	116.8	109.2	125.5	109.4	169.9	224.0	113.2
b. FC in hand	16.9	18.8	10.0	16.8	17.7	33.8	59.8
c. Bal. with NRB	538.8	282.4	486.4	649.9	659.5	369.8	1201.9
d. Bal. with Dom. Bank	31.9	7.6	-7.3	-4.0	1.4	16.7	7.9
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	2751.6	3511.3	4624.9	7291.3	7238.0	184.3	155.7
g. Call Money	0.0	0.0	0.0	0.0	0.0	2062.0	3173.4
<b>2 INVESTMENTS</b>	<b>2304.7</b>	<b>1047.6</b>	<b>2689.9</b>	<b>3349.9</b>	<b>4822.2</b>	<b>9276.0</b>	<b>9771.1</b>
a. Govt. Securities	2288.6	1041.6	2678.7	3338.7	4811.0	5784.8	6459.1
b. Share & Deben.	16.1	6.0	11.2	11.2	11.2	3491.2	3312.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>3581.7</b>	<b>4170.6</b>	<b>4693.1</b>	<b>4957.5</b>	<b>5924.1</b>	<b>5787.9</b>	<b>6079.9</b>
a. Govt. Entp.	120.1	171.7	150.6	365.5	359.9	286.2	297.2
i. Financial	91.1	97.5	150.6	169.3	239.7	90.0	90.0
ii. Non-Finan.	29.0	74.2	0.0	196.2	120.2	196.2	207.2
b. Pvt. Sector	3194.2	3763.3	4422.8	4394.3	5478.8	5389.4	5728.2
c. For. Bills P. & D.	267.4	235.6	119.7	197.7	85.4	112.3	54.5
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>73.5</b>	<b>80.1</b>	<b>87.4</b>	<b>137.4</b>	<b>186.6</b>	<b>216.0</b>	<b>256.8</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	73.5	80.1	87.4	137.4	186.6	216.0	256.8
<b>5 OTHERS</b>	<b>922.7</b>	<b>2060.4</b>	<b>1671.2</b>	<b>1847.9</b>	<b>2398.7</b>	<b>1505.1</b>	<b>1291.7</b>
<b>USES OF FUNDS</b>	<b>10338.6</b>	<b>11288.0</b>	<b>14381.1</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22111.4</b>

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

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>179.1</b>	<b>205.3</b>	<b>314.9</b>	<b>397.1</b>	<b>501.6</b>	<b>651.6</b>	<b>651.6</b>
a. Paid-up Capital	120.0	120.0	192.0	240.0	300.0	390.0	390.0
b. Statutory Reserves	54.9	82.5	109.7	142.8	183.6	239.7	239.7
c. Others Reserves	4.2	2.8	13.2	14.4	18.0	21.9	21.9
d. Retained Earning						0.0	
<b>2 DEPOSITS</b>	<b>5731.6</b>	<b>7715.6</b>	<b>9780.4</b>	<b>14082.5</b>	<b>17613.6</b>	<b>18595.2</b>	<b>20370.5</b>
a. Current	779.5	1175.2	1292.2	1772.3	2313.7	2652.8	3254.8
b. Savings	2298.3	3175.6	5084.4	6844.3	9164.1	9102.8	9714.1
c. Fixed	2484.6	3144.4	3106.8	5109.4	5668.1	6044.9	6697.9
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	343.8	189.2
e. Others	169.2	220.4	297.0	356.5	467.7	450.9	514.5
<b>3 BORROWINGS</b>	<b>264.8</b>	<b>0.0</b>	<b>232.7</b>	<b>128.6</b>	<b>5.4</b>	<b>48.2</b>	<b>360.6</b>
a. NRB	189.8	0.0	0.0	42.5	0.0	47.6	360.0
b. Inter Bank	75.0	0.0	232.7	86.2	5.4	0.6	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.6
d. Financial Ins.						0.0	0.0
<b>4 OTHERS</b>	<b>663.5</b>	<b>1241.7</b>	<b>2272.1</b>	<b>2172.2</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2084.6</b>
<b>SOURCES OF FUNDS</b>	<b>6839.0</b>	<b>9162.6</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929.0</b>	<b>21380.7</b>	<b>23467.3</b>
<b>1 LIQUID FUNDS</b>	<b>1807.7</b>	<b>3123.3</b>	<b>4787.5</b>	<b>5446.5</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8017.1</b>
a. Cash in hand	221.1	141.1	121.7	116.3	131.7	450.1	278.5
b. FC in hand	19.9	24.5	21.1	17.7	18.2	12.7	59.8
c. Bal. with NRB	681.4	742.6	515.6	655.3	1073.2	695.4	837.6
d. Bal. with Dom. Bank	7.7	30.6	22.9	12.9	11.0	36.3	35.8
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal. held abroad	22.5	37.6	-19.6	-38.6	52.7	36.9	241.9
g. Call Money	855.1	2146.9	4125.8	4682.8	5905.8	6427.4	6563.5
<b>2 INVESTMENTS</b>	<b>1352.2</b>	<b>974.0</b>	<b>468.9</b>	<b>2216.4</b>	<b>2235.0</b>	<b>2622.8</b>	<b>4331.9</b>
a. Govt. Securities	1349.2	970.9	459.4	2206.9	2224.3	2588.6	4297.6
b. Share & Deben.	3.0	3.1	9.5	9.5	10.7	34.3	34.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>3381.9</b>	<b>4275.5</b>	<b>5372.0</b>	<b>7423.2</b>	<b>9176.9</b>	<b>9673.5</b>	<b>9959.9</b>
a. Govt. Entp.	44.4	60.0	267.7	200.0	536.4	352.5	606.3
i. Financial	0.0	60.0	60.0	200.0	480.0	350.0	290.0
ii. Non-Finan.	44.4	0.0	207.7	0.0	56.4	2.5	316.3
b. Pvt. Sector	3232.1	4025.0	5005.5	7096.6	8300.2	9321.0	9021.1
c. For. Bills P. & D.	105.4	190.5	98.8	126.6	340.3	0.0	332.5
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>49.5</b>	<b>85.2</b>	<b>117.4</b>	<b>144.2</b>	<b>115.5</b>	<b>313.4</b>	<b>541.3</b>
a. Govt. Entp.	0.0	0.0	5.6	0.0	0.0	5.5	5.5
b. Private Sector	49.5	85.2	111.8	144.2	115.5	307.9	535.8
<b>5 OTHERS</b>	<b>247.7</b>	<b>704.6</b>	<b>1854.3</b>	<b>1550.2</b>	<b>2209.0</b>	<b>1112.3</b>	<b>617.1</b>
<b>USES OF FUNDS</b>	<b>6839.0</b>	<b>9162.6</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929.0</b>	<b>21380.7</b>	<b>23467.3</b>

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

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>162.2</b>	<b>139.3</b>	<b>222.6</b>	<b>208.8</b>	<b>243.5</b>	<b>541.5</b>	<b>611.3</b>
a. Paid-up Capital	119.9	119.9	119.9	119.9	143.9	424.9	425.0
b. Statutory Reserves	9.1	18.1	29.9	63.2	73.2	75.7	
c. Others Reserves	33.2	1.3	72.8	25.7	26.4	28.7	104.5
d. Retained Earning						12.2	81.8
<b>2 DEPOSITS</b>	<b>2360.6</b>	<b>3749.1</b>	<b>4362.2</b>	<b>4543.2</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6079.2</b>
a. Current	438.2	761.7	1404.2	951.0	2359.9	1086.7	1062.0
b. Savings	259.5	527.2	786.7	1094.9	1259.5	1274.7	1770.7
c. Fixed	1618.8	2383.6	2100.2	2420.3	2929.4	3132.7	3197.1
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	26.3	0.0
e. Others	44.1	76.6	71.1	77.0	69.6	51.9	49.4
<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>264.2</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	264.2	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.						0.0	
<b>4 OTHERS</b>	<b>122.7</b>	<b>267.7</b>	<b>336.8</b>	<b>439.0</b>	<b>538.5</b>	<b>574.3</b>	<b>1105.4</b>
<b>SOURCES OF FUNDS</b>	<b>2645.5</b>	<b>4156.1</b>	<b>4921.6</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6952.2</b>	<b>7795.9</b>
<b>1 LIQUID FUNDS</b>	<b>392.1</b>	<b>761.5</b>	<b>1357.8</b>	<b>1010.0</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1411.9</b>
a. Cash in hand	72.2	40.9	106.6	123.0	133.2	147.8	99.1
b. FC in hand	8.7	15.5	7.8	15.6	15.3	18.8	26.8
c. Bal. with NRB	224.4	572.3	689.9	364.3	294.2	1177.5	552.4
d. Bal. with Dom. Bank	1.9	3.3	0.6	1.0	4.7	12.9	30.9
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	84.9	79.5	532.9	386.2	1510.8	46.2	585.6
g. Call Money	0.0	50.0	20.0	120.0	390.0	0.0	117.1
<b>2 INVESTMENTS</b>	<b>396.8</b>	<b>681.6</b>	<b>202.6</b>	<b>201.8</b>	<b>373.6</b>	<b>521.1</b>	<b>860.1</b>
a. Govt. Securities	393.8	678.6	194.0	192.9	364.7	503.2	842.2
b. Share & Deben.	3.0	3.0	8.6	8.9	8.9	17.9	17.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1721.3</b>	<b>2414.9</b>	<b>2930.4</b>	<b>3560.1</b>	<b>4176.3</b>	<b>4593.9</b>	<b>4871.5</b>
a. Govt. Entp.	56.8	74.3	88.3	88.3	88.3	87.4	89.3
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	56.8	74.3	88.3	88.3	88.3	87.4	89.3
b. Pvt. Sector	1623.5	2297.3	2801.9	3428.8	4002.7	4441.2	4593.5
c. For. Bills P.& D.	41.0	43.3	40.2	43.0	85.3	65.3	188.7
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>65.8</b>	<b>132.0</b>	<b>147.8</b>	<b>172.8</b>	<b>164.6</b>	<b>198.5</b>	<b>360.8</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.3	1.6
b. Private Sector	65.8	132.0	147.8	172.8	164.6	196.2	359.2
<b>5 OTHERS</b>	<b>69.5</b>	<b>166.1</b>	<b>283.0</b>	<b>246.3</b>	<b>337.7</b>	<b>235.5</b>	<b>291.6</b>
<b>USES OF FUNDS</b>	<b>2645.5</b>	<b>4156.1</b>	<b>4921.6</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6952.1</b>	<b>7795.9</b>

Table No. 11

**SOURCES AND USES OF FUNDS OF NEPAL BANGLADESH BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>63.1</b>	<b>147.1</b>	<b>177.4</b>	<b>251.3</b>	<b>299.7</b>	<b>595.6</b>	<b>595.0</b>
a. Paid-up Capital	60.0	114.1	116.4	117.8	119.1	238.1	357.3
b. Statutory Reserves	1.3	26.4	45.5	110.0	137.9	178.2	177.7
c. Others Reserves	1.8	6.6	15.5	23.5	42.7	33.5	33.5
d. Retained Earning						145.8	26.5
<b>2 DEPOSITS</b>	<b>1349.0</b>	<b>2361.9</b>	<b>4145.2</b>	<b>6455.6</b>	<b>8578.8</b>	<b>9514.0</b>	<b>9695.3</b>
a. Current	107.4	325.2	375.2	478.2	634.1	864.5	809.8
b. Savings	209.9	358.9	684.7	1101.9	1694.9	2086.9	2397.8
c. Fixed	896.8	1497.9	2608.1	4356.5	5236.8	5453.6	5103.5
d. Call Deposits	17.3	53.5	210.3	295.2	682.1	766.0	1027.0
e. Others	117.6	126.4	266.9	223.9	330.9	343.0	357.2
<b>3 BORROWINGS</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>25.0</b>	<b>0.0</b>	<b>152.5</b>	<b>274.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	152.5	274.0
b. Inter Bank	20.0	0.0	0.0	25.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
<b>4 OTHERS</b>	<b>75.2</b>	<b>214.5</b>	<b>466.6</b>	<b>733.0</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1738.5</b>
<b>SOURCES OF FUNDS</b>	<b>1507.3</b>	<b>2723.5</b>	<b>4789.2</b>	<b>7464.9</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12302.8</b>
<b>1 LIQUID FUNDS</b>	<b>243.0</b>	<b>436.6</b>	<b>602.6</b>	<b>636.1</b>	<b>1810.1</b>	<b>1836.7</b>	<b>512.7</b>
a. Cash in hand	26.7	48.8	118.0	128.6	221.5	334.2	224.7
b. FC in hand	7.4	24.1	10.6	21.3	21.3	28.6	75.4
c. Bal. with NRB	145.5	211.8	374.4	401.2	634.1	1170.7	147.1
d. Bal. with Dom. Bank	1.5	7.1	9.4	23.5	22.2	20.9	12.7
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	61.9	144.8	90.2	61.5	99.8	204.0	52.8
g. Call Money	0.0	0.0	0.0	0.0	811.2	78.3	0.0
<b>2 INVESTMENTS</b>	<b>6.0</b>	<b>6.0</b>	<b>708.7</b>	<b>60.0</b>	<b>277.5</b>	<b>1029.4</b>	<b>1943.5</b>
a. Govt. Securities	0.0	0.0	0.0	0.0	262.5	891.0	1790.2
b. Share & Deben.	6.0	6.0	708.7	60.0	15.0	138.4	153.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1200.0</b>	<b>1957.6</b>	<b>3258.7</b>	<b>4611.8</b>	<b>7347.4</b>	<b>8222.1</b>	<b>8746.7</b>
a. Govt. Entp.	60.9	114.4	136.8	180.9	318.9	260.7	241.9
i. Financial	60.9	107.5	127.6	141.2	199.9	228.5	227.5
ii. Non-Finan.	0.0	6.9	9.2	39.7	119.0	32.2	14.4
b. Pvt. Sector	1077.3	1756.1	2854.4	4237.5	6703.4	7708.4	8316.2
c. For. Bills P.& D.	61.8	87.1	267.5	192.0	325.1	245.4	184.1
d. Foreign A. B. C.	0.0	0.0	0.0	1.4	0.0	7.6	4.5
<b>4 INTEREST ACCRUED</b>	<b>16.5</b>	<b>15.3</b>	<b>27.6</b>	<b>73.5</b>	<b>91.9</b>	<b>124.2</b>	<b>167.0</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.2
b. Private Sector	16.5	15.3	27.6	73.5	91.9	124.2	166.8
<b>5 OTHERS</b>	<b>41.8</b>	<b>308.0</b>	<b>191.6</b>	<b>2083.6</b>	<b>803.8</b>	<b>786.7</b>	<b>932.9</b>
<b>USES OF FUNDS</b>	<b>1507.3</b>	<b>2723.5</b>	<b>4789.2</b>	<b>7464.9</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12302.8</b>

Table No. 12

**SOURCES AND USES OF FUNDS OF EVEREST BANK LIMITED**

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>60.2</b>	<b>118.6</b>	<b>128.3</b>	<b>127.6</b>	<b>249.4</b>	<b>497.8</b>	<b>530.9</b>
a. Paid-up Capital	60.0	117.6	118.4	119.2	197.0	399.3	399.3
b. Statutory Reserves	0.0	0.0	0.1	5.1	13.4	27.3	44.4
c. Others Reserves	0.2	1.0	9.8	3.2	39.0	8.7	14.3
d. Retained Earning						62.5	72.9
<b>2 DEPOSITS</b>	<b>471.7</b>	<b>1124.9</b>	<b>1948.9</b>	<b>3057.4</b>	<b>4574.5</b>	<b>5461.1</b>	<b>6101.3</b>
a. Current	44.0	127.6	206.1	274.4	399.7	489.6	416.2
b. Savings	79.0	217.4	449.1	891.7	1384.1	1733.3	2227.1
c. Fixed	331.1	721.8	1180.3	1592.7	2470.2	2694.6	2764.1
d. Call Deposits	8.5	17.3	47.9	185.4	225.6	439.4	569.0
e. Others	9.1	40.8	65.5	113.2	94.9	104.2	124.9
<b>3 BORROWINGS</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>80.0</b>	<b>310.3</b>	<b>171.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	81.8	13.8
b. Inter Bank	20.0	0.0	0.0	0.0	80.0	0.0	137.5
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	228.5	19.7
d. Financial Ins.						0.0	0.0
<b>4 OTHERS</b>	<b>29.7</b>	<b>104.6</b>	<b>210.4</b>	<b>226.7</b>	<b>336.3</b>	<b>505.0</b>	<b>663.3</b>
<b>SOURCES OF FUNDS</b>	<b>581.6</b>	<b>1348.1</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>7466.5</b>
<b>1 LIQUID FUNDS</b>	<b>49.4</b>	<b>187.3</b>	<b>460.7</b>	<b>278.6</b>	<b>824.1</b>	<b>809.2</b>	<b>1249.9</b>
a. Cash in hand	13.0	21.2	62.2	41.9	92.9	146.3	107.0
b. FC in hand	2.4	8.2	4.6	8.8	15.1	23.6	28.9
c. Bal. with NRB	47.3	121.5	168.1	130.5	385.6	357.7	433.7
d. Bal. with Dom. Bank	0.7	6.7	0.0	4.3	2.3	3.1	4.7
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	-14.0	29.7	225.8	93.1	328.2	141.5	151.9
g. Call Money	0.0	0.0	0.0	0.0	0.0	137.0	523.7
<b>2 INVESTMENTS</b>	<b>132.3</b>	<b>111.1</b>	<b>187.4</b>	<b>260.1</b>	<b>826.7</b>	<b>1628.6</b>	<b>1557.6</b>
a. Govt. Securities	132.3	111.1	184.9	257.6	823.0	1538.9	1540.5
b. Share & Deben.	0.0	0.0	2.5	2.5	3.7	89.7	17.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>322.2</b>	<b>867.6</b>	<b>1354.9</b>	<b>2270.2</b>	<b>3006.6</b>	<b>3982.7</b>	<b>4242.0</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	314.0	801.6	1311.9	2230.8	2963.7	3969.6	4205.5
c. For. Bills P. & D.	8.2	66.0	43.0	39.4	42.9	13.1	36.5
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>2.1</b>	<b>31.8</b>	<b>46.2</b>	<b>76.2</b>	<b>94.3</b>	<b>99.8</b>	<b>113.3</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	2.1	31.8	46.2	76.2	94.3	99.8	113.3
<b>5 OTHERS</b>	<b>75.6</b>	<b>150.3</b>	<b>238.4</b>	<b>526.6</b>	<b>488.5</b>	<b>253.9</b>	<b>303.7</b>
<b>USES OF FUNDS</b>	<b>581.6</b>	<b>1348.1</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>7466.5</b>

Table No. 13

## SOURCES AND USES OF FUNDS OF BANK OF KATHMANDU LIMITED

(Rs in million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>93.3</b>	<b>93.4</b>	<b>96.7</b>	<b>204.6</b>	<b>259.8</b>	<b>510.7</b>	<b>517.3</b>
a. Paid-up Capital	90.0	90.0	90.0	173.5	233.6	463.6	463.6
b. Statutory Reserves	2.1	2.1	2.1	5.9	20.1	33.1	35.0
c. Others Reserves	1.2	1.3	4.6	25.1	6.1	8.5	18.7
d. Retained Earning						5.5	0.0
<b>2 DEPOSITS</b>	<b>1714.4</b>	<b>1740.9</b>	<b>2396.5</b>	<b>3983.0</b>	<b>5724.1</b>	<b>5735.9</b>	<b>5962.8</b>
a. Current	154.5	211.2	242.3	437.8	681.5	789.6	827.5
b. Savings	306.4	327.6	730.3	1161.1	1848.9	1862.6	1940.6
c. Fixed	1194.5	1029.1	1020.6	1812.0	1948.5	1958.8	1844.7
d. Call Deposits	13.0	107.2	295.7	447.2	1050.1	995.1	1235.6
e. Others	46.0	65.8	107.6	124.9	195.1	129.8	114.4
<b>3 BORROWINGS</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>	<b>94.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	50.0	0.0	100.0	0.0	94.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
<b>4 OTHERS</b>	<b>90.3</b>	<b>200.2</b>	<b>454.8</b>	<b>293.4</b>	<b>444.9</b>	<b>567.7</b>	<b>699.6</b>
<b>SOURCES OF FUNDS</b>	<b>1898.0</b>	<b>2034.5</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7273.7</b>
<b>1 LIQUID FUNDS</b>	<b>289.1</b>	<b>487.7</b>	<b>681.5</b>	<b>1036.2</b>	<b>1529.9</b>	<b>810.7</b>	<b>806.5</b>
a. Cash in hand	85.0	47.0	46.8	81.4	157.1	178.0	109.2
b. FC in hand	12.0	4.2	3.6	13.8	14.1	15.1	95.2
c. Bal. with NRB	91.5	208.4	122.0	256.9	399.9	298.2	318.5
d. Bal. with Dom. Bank	5.9	4.5	16.0	1.7	11.3	59.3	20.3
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	94.7	176.3	112.5	167.7	561.1	132.7	131.1
g. Call Money	0.0	47.3	380.6	514.6	386.4	127.4	132.2
<b>2 INVESTMENTS</b>	<b>190.3</b>	<b>112.8</b>	<b>119.9</b>	<b>151.6</b>	<b>325.4</b>	<b>630.7</b>	<b>1374.5</b>
a. Govt. Securities	187.3	94.8	111.7	143.4	300.8	542.7	1286.5
b. Share & Deben.	3.0	18.0	8.2	8.2	24.6	88.0	88.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1336.3</b>	<b>1281.8</b>	<b>1811.5</b>	<b>2995.3</b>	<b>4327.1</b>	<b>4977.6</b>	<b>4625.3</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	88.4	88.4
i. Financial	0.0	0.0	0.0	0.0	0.0	88.4	88.4
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1064.4	1084.6	1239.2	2827.9	4275.3	4751.7	4468.2
c. For. Bills P.& D.	271.9	197.2	572.3	167.4	51.8	137.5	34.5
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	34.2
<b>4 INTEREST ACCRUED</b>	<b>18.8</b>	<b>82.0</b>	<b>100.8</b>	<b>93.9</b>	<b>-5.5</b>	<b>12.4</b>	<b>112.4</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	18.8	82.0	100.8	93.9	-5.5	12.4	112.4
<b>5 OTHERS</b>	<b>63.5</b>	<b>70.2</b>	<b>284.3</b>	<b>203.9</b>	<b>351.9</b>	<b>382.9</b>	<b>355.0</b>
<b>USES OF FUNDS</b>	<b>1898.0</b>	<b>2034.5</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7273.7</b>

Table No. 14

**SOURCES AND USES OF FUNDS OF NEPAL CREDIT & COMMERCE BANK LIMITED**

(Rs in million)

	Mid-July					Mid-Jan.
	1998	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>351.3</b>	<b>355.5</b>	<b>360.2</b>	<b>364.2</b>	<b>380.8</b>	<b>370.7</b>
a. Paid-up Capital	350.0	350.0	350.0	350.0	350.0	350.0
b. Statutory Reserves	0.0	2.2	8.2	9.8	13.4	13.4
c. Others Reserves	1.3	3.3	2.1	4.4	17.4	7.3
d. Retained Earning					0.0	0.0
<b>2 DEPOSITS</b>	<b>1413.3</b>	<b>2105.2</b>	<b>2908.7</b>	<b>3772.7</b>	<b>3709.0</b>	<b>3782.4</b>
a. Current	135.3	142.7	221.9	261.2	362.4	243.3
b. Savings	155.9	258.9	393.6	600.6	798.3	841.5
c. Fixed	1075.5	1639.7	2181.4	2710.2	2421.5	2516.8
d. Call Deposits	0.0	21.1	47.7	106.7	61.0	128.2
e. Others	46.6	42.8	64.1	94.0	65.8	52.6
<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>210.0</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	210.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					0.0	0.0
<b>4 OTHERS</b>	<b>75.5</b>	<b>168.1</b>	<b>270.6</b>	<b>466.4</b>	<b>928.0</b>	<b>1201.1</b>
<b>SOURCES OF FUNDS</b>	<b>1840.1</b>	<b>2628.8</b>	<b>3539.6</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5564.2</b>
<b>1 LIQUID FUNDS</b>	<b>278.2</b>	<b>543.3</b>	<b>900.0</b>	<b>940.3</b>	<b>809.7</b>	<b>861.9</b>
a. Cash in hand	19.5	33.4	45.6	93.5	149.0	176.9
b. FC in hand	7.9	6.8	6.3	19.5	18.5	31.9
c. Bal. with NRB	103.4	288.9	191.5	249.8	235.8	311.7
d. Bal. with Dom. Bank	9.3	22.6	24.7	32.9	52.6	19.9
e. Bal. with Other financial Ins.					0.0	0.0
f. Bal.held abroad	22.8	20.2	37.1	74.8	90.1	83.2
g. Call Money	115.3	171.4	595.0	469.8	263.7	238.3
<b>2 INVESTMENTS</b>	<b>106.0</b>	<b>346.8</b>	<b>286.8</b>	<b>288.9</b>	<b>325.8</b>	<b>159.5</b>
a. Govt. Securities	9.4	238.7	202.0	197.7	199.7	50.9
b. Share & Deben.	96.6	108.1	84.8	91.2	126.1	108.6
c. NRB Bond	0.0		0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>1272.0</b>	<b>1524.4</b>	<b>1936.7</b>	<b>2925.9</b>	<b>2937.1</b>	<b>3392.2</b>
a. Govt. Entp.	63.0	90.6	80.2	97.3	98.1	98.8
i. Financial	56.9	76.9	59.4	64.4	64.4	64.4
ii. Non-Finan.	6.1	13.7	20.8	32.9	33.7	34.4
b. Pvt. Sector	1116.3	1370.9	1844.4	2796.8	2838.8	3292.8
c. For. Bills P.& D.	92.7	62.9	12.1	31.8	0.2	0.6
d. Foreign A. B. C.	0.0		0.0	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>4.0</b>	<b>27.1</b>	<b>185.7</b>	<b>245.5</b>	<b>1.7</b>	<b>7.9</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	1.5
b. Private Sector	4.0	27.1	185.7	245.5	1.7	6.4
<b>5 OTHERS</b>	<b>179.9</b>	<b>187.2</b>	<b>230.3</b>	<b>202.7</b>	<b>943.5</b>	<b>1142.7</b>
<b>USES OF FUNDS</b>	<b>1840.1</b>	<b>2628.8</b>	<b>3539.6</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5564.2</b>

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

(Rs in million)

	Mid-July				Mid-Jan.
	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>35.0</b>	<b>35.4</b>	<b>351.1</b>	<b>351.4</b>	<b>351.4</b>
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0
b. Statutory Reserves		0.0	0.1	0.1	0.1
c. Others Reserves		0.4	1.0	1.3	1.3
d. Retained Earning				0.0	0.0
<b>2 DEPOSITS</b>	<b>868.2</b>	<b>1262.0</b>	<b>2097.4</b>	<b>2646.1</b>	<b>2826.1</b>
a. Current	27.1	43.8	66.6	122.8	122.4
b. Savings	137.9	269.4	435.0	548.5	561.5
c. Fixed	591.0	732.7	1271.3	1674.9	1801.5
d. Call Deposits	105.3	185.7	273.2	268.1	293.1
e. Others	6.9	30.4	51.3	31.9	47.6
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>121.5</b>	<b>107.9</b>
a. NRB		0.0	0.0	121.5	89.9
b. Inter Bank		0.0	0.0	0.0	18.0
c. Foreign Bank		0.0	0.0	0.0	0.0
d. Financial Ins.					
<b>4 OTHERS</b>	<b>37.5</b>	<b>27.3</b>	<b>95.6</b>	<b>292.0</b>	<b>299.7</b>
<b>SOURCES OF FUNDS</b>	<b>940.7</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3585.1</b>
<b>1 LIQUID FUNDS</b>	<b>202.3</b>	<b>241.2</b>	<b>301.6</b>	<b>531.7</b>	<b>306.5</b>
a. Cash in hand	30.1	36.1	56.5	90.1	76.3
b. FC in hand	0.8	6.4	7.2	8.5	16.8
c. Bal. with NRB	57.7	94.3	136.3	284.0	66.9
d. Bal. with Dom. Bank	78.3	72.3	68.0	62.8	23.6
e. Bal. with Other financial Ins.				0.0	0.0
f. Bal.held abroad	35.4	32.2	33.6	86.3	21.4
g. Call Money		0.0	0.0	0.0	101.5
<b>2 INVESTMENTS</b>	<b>30.6</b>	<b>75.6</b>	<b>212.1</b>	<b>270.7</b>	<b>387.8</b>
a. Govt. Securities	29.8	69.8	208.8	100.0	357.5
b. Share & Deben.	0.8	5.8	3.3	170.7	30.3
c. NRB Bond		0.0	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>611.8</b>	<b>921.5</b>	<b>1793.2</b>	<b>2296.6</b>	<b>2627.4</b>
a. Govt. Entp.	0.0	12.0	0.0	15.0	15.0
i. Financial		0.0	0.0	15.0	15.0
ii. Non-Finan.		12.0	0.0	0.0	0.0
b. Pvt. Sector	611.3	909.1	1793.0	2280.4	2608.3
c. For. Bills P.& D.	0.5	0.2	0.2	1.2	4.1
d. Foreign A. B. C.		0.2	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>13.9</b>	<b>25.6</b>	<b>57.0</b>	<b>65.3</b>	<b>64.6</b>
a. Govt. Entp.		0.0	0.0	0.0	0.0
b. Private Sector	13.9	25.6	57.0	65.3	64.6
<b>5 OTHERS</b>	<b>82.1</b>	<b>60.8</b>	<b>180.2</b>	<b>246.7</b>	<b>198.8</b>
<b>USES OF FUNDS</b>	<b>940.7</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3585.1</b>



Table No. 16

**SOURCES AND USES OF FUNDS OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED**

(Rs in million)

	Mid-July				Mid-Jan.
	1999	2000	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>325.0</b>	<b>491.5</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9
b. Statutory Reserves	0.0	0.0	4.8	16.9	15.9
c. Others Reserves	0.0	0.0	15.3	2.7	2.7
d. Retained Earning				11.8	7.6
<b>2 DEPOSITS</b>	<b>376.3</b>	<b>2025.5</b>	<b>3575.8</b>	<b>3165.3</b>	<b>2748.3</b>
a. Current	16.0	148.3	248.0	257.2	315.3
b. Savings	108.3	356.3	526.0	576.2	684.2
c. Fixed	178.6	1174.2	1958.0	1347.1	631.9
d. Call Deposits	42.5	219.5	797.1	942.9	1053.3
e. Others	30.9	127.3	46.7	41.9	63.6
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>30.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	30.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.	0.0	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>166.1</b>	<b>231.3</b>
<b>SOURCES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.7</b>	<b>3535.7</b>
<b>1 LIQUID FUNDS</b>	<b>119.0</b>	<b>221.5</b>	<b>539.4</b>	<b>606.5</b>	<b>378.2</b>
a. Cash in hand	14.1	52.2	117.2	120.4	64.0
b. FC in hand	1.2	10.4	9.9	19.5	46.6
c. Bal. with NRB	54.7	109.7	331.7	350.6	179.0
d. Bal. with Dom. Bank	6.7	2.0	9.4	9.7	5.1
e. Bal. with Other financial Ins.				0.0	0.0
f. Bal.held abroad	42.3	47.3	71.2	59.5	13.5
g. Call Money	0.0	0.0	0.0	46.8	70.0
<b>2 INVESTMENTS</b>	<b>50.4</b>	<b>302.3</b>	<b>511.4</b>	<b>753.4</b>	<b>544.3</b>
a. Govt. Securities	49.6	301.5	511.4	680.0	494.5
b. Share & Deben.	0.8	0.8	0.0	73.4	49.8
c. NRB Bond	0.0	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>2369.9</b>	<b>2441.7</b>
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0
i. Financial	0.0	50.0	150.0	50.0	50.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2365.7
c. For. Bills P.& D.	3.0	5.3	49.7	9.4	16.0
d. Foreign A. B. C.	0.0	0.0	0.0	31.7	10.0
<b>4 INTEREST ACCRUED</b>	<b>4.3</b>	<b>19.2</b>	<b>57.0</b>	<b>45.6</b>	<b>36.7</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0
b. Private Sector	4.3	19.2	57.0	45.6	36.7
<b>5 OTHERS</b>	<b>93.4</b>	<b>467.7</b>	<b>652.3</b>	<b>87.3</b>	<b>134.8</b>
<b>USES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.7</b>	<b>3535.7</b>

Table No. 17

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

(Rs in million)

	Mid-July		Mid-Jan.
	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>327.8</b>
a. Paid-up Capital	84.0	136.2	385.0
b. Statutory Reserves	0.0	0.0	0.0
c. Others Reserves	0.1	1.1	0.6
d. Retained Earning		0.0	-57.8
<b>2 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1140.1</b>
a. Current	27.0	49.3	32.6
b. Savings	57.8	134.5	190.1
c. Fixed	612.0	736.2	716.9
d. Call Deposits	0.0	69.9	190.1
e. Others	3.2	4.9	10.4
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>3.4</b>
a. NRB	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	3.4
c. Foreign Bank	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0
<b>4 OTHERS</b>	<b>16.9</b>	<b>55.5</b>	<b>61.9</b>
<b>SOURCES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>1533.2</b>
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>343.2</b>
a. Cash in hand	17.9	26.7	22.5
b. FC in hand	3.7	4.8	11.0
c. Bal. with NRB	37.4	110.8	94.2
d. Bal. with Dom. Bank	6.8	47.0	14.7
e. Bal. with Other financial Ins.		0.0	0.0
f. Bal.held abroad	45.7	36.8	39.2
g. Call Money	40.0	39.1	161.6
<b>2 INVESTMENTS</b>	<b>55.0</b>	<b>78.3</b>	<b>279.7</b>
a. Govt. Securities	47.5	49.4	136.6
b. Share & Deben.	7.5	28.9	143.1
c. NRB Bond	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>499.8</b>	<b>682.6</b>	<b>800.3</b>
a. Govt. Entp.	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0
b. Pvt. Sector	499.2	680.8	794.4
c. For. Bills P.& D.	0.6	1.8	5.9
d. Foreign A. B. C.	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>3.4</b>	<b>15.2</b>	<b>15.3</b>
a. Govt. Entp.	0.0	0.0	0.0
b. Private Sector	3.4	15.2	15.3
<b>5 OTHERS</b>	<b>91.3</b>	<b>146.3</b>	<b>94.7</b>
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>1533.2</b>

Table No. 18

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

(Rs in millic

	Mid-July		Mid-Jan.
	2001	2002	2003
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>347.3</b>
a. Paid-up Capital	350.0	350.0	350.0
b. Statutory Reserves	0.0	0.0	0.0
c. Others Reserves	0.0	0.2	0.2
d. Retained Earning		-2.9	-2.9
<b>2 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>1865.1</b>
a. Current	37.3	84.1	108.6
b. Savings	75.4	260.9	417.3
c. Fixed	86.8	332.3	537.0
d. Call Deposits	105.0	482.7	763.5
e. Others	11.5	20.0	38.7
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>74.0</b>
a. NRB	0.0	32.0	0.0
b. Inter Bank	0.0	0.0	74.0
c. Foreign Bank	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0
<b>4 OTHERS</b>	<b>8.6</b>	<b>52.4</b>	<b>77.3</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>2363.7</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>161.0</b>
a. Cash in hand	16.5	23.4	19.3
b. FC in hand	2.3	6.9	5.9
c. Bal. with NRB	86.0	50.9	93.3
d. Bal. with Dom. Bank	37.3	1.3	1.0
e. Bal. with Other financial Ins.		0.0	0.0
f. Bal.held abroad	29.7	46.7	41.5
g. Call Money	100.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>255.0</b>	<b>409.3</b>
a. Govt. Securities	19.8	116.7	147.8
b. Share & Deben.	0.0	138.3	261.5
c. NRB Bond	0.0	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>265.1</b>	<b>1121.6</b>	<b>1694.5</b>
a. Govt. Entp.	0.0	60.0	40.0
i. Financial	0.0	60.0	40.0
ii. Non-Finan.	0.0	0.0	0.0
b. Pvt. Sector	263.5	1060.2	1650.6
c. For. Bills P.& D.	1.6	1.4	3.9
d. Foreign A. B. C.	0.0	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>1.7</b>	<b>7.2</b>	<b>9.9</b>
a. Govt. Entp.	0.0	0.0	
b. Private Sector	1.7	7.2	9.9
<b>5 OTHERS</b>	<b>116.2</b>	<b>98.7</b>	<b>89.0</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>2363.7</b>

Table No. 19  
**SOURCES AND USES OF FUNDS OF LAXMI BANK LTD.**

(Rs in million)

	Mid-July 2002	Mid-Jan. 2003
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>275.0</b>
a. Paid-up Capital	275.0	275.0
b. Statutory Reserves	0.0	0.0
c. Others Reserves	0.0	0.0
d. Retained Earning	0.0	0.0
<b>2 DEPOSITS</b>	<b>112.6</b>	<b>407.3</b>
a. Current	2.8	11.9
b. Savings	17.9	54.3
c. Fixed	64.5	112.3
d. Call Deposits	24.4	222.2
e. Others	3.0	6.6
<b>3 BORROWINGS</b>	<b>0.0</b>	<b>50.0</b>
a. NRB	0.0	0.0
b. Inter Bank	0.0	50.0
c. Foreign Bank	0.0	0.0
d. Financial Ins.	0.0	0.0
<b>4 OTHERS</b>	<b>1.9</b>	<b>12.1</b>
<b>SOURCES OF FUNDS</b>	<b>389.5</b>	<b>744.4</b>
<b>1 LIQUID FUNDS</b>	<b>222.8</b>	<b>192.9</b>
a. Cash in hand	2.8	9.9
b. FC in hand	0.2	0.7
c. Bal. with NRB	40.7	76.9
d. Bal. with Dom. Bank	107.2	34.1
e. Bal. with Other financial Ins.	0.0	0.0
f. Bal.held abroad	17.9	20.1
g. Call Money	54.0	51.2
<b>2 INVESTMENTS</b>	<b>30.0</b>	<b>69.4</b>
a. Govt. Securities	30.0	69.4
b. Share & Deben.	0.0	0.0
c. NRB Bond	0.0	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>422.7</b>
a. Govt. Entp.	50.0	0.0
i. Financial	0.0	0.0
ii. Non-Finan.	50.0	0.0
b. Pvt. Sector	74.1	422.3
c. For. Bills P.& D.	0.0	0.4
d. Foreign A. B. C.	0.0	0.0
<b>4 INTEREST ACCRUED</b>	<b>0.7</b>	<b>2.3</b>
a. Govt. Entp.	0.0	0.0
b. Private Sector	0.7	2.3
<b>5 OTHERS</b>	<b>11.9</b>	<b>57.1</b>
<b>USES OF FUNDS</b>	<b>389.5</b>	<b>744.4</b>

Table No. 20

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

(Rs in million)

	<b>Mid-Jan. 2003</b>
<b>1 CAPITAL FUND</b>	<b>350.0</b>
a. Paid-up Capital	350.0
b. Statutory Reserves	0.0
c. Others Reserves	0.0
d. Retained Earning	0.0
<b>2 DEPOSITS</b>	<b>26.5</b>
a. Current	1.5
b. Savings	10.4
c. Fixed	1.0
d. Call Deposits	13.6
e. Others	0.0
<b>3 BORROWINGS</b>	<b>0.0</b>
a. NRB	0.0
b. Inter Bank	0.0
c. Foreign Bank	0.0
d. Financial Ins.	0.0
<b>4 OTHERS</b>	<b>0.5</b>
<b>SOURCES OF FUNDS</b>	<b>377.0</b>
<b>1 LIQUID FUNDS</b>	<b>335.4</b>
a. Cash in hand	2.1
b. FC in hand	0.0
c. Bal. with NRB	10.8
d. Bal. with Dom. Bank	2.5
e. Bal. with Other financial Ins.	0.0
f. Bal.held abroad	0.0
g. Call Money	320.0
<b>2 INVESTMENTS</b>	<b>0.0</b>
a. Govt. Securities	0.0
b. Share & Deben.	0.0
c. NRB Bond	0.0
<b>3 LOANS &amp; ADVANCES</b>	<b>0.0</b>
a. Govt. Entp.	0.0
i. Financial	0.0
ii. Non-Finan.	0.0
b. Pvt. Sector	0.0
c. For. Bills P.& D.	0.0
d. Foreign A. B. C.	0.0
<b>4 INTEREST ACCRUED</b>	<b>2.9</b>
a. Govt. Entp.	0.0
b. Private Sector	2.9
<b>5 OTHERS</b>	<b>38.7</b>
<b>USES OF FUNDS</b>	<b>377.0</b>

Table No. 21

**SOURCES AND USES OF FUNDS OF AGRICULTURAL DEVELOPMENT BANK (ADB/N)**  
(COMMERCIAL BANKING BRANCHES ONLY)

(Rs.in.million)

	Mid-July						Mid-Jan.
	1997	1998	1999	2000	2001	2002	2003
<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
d. Retained Earning						0.0	0.0
<b>2 DEPOSITS</b>	<b>8687.6</b>	<b>9524.5</b>	<b>11937.2</b>	<b>14306.6</b>	<b>16640.9</b>	<b>20052.1</b>	<b>21018.5</b>
a. Current	433.3	520.0	615.4	791.2	1201.3	1294.9	1125.1
b. Savings	3651.7	4312.8	5872.9	8016.9	10257.3	11002.9	11667.1
c. Fixed	4548.6	4646.5	5405.6	5498.4	5182.3	7754.3	8115.2
d. Call Deposits	54.0	45.2	43.3	0.0	0.0	0.0	111.1
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
d. Financial Ins.							
<b>4 OTHERS</b>	<b>224.8</b>	<b>254.9</b>	<b>313.9</b>	<b>695.2</b>	<b>532.1</b>	<b>821.4</b>	<b>954.9</b>
<b>SOURCES OF FUND</b>	<b>8912.4</b>	<b>9779.4</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173.0</b>	<b>20873.5</b>	<b>21973.4</b>
<b>1 LIQUID FUNDS</b>	<b>1314.7</b>	<b>1250.6</b>	<b>1616.1</b>	<b>2049.1</b>	<b>2244.8</b>	<b>1911.0</b>	<b>1819.7</b>
a. Cash in hand	251.7	307.7	358.8	395.1	448.0	517.2	696.1
b. FC in hand	13.1	9.3	5.9	8.4	10.5	11.6	0.0
c. Bal. with NRB	928.2	864.1	1129.7	1451.3	1498.4	1110.9	918.8
d. Bal. with Dom. Bank	121.7	69.5	121.7	194.3	287.9	271.3	204.8
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0
g. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</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>	<b>0.0</b>
a. Govt.Securities	13.5	0.0	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>3194.3</b>	<b>3528.3</b>	<b>3891.9</b>	<b>4590.4</b>	<b>5700.5</b>	<b>6847.8</b>	<b>8115.9</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	3194.3	3528.3	3891.9	4590.4	5700.5	6847.8	8115.9
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>138.5</b>	<b>72.2</b>	<b>140.8</b>	<b>146.2</b>	<b>150.5</b>	<b>91.1</b>	<b>843.2</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	138.5	72.2	140.8	146.2	150.5	91.1	843.2
<b>5 OTHERS</b>	<b>4251.4</b>	<b>4928.3</b>	<b>6602.3</b>	<b>8216.0</b>	<b>9077.2</b>	<b>12023.6</b>	<b>11194.6</b>
<b>USES OF FUNDS</b>	<b>8912.4</b>	<b>9779.4</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173.0</b>	<b>20873.5</b>	<b>21973.4</b>

Table No. 22  
**SECURITYWISE LOANS AND ADVANCES OF COMMERCIAL BANKS & ADB/N**  
**(MID-JULY, 2002)**

(Rs.In million)

	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	ADB	TOTAL
1 Gold/Silver	736.6	979.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		1715.8
2 Government Securities	106.0	17.8	385.4	180.5	723.1	235.1	9.5	4.1	288.5	472.8	64.5	3.5	7.3	0.0	106.7	0.0		2604.7
3 Non Government Securities	0.0	25.8	69.2	0.0	0.7	17.6	173.0	18.7	0.0	0.0	117.7	20.0	0.0	0.0	70.0	0.0		512.7
4 Fixed A/c Receipt	271.1	307.5	237.0	116.2	295.8	525.2	207.8	107.3	71.6	229.4	10.2	5.3	25.8	0.3	7.2	0.0	0.0	2417.5
4.1 On Own Bank	271.1	305.7	215.9	116.2	197.3	518.1	207.8	107.3	70.6	15.0	8.7	2.3	9.3	0.3	7.2	0.0		2052.7
4.2 On Other Banks	0.0	1.8	21.1	0.0	98.5	7.1	0.0	0.0	1.0	214.4	1.5	3.0	16.5	0.0	0.0	0.0		364.8
5 Asset Guarantee	10725.9	20821.8	5236.2	2114.5	4100.4	7164.9	3496.4	5413.8	3212.4	3627.0	2016.8	1867.4	1980.3	671.1	492.8	37.2	0.0	72978.6
5.1 Fixed Assets	4569.6	19781.8	2590.8	2114.5	3910.5	4947.4	1717.1	4795.6	2698.4	2202.1	1889.7	1721.6	1031.8	630.7	384.0	1.0	0.0	54986.6
5.1.1 Lands & Buildings	3565.2	19176.3	1591.2	1955.0	3239.3	3116.0	589.3	4366.5	2526.1	1998.4	1677.5	1597.7	782.4	457.7	252.4	0.0		46891.1
5.1.2 Machinery & Tools	399.1	107.5	319.4	17.3	6.5	164.4	567.6	146.4	9.0	45.3	112.7	49.2	152.8	55.3	47.4	0.0		2199.8
5.1.3 Furniture & Fixture	319.1	3.3	8.6	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	2.5	0.0	0.0	0.0	0.0		335.5
5.1.4 Vehicles	193.9	197.6	378.5	78.7	664.7	418.7	100.0	282.7	101.4	158.4	99.5	72.1	95.6	117.7	54.0	1.0		3014.6
5.1.5 Other Fixed Assets	92.2	297.1	293.2	63.5	0.0	1248.3	460.2	0.0	59.9	0.0	0.0	1.0	0.0	30.3	0.0	0.0		2545.6
5.2 Current Assets	6156.3	1040.0	2645.4	0.0	189.9	2217.6	1779.3	618.1	513.9	1424.9	127.1	145.8	948.4	40.4	108.8	36.2	0.0	17992.0
5.2.1 Agricultural Products	1216.1	421.6	322.6	0.0	27.5	21.8	225.8	63.3	9.0	0.0	23.3	6.2	47.4	0.0	23.0	0.0	0.0	2407.7
5.2.1.1 Rice	843.5	184.0	104.5	0.0	0.0	0.9	92.6	27.9	9.0	0.0	0.0	5.7	15.5	0.0	0.0	0.0		1283.5
5.2.1.2 Raw Jute	108.3	87.5	22.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.3	0.0	0.0	0.0	0.0	0.0		241.2
5.2.1.3 Other Agricultural Products	264.3	150.1	196.0	0.0	27.5	20.9	133.2	35.4	0.0	0.0	0.0	0.5	32.0	0.0	23.0	0.0		882.9
5.2.2 Other Non Agricultural Products	4940.2	618.4	2322.8	0.0	162.4	2195.7	1553.5	554.8	504.9	1424.9	103.8	139.6	901.0	40.4	85.8	36.2	0.0	15584.3
5.2.2.1 Raw Materials	323.4	31.0	403.8	0.0	24.7	195.4	557.9	47.3	245.3	773.5	0.0	65.8	458.2	0.0	0.0	0.0		3126.2
5.2.2.2 Semi Ready Made Goods	745.8	43.1	69.7	0.0	57.4	2.7	31.4	0.0	0.0	0.0	0.0	22.9	0.0	3.2	0.0	0.0		976.1
5.2.2.3 Readymade Goods	3871.0	544.3	1849.3	0.0	80.3	1997.7	964.2	507.6	259.7	651.4	103.8	73.8	419.9	40.4	82.6	36.2	0.0	11482.1
5.2.2.3.1 Salt, Sugar, Ghee, Oil	994.3	59.1	102.1	0.0	14.4	0.0	144.4	117.0	26.7	68.2	12.3	29.3	61.5	0.0	0.0	0.0		1629.1
5.2.2.3.2 Clothing	765.7	127.1	44.4	0.0	0.0	0.0	49.0	45.8	0.0	0.0	0.0	7.0	26.9	0.0	2.0	0.0		1067.9
5.2.2.3.3 Other Goods	2111.0	358.1	1702.8	0.0	65.9	1997.7	770.8	344.8	233.0	583.2	91.5	37.5	331.5	40.4	80.6	36.2		8785.0
6 On Bills Guarantee	1242.3	2631.8	949.1	17.3	67.0	139.3	5.1	1688.7	280.9	265.1	2.3	30.0	5.7	0.0	164.9	6.8	0.0	7496.4
6.1 Domestic Bills	219.5	23.7	74.0	0.2	0.0	0.0	0.0	109.6	10.2	0.0	2.1	0.0	0.0	0.0	115.4	1.3		556.0
6.2 Foreign Bills	1022.8	2608.1	875.2	17.1	67.0	139.3	5.1	1579.1	270.7	265.1	0.2	30.0	5.7	0.0	49.5	5.5	0.0	6940.4
6.2.1 Import Bill & Letter of Credit	765.5	2227.9	669.8	0.0	5.0	68.8	5.1	1057.5	257.7	14.4	0.0	27.4	0.0	43.4	0.0	0.0		5142.5
6.2.2 Export Bill	37.4	345.7	159.0	7.7	0.0	50.1	0.0	261.2	6.8	116.4	0.0	2.2	2.6	0.0	0.0	5.5		994.6
6.2.3 Against Export Bill	80.7	18.5	37.7	0.0	62.0	0.0	0.0	199.2	0.6	134.4	0.0	0.3	0.0	0.0	0.0	0.0		533.3
6.2.4 Other Foreign Bills	139.2	16.0	8.6	9.4	0.0	20.4	0.0	61.3	5.7	0.0	0.2	0.0	3.2	0.0	6.0	0.0		269.9
7 Guarantee	1448.9	97.3	626.9	125.8	136.9	998.3	626.7	799.6	140.0	175.5	362.6	222.6	16.1	7.1	24.4	74.5	0.0	5883.2
7.1 Government Guarantee	1165.1	1.2	0.0	0.0	0.0	0.0	0.0	19.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		1185.3
7.2 Institutional Guarantee	5.7	2.2	249.9	124.7	136.9	57.5	506.3	274.4	128.5	151.5	53.3	146.6	15.0	1.1	12.5	74.5		1940.5
7.3 Personal Guarantee	62.2	2.2	160.0	1.1	0.0	14.4	13.4	143.2	4.1	14.1	309.3	38.5	1.1	0.1	1.8	0.0		765.6
7.4 Group Guarantee	88.3	88.8	1.7	0.0	0.0	0.0	0.0	0.5	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0		189.2
7.5 On Other Guarantee	127.7	2.9	215.3	0.0	0.0	926.4	107.0	362.5	7.4	0.0	0.0	37.5	0.0	5.8	10.0	0.0		1802.6
8 Credit Card	0.0	0.0	367.2	0.0	48.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		416.2
9 Earthquake Victim Loan	51.8	72.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		124.6
10 Others	5063.7	2005.3	310.9	159.1	69.3	476.3	0.6	189.9	79.1	95.7	361.8	133.8	333.7	0.0	94.2	5.6	6847.8	16226.7
<b>TOTAL</b>	<b>19646.2</b>	<b>26959.3</b>	<b>8181.9</b>	<b>2713.5</b>	<b>5441.2</b>	<b>9557.6</b>	<b>4519.1</b>	<b>8222.1</b>	<b>4072.4</b>	<b>4865.5</b>	<b>2935.9</b>	<b>2282.6</b>	<b>2368.8</b>	<b>678.5</b>	<b>960.1</b>	<b>124.1</b>	<b>6847.8</b>	<b>110376.4</b>

Table No. 23  
**SECURITYWISE LOANS AND ADVANCES OF COMMERCIAL BANKS & ADB/N**  
**(MID-JANUARY, 2003)**

(Rs.In million)

	NBL	RBB*	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	ADB	TOTAL
1 Gold/Silver	727.9		0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	727.9
2 Government Securities	124.7		353.3	175.8	727.2	235.2	9.7	2.5	349.9	441.9	39.6	3.5	5.6	0.0	93.5	0.0	0.0	0.0	2562.4
3 Non Government Securities	0.0		67.0	109.5	0.0	69.7	150.2	33.8	0.0	0.0	145.5	20.0	0.0	0.0	132.7	0.0	0.0	0.0	728.4
4 Fixed A/c Receipt	273.5	0.0	197.7	153.5	229.0	555.5	222.1	73.6	122.8	237.4	21.2	5.3	57.0	53.3	18.9	0.0	0.0	0.0	2220.8
4.1 On Own Bank	273.5		183.0	153.5	121.9	531.6	222.1	72.9	122.4	24.2	16.2	2.3	15.2	53.3	2.0	0.0	0.0	0.0	1794.1
4.2 On Other Banks	0.0		14.7	0.0	107.1	23.9		0.7	0.4	213.2	5.0	3.0	41.8	0.0	16.9	0.0	0.0	0.0	426.7
5 Asset Guarantee	10560.3	0.0	5050.9	3841.6	3117.6	7614.1	3619.5	5915.4	3302.1	3420.0	2465.8	1867.4	2324.6	721.3	1143.6	267.4	0.0	0.0	55231.6
5.1 Fixed Assets	4541.3	0.0	2518.8	2568.7	2697.9	5194.8	1898.6	5284.0	2794.8	2321.6	2184.4	1721.6	1124.6	705.7	1092.0	126.0	0.0	0.0	36774.8
5.1.1 Lands & Buildings	3401.9		1531.4	2185.5	1913.4	3109.2	626.1	4871.2	2574.6	2052.7	1892.1	1597.7	876.8	512.7	821.7	0.0	0.0	0.0	27967.0
5.1.2 Machinery & Tools	628.5		373.6	95.5	4.3	253.7	592.0	153.9	21.8	80.2	122.2	49.2	141.0	88.3	18.9	86.8	0.0	0.0	2709.9
5.1.3 Furniture & Fixture	288.9		2.5	0.0	0.0	0.0		0.0	2.5	0.0	0.0	2.5	0.0	0.0	19.1	0.0	0.0	0.0	315.5
5.1.4 Vehicles	166.1		385.6	204.2	780.2	488.4	227.5	258.9	119.1	188.7	170.1	72.1	105.8	104.7	87.1	39.2	0.0	0.0	3397.7
5.1.5 Other Fixed Assets	55.9		225.7	83.5	0.0	1343.5	453.0	0.0	76.8	0.0	0.0	0.0	1.0	0.0	145.2	0.0	0.0	0.0	2384.6
5.2 Current Assets	6019.0	0.0	2532.1	1272.9	419.7	2419.3	1720.9	631.4	507.3	1098.4	281.4	145.8	1200.0	15.6	51.6	141.4	0.0	0.0	18456.8
5.2.1 Agricultural Products	1033.9	0.0	244.5	0.0	8.4	64.2	181.5	54.1	20.1	0.0	23.8	6.2	90.8	0.0	4.1	0.0	0.0	0.0	1731.6
5.2.1.1 Rice	708.3		107.6	0.0	0.0	0.9	151.9	24.9	20.1	0.0	0.5	5.7	12.2	0.0	0.0	0.0	0.0	0.0	1032.1
5.2.1.2 Raw Jute	102.5		18.8	0.0	0.0	0.0		0.0	0.0	0.0	23.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	144.6
5.2.1.3 Other Agricultural Products	223.1		118.1	0.0	8.4	64.2	29.6	29.2	0.0	0.0	0.0	0.5	78.6	0.0	4.1	0.0	0.0	0.0	555.8
5.2.2 Other Non Agricultural Products	4985.1	0.0	2287.6	1272.9	411.3	2355.1	1539.4	577.3	487.2	1098.4	257.6	139.6	1109.2	15.6	47.5	141.4	0.0	0.0	16725.2
5.2.2.1 Raw Materials	174.2		337.5	0.0	0.0	218.3	844.7	59.2	249.1	559.7	118.4	65.8	478.7	0.0	0.0	0.0	0.0	0.0	3105.6
5.2.2.2 Semi Ready Made Goods	1221.9		55.4	0.0	172.2	1.7	29.2	0.0	0.0	0.0	0.0		24.9	0.0	3.4	0.0	0.0	0.0	1508.7
5.2.2.3 Readymade Goods	3589.0	0.0	1894.7	1272.9	239.1	2135.1	665.5	518.1	238.1	538.7	139.2	73.8	605.6	15.6	44.1	141.4	0.0	0.0	12110.9
5.2.2.3.1 Salt, Sugar, Ghee, Oil	929.1		66.2	188.7	0.0	11.5	149.3	89.1	59.7	2.3	12.3	29.3	25.0	0.0	0.0	0.0	0.0	0.0	1562.5
5.2.2.3.2 Clothing	785.0		41.9	11.0	0.0	0.0	47.1	43.7	0.0	0.0	0.0	7.0	49.8	0.0	5.8	0.0	0.0	0.0	991.3
5.2.2.3.3 Other Goods	1874.9		1786.6	1073.2	239.1	2123.6	469.1	385.3	178.4	536.4	126.9	37.5	530.8	15.6	38.3	141.4	0.0	0.0	9557.1
6 On Bills Guarantee	1251.7	0.0	1460.3	55.9	6.2	394.8	224.2	1622.0	289.1	130.0	6.7	30.0	3.8	0.0	247.2	0.0	0.0	0.0	5721.8
6.1 Domestic Bills	206.6		54.7	0.8	6.2	0.0	12.5	93.2	10.1	0.0	2.1		0.0	0.0	59.4	0.0	0.0	0.0	445.6
6.2 Foreign Bills	1045.1	0.0	1405.6	55.1	0.0	394.8	211.7	1528.8	279.0	130.0	4.6	30.0	3.8	0.0	187.8	0.0	0.0	0.0	5276.2
6.2.1 Import Bill & Letter of Credit	782.7		946.3	12.6	0.0	189.8	23.1	1049.1	230.9	1.6	1.3	27.4		0.0	152.0	0.0	0.0	0.0	3416.8
6.2.2 Export Bill	18.6		225.5	0.0	0.0	75.5	127.1	289.3	13.0	28.1	3.1	2.2	2.6	0.0	35.8	0.0	0.0	0.0	820.8
6.2.3 Against Export Bill	125.1		195.5	3.0	0.0	0.7	4.1	137.4	16.7	100.3	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	583.1
6.2.4 Other Foreign Bills	118.7		38.3	39.5	0.0	128.8	57.4	53.0	18.4	0.0	0.2		1.2	0.0	0.0	0.0	0.0	0.0	455.5
7 Guarantee	1537.1	0.0	584.7	208.5	194.0	792.4	636.2	886.0	118.7	360.7	207.7	222.6	0.0	17.4	54.1	137.7	0.0	0.0	5957.9
7.1 Government Guarantee	1121.0		0.5	0.0	0.0	0.0		0.0	0.0	0.0	0.0		0.0	0.0	0.0	71.4	0.0	0.0	1192.9
7.2 Institutional Guarantee	141.6		533.3	202.2	194.0	30.9	508.6	271.5	118.7	142.5	91.4	146.6	0.0	5.1	54.1	66.3	0.0	0.0	2506.8
7.3 Personal Guarantee	59.6			3.6	0.0	12.7	20.0	191.6	0.0	13.8	116.3	38.5	0.0	0.1	0.0	0.0	0.0	0.0	456.3
7.4 Group Guarantee	89.4			0.0	0.0	0.0		0.5	0.0	62.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	152.5
7.5 On Other Guarantee	125.5		50.9	2.7	0.0	748.8	107.6	422.4	0.0	141.8	0.0	37.5	0.0	12.2	0.0	0.0	0.0	0.0	1649.4
8 Credit Card	0.0		5.8	0.0	1596.2	41.0		0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	1643.0
9 Earthquake Victim Loan	51.2		88.1	0.0	0.0	0.0		0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	139.3
10 Others	4669.8		121.0	75.4	0.0	142.7	0.1	213.1	63.1	0.0	504.3	133.8	50.0	0.0	0.0	16.9	0.0	8115.9	14106.1
<b>TOTAL</b>	<b>19196.2</b>	<b>0.0</b>	<b>7928.8</b>	<b>4620.2</b>	<b>5870.2</b>	<b>9845.4</b>	<b>4862.0</b>	<b>8746.4</b>	<b>4245.7</b>	<b>4590.0</b>	<b>3390.8</b>	<b>2282.6</b>	<b>2441.0</b>	<b>792.0</b>	<b>1690.0</b>	<b>422.0</b>	<b>0.0</b>	<b>8115.9</b>	<b>89039.2</b>



Table No. 24  
**Profit And Loss Account Of Commercial Banks**  
**MID-JULY, 2002**

(Rs In million)

Expenses	NBL	RBB*	NABIL	NINV	SCBL	HBL*	NSBIB	NBBL	EBL	BOK	NCCB	LMBL	NICB	MPBL	KMBL	LAXMI*
<b>1 Interest Expenses</b>	<b>543.7</b>	<b>0.0</b>	<b>63.2</b>	<b>9.0</b>	<b>299.9</b>	<b>0.0</b>	<b>288.5</b>	<b>552.7</b>	<b>398.1</b>	<b>285.7</b>	<b>275.9</b>	<b>170.5</b>	<b>15.8</b>	<b>64.2</b>	<b>48.2</b>	<b>0.0</b>
1.1 Deposit Liabilities	543.7	0.0	63.2	9.0	299.9	0.0	288.5	552.7	398.1	285.7	275.9	170.5	15.8	64.2	48.2	0.0
1.1.1 Saving A/c	338.9		12.9	3.0	185.2		49.7	95.3	59.9	74.3	33.4	25.1	2.1	4.2	7.6	
1.1.2 Fixed A/c	203.5	0.0	7.4	3.5	104.0	0.0	234.9	417.2	183.1	153.3	239.4	133.2	9.9	58.7	18.3	0.0
1.1.2.1 Upto 3 Months Fixed A/c			1.4		42.8			26.0	0.8					0.1	0.8	
1.1.2.2 3 to 6 Months fixed A/c			0.5		16.8			17.2	0.3							
1.1.2.3 6 Months to 1 Year Fixed A/c			2.8		40.1			51.4	23.0				0.7	0.2	1.9	
1.1.2.4 Above 1 Year	203.5		2.7	3.5	4.3		234.9	322.7	159.1	153.3	239.4	133.2	9.2	58.4	15.6	
1.1.3 Call Deposit	1.3		24.4	2.5	10.7		4.0	33.9	155.1	55.5	3.1	11.7	3.8	1.3	22.3	
1.1.4 Certificate of Deposits			18.6					6.4		2.6		0.5				
<b>2 Staff Expenses</b>	<b>203.1</b>		<b>12.0</b>	<b>4.2</b>	<b>126.5</b>		<b>26.3</b>	<b>61.6</b>	<b>43.9</b>	<b>46.5</b>	<b>17.7</b>	<b>23.3</b>	<b>2.3</b>	<b>11.8</b>	<b>15.4</b>	
<b>3 Office Operating Expenses</b>	<b>132.4</b>		<b>15.9</b>	<b>8.0</b>	<b>225.0</b>		<b>57.1</b>	<b>81.2</b>	<b>64.0</b>	<b>75.6</b>	<b>41.3</b>	<b>38.1</b>	<b>9.1</b>	<b>22.9</b>	<b>30.2</b>	
<b>4 Exchange Fluctuation Loss</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>	<b>0.0</b>	<b>1.8</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>
4.1 Due to Change in Exchange Rates	0.0								1.8							
4.2 Due to Foreign Currency Transactions																
<b>5 Non-Operating Expenses</b>	<b>2.3</b>		<b>4.2</b>		<b>7.1</b>				<b>3.6</b>							
<b>6 Loan Written Off</b>																
<b>7 Loan Loss Provision</b>	<b>446.5</b>	<b>0.0</b>	<b>0.3</b>	<b>14.9</b>	<b>21.3</b>	<b>0.0</b>	<b>56.0</b>	<b>226.8</b>	<b>15.7</b>	<b>0.0</b>	<b>185.6</b>	<b>141.4</b>	<b>0.0</b>	<b>20.1</b>	<b>12.0</b>	<b>0.0</b>
7.1 General Loan Loss Provision	0.0		0.3	3.7	5.2			5.0	15.7		185.6			4.4	8.5	
7.2 Special Loan Loss Provision	446.5	0.0	0.0	11.2	16.1	0.0	56.0	221.9	0.0	0.0	0.0	141.4	0.0	15.7	3.5	0.0
7.2.1 Sub-Standard Loan Loss Provision								89.8						13.0	3.5	
7.2.2 Doubtful Loans Loss Provision					15.6			52.4						2.7		
7.2.3 Loss Loan Loss Provision	446.5			11.2	0.5		56.0	79.6				141.4				
<b>8 Provision for Staff Bonus</b>			<b>-0.4</b>		<b>77.9</b>			<b>0.0</b>								
<b>9 Provision for Income Tax</b>			<b>3.8</b>		<b>225.7</b>			<b>0.0</b>								
<b>TOTAL EXPENSES</b>	<b>1328.0</b>	<b>0.0</b>	<b>95.6</b>	<b>39.3</b>	<b>983.4</b>	<b>0.0</b>	<b>427.9</b>	<b>922.3</b>	<b>527.0</b>	<b>407.8</b>	<b>520.5</b>	<b>373.3</b>	<b>27.2</b>	<b>119.0</b>	<b>105.8</b>	<b>0.0</b>
<b>INCOME</b>																
<b>1. Interest Income From</b>	<b>512.2</b>	<b>0.0</b>	<b>116.2</b>	<b>24.4</b>	<b>1025.0</b>	<b>0.0</b>	<b>388.0</b>	<b>900.0</b>	<b>594.0</b>	<b>497.0</b>	<b>344.3</b>	<b>268.5</b>	<b>28.9</b>	<b>69.3</b>	<b>95.7</b>	<b>0.0</b>
1.1. Loans and Advance	484.9		62.9	20.5	552.2		348.2	866.5	415.5	457.5	323.4	254.6	25.3	64.7	84.4	
1.2. Investment	14.5	0.0	18.0	0.9	265.0	0.0	21.0	19.2	42.0	25.1	10.8	10.1	3.1	3.3	4.9	0.0
1.2.1 Government Bonds	14.5			0.9	265.0		21.0	19.2		25.1	10.8	6.5	3.1	3.3	4.9	
1.2.2 Foreign Bonds									3.8							
1.2.3 NRB Bonds			18.0						38.2			3.7				
1.2.4 Deventure & Bonds																
1.3 Agency Balance	1.8		0.5	0.2	1.6		10.0		4.1			1.2		0.5	1.0	
1.4 Call Deposit				0.0	38.0		5.4	13.8	66.6	5.0	8.3		0.5	0.8	5.4	
1.5 Others	11.1		34.8	2.7	168.2		3.4	0.6	65.8	9.4	1.8	2.6				
<b>2. Comission &amp; Discount</b>	<b>72.1</b>	<b>0.0</b>	<b>18.1</b>	<b>1.8</b>	<b>216.6</b>	<b>0.0</b>	<b>38.7</b>	<b>144.2</b>	<b>71.3</b>	<b>45.0</b>	<b>19.6</b>	<b>8.3</b>	<b>2.3</b>	<b>3.1</b>	<b>4.4</b>	<b>0.0</b>
2.1 Bills Purchase & Discount	1.0		4.0	0.5	2.0		6.2	14.8	2.6	17.9	1.1	0.1	0.1	0.5		
2.2 Comission	42.6		11.5	1.3	161.5		30.4	94.4	37.4	26.8	18.5	8.2	1.5	1.7	4.4	
2.3 Others	28.6		2.6	0.0	53.1		2.1	35.0	31.4	0.3			0.7	0.9		
<b>3 Income From Exchange Fluctuation</b>	<b>2.6</b>	<b>0.0</b>	<b>11.6</b>	<b>3.1</b>	<b>228.1</b>	<b>0.0</b>	<b>42.5</b>	<b>69.7</b>	<b>28.1</b>	<b>50.4</b>	<b>20.4</b>	<b>4.7</b>	<b>1.7</b>	<b>3.7</b>	<b>9.3</b>	<b>0.0</b>
3.1 Due to Change in Exchange Rate	2.6		3.0	0.1	32.7		15.5	21.6	27.5	1.7	11.9	0.9	0.4	2.9	5.1	
3.2 Due to Foreign Currency Trans.			8.6	3.0	195.4		27.0	48.2	0.6	48.7	8.5	3.8	1.3	0.8	4.2	
<b>4 Other Income</b>	<b>178.2</b>		<b>26.8</b>	<b>2.8</b>	<b>18.4</b>			<b>12.4</b>			<b>0.3</b>	<b>5.6</b>		<b>0.3</b>	<b>0.2</b>	
<b>Total Income</b>	<b>765.1</b>	<b>0.0</b>	<b>172.7</b>	<b>32.1</b>	<b>1488.1</b>	<b>0.0</b>	<b>469.2</b>	<b>1126.3</b>	<b>693.5</b>	<b>592.4</b>	<b>384.6</b>	<b>287.1</b>	<b>33.0</b>	<b>76.4</b>	<b>109.6</b>	<b>0.0</b>
<b>Profit/Loss</b>	<b>-563.0</b>	<b>0.0</b>	<b>77.1</b>	<b>-7.2</b>	<b>504.7</b>	<b>0.0</b>	<b>41.3</b>	<b>204.0</b>	<b>166.5</b>	<b>184.6</b>	<b>-135.9</b>	<b>-86.2</b>	<b>5.9</b>	<b>-42.6</b>	<b>3.8</b>	<b>0.0</b>

Table No. 25  
**Profit And Loss Account Of Commercial Banks**  
**MID-JAN,2003**

(Rs In Million)

Expenses	NBL	RBB*	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBL*	NICB	MPBL	KMBL	LAXMI	SDBL
<b>1 Interest Expenses</b>	<b>702.7</b>	<b>0</b>	<b>178.46</b>	<b>67.5</b>	<b>128.4</b>	<b>262.5</b>	<b>147</b>	<b>289.2</b>	<b>241.8</b>	<b>137.4</b>	<b>136.3</b>	<b>0</b>	<b>9.6</b>	<b>35.3</b>	<b>38</b>	<b>5.4</b>	<b>0.04</b>
1.1 Deposit Liabilities	702.7	0	178.46	67.5	128.4	262.5	147	289.2	241.8	137.4	136.3	0	9.6	35.3	38	5.4	0.04
1.1.1 Saving A/c	398.1		56.73	19	101.3	148	30.3	56.7	42.6	74.8	19.9		2.3	3.6	7.1	0.8	
1.1.2 Fixed A/c	303.8	0	38	18.8	20.2	114.5	110.4	201.2	101.3	61.3	113.2	0	2.8	29.1	13	1.3	0
1.1.2.1 Upto 3 Months Fixed A/c			3.1		7.6			5.3	0.8								
1.1.2.2 3 to 6 Months fixed A/c			3.7		3.3	15.2		3.5	3.7								
1.1.2.3 6 Months to 1 Year Fixed A/c			15		8.3			31.6	15.6				1.7	1.7	0.2		
1.1.2.4 Above 1 Year	303.8		16.2	18.8	1	99.3	110.4	160.8	81.2	61.3	113.2		1.1	27.4	12.8	1.3	
1.1.3 Call Deposit	0.8		77.73	29.7	6.9		0.4	27.4	97.6	0	3.2		4.5	2.6	17.9	3	0.04
1.1.4 Certificate of Deposits			6				5.9	3.9	0.3	1.3						0.3	
<b>2 Staff Expenses</b>	<b>415.9</b>		<b>83.8</b>	<b>28.8</b>	<b>65.3</b>	<b>50.6</b>	<b>15.8</b>	<b>35.2</b>	<b>21.4</b>	<b>25.7</b>	<b>10.1</b>		<b>5.5</b>	<b>8.6</b>	<b>12.3</b>	<b>6.1</b>	<b>0.8</b>
<b>3 Office Operating Expenses</b>	<b>209.1</b>		<b>52.6</b>	<b>46.9</b>	<b>177.1</b>	<b>93.4</b>	<b>29.4</b>	<b>46</b>	<b>30.8</b>	<b>36.4</b>	<b>20.9</b>		<b>4.9</b>	<b>9.8</b>	<b>18.6</b>	<b>7</b>	<b>0.5</b>
<b>4 Exchange Fluctuation Loss</b>	<b>11.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.5</b>	<b>0</b>	<b>0.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
4.1 Due to Change in Exchange Rates	11.7										0.5						
4.2 Due to Foreign Currency Transactions													0.2				
<b>5 Non-Operating Expenses</b>	<b>3</b>		<b>20.8</b>		<b>3</b>				<b>0.4</b>								
<b>6 Loan Written Off</b>																	
<b>7 Loan Loss Provision</b>	<b>959.3</b>	<b>0</b>	<b>36.1</b>	<b>17.48</b>	<b>0</b>	<b>0</b>	<b>27.9</b>	<b>161</b>	<b>0</b>	<b>15.9</b>	<b>0</b>	<b>0</b>	<b>3.1</b>	<b>4.1</b>	<b>3</b>	<b>3</b>	<b>0</b>
7.1 General Loan Loss Provision	0		9.2	17.8			4.5	10.6	0	-0.7	0		6.9	4.1	1.6	3	
7.2 Special Loan Loss Provision	959.3	0	26.9	-0.32	0	0	23.4	150.4	0	16.6	0	0	-3.8	0	1.4	0	0
7.2.1 Sub-Standard Loan Loss Provision			8.2				2.3	7.7		-4.1			-7.5		1.3		
7.2.2 Doubtful Loans Loss Provision			12.5				-2.2	71.4		-8.5			0.7				
7.2.3 Loss Loan Loss Provision	959.3		6.2	-0.32			23.3	71.3		29.2			3		0.1		
<b>8 Provision for Staff Bonus</b>			<b>7.1</b>		<b>30</b>			<b>0</b>									
<b>9 Provision for Income Tax</b>	<b>310</b>		<b>21.5</b>		<b>120</b>			<b>0</b>									
<b>TOTAL EXPENSES</b>	<b>2611.7</b>	<b>0</b>	<b>371.76</b>	<b>189.28</b>	<b>523.8</b>	<b>406.5</b>	<b>220.1</b>	<b>531.40</b>	<b>294.4</b>	<b>215.4</b>	<b>167.8</b>	<b>0</b>	<b>23.3</b>	<b>57.8</b>	<b>71.9</b>	<b>21.5</b>	<b>1.3</b>
<b>Income</b>																	
<b>1. Interest Income</b>	<b>1238.8</b>	<b>0</b>	<b>488.26</b>	<b>184.85</b>	<b>513.5</b>	<b>594.3</b>	<b>165.9</b>	<b>511</b>	<b>341.4</b>	<b>243.9</b>	<b>228.4</b>	<b>0</b>	<b>26.6</b>	<b>56.3</b>	<b>76.2</b>	<b>16.8</b>	<b>0.8</b>
1.1. On Loans and Advance	1052.7		354.8	165.3	301.9	447.1	141.6	477.8	232.3	215.4	221.3		24.2	49.2	69.8	14.8	
1.2. On Investment	169.9	0	96.16	5.9	149.8	53.4	13.9	31.2	32.6	28.5	4.7	0	2.2	2.2	3	1	0
1.2.1 Government Bonds	169.9		5.9		149.8	53.4	13.9	31.2	28.5	4.7			2.2	2.2	3	1	
1.2.2 Foreign Bonds			2.76						2.5								
1.2.3 NRB Bonds			93.4						30.1								
1.2.4 Deventure & Bonds																	
1.3 Agency Balance			1.8	0.65	0.6		3.1		0.3					0.9	0.2		
1.4 On Call Deposit				12.6	61.2	93.8	7.1	1.3	34.8		2.4		0.2	4	3.2	1	0.8
1.5 Others	16.2		35.5	0.4			0.2	0.7	41.4		0						
<b>2. Comission &amp; Discount</b>	<b>130.4</b>	<b>0</b>	<b>89</b>	<b>24.1</b>	<b>98.3</b>	<b>68.3</b>	<b>16.5</b>	<b>74.4</b>	<b>35.6</b>	<b>25.6</b>	<b>6.8</b>	<b>0</b>	<b>1.83</b>	<b>2.4</b>	<b>4.6</b>	<b>1.5</b>	<b>0</b>
2.1 Bills Purchase & Discount	1.9		45.6	3.2	7.6	8.7	2.5	6.5	0.7	12.1	0.8		0.13				
2.2 Comission	38.8		41.3	20.9	67.9	59.6	13	41.6	21	13.2	6		1.6	2.4	4.6	1.3	
2.3 Others	89.7		2.1		22.8		1	26.3	13.9	0.3			0.1			0.2	
<b>3 Income From Exchange Fluctuation</b>	<b>10.5</b>	<b>0</b>	<b>68.8</b>	<b>22.13</b>	<b>99.7</b>	<b>46.3</b>	<b>8.7</b>	<b>22.5</b>	<b>9.6</b>	<b>26.5</b>	<b>0.6</b>	<b>0</b>	<b>1</b>	<b>2.5</b>	<b>2.9</b>	<b>1.1</b>	<b>0</b>
3.1 Due to Change in Exchange Rate	9.3		0.6	0.03	99.7	3.4	-2.8	0	2.7	0	0			0.9	0.7		
3.2 Due to Foreign Currency Trans.	1.2		68.2	22.1		42.9	11.5	22.5	6.9	26.5	0.6		1	1.6	2.2	1.1	
<b>4 Other Income</b>	<b>192</b>		<b>32.8</b>		<b>29.1</b>			<b>7.4</b>	<b>3.2</b>						<b>0.7</b>		<b>0.5</b>
<b>Total Income</b>	<b>1571.7</b>	<b>0</b>	<b>678.86</b>	<b>231.08</b>	<b>740.6</b>	<b>708.9</b>	<b>191.1</b>	<b>615.3</b>	<b>389.8</b>	<b>296</b>	<b>235.8</b>	<b>0</b>	<b>29.43</b>	<b>61.2</b>	<b>84.4</b>	<b>19.4</b>	<b>1.3</b>
<b>Profit/Loss</b>	<b>-1040</b>	<b>0</b>	<b>307.1</b>	<b>41.8</b>	<b>216.8</b>	<b>302.4</b>	<b>-29</b>	<b>83.9</b>	<b>95.4</b>	<b>80.6</b>	<b>68</b>	<b>0</b>	<b>6.13</b>	<b>3.4</b>	<b>12.5</b>	<b>-2.1</b>	<b>-0.04</b>

\* Data not available.

Table No. 26  
**COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES**  
**(Aggregate)**

(Rs.in million)

Name of Enterprises	Mid-July						Mid-Jan
	1997	1998	1999	2000	2001	2002	2003*
1 Agriculture Tools Factory	181.5	176.1	150.1	0.7	0.7	0.8	0.8
2 Bricks & Tiles Factory	2.5	2.5	2.5	31.9	2.5	10.0	17.3
3 Hetauda Leather Factory	1.6	2.9	2.5	2.1	2.1	1.5	1.6
4 Himal Cement Factory	18.8	24.9	26.6	26.8	28.6	30.5	26.6
5 Raghupati Jute Mills	9.9	0.0	0.0	0.0	0.0	0.0	0.0
6 Royal Drugs Ltd.	21.0	6.1	13.7	20.8	32.9	33.7	40.6
7 Balaju Yantra Shala	0.7	0.6	0.6	0.5	0.5	0.0	0.5
8 Nepal Food Corporation	373.5	254.2	426.5	480.8	379.4	389.3	361.3
9 National Trading Limited	0.1	63.9	0.1	169.3	114.7	196.3	147.5
10 Rice Export Companies	12.6	3.3	3.3	0.0	3.3	0.0	0.0
11 Cottage Ind. & Handicrafts Sales Depot.	16.1	10.3	3.7	4.9	7.9	9.3	10.3
12 Royal Nepal Airlines Corp.	8.0	2.6	86.1	116.8	615.3	559.2	852.9
13 Nepal Transport Corporation	19.1	19.1	19.1	19.1	19.1	0.0	0.0
14 Janak Educational Material Centre	8.3	29.8	58.3	92.8	54.7	39.3	109.1
15 Agricultural Input Corp.	320.1	15.6	241.6	0.0	56.4	1.0	1.0
16 Nepal Rojin & Turpentine	0.0	0.0	35.6	27.2	14.9	40.0	40.0
17 Birgunj Sugar Factory	0.0	13.7	0.0	230.8	172.9	195.5	168.1
18 Agricultural Dev. Bank	33.7	140.7	140.7	280.7	781.7	500.0	490.0
19 Nepal coal Ltd.	4.9	0.0	0.0	1.0	1.0	0.0	0.0
20 Janakpur Cigarette Factory	147.4	144.9	121.0	122.6	76.3	39.5	125.3
21 Tobacco Development Company	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Sajha Bhandar	7.0	6.2	3.3	9.0	11.4	0.0	0.0
23 Udayapur Cement	0.0	0.0	0.0	0.3	0.0	0.0	0.0
24 Others	264.1	296.6	414.0	476.3	533.4	605.2	65.3
<b>Total</b>	<b>1450.9</b>	<b>1214.0</b>	<b>1749.3</b>	<b>2114.4</b>	<b>2909.7</b>	<b>2651.1</b>	<b>2458.2</b>

\* BASED ON TENTATIVE FIGURE OF RBB & ADB/N.

Table No. 27  
**OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS**  
**(AGGREGATE)**

(Rs.in million)

	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-July. 2002	4502.8	652.4	2127.7	1866.0	4813.7	603.0	1595.1	6134.7	2031.6	24327.0
Mid-Jan. 2003	4961.2	480.7	1749.8	1943.4	4296.6	344.1	1393.1	2251.7	7145.8	24566.4
<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-July. 2002	3832.7	91.1	574.5	565.3	1833.3	0.5	2241.8	70826.0	3890.4	83855.6
Mid-Jan. 2003	3223.6	63.8	637.1	664.8	552.8	0.5	1911.3	48197.5	35007.3	90258.7
<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-July. 2002#	8911.1	31.6	19913.5	9508.9	3630.0	388.3	2256.8	28060.5	2002.6	74703.3
Mid-Jan. 2003#	8037.5	46.2	9741.4	8703.4	2437.7	573.7	1631.1	13636.3	29033.9	73841.2
<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-July. 2002	17246.6	775.1	22615.7	11940.2	10277.0	991.8	6093.7	105021.2	7924.6	182885.9
Mid-Jan. 2003@	16222.3	590.7	12128.3	11311.6	7287.1	918.3	4935.5	64085.5	71187.0	188666.3

\* 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

@ Data not Available of RBB, ADB/N, NSBI and LMB.

TABLE NO. 28

## RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N

Mid-Jul 2002

## 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.
NBL	5.50	5.00	2.00	2.00	2.50	-	3.50	3.50	-	-	4.00	4.00	5.00	4.50	6.75	6.00	7.00	6.25
RBB	5.00	5.00	-	-	-	-	-	-	-	-	4.00	4.00	4.75	4.75	6.00	6.00	6.25	6.25
NABIL	4.00	3.00	-	-	2.25	2.00	3.00	2.75	-	-	4.00	3.25	4.50	3.75	5.50	4.50	-	4.75-5
NISBL	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
SCBL	3.00	2.50	-	-	1.5-2.5	1.5-2.5	2-3	2-3	-	-	2.5-3.5	2-3	3.5-4.5	2.5-3.5	4.5-5.5	3.5-4.5	4.25-5.25	3.25-4.25
HBL**	4.00	4.00	-	-	2.30	2.30	3.30	3.30	-	-	4.00	4.00	4.25	4.25	5.50	5.50	-	6.00
NSBIBL	5.25	5.25	-	-	2.50	2.50	3.00	3.00	-	-	4.00	4.00	5.00	5.00	6.50	6.00	6.50-6.75	6.25
NBB	6.00	5.50	-	-	-	-	4.00	3.50	-	-	5.00	4.50	5.50	5.50	7.00	7.00	7.5-7.75	7.5
EBL !!	5.25	5.25	-	-	3.00	3.5-4	4.00	4.5-5	-	-	4.50	4.75-5.25	5.50	5.5-6	6.25	6-6.5	6.5-6.75	6.25-7
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##	5.00	5.00	-	-	3.00	35.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	7.00	7.00	7.50	7.50
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	5.50	5.25	-	-	3.00	2.75	4.00	3.50	-	-	4.50	4.50	5.25	5.00	6.25	6.00	6.50	6.00
MPBL		5.75-6.25		2.00		3.00		4.25				5.25		5.50		7.00		8.00
KUMARI	6.00	5.00			3.00	3.00	3.50	3.50			5.00	4.00	5.50	4.50	6.00	5.50	7.00	6.50
LAXMI	5.00	5.00	2.50	2.50	2.50	3.00	3.50	3.50			4.00	4.50	4.50	5.00	5.50	5.50	6.00	6.00
ADB/N	6.25	5.25	-	-	-	-	-	-	-	-	-	-	-	-	7.25-7.75	6.50	7.50-8	6.75

## 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	10-15	11.5-14	10-11	9-11	11-11	10.5-11	+1.75%	+1.5%	8.00	7.00	10.00	10.00	-	-	12.5-14	10.5-13
RBB	11.75	11.75	7-12	7-11.5	10-12	10-12	+2%	+2%	9.5-10.5	9.5-10.5	9-10	9-10	-	-	7-14.5	7-14.5
NABIL	-	-	9.5-11.5	9.25-11.25	9.5-11.5	9.5-11.5	+2%	+2%	8.00	7.5-8	10.00	9.50	10.50	10.50	-	-
NISBL	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
SCBL	-	-	7.5-12	6.5-12	9.5-11.5	9.5-11.5	+2%, +3%	+2%, +3%	8-9.5	8-9.5	9-13.5	9-13.5	9-10.5	9-10.5	9.5-14	9.5-14
HBL	11.25-13.75	11.25-13.75	9-9.5	9-9.5	9.75-12.75	9.75-12.75	+2%	+2%	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-14	9-13.5
NSBIBL	11.25-14	11.25-14	8.5-11	8.5-11	9-13.5	9-13.5	+1.5%, +2%	+1%, +3%	8.5-9	7.5-9	9-9.5	9-9.5	+2%, +3%	+2%, +3%	8.5-14	8.5-14
NBB	13.5-15	13.5-14.5	7.5-12	9.5-11.75	-	-	+2%	+2%	9.00	9.00	13.00	13.00	-	-	11.5-14.5	11.25-14
EBL	11.25-13	11.25-13.5	9.5-10.5	9.5-10.5	9.5-11	9.5-11.75	+2%	+2%	7.5-8	7.5-8	10.00	10-11	-	-	9.5-13	9.5-13.5
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	13-14.5	13-14.5	10.5-11	10.5-11	-	-	+2%-2.5%	+2%-2.25%	9.00	9.00	10-12	10-12	-	-	10.5-14	10.5-14
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	11.5-14.5	11.5-14.5	10-12	10-12	10.5-13.5	10.5-13.5	+2%	+2%	8-9	8-9	10.50	10.50	-	-	-	-
MPBL		12.5-14.5		9.5-11		11-12.25		+1.5%		9.00		10.50		10.50		12.5-13.5
KUMARI	12.5-13	11.5-14	10.5-11	10-11.5		9.5-12		+2%		8.5-9	8.5-9	10.00	8.5-9			10.5-14
LAXMI	11-13.5	11-13.5	11-12.5	11-12.5	9.5-12	9.5-12	9-10	9-10	8.5-9.5	8-9	8-9.5	8-9.5			10-13	10-13
ADB/N	15.3-18	13.95-17	-	-	-	-	+3%	+2%	-	+2%	-	-	-	-	13.5-15	12.6-14

Contd.....

**Credit :**

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	13.5-14.5	11-13.5	13.5-14	13.50	10.50	10.00	-	-	14.00	11.5-13	14.00	13-14	7.5-16 @	6-14 @
RBB	7-15	7-15	13.00	13.00	9.50	9.50	-	-	9-13.75	9-13.75	12.5-13.5	12.5-13.5	7-15@	7-15@
NABIL	-	-	13-14	12.5-13.5	7-10	7-9	12-13.5	11-13.25	11-13	10.5-12.5	13-14	12-13	6-14	4-13.5
NISBL	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16
SCBL	10.5-15	10-14.5	-	-	10.00	10.00	12.5-14.5	12.5-14.5	12-13.5	12-13.5	13.00	11.00	7.5-14.5	7.5-14.5
HBL	9-14	9-13.75	12-13	12-13	8.50	8.50	12.5-13.5	12.5-13.5	10.75-13.25	10.75-13.25	12-13	12-13	8.5-16.25	8.5-16.25
NSBIBL	8.5-14	8.5-14	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	12-13.5	8-14	8-14
NBB	12-15	11.75-14.5	13.00	13.00	12.00	12.00	13-14	13-14	-	-	14-14.5	14-14.5	11-15	10-14.5
EBL	9.5-13	9.5-13.5	12-13	12.5-13.5	9.00	11.00	12-13	12.5-13.5	11.25-13	11.25-13.5	12-12.5	12.5-13.5	7.5-10	6-13.5
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	11.5-14.5	11.5-14.5	13.75	13.75	7-11	7-11	13-14.5	13-14.5	13.5-15	13-14.5	14-15	14-15	10.5^15.5	10.5^15.5
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	-	-	13.5-14	13.5-14	9.50	9.50	14-15	12.5-14.5	11.5-13.5	11.5-13.5	13.5-15	13.5-15	7.5-16	15.00
MPBL		13.5-14.5						12.5-14.5		12.00		12.50		15.00
KUMARI		11-14	13-14	12.5-13.5	9.00	6.5-8.5	13-14	12.5-14	12.5-13	11-13	13-14	-	13-15	13-14
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-11.5	7.5-11.5	11.5-13.5	11.5-13.5	11-13	11-13	11.5-13.5	10.5-12	13-14.5	9.5-14
ADB/N	14.4-16	13.95-15.5	-	-	-	-	-	-	-	-	14.4-16	13.5-15	14.4-16	12.6-15

**B.C** = Before Change

**Exi** = 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

- e.## 6%In Bal & Mahila Suraksha Deposits.
- f.\*\* Foreign Currency(US Dollars) 1.0% P.A.
- g. ^2% on foreign currency

h.!! Foreign Currency(US Dollars)1.5% P.A.

**Banks**

NEPAL BANK LTD.....	2057/04/01(16 Jul.'2000)	2058/10/01(14 Jan.'2002)
RASTRIYA BANIJYA BANK .....	2058/09/05 (20 Dec. '2001 )	2059/01/01 (14 Apr. '2002 )
NEPAL ARAB BANK LTD. ....	2058/07/01 (17 Oct. 2001 )	2059/01/01 (14 Apr. 2002 )
NEPAL INDOSUEZ BANK .....	2057/01/19 (01 May. '2000 )	2057/04/17 (01 Aug. '2000 )
STANDARD CHARTERED BANK.....	2058/04/31 (15 Aug. '2001 )	2058/12/19 (01 Apr. '2002 )
HIMALAYAN BANK LTD. ....	2058/06/15 (01 Oct.'2001 )	2058/09/17 (01 Jan.'2002 )
NEPAL SBI BANK .....	2058/04/15 (30 Jul. '2001 )	2058/07/01 (17 Oct. '2001 )
NEPAL BANGLADESH BANK .....	2057/12/03 (16 Mar. '2001 )	2059/01/01 (14 Apr. '2002 )
EVEREST BANK .....	2058/07/16 (01 Nov. '2001 )	2059/01/01 (14 Apr. '2002 )
BANK OF KATHMANDU .....	2057/01/15 ( 27 Apr '2000 )	2057/08/01 ( 16 Nov. '2000 )
NEPAL BANK OF CEYLON LTD.....	2058/08/01 (16 Nov. '2001 )	2059/02/01 (15 May. '2002 )
LUMBINI BANK LIMITED.....	2057/01/11 ( 23 Apr. '2000)	2057/11/01 ( 12 Feb. '2001)
NEPAL INDUSTRIAL & COMM.BANK LTD.....	2058/04/15 (30 Jul '2001)	2059/02/01 (15 May '2002)
KUMARI BANK LTD.....	2057/12/21 (03 Apr '2001)	2058/10/01 (14 Jan'2002)
MACHHAPUCHCHHRE BANK LTD.....		2058/04/01 (16 Jul. 2001 )
LAXMI BANK LTD	2059/02/01 (15 May. 2002 )	2059/04/01 (17 Jul. 2002 )
AGRI DEV. BANK/NEPAL .....	2056/04/01 ( 17 Jul '99 )	2058/05/01 ( 17 Aug '2001 )

**Effective Date**

**Before Change**

**Existing**

TABLE NO. 29  
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N  
Mid-Jan 2003

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	5.00	4.75	2.00	2.00	2.50	-	3.50	3.25	-	3.50	4.00	3.75	4.50	4.25	6.00	5.75	6.25	6.00
RBB	5.00	4.75	-	-	-	-	-	-	-	-	4.00	3.75	4.75	4.25	6.00	5.75	6.25	6.00
NABIL	3.00	3.00	-	-	2.00	2.00	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.50	4.25	4.75-5	4.75
NIB	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
SC	2.50	2.50	-	-	1.5-2.5	1.50-2.50	2-3	2-3	-	-	2.5-3.5	2-3	2.5-3.5	2.50-3.50	3.5-4.5	3-4	3.25-4.25	3.25-4.25
HBL	4.00	3.75	-	-	2.30	2.30	3.30	3.30	-	-	4.00	3.75	4.25	4.00	5.50	5.25	6.00	5.75
NSBI	5.25	5.25	-	-	2.50	2.50	3.00	3.00	-	-	4.00	4.00	5.00	5.00	6.50	6.00	6.50-6.75	6.25
NBB	5.50	5.50	-	-	-	-	3.50	3.50	-	-	4.50	4.50	5.50	5.50	7.00	6.50	7.5	7.00
EBL	5.25	5.25	-	-	3-3.5	3-3.25	4-4.25	4-4.25	-	-	4.5-4.75	4.5-4.75	5.25-5.5	5.25-5.25	6-6.5	5.75-6	6.25-6.75	6-6.25
BOK	5.00	4.25	2.50	2.50	3.00	3.00	4.00	4.00	-	-	4.75	4.25	5.25	5.00	6.50	5.50	7.00	5.75-6
NCCB	5.00	5.50	-	2.50	3.50	3.00	4.00	3.50	-	-	5.00	5.00	5.50	5.50	7.00	6.50	7.50	7-7.5
LBL	6.00	5.25	-	-	3.00	-	4.50	4.00	-	-	5.00	5.00	6.00	6.00	7.00	7.00	7.00	7.25
NICB	5.25	5.00	-	-	2.75	2.75	3.50	3.50	-	-	4.50	4.50	5.00	5.00	6.00	6.00	6.00	6.25
MBL	5.75-6.25	5.50-6	2.00	2.50	3.00	3.00	4.25	3.50	-	-	5.25	4.50	5.50	5.00	7.00	6.50	8.00	7.00
KBL	6.00	5.00	-	-	3.00	3.00	3.50	3.50	-	-	5.00	4.00	5.50	4.50	6.00	5.50	7.00	6.50
LAXMI	5.00	5.00	2.50	2.50	2.50	3.00	3.50	3.50	-	-	4.00	4.50	4.50	5.00	5.50	5.50	6.00	6.00
ADB/N	6.25	5.25	-	-	-	-	-	-	-	-	-	-	-	-	7.25-7.75	6.50	7.50-8	6.75

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	11.5-14	10.00	9-10	8.50	-	8.50	+1.5%	+1.5%	7.00	7.00	10.00	8.75	-	-	12.5-14	10.5-13
RBB	11-12.5	11.25	6.75-11.25	10.00	9.50-11.50	10.00	+2%	+1.75%	9.5-10.5	9-10	9-10	9.25	-	-	6.75-14	11-11.75
NABIL	#	- #	9.25-11.25	9.50-13.50	9.5-11.5	9.5-11.5	+2%	+2%,+8%	8.00	7.5-8	10.00	9.50	10.50	10.50	-	-
NIB	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
SC	-	-	6.5-12	9.50-11.50	9-11	9.50-11.50	+2%,+3%	+2%,+3%	8-9.5	8-9.5	9-13.5	9-10.50	9-10.5	11.50-13	9.5-14	9-14
HBL	11.25-13.75	10.5-13.25	9-9.5	9-9.5	9.75-12.75	9.25-12.25	+2 %	+2 %,+3%	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-13.5	9-13
NSBI	11.25-14	11-13.50	8.5-11	8.5-11	9-13.5	9-13	+1%,+3.0%	+1%,+2.0%	7.50-9	7.5-9	9-9.5	9-9.5	+2%,+3%	+2%,+3%	8.5-14	8.50-13.50
NBB	13.5-14.5	13.50-14	9.5-11.75	11.25-11.75	-	-	+2%	1.5%,+2%	9.00	9.00	13.00	13.00	-	-	11.25-14	11.25-14
EBL	11.25-13.5	11.25-13	9-10	9-10.50	9.5-11.75	9-11.75	+1.5%	+1.5%	7.5-8	7.5-8	9.5-10.50	9.5-10.5	-	-	9.5-13	9-13
BOK	11-13.5	10-13.50	7.5-11.5	9.50-10.50	-	8.75-12.50	+2%	+2.0%	8.50	7.50-8.50	11.50	11.00	-	8-11	12-13	10-13
NCCB	13-14.5	13.5-14.5	10.5-11	10.5-11	-	-	+2%-2.25%	+1.5%,+2%	9.00	9.00	10-12	10-12	-	-	10.5-14	10.5-14
LBL	12.50	11.50-13	11-12	10.25	11.00	9.50-11.50	+2 %	+2 %	9.00	8.50-9	12.00	10.25	10.00	10.00	-	9.50-12.50
NICB	11.5-14.5	12-13	10-12	10-12	10.5-13.5	9.25-11.50	8.00	8.00	8-9	7.50-8.50	10.50	9.5-10.5	-	8.5	-	-
MBL	12.5-14.5	10.50-12.50	9.50-11	9.5-11	11-12.25	9.50-11.50	-	+1.5%	-	9.00	-	10.50	-	10.50	-	12.5-13.5
KBL	12.5-13	11.5-14	10.5-11	10-11.5	-	9.5-12	+2%	-	8.5-9	8.5-9	10.00	8.5-9	-	-	-	10.5-14
LAXMI	11-13.5	11-13.5	11-12.5	11-12.5	9.5-12	9.5-12	9-10	9-10	8.5-9.5	8-9	8-9.5	8-9.5	-	-	10-13	10-13
ADB/N	15.3-18	13.95-17	-	-	-	-	+3%	+2%	-	+2%	-	-	-	-	13.5-15	12.6-14

Contd....

**Credit :**

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	13.5-14.5	11-13.5	13.50	10.50	10.00	8.00	-	-	11.5-13	10.00	13-14	11.00	6-14@	8.50-11@
RBB	6.75-14.50	-	12.50	12.00	9	8.50	-	-	9-13.75	8.75-12.50	12-13	12.00	6.75-14.75	7-12
NABIL	-	-	12.5-13.5	4-13.50	7-10	7-9	11-13.25	11-13.25	10.5-12.5	10.5-12.5	12-13	10.50-13	6-14	4-13.5
NIB	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16
SC	10-14.5	9.50-13.50	-	-	10.00	10.00	12.5-14.5	12-14	12-13.5	11.50-13	11.00	10	7.5-14.5	7.5-14.5
HBL	9-13.75	9-13.25	12-13	12-13	8.50	8.50	12.5-13.5	12-13	10.75-13.25	10.5-13	12-13	11.5-13	8.5-16.25	8.5-15.75
NSBI	8.5-14	8.50-13.50	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	11-12.50	8-14	8-13.50
NBB	11.75-14.5	11.75-14	13.00	13.00	12.00	12.00	13-14	13-13.50	-	-	14-14.5	14.00	10-14.5	10-14
EBL	9.5-13	9-12.5	12-13	12-13	10-11	10-11	12-13.5	11-13.50	11.25-13	10.50-12.50	12.5-13.5	12-13.50	4-13.5	4-13.5
BOK	13-14	12-13.50	13-14	13-14	9.00	7-11	12-13	11.50-13	12-13.5	10-13.50	13-14	11.50-13	15.00	12.50-13.50
NCCB	11.5-14.5	11.5-14.5	13.75	13.5	7-11	-	13-14.5	13-14	13-14.5	-	14-15	14.00	10.5^15.5	10.5^15
LBL	-	7.50-15	12.50	12-13	9.00	7-11	-	12-13	12.25-12.5	11.50-13	13.00	12-13	7.5-15	7.5-15
NICB	-	-	13.5-14	12-13	9.50	5.50-10.50	12-13	12-13	11.50-12.50	11.50-12.50	12-13.50	12-13.50	15.00	4-14
MBL		13.5-14.5		10.50-12.50		6.50-12.50	12.5-14.5	11.50-13.50	12.00	10.50-12.50	12.50	11.50-13	15.00	12.50-14.50
KBL		11-14	13-14	12.5-13.5	9.00	6.5-8.5	13-14	12.5-14	12.5-13	11-13	13-14	-	13-15	13-14
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-11.5	7.5-11.5	11.5-13.5	11.5-13.5	11-13	11-13	11.5-13.5	10.5-12	13-14.5	9.5-14
ADB/N	14.4-16	13.95-15.5	-	-	-	-	-	-	-	-	14.4-16	13.5-15	14.4-16	12.6-15

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
- e.## 5.5% In Bal & Mahila Suraksha Deposits.
- f.\*\* Foreign Currency(US Dollars) 1.0% P.A.
- g. ^2% on foreign currency
- h.!! Foreign Currency(US Dollars)1.5% P.A., Saving Premium 4.5%

**Banks**

NEPAL BANK LTD.....
RASTRIYA BANIJYA BANK .....
NABIL BANK LTD. ....
NEPAL INVESTMENT BANK .....
STANDARD CHARTERED BANK.....
HIMALAYAN BANK LTD. ....
NEPAL SBI BANK .....
NEPAL BANGLADESH BANK .....
EVEREST BANK .....
BANK OF KATHMANDU .....
NEPAL CREDIT & COM. BANK LTD.....
LUMBINI BANK LIMITED.....
NEPAL INDUSTRIAL & COMM.BANK LTD.....
KUMARI BANK LTD.....
MACHHAPUCHCHHRE BANK LTD.....
LAXMI BANK LTD
AGRI DEV. BANK/NEPAL .....

**Effective Date**

**Before Change**

**Existing**

2058/10/01(14 Jan.'2002)	2059/07/14(31 Oct. 2002)
2059/07/01 (18 Oct. '2002 )	2059/09/01 (16 Dec. '2002 )
2059/01/01 (14 Apr. 2002 )	2059/06/01 (17 Sept. 2002 )
2057/01/19 (01 May. '2000 )	2057/04/17 (01 Aug. '2000 )
2058/12/19 (01 Apr. '2002 )	2059/07/01 (18 Oct. '2002 )
2058/09/17 (01 Jan.'2002 )	2059/05/01 (17 Aug.'2002 )
2058/07/01 (17 Oct. '2001 )	2059/02/01 (15 May. '2002 )
2059/01/01 (14 Apr. '2002 )	2059/05/01 (17 Aug. '2002 )
2059/04/13 (29 Jul. '2002 )	2059/06/15 (01 Oct. '2002 )
2057/08/01 ( 16 Nov. '2000 )	2059/09/17 (01 Jan. '2003 )
2059/02/01 (15 May. '2002 )	2059/07/01 (18 Oct. '2002 )
2057/11/01 ( 12 Feb. '2001)	2059/07/08 ( 25 Oct. 2002)
2058/08/20 (06 Dec. '2002)	2059/07/15 (01 Nov. '2002)
2057/12/21 (03 Apr '2001)	2058/10/01 (14 Jan'2002)
2058/04/01 (16 Jul. 2001 )	2059/06/15 (01 Oct. 2002 )
2059/02/01 (15 May. 2002 )	2059/04/01 (17 Jul. 2002 )
2056/04/01 ( 17 Jul '99 )	2058/05/01 ( 17 Aug '2001 )



Table No. 30  
**List of Licensed Commercial Banks**  
**Mid-January 2003**

<b>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 Investment Bank Ltd.	2042/11/16	2042/11/16	Kathmandu
5. Standard Chartered Bank Nepal 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. Nepal Credit & Commerce Bank Ltd.	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
17. Siddhartha Bank Ltd.	2058/06/12	2059/09/09	Kathmandu



Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	27	74	
		Tanahun	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-			4
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
	Kaski	6	3	1	1	-	-	1	2	-	-	-	-	-	-	1	-	-	15			
	Lumbini	Gulmi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		40
		Nawalparas	8	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10		
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Arghakanch	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	4	5	1	3	2	1	1	1	2	1	-	-	1	-	-	-	-	22		
	Kapilbastu	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
	Dhawalagiri	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		7
Parwat		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Mustang		-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Myagdi		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	11	
		Dang	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Rukum	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Salyan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	16	
		Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Banke	4	2	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	9		
	Far Western	Seti	Bajhang	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	20	
Doti			2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Bajura			2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Kailali			5	2	1	-	1	-	-	-	1	-	-	-	-	-	-	-	10			
Achham			2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Mahakali		Darchula	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	10	
		Baitadi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpu	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
Total		66	44	4	5	3	1	2	3	2	3	-	-	1	2	-	-	136	136	136		

Table No. 32

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

Mid-Jan 2003

S.No.	BRANCH	District
1	Ratnapark	Kathmandu
2	Kalanki	Kathmandu
3	Nayabaneshwor	Kathmandu
4	Nepalgunj	Banke
5	Rajbiraj	Saptari
6	Lagankhel	Lalitpur
7	Bhairahawa	Rupandehi
8	Biratnagar	Morang
9	Birgunj	Parsa
10	Pokhara	Kaski
11	Narayanghat	Chitawan
12	Newroad	Kathmandu
13	Thamel	Kathmandu
14	Kalimati	Kathmandu
15	Putalisadak	Kathmandu
16	Baneswor	Kathmandu
17	Butawal	Rupandehi
18	Maharajgunj	Kathmandu
19	Mangalbazar	Lalitpur
20	Chabahil	Kathmandu
21	Tripureswor	Kathmandu
22	Koteshwor	Kathmandu
23	Jorpati	Kathmandu
24	Janakpur	Dhanusa
25	Dhangadhi	Kailali
26	Tribhuvan Nagar	Dang
27	Syangja	Syangja
28	Bhaktapur	Bhaktapur
29	Swayambhu	Kathmandu
30	Tandi	Chitawan
31	Taulihawa	Kapilbastu
32	Itahari	Sunsari
33	Mahendranagar	Dhanusha
34	Tinpaini	Morang
35	Banepa	Kabhre
36	Birtamod	Jhapa
	Dharan	Sunsari
	Hetauda	Makawanpur
	Thimi	Bhaktapur

Table No. 33

**SOURCES AND USES OF FUNDS OF FINANCE COMPANIES  
(AGGREGATE)**

(Rs in Million)

SOURCES AND USES	1994 (a) Mid- July	1995 (b) Mid- July	1996 (c) Mid- July	1997 (a) Mid- July	1998 (b) Mid- July	1999 (c) Mid- July	2000 (d) Mid- July	2000 (h) Mid- Oct	2001 (i) Mid- Jan	2001 (e) Mid- July	2001 (i) Mid- Oct	2002 (i) Mid- Jan	2002 (j) Mid-April	2002 (f) Mid- July	2003 (f) Mid- Jan
<b>1. CAPITAL FUND</b>	<b>97.4</b>	<b>245.6</b>	<b>515.4</b>	<b>726.2</b>	<b>917.7</b>	<b>1174.0</b>	<b>1489.5</b>	<b>1687.6</b>	<b>1793.6</b>	<b>1928.9</b>	<b>2193.4</b>	<b>2315.6</b>	<b>2419.9</b>	<b>2662.1</b>	<b>2662.1</b>
a. Paid-up Capital	93.7	232.2	485.2	635.6	732.8	837.7	945.1	966.0	1073.3	1220.6	1276.6	1294.6	1388.8	1522.6	1522.6
b. General Reserves	1.4	4.9	7.9	21.8	50.5	96.8	186.0	210.3	233.9	242.6	269.8	287.8	294.4	303.2	303.2
c. Others Reserves	-	0.6	1.3	15.7	17.6	26.3	72.5	205.5	133.3	70.6	248.7	173.3	166.4	182.7	182.7
d. Loan Loss Provision	2.3	7.9	21.0	53.1	116.8	213.2	285.9	305.8	353.1	395.1	398.3	559.9	570.3	653.6	653.6
<b>2. DEPOSITS</b>	<b>195.8</b>	<b>647.7</b>	<b>1730.6</b>	<b>3700.4</b>	<b>6387.0</b>	<b>8036.6</b>	<b>9748.6</b>	<b>10104.1</b>	<b>10531.2</b>	<b>11654.0</b>	<b>12433.2</b>	<b>12744.4</b>	<b>12925.7</b>	<b>13453.9</b>	<b>13453.9</b>
<b>3. BORROWINGS</b>	<b>0.7</b>	<b>4.4</b>	<b>48.3</b>	<b>245.1</b>	<b>122.1</b>	<b>82.8</b>	<b>175.9</b>	<b>313.2</b>	<b>251.7</b>	<b>215.0</b>	<b>231.5</b>	<b>239.8</b>	<b>238.9</b>	<b>244.8</b>	<b>244.8</b>
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	0.7	4.4	48.3	239.9	122.1	82.8	175.9	313.2	251.7	215.0	226.5	231.2	238.9	244.8	244.8
c. Others	-	-	-	5.2	-	-	-	-	-	-	5.0	8.6	-	-	-
<b>4. OTHERS</b>	<b>117.1</b>	<b>197.8</b>	<b>205.6</b>	<b>445.7</b>	<b>799.1</b>	<b>1339.6</b>	<b>1392.5</b>	<b>1982.1</b>	<b>1615.6</b>	<b>1665.1</b>	<b>1620.3</b>	<b>1602.7</b>	<b>1600.3</b>	<b>1825.5</b>	<b>1825.5</b>
<b>5. P/L ACCOUNTS</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>252.0</b>	<b>98.9</b>	<b>181.1</b>	<b>334.2</b>	<b>152.1</b>	<b>196.3</b>	<b>299.6</b>	<b>266.4</b>	<b>339.2</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>411.0</b>	<b>1095.5</b>	<b>2499.9</b>	<b>5117.4</b>	<b>8225.9</b>	<b>10633.0</b>	<b>13058.5</b>	<b>14185.9</b>	<b>14373.2</b>	<b>15797.2</b>	<b>16630.5</b>	<b>17098.8</b>	<b>17484.4</b>	<b>18452.7</b>	<b>18525.5</b>
<b>TOTAL USES OF FUNDS</b>	<b>411.0</b>	<b>1095.5</b>	<b>2499.9</b>	<b>5117.4</b>	<b>8225.9</b>	<b>10633.0</b>	<b>13058.5</b>	<b>14185.9</b>	<b>14373.2</b>	<b>15797.2</b>	<b>16630.5</b>	<b>17098.8</b>	<b>17484.4</b>	<b>18452.7</b>	<b>18525.5</b>
<b>1. LIQUID FUNDS</b>	<b>83.8</b>	<b>95.8</b>	<b>124.5</b>	<b>342.2</b>	<b>452.5</b>	<b>1133.6</b>	<b>1728.6</b>	<b>1876.9</b>	<b>1421.2</b>	<b>2048.5</b>	<b>1874.9</b>	<b>1829.6</b>	<b>1780.9</b>	<b>2862.4</b>	<b>2862.4</b>
a. Cash in Hand	15.5	5.6	26.5	41.5	44.6	110.3	95.6	64.8	73.9	139.9	99.5	107.0	59.5	170.4	170.4
b. Bal. with NRB	-	-	1.0	3.4	6.2	12.6	20.1	9.4	18.4	17.2	3.2	5.0	10.8	31.2	31.2
c. Bal. with Dom. Banks	68.3	90.2	97.0	297.3	401.7	1010.7	1612.9	1802.7	1328.9	1891.4	1772.2	1717.6	1710.6	2660.8	2660.8
<b>2. INVESTMENTS</b>	<b>79.5</b>	<b>233.9</b>	<b>284.5</b>	<b>754.7</b>	<b>1758.5</b>	<b>1262.1</b>	<b>1129.2</b>	<b>1171.8</b>	<b>1179.1</b>	<b>1268.0</b>	<b>1302.2</b>	<b>1375.0</b>	<b>1474.3</b>	<b>1623.4</b>	<b>1623.4</b>
a. Govt. Securities	3.0	35.2	97.6	413.2	1440.9	932.1	842.8	876.6	846.4	837.2	810.5	843.0	908.3	1120.0	1120.0
b. NRB Bond	-	-	-	-	-	-	-	-	300.4	326.1	405.3	408.3	426.4	393.9	393.9
c. Other	76.5	198.7	186.9	341.5	317.6	330.0	286.4	295.2	32.3	104.7	86.4	123.7	139.6	109.5	109.5
<b>3. LOANS &amp; ADVANCES</b>	<b>217.3</b>	<b>670.6</b>	<b>1852.9</b>	<b>3667.1</b>	<b>5477.7</b>	<b>7218.8</b>	<b>9062.8</b>	<b>9791.9</b>	<b>10253.5</b>	<b>10865.3</b>	<b>11663.7</b>	<b>11978.5</b>	<b>12074.0</b>	<b>11949.6</b>	<b>11949.6</b>
a. Hire Purchase Loan	134.1	301.9	532.4	680.3	964.3	1304.2	1640.0	1809.8	1997.7	2151.6	2483.3	2561.7	2556.8	2435.9	2435.9
b. Housing Loan	30.4	176.9	504.8	1001.7	1586.0	2004.2	2340.4	2458.9	2755.2	2965.4	3110.0	3215.8	3149.9	3144.4	3144.4
c. Term Loan	52.8	131.0	729.4	1673.6	2207.1	3104.6	4239.4	4644.6	4519.2	4704.3	4963.6	5036.8	5281.5	5292.6	5292.6
d. Lease Finance	-	26.3	54.5	185.0	310.3	260.1	235.3	256.6	236.8	277.8	305.4	371.3	397.2	363.6	363.6
e. Fixed Deposit Receipts	-	-	-	-	-	-	474.7	414.1	484.4	464.2	505.8	507.8	440.9	479.1	479.1
f. Others	-	34.5	31.8	126.5	410.0	545.7	133.0	207.9	260.2	302.0	295.6	285.1	247.7	234.0	234.0
<b>4. OTHERS</b>	<b>30.4</b>	<b>95.2</b>	<b>238.0</b>	<b>353.4</b>	<b>537.2</b>	<b>1018.5</b>	<b>1129.1</b>	<b>1315.3</b>	<b>1496.8</b>	<b>1615.4</b>	<b>1766.7</b>	<b>1849.2</b>	<b>2078.6</b>	<b>2017.3</b>	<b>2017.3</b>
<b>5. P/L ACCOUNTS</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>8.8</b>	<b>30.0</b>	<b>22.6</b>	<b>0.0</b>	<b>23.0</b>	<b>66.5</b>	<b>76.6</b>	<b>0.0</b>	<b>72.8</b>

P/L Accounts of 1994 to 1999 is included in others.

(a) No. of Finance Companies 41  
(b) No. of Finance Companies 43  
(c) No. of Finance Companies 45

(d) No. of Finance Companies 41  
(e) No. of Finance Companies 43  
(f) No. of Finance Companies 45

(d) No. of Finance Companies 46  
(e) No. of Finance Companies 48  
(f) No. of Finance Companies 54

(h) No. of Finance Companies 49  
(i) No. of Finance Companies 54

Table No. 34  
SOURCES AND USES OF FUND OF FINANCE COMPANIES  
Mid-Jan, 2003 (Poush 2059)

(Rs. in Million)

SOURCES AND USES	Mid - Jan, 2003 (Poush, 2059)																											
	NHDFCO 1	NFSCO# 2	NFCO 3	AFCO 4	NIDC CM 5	NSMCO 6	PFCO 7	KAFAL 8	HISEF 9	UFCO 10	MFCO 11	NaFCO 12	PaFCO 13	GORKHA 14	SFCO 15	NHMFCO 16	UF-CMCO 17	SIFC 18	SIDDH 19*	GFC 20	ACE 21	HFSC 22	YETI 23	INVESTA 24	LUMBINI 25	SFL 26	MFL 27	
<b>1. CAPITAL FUND</b>	74.2	50.6	117.9	65.7	105.5	105.9	47.6	43.8	146.5	70.6	29.0	43.1	85.9	36.2	27.1	71.5	61.9	66.7	27.9	52.8	135.3	23.9	38.3	27.1	94.2	50.1	52.3	
<b>CORE CAPITAL</b>	61.1	30.4	61.5	45.2	63.9	66.5	26.2	33.8	68.9	59.4	23.8	33.0	50.2	26.8	18.7	59.1	39.1	51.8	21.6	28.6	105.3	16.5	28.8	21.6	52.1	40.2	38.2	
a. Paid-up Capital	47.4	20.0	30.0	20.0	58.0	60.0	20.0	20.0	59.6	53.1	18.0	25.2	40.0	25.0	17.6	45.0	31.5	40.0	20.0	23.8	90.0	16.5	18.8	20.0	36.0	36.0	25.0	
b. General Reserve	12.6	6.2	31.0	14.6	5.9	4.5	6.2	8.5	9.3	5.2	4.2	6.3	10.2	1.8	1.1	10.5	7.6	11.8	1.6	4.1	14.1	0.0	9.5	1.6	16.1	4.1	12.0	
c. Retained Earning	1.1	4.2	0.5	10.6	0.0	2.0	0.0	5.3	0.0	1.1	1.6	1.5	0.0	0.0	0.0	3.6	0.0	0.0	0.0	0.7	1.2	0.0	0.5	0.0	0.0	0.1	1.2	
<b>Supplementary Capital</b>	13.1	20.2	56.4	20.5	41.6	39.4	21.4	10.0	77.6	11.2	5.2	10.1	35.7	9.4	8.4	12.4	22.8	14.9	6.3	24.2	30.0	7.4	9.5	5.5	42.1	9.9	14.1	
a. Loan Loss Provision	11.7	18.0	29.3	14.0	41.4	39.4	20.3	10.0	77.6	11.2	2.6	9.4	34.9	9.3	8.4	11.0	22.8	14.9	6.3	24.0	29.2	3.9	9.2	5.2	40.8	9.9	12.1	
b. Others than Reserves	1.4	2.2	27.1	6.5	0.2	0.0	1.1	0.0	0.0	0.0	2.6	0.7	0.8	0.1	0.0	1.4	0.0	0.0	0.0	0.2	0.8	3.5	0.3	0.3	1.3	0.0	2.0	
<b>2. DEPOSITS</b>	321.6	262.0	529.5	365.0	326.3	643.5	149.6	225.4	473.3	308.4	25.3	261.7	357.7	167.8	193.8	464.0	344.0	379.2	221.8	284.0	743.0	92.4	221.5	34.1	555.9	235.3	375.2	
<b>3. BORROWINGS</b>	0.0	52.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6	1.3	0.0	0.0	26.3	0.0	0.0	2.0	5.9	0.0	0.0	0.2	9.9	0.0	0.0	0.0	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	0.0	52.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.6	1.3	0.0	0.0	26.3	0.0	0.0	2.0	5.9	0.0	0.0	0.2	9.9	0.0	0.0	0.0	
c. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. OTHERS</b>	33.9	46.6	72.3	32.7	108.5	158.8	42.1	15.8	19.1	42.0	1.3	18.1	86.7	12.3	24.1	10.5	25.0	29.9	32.2	50.3	102.1	18.0	53.6	14.0	110.3	22.0	15.9	
<b>5. P/L ACCOUNT</b>	7.3	23.3	11.3	7.4	14.7	2.3	0.0	2.5	0.0	0.5	0.5	4.0	14.4	0.0	0.0	4.8	5.7	6.8	13.4	4.1	9.2	0.0	3.1	4.1	10.6	0.9	8.1	
<b>TOTAL SOURCES OF FUND</b>	437.0	435.1	731.0	470.8	555.0	910.5	239.3	287.5	638.9	421.5	56.1	346.5	546.0	216.3	245.0	577.1	436.6	482.6	297.3	397.1	989.6	134.3	316.7	89.2	771.0	308.3	451.5	
<b>TOTAL USES OF FUNDS</b>	437.0	435.1	731.0	470.8	555.0	910.5	239.3	287.5	638.9	421.5	56.1	346.5	546.0	216.3	245.0	577.1	436.6	482.6	297.3	397.1	989.6	134.3	316.7	89.2	771.0	308.3	451.5	
<b>6. LIQUID FUNDS</b>	48.2	8.8	137.9	22.3	84.1	54.4	39.2	29.3	53.5	34.0	7.3	45.1	22.2	23.3	30.3	27.3	43.4	53.6	17.9	16.4	121.7	9.6	6.9	3.3	74.3	32.0	41.4	
a. Cash in Hand	0.2	1.0	2.5	0.9	0.6	11.5	1.1	0.7	16.4	0.7	0.2	0.3	2.3	0.4	3.2	1.0	1.2	3.7	0.9	3.8	0.8	6.5	0.7	0.0	1.0	1.0	4.2	
b. Bal. with NRB	4.0	0.0	6.5	3.8	3.5	7.3	0.0	0.0	4.9	3.4	0.3	3.0	4.0	1.8	0.1	4.8	3.7	4.5	2.3	5.1	7.7	0.5	0.0	0.5	5.6	2.5	3.9	
c. Bal. with Dom. Banks	44.0	7.8	128.9	17.6	80.0	35.6	38.1	28.6	32.2	29.9	6.8	41.8	15.9	21.1	27.0	21.5	38.5	45.4	14.7	7.5	113.2	2.6	6.2	2.8	67.7	28.5	33.3	
<b>7. INVESTMENTS</b>	27.4	109.8	57.7	42.4	40.6	21.2	16.2	7.8	135.9	59.1	1.6	0.3	23.0	18.1	1.2	80.8	17.6	14.4	6.0	65.9	266.3	2.0	17.6	0.0	40.7	26.3	29.2	
a. Govt. Securities	26.0	52.3	37.5	33.0	12.0	8.2	5.0	1.8	103.4	45.8	0.0	0.0	0.0	0.0	0.0	16.1	0.6	4.0	1.0	41.6	233.3	0.0	0.0	0.0	26.0	0.0	3.0	
b. NRB Bond	0.0	53.0	20.2	8.7	19.4	3.0	11.2	4.9	32.5	7.4	1.6	0.3	0.0	1.6	1.2	4.6	17.0	0.0	0.0	22.0	33.0	0.0	1.4	0.0	2.2	0.1	1.7	
c. Others	1.4	4.5	0.0	0.7	9.2	10.0	0.0	1.1	0.0	5.9	0.0	0.0	23.0	16.5	0.0	60.1	0.0	10.4	5.0	2.3	0.0	2.0	16.2	0.0	12.5	26.2	24.5	
<b>8. LOANS &amp; ADVANCES</b>	328.5	230.0	405.4	386.7	348.0	543.3	127.8	233.5	338.6	245.8	46.4	278.5	429.2	161.8	169.8	396.4	332.9	356.9	250.8	283.0	536.2	60.4	250.7	84.0	498.1	219.1	356.4	
a. Hire Purchase Loan	0.0	13.1	19.6	110.5	2.4	86.9	45.9	35.9	107.3	89.3	17.5	39.6	65.2	73.0	39.4	60.3	20.0	13.7	55.0	50.4	103.7	5.7	57.5	80.6	61.6	77.6	137.1	
b. Housing Loan	327.3	77.0	74.8	83.9	122.5	124.3	31.1	93.2	100.2	11.0	2.7	83.8	173.7	42.2	37.9	135.0	112.1	166.6	92.6	61.9	169.5	12.7	51.5	1.2	98.8	19.3	52.9	
c. Term Loan	0.0	134.3	301.9	183.1	196.2	295.2	42.5	98.1	120.7	37.2	12.9	142.9	169.8	39.8	86.0	164.7	198.0	165.8	98.8	139.4	196.9	28.4	127.2	0.3	297.9	97.3	152.8	
d. Lease Finance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	95.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>e Merchant Banking</b>	0.0	0.0	0.0	0.0	0.0	15.0	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	5.6	4.7	0.0	0.0	22.4	0.0	0.0	1.0	
i Underwriting	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii Bridge Finance	0.0	0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22.4	0.0	0.0	0.0
iii Venture Capital	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iv Others	0.0	0.0	0.0	0.0	0.0	0.0	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	5.6	4.7	0.0	0.0	0.0	0.0	0.0	1.0	
<b>f. Fixed Deposit Receipt</b>	1.2	3.9	6.7	9.2	6.1	21.9	2.7	6.3	10.4	11.5	13.3	12.2	20.3	6.8	1.4	36.4	2.8	10.8	4.4	25.7	23.1	13.6	13.8	0.0	17.4	24.9	12.6	
<b>g. Other</b>	0.0	1.7	2.4	0.0	20.8	0.0	0.1	0.0	0.0	1.7	0.0	0.0	0.2	0.0	3.2	0.0	0.0	0.0	0.0	0.0	38.3	0.0	0.7	1.9	0.0	0.0	0.0	
<b>9. OTHERS</b>	32.9	86.5	130.0	19.4	82.3	291.6	51.8	16.9	78.7	82.6	0.8	22.6	71.6	13.0	40.3	72.6	42.7	57.7	22.6	31.8	65.4	54.0	41.5	1.9	157.9	30.9	24.5	
<b>10. P/L ACCOUNT</b>	0.0	0.0	0.0	0.0	0.0	0.0	4.3	0.0	32.2	0.0	0.0	0.0	0.0	0.1	3.4	0.0	0.0	0.0	0.0	0.0	8.3	0.0	0.0	0.0	0.0	0.0	0.0	

Table No. 9 Cont.....

@ Figure of Mid-May 2002

- |  |                                       |   |   |
|--|---------------------------------------|---|---|
| 1. NHDFCO = Nepal Housing Development & Finance Co | 8. KAFAL = Kathmandu Finance Company  | 15. SFCO = Samjhana Finance Co.                     | 22. HFSC = Himalaya Finance and Saving Company    |
| 2. NFSCO = Nepal Finance & Saving Co. Ltd.         | 9. HISEF = Hisef Finance Co. Ltd.     | 16. NHMFCO = Nepal Housing and Merchant Finance Co  | 23. YETI = Yeti Finance Company                   |
| 3. NFCO = National Finance Co. Ltd.                | 10. UFCO = Union Finance Co.          | 17. UF-CMCO = Universal Finance and Capital Markets | 24. INVESTA = investa Finance Limited             |
| 4. AFCO = Annapurna Finance Co. Ltd.               | 11. MFCO = Mercantile Finance Co.     | 18. SIFC = Shree Investment and Finance Co.         | 25. LUMBINI = Lumbini Finance and Leasing Company |
| 5. NIDC CM = NIDC Capital Market Ltd.              | 12. NaFCO = Narayeni Finance Co.      | 19. SIDDHA = Siddharth Finance Limited,             | 26. SFL = Standard Finance Limited                |
| 6. NSMCO = Nepal Share Markets Co. Ltd             | 13. PaFCO = Paschimanchal Finance Co. | 20. GFC = Goodwill Finance Company                  | 27. MFL = Mahalaxmi Finance Limited               |
| 7. PFCO = People Finance Co. Ltd.                  | 14. GORKHA = Gorkha Finance LTD.,     | 21. ACE = ACE Finance Company                       |   |

**SOURCES AND USES OF FUND OF FINANCE COMPANIES**

Mid- Jan, 2003 (Poush 2059)

(Rs. in Million)

SOURCES AND USES	BFS	LF	IL	UN	NS	GEN	MFC	ALP	NMB	NFCL	PFL	JFCL	CFCL	PFCO	AFSL	MS&FCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	World	Capital	Crystal	Royal	Guheshwori	Patan	Total	
	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54		
<b>1. CAPITAL FUND</b>	28.7	59.1	154.7	71.9	140.4	34.8	26.7	36.2	174.4	20.3	53.5	29.3	31.5	21.7	8.2	2.5	38.8	49.7	3.4	14.0	44.1	38.2	13.7	14.4	12.9	12.0	18.0	2904.7	
<b>CORE CAPITAL</b>	23.8	34.3	132.6	64.7	100.0	20.6	14.5	24.2	141.6	13.8	38.6	24.1	25.7	16.8	5.5	1.7	31.2	35.8	3.0	12.7	37.1	36.9	13.7	13.0	12.0	12.0	18.0	2080.2	
a. Paid-up Capital	21.0	22.5	120.0	60.0	100.0	17.7	13.9	20.0	100.0	12.0	20.0	20.0	20.0	12.0	5.0	1.5	24.0	30.0	3.0	12.0	36.0	36.0	13.7	13.0	12.0	12.0	18.0	1691.8	
b. General Reserve	2.5	11.7	12.6	4.2	0.0	2.9	0.6	4.2	37.9	1.8	9.7	3.9	3.0	2.3	0.5	0.2	7.2	1.3	0.0	0.7	1.1	0.2	0.0	0.0	0.0	0.0	0.0	329.1	
c. Retained Earning	0.3	0.1	0.0	0.5	0.0	0.0	0.0	0.0	3.7	0.0	8.9	0.2	2.7	2.5	0.0	0.0	0.0	4.5	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	59.3	
Supplementary Capital	4.9	24.8	22.1	7.2	40.4	14.2	12.2	12.0	32.8	6.5	14.9	5.2	5.8	4.9	2.7	0.8	7.6	13.9	0.4	1.3	7.0	1.3	0.0	1.4	0.9	0.0	824.5		
a. Loan Loss Provision	4.9	24.8	22.1	7.2	40.4	14.0	11.5	11.7	32.8	6.4	14.9	5.1	5.8	4.9	2.7	0.7	7.6	13.8	0.4	1.3	7.0	1.3	0.0	1.4	0.9	0.0	770.4		
b. Others than Reserves	0.0	0.0	0.0	0.0	0.0	0.2	0.7	0.3	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	54.1	
<b>2. DEPOSITS</b>	159.3	355.5	571.0	173.9	513.2	165.2	108.4	257.5	1154.1	158.9	281.2	225.3	177.3	139.6	55.9	14.4	285.8	231.3	9.0	117.1	396.2	164.5	111.3	122.3	108.7	49.1	54.9	14722.2	
<b>3. BORROWINGS</b>	0.0	0.0	76.4	5.4	0.0	0.0	0.0	14.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	8.0	0.0	0.0	0.1	0.0	0.0	0.0	222.5	
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	0.0	0.0	76.4	5.4	0.0	0.0	0.0	14.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	8.0	0.0	0.0	0.1	0.0	0.0	0.0	222.5	
c. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. OTHERS</b>	8.5	63.3	63.2	26.7	78.7	11.4	11.2	39.3	82.2	17.5	24.7	16.6	24.9	13.5	13.0	5.0	33.0	17.8	0.4	4.9	23.2	8.0	3.5	9.2	4.9	0.8	6.9	1810.3	
<b>5. P/L ACCOUNT</b>	1.8	8.1	15.0	4.2	0.0	3.4	0.0	8.8	16.3	3.3	15.4	5.0	2.9	0.2	0.0	0.0	4.1	3.1	0.0	1.3	12.2	1.7	0.0	0.0	0.2	0.1	0.0	266.1	
<b>TOTAL SOURCES OF FUND</b>	198.3	486.0	880.3	282.1	732.3	214.8	146.3	356.3	1427.0	200.0	374.8	276.2	236.6	175.0	77.1	21.9	361.7	301.9	13.1	137.3	483.7	212.4	128.5	146.0	126.7	62.0	79.8	19925.9	
<b>TOTAL USES OF FUNDS</b>	198.3	486.0	880.3	282.1	732.3	214.8	146.3	356.3	1427.0	200.0	374.8	276.2	236.6	175.0	77.1	21.9	361.7	301.9	13.1	137.3	483.7	212.4	128.5	146.0	126.7	62.0	79.8	19925.9	
<b>6. LIQUID FUNDS</b>	13.0	61.4	32.6	6.8	113.2	36.5	24.2	24.5	292.9	27.8	58.5	28.1	60.5	33.1	6.3	2.4	70.2	88.0	1.6	29.5	75.7	36.8	28.3	22.0	14.7	10.4	3.1	2289.8	
a. Cash in Hand	0.5	1.3	4.4	0.8	1.4	2.6	1.1	0.8	9.7	1.8	0.5	1.1	1.7	0.6	0.4	1.6	1.4	0.2	0.1	1.1	2.3	0.3	1.2	7.1	0.8	0.8	0.8	113.2	
b. Bal.with NRB	2.5	3.9	7.1	1.8	5.4	1.7	3.5	2.9	11.7	1.6	2.9	2.6	2.0	1.4	0.6	0.0	2.9	2.1	0.0	1.2	4.0	1.7	1.1	1.2	1.1	0.0	0.5	151.1	
c. Bal.with Dom.Banks	10.0	56.2	21.1	4.2	106.4	32.2	19.6	20.8	271.5	24.4	55.1	24.4	56.8	31.1	5.3	0.8	65.9	85.7	1.5	27.2	69.4	34.8	26.0	13.7	12.8	9.6	1.8	2025.5	
<b>7. INVESTMENTS</b>	35.6	58.7	194.7	26.6	50.1	0.1	9.2	8.0	489.1	22.2	2.3	0.0	0.8	5.2	0.0	0.0	0.0	5.0	0.0	0.0	1.2	31.5	11.1	4.5	12.3	0.0	19.5	2116.8	
a. Govt.Securities	20.0	3.8	190.0	16.0	0.0	0.0	0.0	0.0	471.2	1.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.8	0.0	0.0	1359.7	
b. NRB Bond	4.7	54.9	4.7	0.6	50.1	0.1	4.2	0.0	17.9	1.2	2.3	0.0	0.8	4.9	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	4.5	0.0	0.0	0.0	399.1	
c. Others	10.9	0.0	0.0	10.0	0.0	0.0	5.0	8.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	31.5	11.1	0.0	5.5	0.0	19.5	358.0	
<b>8. LOANS &amp; ADVANCES</b>	120.4	317.5	583.6	202.5	395.2	156.0	62.2	279.7	590.9	128.1	297.3	226.1	157.3	118.9	54.3	16.8	255.9	187.1	9.3	104.5	384.2	128.7	81.2	98.6	90.6	47.8	53.0	13045.9	
a. Hire Purchase Loan	23.0	35.2	203.0	81.0	0.0	15.2	8.6	29.0	59.0	19.6	47.0	36.4	81.8	34.9	52.1	0.0	28.6	22.3	0.0	18.6	136.4	38.2	14.4	10.0	11.4	10.1	0.0	2484.6	
b. Housing Loan	47.9	110.9	29.9	36.1	85.5	55.6	18.4	99.0	76.9	38.3	100.2	58.7	29.9	44.0	0.0	0.0	69.0	46.9	0.0	26.5	86.4	11.3	30.0	45.0	23.7	22.2	0.0	3552.0	
c. Term Loan	42.9	159.2	156.2	77.1	266.0	76.3	32.6	147.1	378.0	66.0	143.8	120.3	35.9	31.9	0.0	14.9	151.3	117.4	8.5	56.3	160.9	68.8	36.8	39.0	45.2	14.7	0.0	5975.2	
d. Lease Finance	0.0	0.0	164.0	0.0	23.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.5	0.0	0.0	0.0	0.0	0.0	0.0	290.6
e Merchant Banking	0.0	0.0	0.0	0.7	5.0	0.0	0.0	0.0	47.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.7	0.0	115.1
i Underwriting	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii Bridge Finance	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	47.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	89.4
iii Venture Capital	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iv Others	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.7	0.0	25.7
f. Fixed Deposit Receipts	3.6	12.1	30.5	7.6	15.7	8.1	2.6	4.6	30.0	4.2	6.3	9.4	9.7	4.3	2.2	0.0	7.0	0.5	3.1	0.5	1.7	0.0	0.0	0.0	1.5	0.1	53.0	537.9	
g. Other	3.6	0.1	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.0	1.3	0.0	3.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	4.6	5.1	0.0	0.0	90.5	
<b>9. OTHERS</b>	29.3	48.4	69.4	46.2	165.0	22.2	44.0	44.1	54.1	21.9	16.7	22.0	18.0	17.8	13.2	2.2	35.6	21.8	1.9	3.3	22.6	15.4	5.4	14.8	9.1	3.8	3.4	2396.1	
<b>10. P/L ACCOUNT</b>	0.0	0.0	0.0	0.0	8.8	0.0	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.5	0.0	0.0	0.3	0.0	0.0	0.0	2.5	6.1	0.0	0.0	0.8	77.3	

@ Figure of Mid-May 2002

28. BFS CO = Bhajratna Finance & Saving Co. Limited  
 29. LF CO = Lalitpur Finance Co. Limited  
 30. IL CO = International Leasing & Finance Co. Limited  
 31. UN ITED = United Finance Co.  
 32. NS MB = Nepal Srilanka Merchant Bank  
 33. GEN ERAL = General Finance Co.

34. MFC = Merchant Finance Co.  
 35. AL PIC = Alpik Everest Finance Ltd.  
 36. NMB F = Nepal Merchant Banking & Finance Ltd.  
 37. NF CL = Navadurga Finance Company Ltd.  
 38. PFL = Pokhara Finance Ltd.  
 39. JF CL = Janaki Finance Company Ltd

40. CF CL = Central Finance Company Ltd.  
 41. PFCO = Premier Finance Company Ltd.  
 42. AF SL = Arun Finance and Saving Ltd.  
 43. MS & FCO = Multipurpose Savings & Finance Co. Ltd.  
 44. BUT WAL = Butwal Finance Ltd.  
 45. NBF & LC = Nepal Bangladesh Finance & Leasing Co.Ltd.  
 46. SFL = Shrijana Finance Ltd.

47. OM = Om Finance Ltd.  
 48. COS MIC = Cosmic Merchant Banking & Finance Ltd.  
 49. World = World Merchant Banking & Finance Ltd.  
 50. Capital = Capital Merchant Banking & Finance Ltd.  
 51. Crystal = Crystal Finance Ltd  
 52. Royal = Royal Merchant Banking & Finance Ltd.  
 53. GU HESHWORI = Guheshwori Merchant Banking & Finance Ltd.  
 54. PATAN = Patan Finance Co. Ltd.

**SOURCES AND USES OF FINANCE COMPANIES  
WITHIN AND OUTSIDE KATHMANDU VALLEY**

Mid - January ,2003 ( Poush 2060)

(Rs in Million)

	Within Kathmandu Valley (36) (A)	Out of Kathmandu Valley (18) (B)	Total (C)	Percentage Share	
				A	B
<b>CAPITAL FUND</b>	<b>2270.7</b>	<b>634.0</b>	<b>2904.7</b>	<b>78.2</b>	<b>21.8</b>
<b>CORE CAPITAL</b>	<b>1609.6</b>	<b>470.6</b>	<b>2080.2</b>	<b>77.4</b>	<b>22.6</b>
a. Paid-up Capital	1335.7	356.1	1691.8	79.0	21.0
b. General Reserve	244.3	84.8	329.1	74.2	25.8
c. Retained Earning	29.6	29.7	59.3	49.9	50.1
<b>Supplementary Capital</b>	<b>661.1</b>	<b>163.4</b>	<b>824.5</b>	<b>80.2</b>	<b>19.8</b>
d. Loan Loss Provision	620.5	149.9	770.4	80.5	19.5
e. Others than Reserves	40.6	13.5	54.1	75.0	25.0
<b>DEPOSITS</b>	<b>11281.6</b>	<b>3440.6</b>	<b>14722.2</b>	<b>76.6</b>	<b>23.4</b>
<b>BORROWINGS</b>	<b>189.2</b>	<b>33.3</b>	<b>222.5</b>	<b>85.0</b>	<b>15.0</b>
a. NRB	-	-	-	-	-
b. Commercial Banks	189.2	33.3	222.5	85.0	15.0
c. Others	-	-	-	-	-
<b>OTHERS</b>	<b>1408.3</b>	<b>402.0</b>	<b>1810.3</b>	<b>77.8</b>	<b>22.2</b>
<b>P/L ACCOUNTS</b>	<b>180.5</b>	<b>85.6</b>	<b>266.1</b>	<b>67.8</b>	<b>32.2</b>
<b>TOTAL SOURCES AND USES</b>	<b>15330.4</b>	<b>4595.5</b>	<b>19925.9</b>	<b>76.9</b>	<b>23.1</b>
<b>LIQUID FUNDS</b>	<b>1771.7</b>	<b>518.1</b>	<b>2289.8</b>	<b>77.4</b>	<b>22.6</b>
a. Cash in Hand	93.8	19.4	113.2	82.9	17.1
b. Bal.with NRB	119.2	31.9	151.1	78.9	21.1
c. Bal.with Dom.Banks	1558.7	466.8	2025.5	77.0	23.0
<b>INVESTMENTS</b>	<b>1956.71</b>	<b>160.1</b>	<b>2116.8</b>	<b>92.4</b>	<b>7.6</b>
a. Govt.Securities	1322.7	37.0	1359.7	97.3	2.7
b. NRB Bond	381.9	17.2	399.1	95.7	4.3
c. Others	252.1	105.9	358.0	70.4	29.6
<b>LOANS &amp; ADVANCES</b>	<b>9492.5</b>	<b>3532.5</b>	<b>13045.9</b>	<b>72.9</b>	<b>27.1</b>
a. Hire Purchase Loan	1639.0	845.6	2484.6	66.0	34.0
b. Housing Loan	2659.2	892.8	3552.0	74.9	25.1
c. Term Loan	4320.1	1655.1	5975.2	72.3	27.7
d. Lease Finance	282.1	8.5	290.6	97.1	2.9
<b>e Merchant Banking</b>	<b>89.4</b>	<b>4.8</b>	<b>115.1</b>	<b>95.8</b>	<b>5.1</b>
i Underwriting	-	-	-	-	-
ii Bridge Finance	89.4	-	89.4	100.0	0.0
iii Venture Capital	-	-	-	-	-
iv Others	-	4.8	25.7	81.3	18.7
<b>f. Fixed Deposit Receipts</b>	<b>419.7</b>	<b>118.2</b>	<b>537.9</b>	<b>78.0</b>	<b>22.0</b>
<b>g. Other</b>	<b>83.0</b>	<b>7.5</b>	<b>90.5</b>	<b>91.7</b>	<b>8.3</b>
<b>OTHERS</b>	<b>2018.8</b>	<b>377.3</b>	<b>2396.1</b>	<b>84.3</b>	<b>15.7</b>
<b>P/L ACCOUNTS</b>	<b>69.8</b>	<b>7.5</b>	<b>77.3</b>	<b>90.3</b>	<b>9.7</b>



Table No. 36

## DEPOSIT MOBILIZATION AND CREDIT FLOWS OF FINANCE COMPANIES

(Rs in Million)

FINANCE COMPANIES	Deposits					Credits				
	1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
	Mid-July	Mid-July	Mid-July	Mid-July	Mid-Jan	Mid-July	Mid-July	Mid-July	Mid-July	Mid-Jan
1. Nepal Housing Development Finance Co. Ltd.	203.3	254.1	265.5	308.6	321.6	178.5	229.3	278.5	310.4	328.5
2. Nepal Finance and Savings Co. Ltd.	165.0	202.3	250.6	262	262.0	135.0	191.3	219.7	230.0	230.0
3. NIDC Capital Markets Ltd.	185.7	247.0	295.0	319.0	326.3	170.0	226.7	266.2	316.9	348.0
4. National Finance Co. Ltd.	548.6	587.0	598.2	530.0	529.5	463.0	449.0	464.2	439.9	405.4
5. Annapurna Finance Co. Ltd.	207.7	243.0	267.8	315.9	365.0	211.4	229.5	484.2	345.1	386.5
6. Nepal Share Markets Ltd.	462.4	459.8	476.2	609.1	643.5	367.5	357.0	383.4	468.1	543.3
7. Peoples Finance Ltd.	196.6	185.0	187.0	161.4	149.6	184.1	185.3	163.1	140.2	127.8
8. Himalaya Finance & Savings Co. Ltd.	107.1	81.8	67.1*	89.6	92.4	83.6	54.8	53.6	58.5	60.4
9. United Finance and Leasing Co.	224.8	208.0	207.0	182.3	173.9	205.3	187.4	182.9	151.9	202.5
10. Union Finance Co. Ltd.	202.9	174.7	241.2	303.5	308.4	79.4	190.1	238.7	288.1	245.8
11. Hisef Finance Ltd.	503.3	473.2	559.7	455.2	473.3	439.2	408.7	533.9	360.2	338.6
12. Mercantile Finance Co. Ltd.	48.5	48	38.3	26.6	25.3	58.0	59.8	51.3	51.4	46.4
13. Kathmandu Finance Ltd.	92.5	140	195	234.7	225.4	112.0	153.6	199.1	236.6	233.5
14. Inbesta Finance Ltd.	26.0	27.5	35.5	39.3	34.1	53.7	67.9	91.9	93.0	84.0
15. Narayani Finance Ltd.	87.8	148.1	202.2	244.7	261.7	94.7	153.1	201.1	237.1	278.5
16. Gorkha Finance Ltd.	36.4	111.9	140.3	158.7	167.8	37.3	111.2	137.7	159.4	161.8
17. Nepal Housing & Merchant Finance Co. Ltd.	252.4	319.2	417.3	455	464.0	230.1	304.1	387.2	415.5	396.4
18. Paschimanchal Finance Co. Ltd.	202.6	300.5	326.1	354.7	357.7	217.8	337.6	387.0	395.2	429.2
19. Universal Finance & Capital Markets.	206.9	254.4	297.7	337.2	344.0	201.6	210.2	291.0	312.4	332.9
20. Samjhana Finance Co. Ltd.	64.4	122.2	141.8	190.7	193.8	71.8	99.4	126.4	176.7	169.8
21. Goodwill Finance & Investment Co. Ltd.	158.2	185	243.7	271.7	284.0	141.9	203.2	220.6	262.9	283.0
22. Shree Investment & Finance Co. Ltd.	213.3	307.3	337.4	354.3	379.2	188.0	311.4	354.3	312.1	356.9
23. Siddhartha Finance Co. Ltd.	59.5	107	145.4	200.2	221.8	58.8	108.7	161.3	212.3	250.8
24. Lumbini Finance & Leasing Co. Ltd.	302.3	405.8	429.2	499.7	555.9	274.4	428.4	462.0	475.7	498.1
25. Yeti Finance Co. Ltd.	94.8	143.9	168.6	208.9	221.5	98.4	160.5	169.3	202.0	250.7
26. Standard Finance Ltd.	175.8	198.4	206	213.2	235.3	171.9	214.1	180.9	206.4	219.1
27. Ace Finance Co. Ltd.	470.0	556.8	555.3	675.2	743.0	448.4	383.6	478.5	546.5	536.2
28. International Leasing & Finance Co. Ltd.	314.4	362.9	487.7	626.4	571.0	278.8	349.9	505.4	622.3	583.6
29. Mahalaxmi Finance Co. Ltd.	162.3	229.3	304.3	344.1	375.2	157.9	250.5	306.6	316.1	356.4
30. Lalipur Finance Co. Ltd.	211.2	251.7	335.3	334.2	355.5	198.4	246.6	305.6	294.3	317.5
31. Merchant Finance Co. Ltd.	101.2	111.0	116.6	106.3	108.4	92.8	98.1	101.2	68.0	62.2
32. Bhajuratra Finance & Saving Co. Ltd.	103.8	100.4	122.9	140.2	159.3	77.4	80.0	83.2	99.2	120.4
33. General Finance Ltd.	94.0	132.9	151.9	164.0	165.2	97.7	135.1	147.8	148.8	156.0
34. Nepal Shree Lanka Merchant Bank Ltd.	272.8	306.6	378.0	482.4	513.2	242.4	304.5	352.1	315.7	395.2
35. Alpico Everest Finance Ltd.	123.5	148.5	183.9	208.1	257.5	140.0	157.1	188.1	232.3	279.7
36. Nepal Merchant Banking & Finance Ltd.	613.6	763.9	855.2	945.9	1154.1	248.3	537.1	587.6	558.3	590.9
37. Nava Durga Finance Co. Ltd.	61.8	96.3	121.8	148.6	158.9	51.4	79.6	101.6	122.0	128.1
38. Pokhara Finance Ltd.	145.7	157.8	179.2	219.8	281.2	153.0	181.0	210.0	250.5	297.3
39. Janaki Finance Ltd.	51.6	93.9	146.0	198.1	225.3	50.0	105.4	150.6	192.1	226.1
40. Central Finance Co. Ltd.	90.8	118.7	137.5	153.0	177.3	81.7	110.8	138.0	155.6	157.3
41. Premier Finance Co. Ltd.	61.9	86.2	102.0	122.2	139.6	42.2	81.6	89.7	117.2	118.9
42. Arun Finance & Saving Co. Ltd.	30.1	45.3	502.0	56.4 @	56.4 @	31.1	47.7	54.5	55.5 @	55.5 @
43. Multipurpose Saving & Investment Finance Co. Ltd.	2.7	6.3	10.6	15.2	14.4	3.6	7.6	12.3	16.3	16.8
44. Butwal Finance Co. Ltd.	89.2	174.0	231.5	251.7	285.8	88.3	168.2	226.8	227.0	255.9
45. Nepal Bangladesh Finance & Leasing Co. Ltd.	-	65.5	238.7	226.8	231.3	-	96.6	131.4	179.8	187.1
46. Shrijana Finance Co.	-	3.3	2.8	7.1	9.0	-	4.6	4.0	8.0	9.3
47. Om Finance Ltd.	-	-	58.6	94.1	117.1	-	-	61.2	91.9	104.5
48. Cosmic Merchant Banking & Finance Co.	-	-	144.2	335.7	396.2	-	-	139.6	265.7	384.2
49. World Merchant Banking & Finance Co.	-	-	-	121.5	164.5	-	-	-	100.1	128.7
50. Capital Merchant Banking & Finance Co.	-	-	-	51.6	111.3	-	-	-	23.5	81.2
51. Crystal Finance Ltd.	-	-	-	31.4	122.3	-	-	-	32.2	98.6
52. Royal Merchant Banking & Finance Co.	-	-	-	56.9	108.7	-	-	-	50.0	90.6
53. Guheshwori Merchant Banking & Finance Co.	-	-	-	5.1	49.1	-	-	-	1.7	47.8
54. Patan Finance Ltd.	-	-	-	5.7	54.9	-	-	-	1.0	53.0

**Table No. 37**  
**RANKING OF FINANCE COMPANIES BASED ON CAPITAL FUND**  
**(Mid-January, 2003)**

Rs. in Million

No.	Finance Companies	Paid up Capital A	General Reserve B	Retained Earning C	Core Capital (A+B+C)	Supplement Capital D	Total Capital Fund (A+B+C+D)
1	Nepal Merchant Banking and Finance Ltd.	100.0	37.9	3.7	141.6	32.8	174.4
2	International Leasing & Finance Co. Ltd.	120.0	12.6	0.0	132.6	22.1	154.7
3	HISEF Finance Co. Ltd.	59.6	9.3	0.0	68.9	77.6	146.5
4	Nepal Sri Lanka Merchant Bank Ltd.	100.0	0.0	0.0	100.0	40.4	140.4
5	ACE Finance Co. Ltd.	90.0	14.1	1.2	105.3	30.0	135.3
6	National Finance Co. Ltd.	30.0	31.0	0.5	61.5	56.4	117.9
7	Nepal Share Markets Co. Ltd.	60.0	4.5	2.0	66.5	39.4	105.9
8	NIDC Capital Markets Ltd.	58.0	5.9	0.0	63.9	41.6	105.5
9	LUMBINI Finance & Leasing Co.	36.0	16.1	0.0	52.1	42.1	94.2
10	Paschimanchal Finance Co. Ltd.	40.0	10.2	0.0	50.2	35.7	85.9
11	Nepal Housing Development & Finance Co.	47.4	12.6	1.1	61.1	13.1	74.2
12	UNITED Finance Co.	60.0	4.2	0.5	64.7	7.2	71.9
13	Nepal Housing & Merchant Finance Co.	45.0	10.5	3.6	59.1	12.4	71.5
14	Union Finance Co.	53.1	5.2	1.1	59.4	11.2	70.6
15	Shree Investment & Finance Co.	40.0	11.8	0.0	51.8	14.9	66.7
16	Annapurna Finance Co.	20.0	14.6	10.6	45.2	20.5	65.7
17	Univershal Finance and Capital Markets Ltd.	31.5	7.6	0.0	39.1	22.8	61.9
18	Lalitpur Finance Co.	22.5	11.7	0.1	34.3	24.8	59.1
19	Pokhara Finance Ltd.	20.0	9.7	8.9	38.6	14.9	53.5
20	Goodwill Finance Co.	23.8	4.1	0.7	28.6	24.2	52.8
21	Mahalaxmi Finance Ltd.	25.0	12.0	1.2	38.2	14.1	52.3
22	Nepal Finance & Saving Co. Ltd.#	20.0	6.2	4.2	30.4	20.2	50.6
23	Standard Finance Co.	36.0	4.1	0.1	40.2	9.9	50.1
24	Nepal Bangladesh Finance & Leasing Co.	30.0	1.3	4.5	35.8	13.9	49.7
25	People Finance Co.	20.0	6.2	0.0	26.2	21.4	47.6
26	COSMIC Merchant Banking & Finance Co.	36.0	1.1	0.0	37.1	7.0	44.1
27	Kathmandu Finance Co.	20.0	8.5	5.3	33.8	10.0	43.8
28	Narayani Finance Co.	25.2	6.3	1.5	33.0	10.1	43.1
29	BUTWAL Finance Co.	24.0	7.2	0.0	31.2	7.6	38.8
30	YETI Finance Co.	18.8	9.5	0.5	28.8	9.5	38.3
31	World Merchant Banking & Finance Ltd.	36.0	0.2	0.7	36.9	1.3	38.2
32	GORKHA Finance Ltd.	25.0	1.8	0.0	26.8	9.4	36.2
33	ALPIC Everest Finance Ltd.	20.0	4.2	0.0	24.2	12.0	36.2
34	GENERAL Finance Co.	17.7	2.9	0.0	20.6	14.2	34.8
35	Central Finance Co.	20.0	3.0	2.7	25.7	5.8	31.5
36	Janaki Finance Co.	20.0	3.9	0.2	24.1	5.2	29.3
37	Mercantile Finance Co.	18.0	4.2	1.6	23.8	5.2	29.0
38	Bhajuratna Finance & Saving Co.	21.0	2.5	0.3	23.8	4.9	28.7
39	Siddhartha Finance Ltd.	20.0	1.6	0.0	21.6	6.3	27.9
40	Samjahana Finance Co.	17.6	1.1	0.0	18.7	8.4	27.1
41	INVESTA Finance Ltd.	20.0	1.6	0.0	21.6	5.5	27.1
42	Merchant Finance Co.	13.9	0.6	0.0	14.5	12.2	26.7
43	Himalaya Finance & Saving Co.	16.5	0.0	0.0	16.5	7.4	23.9
44	Premier Finance Co.	12.0	2.3	2.5	16.8	4.9	21.7
45	Navadurga Finance C.	12.0	1.8	0.0	13.8	6.5	20.3
46	Patan Finance Co.	18.0	0.0	0.0	18.0	0.0	18.0
47	Crystal Finance Ltd.	13.0	0.0	0.0	13.0	1.4	14.4
48	OM Finance Ltd.	12.0	0.7	0.0	12.7	1.3	14.0
49	Capital Merchant Banking & Finance Ltd.	13.7	0.0	0.0	13.7	0.0	13.7
50	Royal Merchant Banking & Finance Ltd.	12.0	0.0	0.0	12.0	0.9	12.9
51	Guheshwori Merchant Banking & Finance Ltd.	12.0	0.0	0.0	12.0	0.0	12.0
52	Arun Finance & Saving Ltd.	5.0	0.5	0.0	5.5	2.7	8.2
53	Shrijana Finance Ltd.	3.0	0.0	0.0	3.0	0.4	3.4
54	Multi Purpose Saving & Finance Co.	1.5	0.2	0.0	1.7	0.8	2.5
	<b>Grand Total</b>	<b>1691.8</b>	<b>329.1</b>	<b>59.3</b>	<b>2080.2</b>	<b>824.5</b>	<b>2904.7</b>

**Table No. 38**  
**RANKING OF FINANCE COMPANIES BASED ON DEPOSITS**  
**(Mid-January, 2003)**

Rs in million

No.	Finance Companies	Total Deposit
1	Nepal Merchant Banking and Finance Ltd.	1154.1
2	ACE Finance Co. Ltd.	743.0
3	Nepal Share Markets Co. Ltd.	643.5
4	International Leasing & Finance Co. Ltd.	571.0
5	LUMBINI Finance & Leasing Co.	555.9
6	National Finance Co. Ltd.	529.5
7	Nepal Sri Lanka Merchant Bank Ltd.	513.2
8	HISEF Finance Co. Ltd.	473.3
9	Nepal Housing & Merchant Finance Co.	464.0
10	COSMIC Merchant Banking & Finance Co.	396.2
11	Shree Investment & Finance Co.	379.2
12	Mahalaxmi Finance Ltd.	375.2
13	Annapurna Finance Co.	365.0
14	Paschimanchal Finance Co. Ltd.	357.7
15	Lalitpur Finance Co.	355.5
16	Univershal Finance and Capital Markets Ltd.	344.0
17	NIDC Capital Markets Ltd.	326.3
18	Nepal Housing Development & Finance Co.	321.6
19	Union Finance Co.	308.4
20	BUTWAL Finance Co.	285.8
21	Goodwill Finance Co.	284.0
22	Pokhara Finance Ltd.	281.2
23	Nepal Finance & Saving Co. Ltd.#	262.0
24	Narayani Finance Co.	261.7
25	ALPIC Everest Finance Ltd.	257.5
26	Standard Finance Co.	235.3
27	Nepal Bangladesh Finance & Leasing Co.	231.3
28	Kathmandu Finance Co.	225.4
29	Janaki Finance Co.	225.3
30	Siddhartha Finance Ltd.	221.8
31	YETI Finance Co.	221.5
32	Samjahana Finance Co.	193.8
33	Central Finance Co.	177.3
34	UNITED Finance Co.	173.9
35	GORKHA Finance Ltd.	167.8
36	GENERAL Finance Co.	165.2
37	World Merchant Banking & Finance Ltd.	164.5
38	Bhajuratna Finance & Saving Co.	159.3
39	Navadurga Finance C.	158.9
40	People Finance Co.	149.6
41	Premier Finance Co.	139.6
42	Crystal Finance Ltd.	122.3
43	OM Finance Ltd.	117.1
44	Capital Merchant Banking & Finance Ltd.	111.3
45	Royal Merchant Banking & Finance Ltd.	108.7
46	Merchant Finance Co.	108.4
47	Himalaya Finance & Saving Co.	92.4
48	Arun Finance & Saving Ltd.	55.9
49	Patan Finance Co.	54.9
50	Guheshwori Merchant Banking & Finance Ltd.	49.1
51	INVESTA Finance Ltd.	34.1
52	Mercantile Finance Co.	25.3
53	Multi Purpose Saving & Finance Co.	14.4
54	Shrijana Finance Ltd.	9.0
	<b>Grand Total</b>	<b>14722.2</b>

**Table No. 39**  
**RANKING OF FINANCE COMPANIES BASED ON CREDITS**  
**(Mid-January, 2003)**

Rs in million

No.	Finance Companies	Total Credit
1	Nepal Merchant Banking and Finance Ltd.	590.9
2	International Leasing & Finance Co. Ltd.	583.6
3	Nepal Share Markets Co. Ltd.	543.3
4	ACE Finance Co. Ltd.	536.2
5	LUMBINI Finance & Leasing Co.	498.1
6	Paschimanchal Finance Co. Ltd.	429.2
7	National Finance Co. Ltd.	405.4
8	Nepal Housing & Merchant Finance Co.	396.4
9	Nepal Sri Lanka Merchant Bank Ltd.	395.2
10	Annapurna Finance Co.	386.7
11	COSMIC Merchant Banking & Finance Co.	384.2
12	Shree Investment & Finance Co.	356.9
13	Mahalaxmi Finance Ltd.	356.4
14	NIDC Capital Markets Ltd.	348.0
15	HISEF Finance Co. Ltd.	338.6
16	Univershaf Finance and Capital Markets Ltd.	332.9
17	Nepal Housing & Merchant Finance Co.	328.5
18	Lalitpur Finance Co.	317.5
19	Pokhara Finance Ltd.	297.3
20	Goodwill Finance Co.	283.0
21	ALPIC Everest Finance Ltd.	279.7
22	Narayani Finance Co.	278.5
23	BUTWAL Finance Co.	255.9
24	Siddhartha Finance Ltd.	250.8
25	YETI Finance Co.	250.7
26	Union Finance Co.	245.8
27	Kathmandu Finance Co.	233.5
28	Nepal Finance & Saving Co. Ltd.#	230.0
29	Janaki Finance Co.	226.1
30	Standard Finance Co.	219.1
31	UNITED Finance Co.	202.5
32	Nepal Bangladesh Finance & Leasing Co.	187.1
33	Samjahana Finance Co.	169.8
34	GORKHA Finance Ltd.	161.8
35	GENERAL Finance Co.	157.3
36	GENERAL Finance Co.	156.0
37	World Merchant Banking & Finance Ltd.	128.7
38	Navadurga Finance C.	128.1
39	People Finance Co.	127.8
40	Bhajuratna Finance & Saving Co.	120.4
41	Premier Finance Co.	118.9
42	OM Finance Ltd.	104.5
43	Crystal Finance Ltd.	98.6
44	Royal Merchant Banking & Finance Ltd.	90.6
45	INVESTA Finance Ltd.	84.0
46	Capital Merchant Banking & Finance Ltd.	81.2
47	Merchant Finance Co.	62.2
48	Himalaya Finance & Saving Co.	60.4
49	Arun Finance & Saving Ltd. @	54.3
50	Patan Finance Co.	53.0
51	Guheshwori Merchant Banking & Finance Ltd.	47.8
52	Mercantile Finance Co.	46.4
53	Multi Purpose Saving & Finance Co.	16.8
54	Shrijana Finance Ltd.	9.3
	<b>Grand Total</b>	<b>13045.9</b>

**Table No. 40**  
**SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES**  
**(AGGREGATE)**

Rs. in Million

Sector	1997 (a) Mid- July	1998 (b) Mid- July	1999 (c) Mid- July	2000 (d) Mid- July	2001 (e) Mid- July	2002 (f) Mid- July	2003 (f) Mid- Jan
1. Govt. Corporations & Companies	273.4	335.8	444.9	504.4	616.2	740.1	701.0
2. Non- Govt. Corporations & Companies	467.6	1275.9	1006.2	1243.2	1587.4	2292.1	2722.4
3. Non - Profit Organisations	213.1	287.0	319.7	455.5	630.3	669.5	487.6
4. Individuals	2690.0	4312.0	6055.4	7372.8	8579.6	9381.2	10015.9
5. Municipalities & Dev. Committees	2.9	4.5	3.2	2.8	2.9	26.3	68.5
6. Others	53.4	171.8	207.2	169.9	237.8	344.7	726.8
	3700.4	6387.0	8036.6	9748.6	11654.2	13453.9	14722.2

(d) No. of Finance Companies 46

(e) No. of Finance Companies 48

(f) No. of Finance Companies 54

Table No. 41

**PURPOSEWISE CREDIT FLOWS OF FINANCE COMPANIES  
(AGGREGATE)**

Rs. in Million

PURPOSE	1997 (a)	1998 (b)	1999 (c)	2000 (d)	2000 (e)	2001(f)	2001(e)	2001(g)	2002(g)	2002(f)	2003(f)
	Mid-July	Mid-July	Mid-July	Mid-July	Mid -Oct	Mid-Jan	Mid-July	Mid-Oct	Mid-Jan	Mid-July	Mid-Jan
1. Hire Purchase Loan	680.3	964.4	1304.2	1640.0	1809.8	1997.7	2151.6	2483.3	2561.7	2435.9	2484.6
2. Housing Loan	1001.7	1586.0	2004.2	2340.4	2458.9	2755.2	2965.4	3110.0	3215.8	3144.4	3552.0
3. Term Loan	1673.6	2207.1	3104.6	4239.4	4644.6	4519.2	4704.3	4963.6	5036.8	5292.6	5975.2
4. Lease Finance	185.0	310.3	260.1	235.3	256.6	236.8	277.8	305.4	371.3	363.6	290.6
5. Merchant Banking	0.0	0.0	19.0	58.2	64.3	126.7	160.3	179.8	219.1	150.3	115.1
i Underwriting	-	-	-	-	-	-	-	-	-	-	-
ii Bridge Finance	-	-	19.0	48.3	50.0	74.7	64.7	73.6	116.4	144.0	89.4
iii Venture Capital	-	-	-	-	-	-	-	-	-	-	-
iv Others	-	-	-	9.9	14.3	52.0	95.6	106.2	102.7	6.3	25.7
6. Loan Against Fixed Deposit Receipts and Govt. Securities.	-	-	497.8	474.7	414.0	484.4	464.2	505.8	507.8	479.1	537.9
7. Others	126.5	410.0	28.9	74.8	143.7	133.5	141.7	115.8	66.0	83.7	90.5
<b>Total</b>	<b>3667.1</b>	<b>5477.8</b>	<b>7218.8</b>	<b>9062.8</b>	<b>9791.9</b>	<b>10276.9</b>	<b>10865.3</b>	<b>11663.7</b>	<b>11978.5</b>	<b>11949.6</b>	<b>13045.9</b>

(a) No. of Finance Companies 41  
(b) No. of Finance Companies 43

(c) No. of Finance Companies 45  
(d) No. of Finance Companies 46

(e) No. of Finance Companies 48  
(f) No. of Finance Companies 54

Table No. 42  
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS  
Mid-January 2003

Rs. in Thousand

Sources of Funds	Mid-July	Mid-January, 2003 ( Poush 2059)										TOTAL
	Mid-July 2002	NIDC 1	ADB 2	NDB 3	EDB 4	MALIKA 5	SIDDHARTHA 6	DEV.CREDIT 7	CSI 8	UDB 9	NARAYANI 10	
<b>1 CAPITAL FUND</b>	2685559	596516	3732902	198276	3670	13000	11099	173763	91598	3802	7000	4831626
<b>a. Paid-up Capital</b>	2358060	415823	1517951	144000	3500	13000	10400	160000	88000	3500	7000	2363174
<b>b. General Reserves</b>	294071	180693	140145	2089	-	-	101	1897	-	0	-	324925
<b>c. Others Reserves</b>	33428	0	2074806	52187	170	0	598	11866	3598	302	0	2143527
a. Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-	0
b. Banking Dev. Reserves	-	-	-	-	-	-	-	-	-	-	-	0
c. Reserves for Devidend	-	-	-	-	-	-	-	-	-	-	-	0
d. Risk Bearing Reserves	33396	-	1948380	52155	170	0	598	11866	3598	302	-	2017069
e. Staff welfare Reserves	32	-	23853	32	-	-	-	-	-	-	-	23885
f. Other	0	-	102573	-	-	-	-	-	-	-	-	102573
<b>2 DEPOSITS</b>	24677454	522500	20811906	2045745	7919	67689	13386	1277802	541289	51423	43024	25382683
a. Term Deposit	4772502	522500	18810344	1876866	4163	31308	6743	1075489	535263	47022	33269	22942967
b. Other Deposit	19904952	-	2001562	168879	3756	36381	6643	202313	6026	4401	9755	2439716
<b>3 BORROWINGS</b>	5932120	1344348	4440279	0	0	8886	5856	0	0	500	0	5799869
a. NRB	302576	-	1042520	8886	-	-	5256	-	-	-	-	1056662
b. Other Bank	4156301	-	-	-	-	-	-	-	-	500	-	500
c. Financial Institutions	1473243	1344348	3397759	-	-	-	600	-	-	-	-	4742707
<b>4 OTHER LIABILITIES</b>	5089633	2543070	7748320	51800	356	10961	503	50832	16360	2754	12487	10437443
Sundry Creditors	910	-	-	143	85	657	216	-	273	275	1295	2944
Other	5088723	2543070	7748320	51657	271	10304	287	50832	16087	2479	11192	10434499
<b>5 P/L ACCOUNT</b>	0	-	162527	49738	641	1287	905	25715	6762	0	0	247575
<b>Total Sources of Funds</b>	38384766	5006434	36895934	2345559	12586	101823	31749	1528112	656009	58479	62511	46699196
<b>Uses of Funds</b>												
<b>1 LIQUID FUNDS</b>	3629452	1111112	2521841	277254	1441	12083	2142	405360	77385	703	8001	3417322
a. Cash in Hand	3057257	6	621224	10923	631	7773	335	1576	844	374	1929	645615
b. Bal. with NRB	54942	770	1456537	7831	5	226	3138	3017	167	-	-	1471691
c. Bal. with Dom. Bank	482682	110336	444080	217375	805	4084	1807	400646	73524	162	6072	1258891
d. Bal. with Financial Insts.	34571	-	-	41125	-	-	-	-	-	-	-	41125
<b>2 INVESTMENTS</b>	2791637	129594	1701152	208025	0	820	0	61489	0	18638	2400	2122118
a. Govt. Securities	1624000	-	1504404	198000	-	73	-	-	-	-	-	1702477
b. Share & Deben.	223137	114594	127676	10025	-	747	-	51989	-	-	-	305031
c. Other Investment	944500	15000	69072	-	-	-	-	9500	-	18638	2400	114610
<b>3 LOANS &amp; ADVANCES</b>	27554821	3681675	22762294	1671116	9518	73466	28318	964921	544028	24246	38572	29798154
a. Agriculture Sector	138884	-	70389	26299	2197	26299	2014	53241	41460	396	4888	200884
b. Industrial Sector	18484413	3681675	329580	1029	4196	2089	195331	119220	9984	2570	4345674	
c. Housing and Real Estate	179684	-	62616	-	-	0	129606	86990	2137	750	282099	
d. Business Sector	7222051	-	241288	3619	21601	9784	222814	102259	6559	16296	624220	
e. Service Sector	1445056	-	967243	2618	8464	1225	335996	193489	4432	5858	1519325	
f. Loan Against Fixed Deposit	42662	-	55	924	225	27933	380	576	644	30737	0	
g. Others	42071	-	22762294	0	11982	12981	-	230	162	7566	22795215	
<b>4 OTHER ASSETS</b>	3865517	348681	9910647	189164	1627	15454	1289	96342	34596	13429	11256	10622485
a. Interest Accrued	23132	309967	1168469	-	399	4398	517	24719	15637	988	663	1525757
b. Sundry Debtors	8847	-	7697	12	209	768	4	25	20	3617	50	11634
c. Other	3833538	38714	8742178	181467	1216	10847	768	71598	18939	8824	10543	9085094
<b>5 P/L ACCOUNT</b>	543339	735372	0	0	0	0	0	0	0	1463	2282	739117
<b>Total uses of Fund</b>	38384766	5006434	36895934	2345559	12586	101823	31749	1528112	656009	58479	62511	46699196

\* This represents total loans and advances as sectorwise data not received.

1. NIDC = NEPAL INDUSTRIAL DEVELOPMENT CORPORATION

2. ADB = AGRICULTURE DEVELOPMENT BANK

3. NDB = NEPAL DEVELOPMENT BANK LTD.

4. EDB = ENTERPRISES DEVELOPMENT BANK LTD.

5. MALIKA = MALIKA DEVELOPMENT BANK LTD.

6. SIDDHARTHA = SIDDHARTHA DEVELOPMENT BANK LTD.

7. DEV.CREDIT = DEVELOPMENT CREDIT BANK LTD.

8. CSI = NEPAL CSI DEVELOPMENT BANK LTD.

9. UDB = UNITED DEVELOPMENT BANK LTD.

10. NARAYANI = NARAYANIN AUDHYOGIK DEVELOPMENT BANK LTD.

Table No. 43

**SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS  
(AGGREGATE)**

Rs. in Thousand

SOURCES AND USES	1997	1998	1999	2000	2001	2002	2003
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jan
<b>1. CAPITAL FUND</b>	<b>306202</b>	<b>305208</b>	<b>308799</b>	<b>310618</b>	<b>307525</b>	<b>308091</b>	<b>304526</b>
a. Paid-up Capital	298500	298500	298500	298500	298500	298500	298500
b. Statutory Reserves	1385	1955	2135	2780	2625	2714	2714
c. Others	6317	4753	8164	9338	6400	6877	3312
<b>2. DEPOSITS</b>	<b>62086</b>	<b>100248</b>	<b>155735</b>	<b>218090</b>	<b>283360</b>	<b>341072</b>	<b>403781</b>
a. Personal Savings	4246	6854	38055	18075	20375	286286	95160
b. Others Savings	57840	93394	117680	200015	262985	54786	308621
<b>3. BORROWINGS</b>	<b>267208</b>	<b>518991</b>	<b>623799</b>	<b>782984</b>	<b>1070642</b>	<b>1180996</b>	<b>1256258</b>
a. Financial Institutions	263197	511713	609349	700544	1054888	1136992	1211035
b. Nepal Rastra Bank	4011	7278	6004	61406	10000	32293	34503
c. Others	-	-	8446	21034	5754	11711	10720
<b>4. OTHERS</b>	<b>20025</b>	<b>231029</b>	<b>408779</b>	<b>237160</b>	<b>329752</b>	<b>197514</b>	<b>327860</b>
<b>5. P/L ACCOUNTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>411</b>	<b>5408</b>	<b>-120976</b>	<b>-205643</b>
<b>TOTAL SOURCES AND USES</b>	<b>655521</b>	<b>1155476</b>	<b>1497112</b>	<b>1549263</b>	<b>1996687</b>	<b>1906697</b>	<b>2086782</b>
<b>1. LIQUID FUND</b>	<b>33723</b>	<b>42447</b>	<b>61614</b>	<b>187569</b>	<b>121739</b>	<b>166759</b>	<b>128981</b>
a. Cash in Hand	6429	8916	7908	8285	14464	17789	15790
b. Bal. with NRB	6931	12213	9651	45215	1864	16726	13927
c. Bal. with Dom. Banks	20363	21318	44055	134069	105411	132244	99264
<b>2. INVESTMENTS</b>	<b>271009</b>	<b>446400</b>	<b>378375</b>	<b>253913</b>	<b>388145</b>	<b>466145</b>	<b>506383</b>
a. Govt. Securities	191009	142500	66300	42368	7500	7500	7500
b. Fixed Deposits	80000	303900	312075	209930	377415	364600	495653
c. Other Investment	-	-	-	1615	3230	94045	3230
<b>3. LOANS &amp; ADVANCES</b>	<b>259732</b>	<b>373639</b>	<b>555658</b>	<b>733169</b>	<b>1000281</b>	<b>1145885</b>	<b>1284830</b>
a. Group Lending	6551	9680	13136	15664	19007	939780	722430
b. Personal Loan	240763	340623	505295	647398	915838	150667	0
c. Staff Loan	3754	4327	7109	7766	5537	0	0
d. Others	8664	19009	30118	62341	59899	55438	562400
<b>4. OTHERS</b>	<b>91057</b>	<b>292990</b>	<b>501465</b>	<b>239747</b>	<b>323626</b>	<b>127908</b>	<b>166588</b>
<b>5. P/L ACCOUNTS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>134865</b>	<b>162866</b>	<b>0</b>	<b>0</b>

P/L Accounts of 1997 to 1999 is included in others.

Retained earning of Mid-July 2002 and Mid-January, 2003 is included in P/L Accounts





Table No. 45  
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS  
Mid-January, 2003

Rs. in Thousand

SOURCES OF FUNDS	NIRDHAN 1	DIPROSC 2	CHHIMEK 3	RMDC 4 *	SANA KISAN 5 *	SWABALAMBAN 6	Total
<b>1 CAPITAL FUND</b>	<b>8622</b>	<b>8320</b>	<b>7887</b>	<b>81493</b>	<b>98712</b>	<b>20510</b>	<b>263819</b>
<b>Core Capital</b>	<b>8622</b>	<b>8320</b>	<b>7001</b>	<b>81493</b>	<b>98712</b>	<b>7825</b>	<b>211973</b>
a. Paid-up Capital	8350	8120	7000	80000	98712	7000	209182
b. General Reserves	272	121	1	1493	-	825	2712
c. Retained Earning	-	79	-	-	-	-	79
<b>c. Supplementary Capital</b>	<b>0</b>	<b>0</b>	<b>886</b>	<b>0</b>	<b>0</b>	<b>12685</b>	<b>51846</b>
a. Contingency Reserves	-	-	-	-	-	-	0
b. Banking Dev. Reserves	-	-	-	-	-	-	0
c. Reserves for Dividend	-	-	-	-	-	-	0
d. Risk Bearing Reserves	6333	1731	-	-	-	-	8064
e. Staff welfare Reserves	-	-	886	-	-	-	886
f. Other	30211	-	-	-	-	12685	42896
<b>2 DEPOSITS</b>	<b>65169</b>	<b>9392</b>	<b>5379</b>	<b>0</b>	<b>0</b>	<b>76683</b>	<b>156623</b>
a. Term Deposit	6254	4727	5379	-	-	-	16360
b. Other Deposit	58915	4665	-	-	-	76683	140263
<b>3 BORROWINGS</b>	<b>335546</b>	<b>43191</b>	<b>59088</b>	<b>3548</b>	<b>0</b>	<b>125951</b>	<b>567324</b>
a. NRB	32492	2589	-	-	-	-	35081
b. Other Bank	291327	26714	-	-	-	-	318041
c. Financial Institutions	11727	13888	59088	3548	-	125951	214202
<b>4 OTHER LIABILITIES</b>	<b>18385</b>	<b>2487</b>	<b>3394</b>	<b>248650</b>	<b>296</b>	<b>11054</b>	<b>284266</b>
Sundry Creditors	9916	-	-	59	-	-	9975
Other	8469	2487	3394	248591	296	11054	274291
<b>5 P/L ACCOUNT</b>	<b>4074</b>	<b>212</b>	<b>205</b>	<b>10839</b>	<b>883</b>	<b>2732</b>	<b>18945</b>
<b>Total Sources and Uses</b>	<b>431796</b>	<b>63602</b>	<b>75953</b>	<b>344530</b>	<b>99891</b>	<b>236930</b>	<b>1290977</b>
<b>1 LIQUID FUNDS</b>	<b>106555</b>	<b>6913</b>	<b>1966</b>	<b>83625</b>	<b>97870</b>	<b>60333</b>	<b>357262</b>
a. Cash in Hand	1162	308	1025	2	-	755	3252
b. Bal. with NRB	270	-	-	51210	-	-	51480
c. Bal. with Dom. Bank	105123	6605	941	32413	97870	59578	302530
d. Bal. with Financial Insts.	-	-	-	-	-	-	0
<b>2 INVESTMENTS</b>	<b>120000</b>	<b>0</b>	<b>40000</b>	<b>196500</b>	<b>0</b>	<b>30</b>	<b>356530</b>
a. Govt. Securities	120000	-	-	30000	-	-	150000
b. Share & Deben.	-	-	-	-	-	-	0
c. Other Investment	-	-	40000	166500	-	30	206530
<b>3 LOANS &amp; ADVANCES</b>	<b>222291</b>	<b>56564</b>	<b>32172</b>	<b>57274</b>	<b>0</b>	<b>172399</b>	<b>540700</b>
a. Agriculture Sector	103433	56564	32172	57274	-	-	249443
b. Industrial Sector	3357	-	-	-	-	-	3357
c. Housing and Real Estate	-	-	-	-	-	-	0
d. Business Sector	401	-	-	-	-	-	401
e. Service Sector	105530	-	-	-	-	-	105530
f. Loan Against Fixed Deposit	-	-	-	-	-	-	0
g. Others	9570	-	-	-	-	172399	181969
<b>4 OTHER ASSETS</b>	<b>19494</b>	<b>1856</b>	<b>1815</b>	<b>7131</b>	<b>2021</b>	<b>4168</b>	<b>36485</b>
a. Interest Accrued	-	-	-	262	-	-	262
b. Sundry Debtors	5733	640	-	-	-	-	6373
c. Other	13761	1216	1815	6869	2021	4168	29850
<b>5 P/L ACCOUNT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total uses of Fund</b>	<b>468340</b>	<b>65333</b>	<b>75953</b>	<b>344530</b>	<b>99891</b>	<b>236930</b>	<b>1290977</b>

\* Figure of Mid-July 2002

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.  
2. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.  
3. DIPROSC = DIPROSC DEVELOPMENT BANK

4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.  
5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD  
6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK

Table No. 46

**SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES**  
( Licensed by NRB)  
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	1997 (a)	1998 (b)	1999 (c)	2000 (d)	2001 (e)	2001 (g)	2002 (e)	2003 (e)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Oct	Mid- July	Mid- Jan
<b>1. CAPITAL FUND</b>	<b>59107</b>	<b>87252</b>	<b>108929</b>	<b>157124</b>	<b>204639</b>	<b>217636</b>	<b>246929</b>	<b>284100</b>
a. Paid-up Capital	53219	81553	99819	137713	169254	180283	191786	232399
b. General Reserves	1546	3260	4352	9308	13953	16889	21746	22284
c. Others Reserve	4342	2439	4758	10103	21432	20464	33397	29417
<b>2. DEPOSITS</b>	<b>266667</b>	<b>468284</b>	<b>713801</b>	<b>1073212</b>	<b>1425233</b>	<b>1456604</b>	<b>1570725</b>	<b>1966332</b>
a. Saving	131139	262403	375344	582856	653667	660227	730286	926045
b. Fixed	128933	202587	338437	490336	654309	673544	697208	849312
c. Other	6595	3294	20	20	117257	122833	143231	190975
<b>3. BORROWINGS</b>	<b>2004</b>	<b>2658</b>	<b>4428</b>	<b>62493</b>	<b>66755</b>	<b>82381</b>	<b>58694</b>	<b>57321</b>
a. NRB	-	-	75	808	493	2368	418	799
b. Commercial Banks	1974	2500	3458	61610	58877	70654	56377	55166
c. ADB/N	-	-	-	-	-	-	0	0
d. Others	30	158	895	75	7385	9359	1899	1356
<b>4. OTHERS</b>	<b>76210</b>	<b>77180</b>	<b>119308</b>	<b>163892</b>	<b>303328</b>	<b>366350</b>	<b>413538</b>	<b>649028</b>
<b>5. P/L ACCOUNTS</b>	<b>0</b>	<b>0</b>	<b>21137</b>	<b>26263</b>	<b>25405</b>	<b>16906</b>	<b>31989</b>	<b>49370</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>403988</b>	<b>635374</b>	<b>967603</b>	<b>1482984</b>	<b>2025360</b>	<b>2139877</b>	<b>2321875</b>	<b>3006151</b>
<b>TOTAL USES OF FUNDS</b>	<b>403988</b>	<b>635374</b>	<b>967603</b>	<b>1482984</b>	<b>2025360</b>	<b>2139877</b>	<b>2321875</b>	<b>3006151</b>
<b>1. LIQUID FUNDS</b>	<b>48414</b>	<b>95583</b>	<b>150831</b>	<b>265163</b>	<b>354409</b>	<b>396052</b>	<b>448564</b>	<b>569545</b>
a. Cash in Hand	12812	18761	27580	32653	143183	38730	33289	38634
b. Bal. with NRB	2532	9222	7013	6029	6953	3385	12299	22995
c. Bal. with Dom . Banks	33070	67600	116238	226481	204273	353937	402976	507916
<b>2. INVESTMENTS</b>	<b>21454</b>	<b>32081</b>	<b>79520</b>	<b>138114</b>	<b>180565</b>	<b>179559</b>	<b>188796</b>	<b>212954</b>
a. Govt. Securities	3640	8209	28834	68766	62361	57331	56487	60395
b. NRB Bond	4450	7600	7800	2306	18777	25052	26200	77200
c. Others	13364	16272	42886	67042	99427	97176	106109	75359
<b>3. LOANS &amp; ADVANCES</b>	<b>243964</b>	<b>406280</b>	<b>591069</b>	<b>875113</b>	<b>1221221</b>	<b>1273305</b>	<b>1313597</b>	<b>1564561</b>
a. Commercial Loan	173179	221029	326984	512071	627039	645009	659736	659247
b. Production Loan	21966	39440	61854	69206	103388	106051	142115	134703
c. Loan against onFDR & Secu.	7347	16217	14838	43804	53529	43458	52009	27426
d. Others	41472	129594	187393	250032	437265	478787	459737	743185
<b>4. OTHERS</b>	<b>90156</b>	<b>101430</b>	<b>129336</b>	<b>181949</b>	<b>277663</b>	<b>258884</b>	<b>343762</b>	<b>576879</b>
<b>5. P/L ACCOUNTS</b>	<b>0</b>	<b>0</b>	<b>16847</b>	<b>22645</b>	<b>18502</b>	<b>32077</b>	<b>27156</b>	<b>82212</b>

P/L Accounts of 1997 to 1998 is included in others.

(a) No. of Cooperatives 19  
(b) No. of Cooperatives 29

(c) No. of Cooperatives 35  
(d) No. of Cooperatives 35

(e) No. of Cooperatives 34

**Table No. 47**  
**SOURCES AND USES OF FUND OF MICRO FINANCE NGOs**  
Mid-January, 2003

Rs. in Thousand

	NGOs																			Total
	1 #	2	3 #	4	5	6 #	7	8	9	10	11 #	12	13#	14	15	16	17	18	19	
<b>1 Fund</b>	1500	-	329	-	1952	-	-	353	127	412	-	104	701	-	2	-	258	-	4	5742
<b>2 Staff Welfare Fund</b>	30	105	0	14	1285	0	0	1415	0	0	0	-	0	850	0	17	0	-	1	3717
2.1 Staff Welfare Fund	30	-	-	14	320	-	-	40	-	-	-	-	-	-	-	-	-	-	-	404
2.2 Staff Provident Fund	-	-	-	-	0	-	-	-	-	-	-	-	-	850	-	-	-	-	-	850
2.3 Others	-	105	-	-	965	-	-	1375	-	-	-	-	-	-	-	17	-	-	-	2463
<b>3 Total Borrowings</b>	0	860	0	36075	19779	0	2357	1539	1000	1122	1065	4	0	39	10940	714	500	110	30	76134
3.1 Domestic	0	860	0	34150	18324	0	2357	1539	1000	1122	1065	4	0	39	10000	714	500	110	30	71814
(a) CSD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110	-	110
(b) Dom. Bank	-	-	-	34150	-	-	-	-	1000	-	-	-	-	-	-	-	-	-	-	35150
(C) Dev. Banks	-	-	-	-	-	-	-	1539	-	660	-	-	-	-	-	-	-	-	-	2199
(d) Financial Institutions	-	860	-	-	18324	-	2357	-	-	432	1065	4	-	-	10000	-	-	-	-	33042
(e) Social Institutions	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	714	500	-	30	1274
(f) Commission (C.A)	-	-	-	-	-	-	-	-	-	-	-	-	-	39	0	0	0	0	0	39
3.2 Foreign Institutions	0	0	0	1925	1455	0	0	0	0	0	0	0	0	0	940	0	0	0	0	4320
(a) Financial Institutions	-	-	-	1925	-	-	-	-	-	-	-	-	-	-	940	-	-	-	-	2865
(b) Social Institutions	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
(C) Others	-	-	-	0	1455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1455
<b>4 Risk Bearing Fund</b>	-	-	8	94	429	145	46	54	-	17	-	35	57	-	-	-	-	-	8	893
<b>5 Others Liabilities</b>	307	56	296	1817	5136	137	1177	211	4	171	0	1	6009	0	639	0	10	622	56	16649
(a) Sundry Debtors	-	0	280	18	296	137	1177	58	-	90	-	1	380	-	85	-	-	-	131	2653
(b) Others	307	56	16	1799	4840	-	-	153	4	81	-	-	5629	-	554	-	10	491	56	13996
<b>6 P/L Account</b>	-	187	92	1897	3754	-	3650	128	61	-	1078	8	3815	2256	-	21	-	47	-	16994
<b>Total Sources of Fund</b>	1837	1208	725	39897	32335	282	7230	3700	1192	1722	2143	152	10682	3145	11581	752	768	787	91	120129
<b>Total Uses of Funds</b>	1837	1208	725	39897	32335	282	7230	3700	1192	1722	2143	152	10682	3145	11581	752	768	787	91	120129
<b>1 Cash in Hand</b>	144	-	-	59	268	-	54	99	0	17	-	8	5	2923	66	-	-	29	30	3702
<b>2 Bal. With Dom .Banks</b>	2	340	204	526	6569	4	1006	678	-	282	2	51	2943	222	323	641	647	123	-	14563
<b>3 Micro Credit</b>	-	584	397	5946	20222	-	2382	2489	933	848	1065	44	2682	-	794	86	-	371	61	38904
<b>4 Govt. Bond</b>	-	-	-	30000	-	-	-	130	-	-	-	-	-	-	-	-	15	-	-	30145
<b>5 Fixed Assets</b>	1271	234	106	145	1400	148	0	58	38	50	1076	32	266	0	24	17	75	232	0	5172
5.1 Land and Building	899	200	-	-	-	-	-	3	-	-	800	-	-	-	-	-	-	-	-	1902
5.2 Furniture and Fixtures	66	-	57	104	229	46	-	36	38	-	52	-	84	-	24	17	40	42	-	835
5.3 Vehicles	3	-	1	-	603	-	-	-	-	50	87	-	2	-	-	-	-	-	5	751
5.4 Computer and Office equip.	303	34	48	41	568	102	-	19	-	-	137	32	180	-	-	-	35	185	-	1684
<b>6 Others</b>	420	50	18	966	1314	130	0	118	23	312	0	17	729	0	10284	0	31	32	0	14444
6.1 Interest Receivable	-	-	-	22	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	50
6.2 Stationary Stock	-	-	-	60	51	-	-	39	13	-	-	-	-	-	10	-	-	-	32	205
6.3 Staff Loan	95	10	-	400	26	-	-	-	10	-	-	-	413	-	-	-	-	-	-	954
6.4 Sundry Debtors	-	40	15	474	100	130	-	51	-	-	-	-	271	-	-	-	-	31	-	1112
6.5 Others	325	-	3	10	1137	-	-	-	-	312	-	17	45	-	10274	-	-	-	-	12123
<b>7 P/L Account</b>	-	-	-	2255	2562	-	3788	128	198	213	-	-	3957	-	90	8	-	-	-	13199

# Figure of Mid-July 2002

- |   |  |  |
|---|--|--|
| 1. Samudayik Yuba Club                                  | 7. Community Women Development Centre        | 14. Dhulagiri Community Resources Dev. Centre    |
| 2. Chartare Youth Club                                  | 8. Mahuli Samudyik Bijkas Kendra             | 15. SOLVE ( Society of Local Volunteers Efforts) |
| 3. Nepal Sikara Rural Development Centre                | 9. Nepal Environment & Pollution Eradication | 16. Aadarsha Yubak Club                          |
| 4. Nepal Rural Development Society Org.                 | 10. Rural Awareness Forum                    | 17. Woman Right & Development Center             |
| 5. Nepal Rural Development Society Centre               | 11. Sarbodaya Grameen Bikas sangh            | 18. Jeevan Bikas Samaj                           |
| 6. Grameen Jagaran Manch (Program Co-ordination Office) | 12. People Awareness Forum                   | 19. Mahila Aadarsha Sewa Center                  |
|   | 13. Women Enterprises Association of Nepal   |  |

Table No. 48

**LIST OF NON BANK FINANCIAL INSTITUTIONS**

Mid-January, 2003

<b>FINANCE COMPANIES</b>	<b>Licensed Date from NRB</b>	<b>Operation Date (B.S)</b>	<b>Head Office</b>
1. Nepal Housing Development Finance Co.Ltd. #	2049/04/11	2049/04/11	Kathmandu
2. Nepal Finance and Savings Co.Ltd. #	2049/09/22	2049/12/30	Kathmandu
3. NIDC Capital Markets Ltd. #	2049/10/13	2049/10/13	Kathmandu
4. National Finance Co.Ltd. #	2049/12/29	2050/01/25	Kathmandu
5. Annapurna Finance Co.Ltd. #	2050/05/31	2050/06/14	Pokhara
6. Nepal Share Markets Ltd. #	2050/07/03	2050/07/03	Kathmandu
7. Peoples Finance Ltd. #	2050/12/04	2051/01/02	Kathmandu
8. Himalaya Finance & Savings Co.Ltd.	2051/05/29	2051/07/25	Kathmandu
9. United Finance and Leasing Co. #	2051/06/09	2052/10/12	Kathmandu
10. Union Finance Co.Ltd. #	2051/06/31	2051/08/21	Kathmandu
11. Hisef Finance Co.Ltd. #	2051/06/31	2051/07/06	Kathmandu
12. Mercentile Finance Co. Ltd.	2051/07/20	2051/07/24	Birgunj
13. Kathmandu Finance Ltd. #	2051/07/20	2051/07/24	Kathmandu
14. Inbesta Finance Ltd.	2051/11/16	2052/04/01	Birgunj
15. Narayani Finance Ltd. #	2051/11/18	2051/11/24	Narayangadh
16. Gorkha Finance Ltd.	2051/11/26	2051/11/28	Kathmandu
17. Nepal Housing & Merchant Finance Co.Ltd. #	2051/12/06	2051/12/28	Kathmandu
18. Paschimanchal Finance Co.Ltd. #	2051/12/23	2051/12/26	Butwal
19. Universal Finance & Capital Markets. #	2052/01/03	2052/01/14	Kathmandu
20. Samjhana Finance Co. Ltd. #	2052/01/10	2052/01/20	Banepa
21. Goodwill Finance & Investment Co. Ltd. #	2052/01/29	2052/02/01	Kathmandu
22. Shree Investment & Finance Co. Ltd.	2051/01/29	2052/02/18	Kathmandu
23. Siddhartha Finance Co. Ltd. #	2052/02/07	2052/02/11	Siddharthanagar
24. Lumbini Finance & Leasing Co. Ltd. #	2052/03/04	2052/03/12	Kathmandu
25. Yeti Finance Co. Ltd. #	2052/03/30	2052/04/01	Hetauda
26. Standard Finance Ltd.	2052/03/32	2052/04/01	Kathmandu
27. ACE Finance Co. Ltd. #	2052/04/21	2052/04/30	Kathmandu
28. International Leasing & Finance Co. Ltd.	2052/06/02	2052/07/14	Kathmandu
29. Mahalaxmi Finance Co. Ltd. #	2052/08/10	2052/08/15	Birgunj
30. Lalitpur Finance Co. Ltd. #	2052/08/26	2052/08/28	Kathmandu
31. Merchant Finance Co. Ltd.	2052/09/18	2052/11/14	Kathmandu
32. Bhajuratna Finance & Saving Co. Ltd.	2052/09/23	2052/09/25	Kathmandu
33. General Finance Ltd. #	2052/10/05	2052/10/18	Kathmandu
34. Nepal Shreelanka Merchant Bank Ltd.	2052/10/18	2052/10/21	Kathmandu
35. Alpic Everest Finance Ltd. #	2052/10/18	2053/04/02	Kathmandu
36. Nepal Merchant Banking & Finance Ltd. #	2053/09/04	2053/09/11	Kathmandu
37. Nava Durga Finance Co.Ltd.	2053/09/22	2053/09/22	Bhaktapur
38. Pokhara Finance Ltd. #	2053/11/21	2053/12/03	Pokhara
39. Janaki Finance Ltd.	2053/11/21	2053/11/24	Janakpur
40. Central Finance Co. Ltd.	2054/01/02	2054/01/02	Lalitpur
41. Premier Finance Co. Ltd.	2054/01/26	2054/02/26	Lalitpur
42. Arun Finance & Saving Co. Ltd.	2054/04/02	2054/05/01	Dharan
43. Multipurpose Saving & Investment Finance Co. Ltd	2054/11/17	2055/01/02	Rajbiraj
44. Butwal Finance Co. Ltd.	2055/03/07	2055/03/25	Butwal
45. Nepal Bangladesh Finance & Leasing Co. Ltd. #	2055/12/29	2056/12/05	Biratnagar
46. Shrijana Finance Ltd.	2056/08/09	2056/08/09	Lahan
47. Om Finance Ltd.	2057/05/29	2057/06/01	Pokhara
48. Cosmic Merchant Banking & Finance Ltd.	2057/07/30	2057/08/05	Kathmandu
49. World Merchant Banking & Finance Ltd.	2058/04/18	2058/05/01	Hetauda
50. Capital Merchant Banking & Finance Ltd.	2058/10/17	2058/10/29	Kathmandu
51. Crystal Finance Ltd.	2058/11/01	2058/11/01	Kathmandu
52. Royal Merchant Banking & Finance Ltd.	2058/11/2	2058/11/02	Kathmandu
53. Guheshworil Merchant Banking & Finance Ltd.	2059/02/27	2059/02/29	Lalitpur
54. Patan Finance Ltd.	2059/03/04	2059/03/04	Lalitpur

# Public Share Issued

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	<b>DEVELOPMENT BANKS</b>	<b>Licensed Date from NRB</b>	<b>Operation Date (B.S)</b>	<b>Head Office</b>
1	Agriculture Development Bank	2024/11/07	2024/11/07	Kathmandu
2	Nepal Industrial Development Corporation	2016/03/01	2016/03/01	Kathmandu
3	Nepal Development Bank	2055/10/17	2055/10/17	Kathmandu
4	Uddyam Development Bank	2055/11/10	2055/11/10	Tandi, Chitwan
5	Malika Development Bank	2055/09/12	2055/09/12	Kailali
6	Siddhartha Development Bank	2055/05/04	2055/05/04	Butwal
7	Development Credit Bank Ltd.	2057/10/10	2057/10/10	Kathmandu
8	United Development Banks Ltd.	2057/12/31	2058/01/23	Bara
9	Nepal cottage and Small Ind. Dev. Banks	2058/02/17	2058/03/05	Kathmandu
10	Narayani Industrial Dev Banks	2058/06/30	2058/07/01	Tandi, Chitwan

	<b>Rural Micro Finance Development Banks (Licensed by NRB)</b>	<b>Licensed Date from NRB</b>	<b>Operation Date (B.S)</b>	<b>Head Office</b>
1	Purbanchal Grameen Bikas Bank	2049/11/17	2049/11/17	Biratnagar
2	Sudur Pashimanchoal Grameen Bikas Bank	2049/11/17	2049/11/17	Dhangadi
3	Pashimanchoal Grameen Bikas Bank	2051/12/18	2051/12/18	Butwal
4	Madhya Pashimanchoal Grameen Bikas Bank	2051/12/18	2051/12/18	Nepalgunj
5	Madhymanchoal Grameen Bikas Bank	2053/03/24	2053/03/24	Janakpur
6	Nirdhan Utthan Bank	2055/12/30	2055/12/30	Bhairawa
7	Rural Microfinance Development Centre	2056/08/20	2056/08/20	Kathmandu
8	Deprosc Development Bank	2057/09/28	2058/03/19	Tandi, Chitwan
9	Chhimek Development Banks	2058/08/11	2058/08/25	Hetauda
10	Shawalamban Development Banks Ltd	2058/09/19	2058/11/10	Janakpur
11	Sana Kisan Vikas Banks	2058/11/27	2058/11/27	Kathmandu

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<b>SAVING AND CREDIT CO-OPERATIVE SOCIETIES (Licensed by NRB)</b>		<b>Licensed Date from NRB</b>	<b>Operation Date (B.S)</b>	<b>Head Office</b>
1	Nabajivan Co-operative Society Ltd.	2050/06/20	2050/08/30	Dhangadi
2	Nab-Kshitij Co-operative Society Ltd.	2051/02/08	2051/04/02	Kathamandu
3	Sagun Co-operative Society Ltd.	2051/01/29	2051/06/23	Kathamandu
4	Nepal Co-operative Society Ltd.	2051/07/20	2051/09/15	Kathamandu
5	Makalu Transport Co-operative Society Ltd.	2051/11/16	2051/11/24	Biratnagar
6	The Sahara Loan, Savings & Investment Co-op. Soc. Ltd.	2051/12/13	2052/01/02	Sarlahi
7	Bindabasini Saving Fund Co-operative Society Ltd.	2052/03/07	2052/03/07	Khopasi, Kavre
8	Mahila Co-operative Society Ltd.	2052/06/11	2052/06/11	Kathmandu
9	Bahooddeshya Saving & Loan Co-op. Society Ltd.	2052/08/12	2052/09/10	Jhapa
10	Rajshree Saving & Invest. Co-op Society Ltd	2052/11/04	2052/11/07	Sarlahi
11	Sahakari Bittiya Sanstha Ltd.	2053/02/01	2053/03/02	Nepalgunj
12	National Development Co-operative Society Ltd.	2053/05/27	2053/05/28	Lalitpur
13	Nepal Sahakari Sanstha Ltd.	2053/06/04	2053/06/28	Kathmandu
14	Sana Kisan Sahakari Sanstha Ltd.	2053/06/16	2053/09/10	Kathmandu
15	Manakamanal Sahakari Sanstha Ltd.	2053/10/13	2053/11/07	Banepa
16	Very Co-operative Sanstha Ltd.	2053/11/22	2053/11/22	Nepalgunj
17	Viccu Saving & Loan Co-operative Sanstha	2054/04/27	2054/04/27	Nawalparasi
18	Amarawati Bahoo-uddesiyi Co-op. Sanstha Ltd.	2054/08/18	2054/08/18	Kathmandu
19	Kisan Bahoo-uddesiyi Co-op. Sanstha Ltd.	2054/09/11	2054/09/14	Kailali
20	United Saving & Credit Co-op. Sanstha Ltd.	2054/10/21	2054/11/01	Kathmandu
21	Himalaya Co-operative Ltd.	2054/11/01	2055/01/16	Kathmandu
22	Star Bahoo-Uddesiyi Saving & Credit Co-op Ltd.	2054/12/10	2055/01/01	Biratnagar
23	Sana -Kisan Co -operative Sanstha Ltd.	2055/01/20	2055/04/01	Kalleri
24	Sana -Kisan Co -operative Sanstha Ltd.	2055/01/20	2055/02/03	Chhatreaurali
25	Sana -Kisan Co -operative Sanstha Ltd.	2055/01/20	2055/01/20	Chainpur
26	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Basaha, Udaypur
27	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Antu.illam
28	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Bisnupur, Siraha
29	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Kumroj, Chitwan
30	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Pipley, Chitwan
31	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Sijuwa, Morang
32	Sana -Kisan Co -operative Sanstha Ltd.	2055/05/25	2055/05/25	Pritivinagar, Jhapa
33	Yeti Saving & Credit Co-operative Sanstha Ltd	2055/08/06	2055/08/06	Kathamndu
34	Upakar Savings Fund & Credit Co-operative So. Ltd.	2056/12/	2056/12/	Syangja

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	<b>NON- GOVERNMENT ORGANISATIONS (NGOs) (Licensed by NRB)</b>	<b>Licensed Date from NRB</b>	<b>Operation Date (B.S)</b>	<b>Head Office</b>
1	Nepal Grameen Bikas Samaj Kendra	2057/02/23	2057/02/23	Biratnagar
2	Nepal Grameen Bikas Sanstha	2057/02/23	2057/02/23	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2057/02/23	2057/02/23	Chitwan
4	Chartare yuba Club	2057/02/23	2057/02/23	Baglung
5	Mahuli Samudyik Bijkas Kendra	2057/02/30	2057/02/30	Saptari
6	Samudayik Yuba Club	2057/03/15	2057/03/15	Bardiya
7	Samudayik Mahila Bikas Kendra	2057/03/20	2057/03/20	Saptari
8	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2057/05/07	2057/05/07	Dhankuta
9	Grameen Jagaran Manch (Programm Co-ordination Office)	2057/05/26	2057/05/26	Baglung
10	Sarbodaya Grameen Bikas Sangh	2057/06/10	2057/06/10	Saptari
11	Jan Jagaran Manch	2057/07/04	2057/07/04	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2057/07/16	2057/07/16	Parbat
13	Dhaulagiri Community Researh Dev. Centre	2057/08/06	2057/08/06	Baglung
14	Nepal Enviroment & Pollution Eradication UNESCO Nepal	2058/03/21	2058/03/21	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2058/03/26	2058/03/26	Dhankuta
16	Women Enterprises Association of Nepal	2058/06/08	2058/06/08	Kathmandu
17	Center for Women's Right and Development	2058/12/30	2058/12/30	Kathmandu
18	MANUSHI	2059/01/20	2059/01/20	Kathmandu
19	Life Development Society	2059/03/04	2059/03/04	Morang
20	Women Development and Child Care Foundation	2059/03/18	2059/03/18	Saptari
21	Mahila Adarsha Sewa Kendra	2059/03/18	2059/03/18	Kthmandu
22	Patan Buisness and Professional Women	2059/03/18	2059/03/18	Lalitpur
23	Women Development Centre	2059/03/18	2059/03/18	Chitwan
24	Womens Self -Relient Society	2059/03/20	2059/03/20	Chitwan
25	Women Development Centre of Nepal	2059/03/28	2059/03/28	Lalitpur