

Table No. 39
Sources and Uses of Funds of DEVELOPMENT BANKS
(AGGREGATE)

(Rs in Lakh)

| | Mid-July | | | | | | | | Mid-January |
|--|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| 1 CAPITAL FUND | 3223.2 | 26856.6 | 41226.2 | 41586.6 | 47548.6 | 47651.6 | 40600.4 | 65511.4 | 76179.4 |
| a. Paid-up Capital | 3163.4 | 23580.6 | 24008.4 | 25053.7 | 31527.4 | 31223.6 | 28606.2 | 54199.2 | 63441.2 |
| b. General Reserves | 7.5 | 2941.7 | 2149.4 | 2208.9 | 2302.0 | 2557.9 | 1375.2 | 1926.2 | 2519.2 |
| c. Share Premium | | | | | | | 19.0 | 59.0 | 123.0 |
| d. Retained Earning | | | | | | 281.0 | (392.0) | (1883.0) | (2104.0) |
| e. Others Reserves | 52.3 | 334.3 | 15068.4 | 14324.0 | 13719.2 | 13589.1 | 10992.0 | 11210.0 | 12200.0 |
| 1. Ex.Eq.Fund | | | | | | | | 0.0 | 0.0 |
| 2. Other | | | | | | | 10992.0 | 11210.0 | 12209.0 |
| 2 BORROWINGS | 1.5 | 59320.8 | 58894.1 | 59599.3 | 51177.7 | 52262.2 | 22318.7 | 25326.7 | 24097.7 |
| a. NRB | 1.5 | 3025.8 | 11152.1 | 11759.3 | 11428.0 | 11591.0 | 7965.0 | 7785.0 | 7855.0 |
| b. "A"Class Licensed Institution | | 41563.0 | 6871.0 | 6969.0 | 6830.0 | 7583.0 | 5967.0 | 7289.0 | 6413.0 |
| c. Foreign Banks and Fin. Ins. | | | | | | | 0.0 | 0.0 | 84.0 |
| d. Other Financial Ins. | | 14732.0 | 40871.0 | 40871.0 | 32919.7 | 32996.2 | 7976.7 | 8942.7 | 8704.7 |
| e. Bonds and Securities | | | | | | 92.0 | 410.0 | 1310.0 | 1041.0 |
| 3 DEPOSITS | 21960.0 | 246774.5 | 288024.5 | 294272.0 | 339578.4 | 358327.4 | 153700.0 | 257499.0 | 370980.0 |
| a. Current | | | | | | | 1578.0 | 5142.0 | 4417.0 |
| Domestic | | | | | | | 1565.0 | 5137.0 | 4395.0 |
| Foreign | | | | | | | 13.0 | 5.0 | 22.0 |
| b. Savings | | | | | | | 60027.0 | 123708.0 | 197377.0 |
| Domestic | | | | | | | 59019.0 | 122648.0 | 194277.0 |
| Foreign | | | | | | | 1008.0 | 1060.0 | 3100.0 |
| c. Fixed | | | | | | | 71325.0 | 85926.0 | 112712.0 |
| Domestic | | | | | | | 67205.0 | 80626.0 | 111302.0 |
| Foreign | | | | | | | 4120.0 | 5300.0 | 1410.0 |
| d. Call Deposits | | | | | | | 14079.0 | 34569.0 | 44785.0 |
| e. Others | | | | | | | 6691.0 | 8154.0 | 11689.0 |
| 4 Bills Payable | | | | | | | 20.0 | 467.0 | 6.0 |
| 6 Other Liabilities | 380.9 | 50896.0 | 85771.6 | 94120.3 | 150028.4 | 149165.2 | 15713.0 | 53322.0 | 30088.0 |
| 1. Sundry Creditors | 64.5 | 9.0 | 5207.9 | 5254.5 | 179.4 | 251.0 | 664.0 | 8708.0 | 2028.0 |
| 2. Loan Loss Provision | | | | | | 1723.0 | 6605.0 | 9377.0 | 11187.0 |
| 3. Interest Suspense a/c | | | | | | 1508.0 | 2647.0 | 3747.0 | 4447.0 |
| 4. Others | 316.4 | 50887.0 | 80563.7 | 88865.8 | 149849.0 | 145683.2 | 5797.0 | 31490.0 | 12426.0 |
| 7 Reconciliation A/c | | | 2818.6 | 2561.1 | 627.7 | 2015.0 | 928.0 | 2745.0 | 3022.0 |
| 8 Profit & Loss A/c | 432.5 | (5433.0) | (6588.4) | (13123.8) | (10811.2) | (8436.1) | (6698.1) | (6183.1) | (4157.1) |
| Total Sources of Funds | 25998.0 | 378414.8 | 470146.5 | 479015.3 | 578149.6 | 600985.3 | 226582.0 | 398688.0 | 500216.0 |
| 1 LIQUID FUNDS | 4794.0 | 36294.5 | 41369.6 | 40536.8 | 45627.4 | 52325.3 | 37313.5 | 99678.5 | 99880.5 |
| a. Cash Balance | 118.6 | 30572.6 | 7251.4 | 7421.3 | 6572.2 | 6894.0 | 2372.1 | 6030.1 | 8824.1 |
| Nepalese Notes & Coins | | | | | | 6683.0 | 2133.1 | 5721.1 | 8515.1 |
| Foreign Currency | | | | | | 211.0 | 239.0 | 309.0 | 309.0 |
| b. Bank Balance | 4675.4 | 5721.9 | 34118.3 | 33115.5 | 39055.3 | 36911.3 | 22555.4 | 66965.4 | 66355.4 |
| 1. In Nepal Rastra Bank | 56.0 | 549.4 | 14594.0 | 15140.0 | 12534.3 | 13987.1 | 5222.7 | 22605.7 | 11333.7 |
| Domestic Currency | | | | | | 13981.1 | 5181.7 | 22559.7 | 11294.7 |
| Foreign Currency | | | | | | 6.0 | 41.0 | 46.0 | 39.0 |
| 2. "A"Class Licensed Institution | 4178.9 | 4826.8 | 18634.3 | 16325.5 | 24657.7 | 18262.2 | 10212.7 | 28072.7 | 32896.7 |
| Domestic Currency | | | | | | 18251.2 | 10181.7 | 27559.7 | 32639.7 |
| Foreign Currency | | | | | | 11.0 | 31.0 | 513.0 | 257.0 |
| 3. Other Financial Ins. | 440.6 | 345.7 | 890.0 | 1650.0 | 1863.3 | 4662.0 | 7075.0 | 16155.0 | 22048.0 |
| 4. in Foreign banks | | | | | | | 45.0 | 132.0 | 77.0 |
| C.Money at Call | | | | | | 8520.0 | 12386.0 | 26683.0 | 24701.0 |
| Domestic Currency | | | | | | 8519.0 | 11244.0 | 26231.0 | 21872.0 |
| Foreign Currency | | | | | | 1.0 | 1142.0 | 452.0 | 2829.0 |
| 2 INVESTMENT IN SECURITIES | 500.0 | 16240.0 | 11616.6 | 11147.4 | 4748.6 | 5143.7 | 1479.0 | 2057.0 | 2661.0 |
| a. Govt.Securities | 500.0 | 16240.0 | 11616.6 | 11147.4 | 4748.6 | 5143.7 | 1374.0 | 1782.0 | 2195.0 |
| b. NRB Bond | | | | | | | | 0.0 | 0.0 |
| c. Govt.Non-Fin. Ins. | | | | | | | 105.0 | 105.0 | 346.0 |
| d. Other Non-Fin Ins. | | | | | | | | 170.0 | 120.0 |
| e. Non Residents | | | | | | | | 0.0 | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 653.3 | 11676.4 | 12176.5 | 11969.4 | 15161.7 | 16046.9 | 13886.8 | 31190.8 | 35047.8 |
| 1.1 Non Residents | | | | | | | 87.0 | 39.0 | 39.0 |
| 2.Others | | | | | | | 13799.8 | 31151.8 | 35008.8 |
| 4 LOANS & ADVANCES | 18410.3 | 275548.2 | 310268.8 | 319052.6 | 298937.1 | 311399.5 | 153597.0 | 236610.0 | 323819.0 |
| a. Govt. Entp. | | | | | | | | 0.0 | 0.0 |
| b. Financial | | | | | | | | | |
| c. Pvt. Sector | 18410.3 | 275548.2 | 310268.8 | 319052.6 | 298937.1 | 311399.5 | 153597.0 | 236610.0 | 323819.0 |
| 5 BILL PURCHED | | | | | | 22.0 | 141.0 | 95.0 | 145.0 |
| a. Domestic Bills Purchased | | | | | | 22.0 | 141.0 | 95.0 | 76.0 |
| b. Foreign Bills Purchased | | | | | | | 0.0 | 0.0 | 69.0 |
| c. Import Bills & Imports | | | | | | | 0.0 | 0.0 | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | | | | | | | 0.0 | 0.0 | 0.0 |
| b. Against Foreign Bills | | | | | | | 0.0 | 0.0 | 0.0 |
| 8 FIXED ASSETS | | | | | | 2265.0 | 3954.0 | 7489.0 | 9124.0 |
| 9 OTHER ASSETS | 1640.5 | 38655.8 | 94332.7 | 96039.4 | 212795.4 | 207395.9 | 6347.7 | 10247.7 | 16702.7 |
| a. Accrued Interests | 632.9 | 231.3 | 11755.4 | 13148.0 | 2126.3 | 1711.7 | 2789.7 | 3769.7 | 4395.7 |
| Govt. Entp. | | | | | | | | 0.0 | 0.0 |
| Private Sector | | | | | | | 2789.7 | 3863.7 | 4395.7 |
| c. Sundry Debtors | 130.4 | 88.4 | 60529.7 | 60531.2 | 110.5 | 373.5 | 604.5 | 1477.5 | 2605.5 |
| d. Cash In Transit | | | | | | | 102.0 | 5.0 | 1.0 |
| e. Others | 877.2 | 38336.0 | 22047.6 | 22360.2 | 210558.6 | 205310.7 | 2851.5 | 4995.5 | 9700.5 |
| 10 Expenses not Written off | | | | | | 346.0 | 615.0 | 882.0 | 811.0 |
| 11 Non Banking Assets | | | | | | 701.0 | 1033.0 | 699.0 | 656.0 |
| 12 Reconciliation Account | | | 340.8 | 182.5 | 575.5 | 2021.0 | 657.0 | 2400.0 | 2965.0 |
| 13 Profit & Loss A/c | | | 41.6 | 87.4 | 304.0 | 3319.0 | 7558.0 | 7339.0 | 8404.0 |
| Total uses of Fund | 25998.0 | 378414.8 | 470146.5 | 479015.3 | 578149.6 | 600985.3 | 226582.0 | 398688.0 | 500216.0 |

Table No. 40
Sources & Uses of Fund of DEVELOPMENT BANKS
Mid-January, 2009

(Rs. In Lakh)

| | NDC* | NDB | UDBL | Malika | Shikharth | CSI | United | Narayani | Pashchim. | Subyog | Pashupati | Karnali | Ammapurna | Trivani | Bharhuti |
|---------------------------------------|-----------------|----------------|---------------|----------------|----------------|-----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1 CAPITAL FUND | 15701.4 | 3381.0 | 255.0 | 963.0 | 1485.0 | (2117.0) | 140.0 | 376.0 | 1204.0 | 386.0 | 1301.0 | 297.0 | 2268.0 | 543.0 | 1067.0 |
| a. Paid-up Capital | 4158.2 | 3200.0 | 350.0 | 500.0 | 1076.0 | 1600.0 | 140.0 | 250.0 | 1000.0 | 360.0 | 1200.0 | 294.0 | 2100.0 | 500.0 | 772.0 |
| b. General Reserves | 675.2 | 181.0 | 13.0 | 56.0 | 82.0 | 68.0 | 0.0 | 24.0 | 68.0 | 21.0 | 30.0 | 3.0 | 34.0 | 12.0 | 21.0 |
| c. Share Premium | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Retained Earning | 0.0 | 0.0 | (108.0) | 369.0 | 63.0 | (1785.0) | 0.0 | 102.0 | 136.0 | 5.0 | 71.0 | 0.0 | 134.0 | 31.0 | 274.0 |
| e. Others Reserves | 10868.0 | 0.0 | 0.0 | 38.0 | 264.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1. Ex Eq Fund | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Other | 10868.0 | 0.0 | 0.0 | 38.0 | 264.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 BORROWINGS | 13494.7 | 0.0 | 0.0 | 411.0 | 73.0 | 0.0 | 620.0 | 0.0 | 335.0 | 0.0 | 200.0 | 0.0 | 303.0 | 416.0 | 100.0 |
| a. NRB | 7785.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 70.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. "A"Class Licensed Institution | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 200.0 | 0.0 | 200.0 | 0.0 | 0.0 | 115.0 | 100.0 |
| c. Foreign Banks and Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Financial Ins. | 5709.7 | 0.0 | 0.0 | 0.0 | 73.0 | 0.0 | 620.0 | 0.0 | 65.0 | 0.0 | 0.0 | 0.0 | 303.0 | 301.0 | 0.0 |
| e. Bonds and Securities | | | | 411.0 | | | 0.0 | | | | | | | | |
| 3 DEPOSITS | 5225.0 | 4071.0 | 582.0 | 10196.0 | 14017.0 | 3887.0 | 52.0 | 4743.0 | 8820.0 | 2824.0 | 4534.0 | 3268.0 | 5326.0 | 5186.0 | 9428.0 |
| a. Current | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 92.0 | 0.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 92.0 | 0.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 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. Savings | 0.0 | 208.0 | 438.0 | 9400.0 | 10587.0 | 121.0 | 47.0 | 2343.0 | 5672.0 | 2184.0 | 2581.0 | 2526.0 | 2196.0 | 3826.0 | 6890.0 |
| Domestic | 0.0 | 206.0 | 438.0 | 9400.0 | 10587.0 | 121.0 | 47.0 | 2343.0 | 5672.0 | 2184.0 | 2581.0 | 2526.0 | 2196.0 | 3826.0 | 6890.0 |
| Foreign | 0.0 | 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 |
| c. Fixed | 0.0 | 1193.0 | 144.0 | 796.0 | 3430.0 | 280.0 | 5.0 | 1996.0 | 3125.0 | 640.0 | 1953.0 | 742.0 | 3129.0 | 985.0 | 2260.0 |
| Domestic | 0.0 | 1193.0 | 144.0 | 796.0 | 3430.0 | 280.0 | 5.0 | 1996.0 | 3125.0 | 640.0 | 1953.0 | 742.0 | 3129.0 | 985.0 | 2260.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Call Deposits | 0.0 | 1861.0 | 0.0 | 0.0 | 0.0 | 1153.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 187.0 | 257.0 |
| e. Others | 5225.0 | 809.0 | 0.0 | 0.0 | 0.0 | 2333.0 | 0.0 | 404.0 | 23.0 | 0.0 | 0.0 | 0.0 | 1.0 | 96.0 | 21.0 |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 0.0 | 6537.0 | 586.0 | 1241.0 | 692.0 | 6886.0 | 1134.0 | 511.0 | 559.0 | 189.0 | 217.0 | 163.0 | 261.0 | 188.0 | 222.0 |
| 1. Sundry Creditors | 0.0 | 63.0 | 1.0 | 533.0 | 141.0 | 33.0 | 24.0 | 123.0 | 44.0 | 33.0 | 10.0 | 9.0 | 51.0 | 48.0 | 9.0 |
| 2. Loan Loss Provision | 0.0 | 1611.0 | 237.0 | 490.0 | 222.0 | 4038.0 | 596.0 | 140.0 | 220.0 | 100.0 | 80.0 | 76.0 | 74.0 | 85.0 | 117.0 |
| 3. Interest Suspense a/c | 0.0 | 519.0 | 186.0 | 166.0 | 52.0 | 1851.0 | 309.0 | 124.0 | 47.0 | 46.0 | 81.0 | 43.0 | 51.0 | 41.0 | 1.0 |
| 4. Others | 0.0 | 4344.0 | 82.0 | 52.0 | 277.0 | 964.0 | 205.0 | 124.0 | 248.0 | 10.0 | 46.0 | 35.0 | 85.0 | 14.0 | 95.0 |
| 7 Reconciliation A/c | 0.0 | 0.0 | 0.0 | 190.0 | 0.0 | 0.0 | 0.0 | 379.0 | 0.0 | 0.0 | 66.0 | 7.0 | 377.0 | 400.0 | 0.0 |
| 8 Profit & Loss A/c | (9765.1) | 140.0 | 29.0 | 10.0 | 205.0 | 138.0 | 0.0 | 66.0 | 83.0 | 55.0 | 91.0 | 31.0 | 418.0 | 405.0 | 179.0 |
| TOTAL LIABILITIES | 24656.0 | 14129.0 | 1372.0 | 13011.0 | 16472.0 | 8794.0 | 1946.0 | 6075.0 | 11001.0 | 3454.0 | 6409.0 | 3766.0 | 8953.0 | 7138.0 | 10996.0 |
| 1 LIQUID FUNDS | 2209.5 | 1740.0 | 176.0 | 4137.0 | 2088.0 | 865.0 | 131.0 | 1250.0 | 1235.0 | 873.0 | 787.0 | 1285.0 | 1699.0 | 972.0 | 2785.0 |
| a. Cash Balance | 0.1 | 135.0 | 5.0 | 417.0 | 216.0 | 37.0 | 1.0 | 137.0 | 210.0 | 56.0 | 49.0 | 421.0 | 62.0 | 126.0 | 257.0 |
| Nepalese Notes & Coins | 0.1 | 121.0 | 5.0 | 382.0 | 216.0 | 37.0 | 1.0 | 135.0 | 210.0 | 56.0 | 49.0 | 421.0 | 62.0 | 124.0 | 257.0 |
| Foreign Currency | 0.0 | 14.0 | 0.0 | 35.0 | 0.0 | 0.0 | 0.0 | 2.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.0 | 0.0 |
| b. Bank Balance | 2209.4 | 1190.0 | 171.0 | 552.0 | 1872.0 | 828.0 | 130.0 | 1113.0 | 1025.0 | 167.0 | 738.0 | 864.0 | 1637.0 | 846.0 | 2528.0 |
| 1. In Nepal Rastra Bank | 7.7 | 225.0 | 16.0 | 212.0 | 71.0 | 138.0 | 22.0 | 2.0 | 2.0 | 71.0 | 145.0 | 424.0 | 0.0 | 0.0 | 3.0 |
| Domestic Currency | 7.7 | 224.0 | 16.0 | 212.0 | 71.0 | 138.0 | 22.0 | 2.0 | 2.0 | 71.0 | 145.0 | 424.0 | 0.0 | 0.0 | 3.0 |
| Foreign Currency | 0.0 | 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 |
| 2. "A"Class Licensed Institution | 2201.7 | 17.0 | 153.0 | 340.0 | 1265.0 | 690.0 | 108.0 | 935.0 | 983.0 | 96.0 | 0.0 | 440.0 | 788.0 | 571.0 | 255.0 |
| Domestic Currency | 2201.7 | 17.0 | 153.0 | 340.0 | 1265.0 | 685.0 | 108.0 | 935.0 | 983.0 | 96.0 | 0.0 | 440.0 | 788.0 | 571.0 | 255.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3. Other Financial Ins. | 0.0 | 948.0 | 2.0 | 0.0 | 536.0 | 0.0 | 0.0 | 176.0 | 40.0 | 0.0 | 593.0 | 0.0 | 849.0 | 275.0 | 2370.0 |
| 4. In Foreign banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| C. Money at Call | 0.0 | 415.0 | 0.0 | 3168.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 650.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic Currency | 0.0 | 387.0 | 0.0 | 3168.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 650.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foreign Currency | 0.0 | 28.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 INVESTMENT IN SECURITIES | 0.0 | 0.0 | 0.0 | 412.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Govt. Securities | 0.0 | 0.0 | 0.0 | 412.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. NRB Bond | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Govt. Non-Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Non-Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 1320.8 | 877.0 | 0.0 | 1652.0 | 430.0 | 3.0 | 38.0 | 317.0 | 30.0 | 0.0 | 273.0 | 0.0 | 1475.0 | 13.0 | 0.0 |
| 1.1 Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 39.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Others | 1320.8 | 877.0 | 0.0 | 1652.0 | 430.0 | 3.0 | 38.0 | 278.0 | 30.0 | 0.0 | 273.0 | 0.0 | 1475.0 | 13.0 | 0.0 |
| 4 LOANS & ADVANCES | 20655.0 | 3747.0 | 822.0 | 5157.0 | 13347.0 | 5559.0 | 643.0 | 3775.0 | 9033.0 | 2445.0 | 4980.0 | 2177.0 | 4726.0 | 5183.0 | 8122.0 |
| a. Govt. Emp. | 0.0 | 0.0 | 0.0 | 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. Financial Institutions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Pvt. Sector | 20655.0 | 3747.0 | 822.0 | 5157.0 | 13347.0 | 5559.0 | 643.0 | 3775.0 | 9033.0 | 2445.0 | 4980.0 | 2177.0 | 4726.0 | 5183.0 | 8122.0 |
| 5 BILL PURCHASED | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 54.0 | 0.0 | 0.0 | 0.0 | 0.0 | 69.0 | 0.0 | 12.0 | 7.0 | 0.0 |
| a. Domestic Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 54.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 12.0 | 7.0 | 0.0 |
| b. Foreign Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 69.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Import Bills & Imports | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | |

Table No. 40 - contd.
Sources & Uses of Fund of DEVELOPMENT BANKS
Mid-January, 2009

(Rs. In Lakh)

| | Bageshwar | Corcha | Sunaula | Business | Infrastructure | Gandaki | Gandhi Shas. | Subchitwan | Birt Lenani | Excel Dev. | Western | Rimchuli | Nepal Dev. | Aramko | Miteri |
|--|---------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|---------------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 1 CAPITAL FUND | 409.0 | 4923.0 | 4310.0 | 2301.0 | 1238.0 | 937.0 | 1250.0 | 497.0 | 618.0 | 700.0 | 290.0 | 1072.0 | 3252.0 | 258.0 | 311.0 |
| a. Paid-up Capital | 332.0 | 4800.0 | 3840.0 | 2100.0 | 800.0 | 823.0 | 1250.0 | 400.0 | 500.0 | 200.0 | 270.0 | 1026.0 | 3200.0 | 271.0 | 316.0 |
| b. General Reserves | 22.0 | | 99.0 | 42.0 | 89.0 | 26.0 | 0.0 | 21.0 | 0.0 | 16.0 | 4.0 | 37.0 | | | |
| c. Share Premium | | 123.0 | 0.0 | | | | | | 0.0 | 0.0 | 0.0 | | | | |
| d. Retained Earning | 55.0 | | 371.0 | 159.0 | 213.0 | 88.0 | 0.0 | 20.0 | 18.0 | 15.0 | 16.0 | 9.0 | | (13.0) | (5.0) |
| e. Others Reserves | 0.0 | 0.0 | 0.0 | 0.0 | 136.0 | 0.0 | 0.0 | 56.0 | 100.0 | 469.0 | 0.0 | 0.0 | 52.0 | 0.0 | 0.0 |
| 1. Ex Eq Fund | | | | | | | | | | | | | | | |
| 2. Other | | | | | 136.0 | | | 56.0 | 100.0 | 469.0 | | | 52.0 | | |
| 2 BORROWINGS | 102.0 | 1700.0 | 1742.0 | 0.0 | 1000.0 | 0.0 | 11.0 | 200.0 | 0.0 | 13.0 | 0.0 | 100.0 | 700.0 | 0.0 | 0.0 |
| a. NRB | | | | | | | 0.0 | | | | | | | | |
| b. "A"Class Licensed Institution | 0.0 | 1700.0 | 1742.0 | 0.0 | 1000.0 | | | | | | | | | | |
| c. Foreign Banks and Fin. Ins. | | | | | | | | | | | | | | | |
| d. Other Financial Ins. | 102.0 | | | | | 0.0 | 11.0 | 200.0 | | 13.0 | | 100.0 | 700.0 | | 0.0 |
| e. Bonds and Securities | | | | | | | | | | | | | | | |
| 3 DEPOSITS | 4878.0 | 24702.0 | 38737.0 | 9485.0 | 11681.0 | 7198.0 | 2334.0 | 3361.0 | 5159.0 | 4690.0 | 2146.0 | 10699.0 | 12259.0 | 1553.0 | 1329.0 |
| a. Current | 0.0 | 0.0 | 901.0 | 0.0 | 0.0 | 0.0 | 226.0 | 0.0 | 369.0 | 0.0 | 0.0 | 392.0 | 260.0 | 17.0 | 20.0 |
| Domestic | | | 891.0 | 0.0 | 0.0 | | 226.0 | | 369.0 | | | 392.0 | 260.0 | 17.0 | 20.0 |
| Foreign | | | 10.0 | | | | | | | | | | | | |
| b. Savings | 3691.0 | 12977.0 | 15775.0 | 7291.0 | 6731.0 | 5559.0 | 1677.0 | 1818.0 | 3166.0 | 4179.0 | 1680.0 | 3690.0 | 5085.0 | 1237.0 | 1042.0 |
| Domestic | 3691.0 | 12977.0 | 13123.0 | 7291.0 | 6731.0 | 5559.0 | 1677.0 | 1818.0 | 3166.0 | 4179.0 | 1680.0 | 3690.0 | 5075.0 | 1237.0 | 1042.0 |
| Foreign | | | 2652.0 | 0.0 | 0.0 | | | | | | | | | 10.0 | |
| c. Fixed | 877.0 | 8901.0 | 17339.0 | 2015.0 | 4612.0 | 1629.0 | 431.0 | 1543.0 | 1608.0 | 511.0 | 445.0 | 1417.0 | 3525.0 | 269.0 | 267.0 |
| Domestic | 877.0 | 8901.0 | 16101.0 | 2015.0 | 4612.0 | 1629.0 | 431.0 | 1543.0 | 1608.0 | 511.0 | 445.0 | 1417.0 | 3525.0 | 269.0 | 267.0 |
| Foreign | | | 1238.0 | | | | | | | | | | | | |
| d. Call Deposits | 270.0 | 2140.0 | 4691.0 | 169.0 | 273.0 | | | | | | | 5149.0 | 3368.0 | 30.0 | |
| e. Others | 40.0 | 684.0 | 31.0 | 10.0 | 65.0 | 10.0 | 0.0 | 0.0 | 16.0 | 0.0 | 21.0 | 51.0 | 21.0 | 0.0 | 0.0 |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 215.0 | 840.0 | 1453.0 | 233.0 | 549.0 | 340.0 | 114.0 | 246.0 | 250.0 | 101.0 | 70.0 | 276.0 | 807.0 | 92.0 | 27.0 |
| 1. Sundry Creditors | 1.0 | 1.0 | 3.0 | 1.0 | 48.0 | 181.0 | 3.0 | 84.0 | 78.0 | 9.0 | 4.0 | 59.0 | 6.0 | 39.0 | 6.0 |
| 2. Loan Loss Provision | 162.0 | 254.0 | 411.0 | 104.0 | 203.0 | 69.0 | 79.0 | 102.0 | 72.0 | 64.0 | 39.0 | 95.0 | 258.0 | 23.0 | 11.0 |
| 3. Interest Suspense a/c | 37.0 | 67.0 | 65.0 | 64.0 | 132.0 | 18.0 | 20.0 | 24.0 | 12.0 | 8.0 | 10.0 | 53.0 | 28.0 | 12.0 | 5.0 |
| 4. Others | 15.0 | 518.0 | 974.0 | 64.0 | 166.0 | 72.0 | 12.0 | 36.0 | 88.0 | 20.0 | 17.0 | 69.0 | 515.0 | 18.0 | 5.0 |
| 7 Reconciliation A/c | 0.0 | 0.0 | 0.0 | 12.0 | 0.0 | 0.0 | 94.0 | 0.0 | 504.0 | 352.0 | 5.0 | 0.0 | 0.0 | 39.0 | 17.0 |
| 8 Profit & Loss A/c | 106.0 | 871.0 | 213.0 | 296.0 | 191.0 | 123.0 | 89.0 | 244.0 | 69.0 | 61.0 | 74.0 | 108.0 | 402.0 | 15.0 | 9.0 |
| TOTAL LIABILITIES | 5710.0 | 33036.0 | 46455.0 | 12327.0 | 14659.0 | 8598.0 | 3892.0 | 4548.0 | 6600.0 | 5917.0 | 2585.0 | 12255.0 | 17420.0 | 1957.0 | 1693.0 |
| 1 LIQUID FUNDS | 543.0 | 3073.0 | 8417.0 | 1589.0 | 2871.0 | 2125.0 | 1755.0 | 684.0 | 1419.0 | 1414.0 | 773.0 | 2373.0 | 3326.0 | 586.0 | 712.0 |
| a. Cash Balance | 200.0 | 1047.0 | 679.0 | 196.0 | 193.0 | 94.0 | 84.0 | 159.0 | 110.0 | 239.0 | 89.0 | 101.0 | 183.0 | 83.0 | 25.0 |
| Nepalese Notes & Coins | 191.0 | 1018.0 | 669.0 | 166.0 | 147.0 | 89.0 | 84.0 | 159.0 | 109.0 | 235.0 | 89.0 | 93.0 | 159.0 | 83.0 | 25.0 |
| Foreign Currency | 9.0 | 29.0 | 10.0 | 30.0 | 46.0 | 5.0 | | | 1.0 | 4.0 | | 8.0 | 24.0 | 0.0 | 0.0 |
| b. Bank Balance | 343.0 | 1152.0 | 2770.0 | 1393.0 | 2678.0 | 2031.0 | 1671.0 | 525.0 | 292.0 | 1175.0 | 684.0 | 2272.0 | 678.0 | 503.0 | 69.0 |
| 1. In Nepal Rastra Bank | 103.0 | 550.0 | 992.0 | 198.0 | 128.0 | 176.0 | 50.0 | 0.0 | 287.0 | 0.0 | 0.0 | 590.0 | 660.0 | 0.0 | 1.0 |
| Domestic Currency | 103.0 | 546.0 | 989.0 | 198.0 | 127.0 | 176.0 | 50.0 | 0.0 | 287.0 | | | 590.0 | 660.0 | 0.0 | 1.0 |
| Foreign Currency | | 4.0 | 3.0 | | 1.0 | | | | | | | | | | |
| 2. "A"Class Licensed Institution | 240.0 | 78.0 | 110.0 | 772.0 | 2390.0 | 720.0 | 1291.0 | 437.0 | 5.0 | 703.0 | 684.0 | 1682.0 | 18.0 | 350.0 | 68.0 |
| Domestic Currency | 240.0 | 78.0 | 109.0 | 771.0 | 2390.0 | 720.0 | 1291.0 | 437.0 | 5.0 | 703.0 | 684.0 | 1682.0 | 17.0 | 350.0 | 68.0 |
| Foreign Currency | | | 1.0 | 1.0 | | | | | | | | 0.0 | 1.0 | 0.0 | 0.0 |
| 3. Other Financial Ins. | | 524.0 | 1668.0 | 423.0 | 160.0 | 1135.0 | 330.0 | 88.0 | | 472.0 | 0.0 | 0.0 | 0.0 | 153.0 | 0.0 |
| 4. in Foreign banks | | | 0.0 | | | | | | | | | | | | |
| C. Money at Call | 0.0 | 874.0 | 4968.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1017.0 | 0.0 | 0.0 | 0.0 | 2465.0 | 0.0 | 618.0 |
| Domestic Currency | | 865.0 | 3079.0 | | 0.0 | 0.0 | | | 1017.0 | | | | 2458.0 | | 618.0 |
| Foreign Currency | | 9.0 | 1889.0 | | 0.0 | 0.0 | | | | | | | 7.0 | | |
| 2 INVESTMENT IN SECURITIES | 0.0 | 0.0 | 605.0 | 0.0 | 346.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Govt Securities | | | 605.0 | | 0.0 | | | | | | | | | | 0.0 |
| b. NRB Bond | | | | | | | | | | | | | | | |
| c. Govt Non-Fin. Ins. | | | | | 346.0 | | | | | | | | | | 0.0 |
| d. Other Non-Fin Ins. | | | | | 0.0 | | | | | | | | | | 0.0 |
| e. Non Residents | | | | | 0.0 | | | | | | | | | | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 3.0 | 1918.0 | 2510.0 | 350.0 | 0.0 | 0.0 | 3.0 | 50.0 | 289.0 | 0.0 | 0.0 | 741.0 | 2945.0 | 1.0 | 0.0 |
| 1.1 Non Residents | | | | | 0.0 | | | | | | | | | | |
| 2. Others | 3.0 | 1918.0 | 2510.0 | 350.0 | 0.0 | 0.0 | 3.0 | 50.0 | 289.0 | | | 741.0 | 2945.0 | 1.0 | 0.0 |
| 4 LOANS & ADVANCES | 4761.0 | 25661.0 | 31668.0 | 10024.0 | 10477.0 | 6290.0 | 1946.0 | 3527.0 | 4172.0 | 4036.0 | 1677.0 | 8964.0 | 10178.0 | 1261.0 | 901.0 |
| a. Govt. Emp. | 0.0 | 0.0 | 0.0 | 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. Financial Institutions | | | | | 0.0 | | | | | | | 0.0 | 0.0 | | |
| c. Pvt. Sector | 4761.0 | 25661.0 | 31668.0 | 10024.0 | 10477.0 | 6290.0 | 1946.0 | 3527.0 | 4172.0 | 4036.0 | 1677.0 | 8964.0 | 10178.0 | 1261.0 | 901.0 |
| 5 BILL PURCHASD | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Domestic Bills Purchased | | | | | 0.0 | 0.0 | | | | 0.0 | | | | 0.0 | 3.0 |
| b. Foreign Bills Purchased | | | | | 0.0 | 0.0 | | | | | | | | | |
| c. Import Bills & Imports | | | | | 0.0 | 0.0 | | | | | | | | | |
| 6 LOANS AGAINST COLLECTED BILLS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | | | | | 0.0 | | | | | | | | | | |
| b. Against Foreign Bills | | | | | 0.0 | | | | | | | | | | |
| FIXED ASSETS | 223.0 | 191.0 | 2090.0 | 141.0 | 136.0 | 116.0 | 30.0 | 22.0 | 98.0 | 42.0 | 35.0 | 78.0 | 316.0 | 32.0 | 35.0 |
| 8 OTHER ASSETS | 118.0 | 1713.0 | 1131.0 | 223.0 | 502.0 | 67.0 | 54.0 | 72.0 | 117.0 | 45.0 | 93.0 | 99.0 | 655.0 | 31.0 | 17.0 |
| a. Accrued Interests | 37.0 | 67.0 | 120.0 | 0.0 | 132.0 | 18.0 | 19.0 | 25.0 | 12.0 | 8.0 | 11.0 | 53.0 | 28.0 | 0.0 | 5.0 |
| Govt. Emp. | | | | | 0.0 | | | | 0.0 | | | | | | |

Table No. 40 - contd.
Sources & Uses of Fund of DEVELOPMENT BANKS
Mid-January, 2009

(Rs. In Lakh)

| | Mulminath | Tumu | Chom Energy | Gaidakot | Sewa | Kumbhal | Public | Mahabadi | Ace Dev. | Sungfuta | Bharang | Vihar | Resunga | Rara | Diyalo |
|--|---------------|---------------|----------------|---------------|---------------|----------------|---------------|--------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|
| | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 |
| 1 CAPITAL FUND | 564.0 | 590.0 | 3212.0 | 276.0 | 607.0 | 284.0 | 600.0 | 118.0 | 5066.0 | 744.0 | 176.0 | 3868.0 | 151.0 | 100.0 | 381.0 |
| a. Paid-up Capital | 520.0 | 603.0 | 3200.0 | 275.0 | 551.0 | 280.0 | 600.0 | 118.0 | 4576.0 | 399.0 | 120.0 | 4148.0 | 151.0 | 100.0 | 390.0 |
| b. General Reserves | 44.0 | | | 1.0 | 4.0 | | | | 481.0 | 345.0 | | | | | |
| c. Share Premium | | | | 0.0 | | | | | | | | | | | |
| d. Retained Earning | | | (13.0) | 2.0 | 3.0 | 4.0 | | | 9.0 | | | (280.0) | | | |
| e. Others Reserves | 0.0 | 0.0 | 10.0 | 0.0 | 49.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 56.0 | 0.0 | 0.0 | 0.0 | (9.0) |
| 1. Ex Eq Fund | | | | | | | | | | | | | | | |
| 2. Other | | | 10.0 | | 49.0 | | | | | | 56.0 | | | | 0.0 |
| 2 BORROWINGS | 212.0 | 500.0 | 5.0 | 0.0 | 10.0 | 100.0 | 341.0 | 0.0 | 630.0 | 0.0 | 84.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. NRB | | | | | | | | | | | | | | | |
| b. "A" Class Licensed Institution | 100.0 | 500.0 | 5.0 | | 10.0 | 100.0 | 341.0 | | 0.0 | | | 0.0 | | | |
| c. Foreign Banks and Fin. Ins. | | | | | | | | | | | 84.0 | | | | |
| d. Other Financial Ins. | 112.0 | | 0.0 | | | | | | 0.0 | | | | | | |
| e. Bonds and Securities | | | | | | | | | 630.0 | | | | | | |
| 3 DEPOSITS | 4940.0 | 2954.0 | 27043.0 | 1328.0 | 6504.0 | 1124.0 | 4857.0 | 733.0 | 20509.0 | 6014.0 | 1249.0 | 19124.0 | 1366.0 | 1046.0 | 1752.0 |
| a. Current | 110.0 | 0.0 | 927.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 191.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic | 110.0 | 0.0 | 915.0 | | | | | | 191.0 | 0.0 | | 0.0 | | | 0.0 |
| Foreign | | | 12.0 | | | | | | | | | | | | |
| b. Savings | 3304.0 | 1613.0 | 10272.0 | 1060.0 | 4433.0 | 1104.0 | 2682.0 | 712.0 | 9427.0 | 3093.0 | 669.0 | 3820.0 | 1212.0 | 669.0 | 929.0 |
| Domestic | 3304.0 | 1613.0 | 10003.0 | 1060.0 | 4433.0 | 1104.0 | 2682.0 | 712.0 | 9427.0 | 3093.0 | 669.0 | 3820.0 | 1212.0 | 669.0 | 929.0 |
| Foreign | | | 269.0 | | | | | | | | | | | | |
| c. Fixed | 756.0 | 1285.0 | 5106.0 | 268.0 | 2064.0 | 19.0 | 2175.0 | 21.0 | 8170.0 | 1421.0 | 580.0 | 15302.0 | 153.0 | 370.0 | 418.0 |
| Domestic | 756.0 | 1285.0 | 4934.0 | 268.0 | 2064.0 | 19.0 | 2175.0 | 21.0 | 8170.0 | 1421.0 | 580.0 | 15302.0 | 153.0 | 370.0 | 418.0 |
| Foreign | | | 172.0 | | | | | | | | | | | | |
| d. Call Deposits | 770.0 | 36.0 | 10662.0 | | 7.0 | | | | 1106.0 | 1496.0 | | | | | 405.0 |
| e. Others | 20.0 | 20.0 | 76.0 | | 0.0 | 1.0 | 0.0 | | 1615.0 | 4.0 | | 2.0 | 1.0 | 7.0 | |
| 4 Bills Payable | 0.0 | 0.0 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 89.0 | 60.0 | 489.0 | 50.0 | 201.0 | 25.0 | 73.0 | 14.0 | 1871.0 | 92.0 | 33.0 | 1000.0 | 25.0 | 5.0 | 21.0 |
| 1. Sundry Creditors | 11.0 | 0.0 | 2.0 | 0.0 | 19.0 | 1.0 | 20.0 | 5.0 | 136.0 | 6.0 | 21.0 | 1.0 | 3.0 | (8.0) | 3.0 |
| 2. Loan Loss Provision | 45.0 | 30.0 | 200.0 | 30.0 | 72.0 | 16.0 | 42.0 | 5.0 | 194.0 | 47.0 | 12.0 | 45.0 | 11.0 | 10.0 | 14.0 |
| 3. Interest Suspense a/c | 22.0 | 17.0 | 13.0 | 10.0 | 37.0 | 2.0 | 0.0 | | 101.0 | 25.0 | 7.0 | 26.0 | 6.0 | 3.0 | 2.0 |
| 4. Others | 11.0 | 13.0 | 274.0 | 10.0 | 73.0 | 6.0 | 11.0 | 4.0 | 1440.0 | 14.0 | (7.0) | 928.0 | 5.0 | | 2.0 |
| 7 Reconciliation A/c | 536.0 | 53.0 | 2.0 | 0.0 | 34.0 | (194.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 Profit & Loss A/c | 71.0 | 49.0 | 74.0 | 0.0 | 39.0 | 13.0 | 54.0 | 5.0 | 324.0 | 20.0 | 0.0 | (151.0) | 24.0 | 0.0 | 20.0 |
| TOTAL LIABILITIES | 6412.0 | 4206.0 | 30830.0 | 1654.0 | 7361.0 | 1580.0 | 5731.0 | 870.0 | 28400.0 | 6870.0 | 1542.0 | 23842.0 | 1566.0 | 1151.0 | 2174.0 |
| 1 LIQUID FUNDS | 1267.0 | 1141.0 | 8395.0 | 549.0 | 2028.0 | 275.0 | 749.0 | 370.0 | 5127.0 | 1883.0 | 294.0 | 4536.0 | 454.0 | 112.0 | 716.0 |
| a. Cash Balance | 208.0 | 53.0 | 639.0 | 54.0 | 101.0 | 76.0 | 149.0 | 23.0 | 225.0 | 150.0 | 11.0 | 119.0 | 59.0 | 46.0 | 12.0 |
| Nepalese Notes & Coins | 196.0 | 52.0 | 614.0 | 54.0 | 94.0 | 75.0 | 143.0 | 15.0 | 224.0 | 144.0 | 11.0 | 119.0 | 59.0 | 46.0 | 12.0 |
| Foreign Currency | 12.0 | 1.0 | 25.0 | | 7.0 | 1.0 | 6.0 | 8.0 | 1.0 | 6.0 | | | | | |
| b. Bank Balance | 1059.0 | 1088.0 | 2620.0 | 49.0 | 1927.0 | 30.0 | 600.0 | 347.0 | 1104.0 | 1733.0 | 283.0 | 4417.0 | 395.0 | 66.0 | 704.0 |
| 1. In Nepal Rastra Bank | 113.0 | 0.0 | 1366.0 | 0.0 | 475.0 | 1.0 | 149.0 | 0.0 | 1096.0 | 134.0 | 28.0 | 475.0 | 6.0 | 0.0 | 32.0 |
| Domestic Currency | 113.0 | 0.0 | 1336.0 | | 475.0 | 1.0 | 149.0 | 0.0 | 1096.0 | 134.0 | 28.0 | 475.0 | 6.0 | | 32.0 |
| Foreign Currency | | | 30.0 | | | | | | | | | | | | |
| 2. "A" Class Licensed Institution | 327.0 | 1088.0 | 86.0 | 49.0 | 1452.0 | 29.0 | 272.0 | 162.0 | 8.0 | 555.0 | 255.0 | 3791.0 | 183.0 | 66.0 | 105.0 |
| Domestic Currency | 327.0 | 1088.0 | 86.0 | 49.0 | 1452.0 | 29.0 | 272.0 | 162.0 | 8.0 | 555.0 | 255.0 | 3791.0 | 183.0 | 66.0 | 105.0 |
| Foreign Currency | | | | | | | | | | | | | | | |
| 3. Other Financial Ins. | 619.0 | 0.0 | 1091.0 | 0.0 | | | 179.0 | 185.0 | | 1044.0 | | 151.0 | 206.0 | | 567.0 |
| 4. in Foreign banks | | | 77.0 | | | | | | | | | | | | |
| C. Money at Call | 0.0 | 0.0 | 5136.0 | 446.0 | 0.0 | 169.0 | 0.0 | 0.0 | 3798.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic Currency | 0.0 | 0.0 | 4265.0 | 446.0 | 0.0 | 169.0 | 0.0 | 0.0 | 3798.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foreign Currency | | | 871.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | | | |
| 2 INVESTMENT IN SECURITIES | 0.0 | 0.0 | 120.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1078.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Govt Securities | | | | | | | | | 1078.0 | | | | | | |
| b. NRB Bond | | | | | | | | | | | | | | | |
| c. Govt Non-Fin. Ins. | | | | | | | | | | | | | | | |
| d. Other Non-Fin Ins. | | | 120.0 | | | | | | | | | | | | 0.0 |
| e. Non Residents | | | | | | | | | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 1.0 | 2.0 | 1342.0 | 0.0 | 2.0 | 0.0 | 200.0 | 21.0 | 2224.0 | 0.0 | 0.0 | 14131.0 | 0.0 | 0.0 | 0.0 |
| 1.1 Non Residents | | | | | | | | | | | | | | | |
| 2. Others | 1.0 | 2.0 | 1342.0 | 0.0 | 2.0 | 0.0 | 200.0 | 21.0 | 2224.0 | 0.0 | 0.0 | 14131.0 | 0.0 | 0.0 | 0.0 |
| 4 LOANS & ADVANCES | 4505.0 | 2971.0 | 19501.0 | 1044.0 | 5140.0 | 1206.0 | 4089.0 | 456.0 | 17765.0 | 4719.0 | 1179.0 | 4512.0 | 1069.0 | 1028.0 | 1417.0 |
| a. Govt. Emp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | | | |
| b. Financial Institutions | | | | | | | | | | | | | | | |
| c. Pvt. Sector | 4505.0 | 2971.0 | 19501.0 | 1044.0 | 5140.0 | 1206.0 | 4089.0 | 456.0 | 17765.0 | 4719.0 | 1179.0 | 4512.0 | 1069.0 | 1028.0 | 1417.0 |
| 5 BILL PURCHASD | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Domestic Bills Purchased | | | 0.0 | | | | | | | | | | | | |
| b. Foreign Bills Purchased | | | | | | | | | | | | | | | |
| c. Import Bills & Imports | | | | | | | | | | | | | | | |
| 6 LOANS AGAINST COLLECTED BILLS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | | | | | | | | | | | | | | | |
| b. Against Foreign Bills | | | | | | | | | | | | | | | |
| FIXED ASSETS | 109.0 | 67.0 | 543.0 | 16.0 | 90.0 | 38.0 | 133.0 | 10.0 | 829.0 | 104.0 | 56.0 | 454.0 | 21.0 | 20.0 | 28.0 |
| 8 OTHER ASSETS | 132.0 | 18.0 | 929.0 | 30.0 | 77.0 | 14.0 | 735.0 | 12.0 | 1369.0 | 152.0 | 0.0 | 126.0 | 21.0 | 12.0 | 9.0 |
| 9 | | | | | | | | | | | | | | | |
| a. Accrued Interests | 22.0 | 0.0 | 13.0 | 10.0 | 6.0 | 2.0 | 0.0 | 4.0 | 101.0 | 25.0 | 0.0 | 26.0 | 5.0 | 3.0 | 0.0 |
| Govt. Emp. | | | | | | | | | | | | | | | |
| Private Sector | 22.0 | 0.0 | 13.0 | 10.0 | 6.0 | 2.0 | 0.0 | 4.0 | 101.0 | 25.0 | 0.0 | 26.0 | 5.0 | 3.0 | 0.0 |
| c. Sundry Debtors | | | 48.0 | 1.0 | 26.0 | 2.0 | 49.0 | 6.0 | 27.0 | 54.0 | 0.0 | | 15.0 | 5.0 | |
| d. Cash In | | | | | | | | | | | | | | | |

Table No. 40 - contd.
Sources & Uses of Fund of DEVELOPMENT BANKS
Mid-January, 2009

(Rs. In Lakh)

| | Country | Kashmir | Alpine | Nilgiri | Corporate | Kamuna | Chy | Karima | Bhavo | Pathbhara | Professional | Kabul | Purina | Dyot | TOTAL |
|--|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|---------------|---------------|-----------------|
| 1 CAPITAL FUND | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 76179.4 |
| a. Paid-up Capital | 521.0 | 2243.0 | 326.0 | 212.0 | 703.0 | 349.0 | 714.0 | 503.0 | 723.0 | 251.0 | 342.0 | 87.0 | 262.0 | 2590.0 | 63441.2 |
| b. General Reserves | 510.0 | 2240.0 | 335.0 | 210.0 | 700.0 | 260.0 | 700.0 | 530.0 | 732.0 | 255.0 | 350.0 | 101.0 | 269.0 | 2590.0 | 2519.2 |
| c. Share Premium | 2.0 | | | 2.0 | | | | | | (4.0) | | | | | 123.0 |
| d. Retained Earning | 9.0 | 3.0 | (9.0) | | 3.0 | (22.0) | 14.0 | (27.0) | (9.0) | | (8.0) | (14.0) | (7.0) | 0.0 | (2104.0) |
| e. Others Reserves | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 111.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 12200.0 |
| 1. Ex Eq Fund | | | | | | | | | | | | | | | 0.0 |
| 2. Other | | | | | | 111.0 | | | | | | | | | 12209.0 |
| 2 BORROWINGS | 550.0 | 0.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 95.0 | 0.0 | 0.0 | 0.0 | 24097.7 |
| a. NRB | | | | | | | | | | | | | | | 7855.0 |
| b. "A" Class Licensed Institution | 250.0 | 0.0 | | 50.0 | 0.0 | | | | | | | | | | 6413.0 |
| c. Foreign Banks and Fin. Ins. | | 0.0 | | | | | | | | | | | | | 84.0 |
| d. Other Financial Ins. | 300.0 | 0.0 | | | | 0.0 | 0.0 | | | | 95.0 | | | | 8704.7 |
| e. Bonds and Securities | | | | | | | | | | | | | | | 1041.0 |
| 3 DEPOSITS | 4313.0 | 13521.0 | 1164.0 | 1501.0 | 3276.0 | 3798.0 | 5780.0 | 4229.0 | 4475.0 | 1375.0 | 359.0 | 665.0 | 892.0 | 2719.0 | 370986.0 |
| a. Current | 24.0 | 650.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 90.0 | 0.0 | 0.0 | 36.0 | 0.0 | 112.0 | 4417.0 |
| Domestic | 24.0 | 650.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 90.0 | 0.0 | 0.0 | 36.0 | 0.0 | 112.0 | 4395.0 |
| Foreign | | | | | | | | | | | | | | | 22.0 |
| b. Savings | 1035.0 | 4727.0 | 1106.0 | 1212.0 | 2710.0 | 1916.0 | 4334.0 | 3838.0 | 2637.0 | 916.0 | 321.0 | 537.0 | 730.0 | 1742.0 | 197377.0 |
| Domestic | 1035.0 | 4560.0 | 1106.0 | 1212.0 | 2710.0 | 1916.0 | 4334.0 | 3838.0 | 2637.0 | 916.0 | 321.0 | 537.0 | 730.0 | 1742.0 | 194277.0 |
| Foreign | | 167.0 | | | | | | | | | | | | | 3100.0 |
| c. Fixed | 1612.0 | 2599.0 | 58.0 | 288.0 | 488.0 | 658.0 | 1246.0 | 391.0 | 826.0 | 48.0 | 38.0 | 91.0 | 162.0 | 32.0 | 112712.0 |
| Domestic | 1612.0 | 2599.0 | 58.0 | 288.0 | 488.0 | 658.0 | 1246.0 | 391.0 | 826.0 | 48.0 | 38.0 | 91.0 | 162.0 | 32.0 | 111302.0 |
| Foreign | | | | | | | | | | | | | | | 1410.0 |
| d. Call Deposits | 1642.0 | 5534.0 | | | 1224.0 | 195.0 | | 922.0 | 411.0 | | | 1.0 | | | 826.0 |
| e. Others | | 11.0 | | 1.0 | 78.0 | 0.0 | 5.0 | | 0.0 | | | | | | 7.0 |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.0 |
| 6 Other Liabilities | 106.0 | 155.0 | 39.0 | 37.0 | 54.0 | 216.0 | 193.0 | 75.0 | 100.0 | 34.0 | 11.0 | 19.0 | 14.0 | 68.0 | 30088.0 |
| 1. Sundry Creditors | 26.0 | 53.0 | 22.0 | 1.0 | 12.0 | 4.0 | 2.0 | 9.0 | 19.0 | 10.0 | 0.0 | 3.0 | 1.0 | 1.0 | 2028.0 |
| 2. Loan Loss Provision | 44.0 | 81.0 | 11.0 | 16.0 | 31.0 | 31.0 | 47.0 | 32.0 | 32.0 | 9.0 | 6.0 | 5.0 | 6.0 | 31.0 | 11187.0 |
| 3. Interest Suspense a/c | 3.0 | 1.0 | 5.0 | 9.0 | 8.0 | 13.0 | 19.0 | 21.0 | 16.0 | 4.0 | 2.0 | 2.0 | 1.0 | 0.0 | 4447.0 |
| 4. Others | 33.0 | 20.0 | 1.0 | 11.0 | 3.0 | 168.0 | 125.0 | 13.0 | 33.0 | 11.0 | 3.0 | 9.0 | 6.0 | 36.0 | 12426.0 |
| 7 Reconciliation A/c | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 89.0 | 0.0 | 59.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3022.0 |
| 8 Profit & Loss A/c | 46.0 | 74.0 | 2.0 | 20.0 | 66.0 | 26.0 | 55.0 | 5.0 | 44.0 | 0.0 | 3.0 | 31.0 | 1.0 | (28.0) | (4157.1) |
| TOTAL LIABILITIES | 5536.0 | 15993.0 | 1531.0 | 1820.0 | 4099.0 | 4389.0 | 6743.0 | 4901.0 | 5342.0 | 1719.0 | 810.0 | 802.0 | 1169.0 | 5349.0 | 500216.0 |
| 1 LIQUID FUNDS | 998.0 | 5393.0 | 422.0 | 216.0 | 912.0 | 1308.0 | 1963.0 | 1406.0 | 1959.0 | 703.0 | 168.0 | 203.0 | 517.0 | 1930.0 | 99880.5 |
| a. Cash Balance | 64.0 | 480.0 | 68.0 | 65.0 | 22.0 | 72.0 | 105.0 | 142.0 | 41.0 | 92.0 | 25.0 | 30.0 | 12.0 | 70.0 | 8824.1 |
| Nepalese Notes & Coins | 64.0 | 464.0 | 67.0 | 63.0 | 22.0 | 70.0 | 103.0 | 142.0 | 41.0 | 92.0 | 25.0 | 30.0 | 12.0 | 70.0 | 8515.1 |
| Foreign Currency | | 16.0 | 1.0 | 2.0 | | 2.0 | | 2.0 | | | | | | | 309.0 |
| b. Bank Balance | 396.0 | 4913.0 | 354.0 | 113.0 | 890.0 | 1236.0 | 1858.0 | 1264.0 | 1511.0 | 611.0 | 143.0 | 173.0 | 505.0 | 1860.0 | 66355.4 |
| 1. In Nepal Rastra Bank | 377.0 | 1195.0 | 8.0 | 0.0 | 57.0 | 85.0 | 175.0 | 54.0 | 258.0 | 1.0 | 1.0 | 8.0 | 17.0 | 149.0 | 11333.7 |
| Domestic Currency | 377.0 | 1195.0 | 8.0 | | 57.0 | 85.0 | 175.0 | 54.0 | 258.0 | 1.0 | 1.0 | 8.0 | 17.0 | 149.0 | 11294.7 |
| Foreign Currency | | | | | | | | | | | | | | | 39.0 |
| 2. "A" Class Licensed Institution | 19.0 | 3018.0 | 68.0 | 110.0 | 441.0 | 291.0 | 969.0 | 475.0 | 0.0 | 418.0 | 31.0 | 50.0 | 188.0 | 0.0 | 32896.7 |
| Domestic Currency | 19.0 | 2769.0 | 68.0 | 110.0 | 441.0 | 291.0 | 969.0 | 475.0 | 0.0 | 418.0 | 31.0 | 50.0 | 188.0 | 0.0 | 32639.7 |
| Foreign Currency | | 249.0 | | | | | | | | | | | | | 257.0 |
| 3. Other Financial Ins. | | 700.0 | 278.0 | 3.0 | 392.0 | 860.0 | 714.0 | 735.0 | 1253.0 | 192.0 | 111.0 | 115.0 | 300.0 | 1711.0 | 22048.0 |
| 4. In Foreign banks | | | | | | | | | | | | | | | 77.0 |
| C. Money at Call | 538.0 | 0.0 | 0.0 | 32.0 | 0.0 | 0.0 | 0.0 | 0.0 | 407.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 24701.0 |
| Domestic Currency | 538.0 | 0.0 | | 32.0 | | | | | 407.0 | | | | | | 21872.0 |
| Foreign Currency | | | | | | | | | | | | | | | 2829.0 |
| 2 INVESTMENT IN SECURITIES | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2661.0 |
| a. Govt Securities | | | | | | | | | | | | | | | 2195.0 |
| b. NRB Bond | | | | | | | | | | | | | | | 0.0 |
| c. Govt Non-Fin. Ins. | | | | | | | | | | | | | | | 346.0 |
| d. Other Non-Fin Ins. | | | | | | | | | | | | | | | 120.0 |
| e. Non Residents | | | | | | | | | | | | | | | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 5.0 | 1781.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 35047.8 |
| 1.1 Non Residents | | | | | | | | | | | | | | | 39.0 |
| 2. Others | 5.0 | 1781.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 35008.8 |
| 4 LOANS & ADVANCES | 4429.0 | 7863.0 | 1020.0 | 1519.0 | 3113.0 | 2935.0 | 4408.0 | 3189.0 | 3204.0 | 868.0 | 501.0 | 523.0 | 603.0 | 3129.0 | 323819.0 |
| a. Govt. Emp. | | | | | | | | | | | | | | | 0.0 |
| b. Financial Institutions | | | | | | | | | | | | | | | 0.0 |
| c. Pvt. Sector | 4429.0 | 7863.0 | 1020.0 | 1519.0 | 3113.0 | 2935.0 | 4408.0 | 3189.0 | 3204.0 | 868.0 | 501.0 | 523.0 | 603.0 | 3129.0 | 323819.0 |
| 5 BILL PURCHASD | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 145.0 |
| a. Domestic Bills Purchased | | | | | 0.0 | | | | | | | | | | 76.0 |
| b. Foreign Bills Purchased | | | | | | | | | | | | | | | 69.0 |
| c. Import Bills & Imports | | | | | | | | | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | | | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | | | | | | | | | 0.0 |
| b. Against Foreign Bills | | | | | | | | | | | | | | | 0.0 |
| FIXED ASSETS | 67.0 | 454.0 | 80.0 | 66.0 | 51.0 | 104.0 | 83.0 | 143.0 | 82.0 | 55.0 | 32.0 | 30.0 | 29.0 | 197.0 | 9124.0 |
| 8 OTHER ASSETS | 35.0 | 479.0 | 9.0 | 22.0 | 23.0 | 42.0 | 246.0 | 58.0 | 97.0 | 28.0 | 6.0 | 19.0 | 14.0 | 93.0 | 16702.7 |
| 9 | | | | | | | | | | | | | | | |
| a. Accrued Interests | 3.0 | 81.0 | 6.0 | 9.0 | 0.0 | 12.0 | 32.0 | 21.0 | 16.0 | 2.0 | 3.0 | 2.0 | 1.0 | 1.0 | 4395.7 |
| Govt. Emp. | | | | | | | | | | | | | | | 0.0 |
| Private Sector | 3.0 | 81.0 | 6.0 | 9.0 | | 12.0 | 32.0 | 21.0 | 16.0 | 2.0 | 3.0 | 2.0 | 1.0 | 1.0 | 4395.7 |
| c. Sundry Debtors | 1.0 | 164.0 | 0.0 | | 0.0 | 20.0 | 21.0 | 37.0 | 41.0 | 23.0 | 1.0 | 8.0 | 9.0 | 0.0 | 2605.5 |
| d. Cash In Transit | | 0.0 | | | | 0.0 | | | | | | | | | 1.0 |
| e. Others | 31.0 | 234.0 | 3.0 | 13.0 | | | | | | | | | | | |

Table No.41
Unaudited Financial Results (Quarterly) of DEVELOPMENT BANKS
 Mid - January, 2009

(Rs. in Lakhs)

| S. N. | Particulars | Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-------------|-------------------|--------|--------|-------|-------|--------|------|-------|-------|-------|-------|-------|--------|--------|-------|-------|--------|--------|---------|-------|---------|-------|-------|--------|--------|--------|-------|--------|--------|-------|--|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | |
| 1. Total Capital and Liabilities (1.1 to 1.7) | | 0 | 4240 | 1373 | 13090 | 16251 | 6938 | | 5370 | 10734 | 3454 | 6489 | 3677 | 8675 | 6501 | 11097 | 5519 | 32587 | 46455 | 12327 | 14261 | 8574 | 3892 | 4257 | 5990 | 5537 | 2585 | 12255 | 17327 | 30830 | 6412 | |
| 1.1 Paid Up Capital | | 3200 | 350 | 500 | 1340 | 1600 | | 250 | 1000 | 360 | 2000 | 294 | 2100 | 500 | 588 | 330 | 4800 | 3840 | 2100 | 800 | 823 | 1250 | 400 | 550 | 200 | 270 | 1026 | 3200 | 3200 | 520 | | |
| 1.2 Reserve and Surplus | | (664) | (82) | 238 | 350 | (563) | | 223 | 287 | 82 | 189 | 3 | 312 | 184 | 479 | 77 | 707 | 683 | 562 | 629 | 237 | 89 | 130 | 61 | 560 | 94 | 153 | 380 | 77 | 115 | | |
| 1.3 Debenture and Bond | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.4 Borrowings | | | | 410 | 73 | | | 0 | 335 | 0 | 200 | 0 | 303 | 416 | 100 | 102 | 1700 | 1742 | 0 | 1000 | | 11 | 200 | | | | 100 | 700 | 5 | 211 | | |
| 1.5 Deposits (a.+b.) | | 0 | 4071 | 582 | 10147 | 14017 | 3888 | | 4742 | 8820 | 2823 | 3939 | 3269 | 5326 | 5186 | 9428 | 4878 | 24702 | 34337 | 9484 | 11683 | 7199 | 2343 | 3361 | 5159 | 4690 | 2125 | 10699 | 12259 | 27043 | 4941 | |
| a. Domestic Currency | | 4071 | 582 | 10147 | 14017 | 3888 | | 4742 | 8820 | 2823 | 3939 | 3269 | 5326 | 5186 | 9428 | 4878 | 24702 | 34337 | 9484 | 11683 | 7199 | 2343 | 3361 | 5159 | 4690 | 2125 | 10699 | 12248 | 26407 | 4941 | | |
| b. Foreign Currency | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 11 | 636 | | |
| 1.6 Income Tax Liability | | | | 0 | 5 | 0 | | 6 | 73 | 0 | 7 | 7 | 0 | 0 | 0 | 101 | | 0 | 101 | | 2 | 0 | 0 | 16 | 19 | 1 | 0 | 90 | | | | |
| 1.7 Other Liabilities | | 3533 | 523 | 1796 | 471 | 5083 | | 149 | 219 | 189 | 154 | 104 | 634 | 215 | 502 | 132 | 577 | 1453 | 181 | 147 | 315 | 199 | 150 | 201 | 86 | 36 | 277 | 698 | 505 | 625 | | |
| 2. Total Assets (2.1 to 2.7) | | 0 | 4240 | 1373 | 13090 | 16251 | 6938 | | 5370 | 10734 | 3454 | 6489 | 3677 | 8675 | 6501 | 11097 | 5519 | 32587 | 46455 | 12327 | 14261 | 8574 | 3892 | 4257 | 5990 | 5537 | 2585 | 12255 | 17327 | 30830 | 6412 | |
| 2.1 Cash and Bank Balance | | 387 | 176 | 666 | 2088 | 865 | | 1250 | 1235 | 223 | 964 | 1284 | 849 | 973 | 2010 | 543 | 1597 | 1832 | 395 | 2871 | 2125 | 1161 | 683 | 402 | 1413 | 773 | 381 | 2167 | 1267 | | | |
| 2.2 Money at Call and Short Notice | | 1353 | 0 | 3472 | | | | 0 | 650 | | | 849 | | | | | | 1476 | 6652 | 1194 | 0 | 594 | 1017 | | | | 3265 | 6228 | | | | |
| 2.3 Investments | | 3 | 0 | 2083 | 430 | 103 | | 314 | 30 | 0 | 273 | 0 | 1475 | 13 | 775 | 3 | 1902 | 3115 | 350 | 346 | 0 | 3 | 50 | 289 | | | 741 | 2145 | 1462 | 1 | | |
| 2.4 Loans and Advances | | 2136 | 822 | 5157 | 13125 | 5614 | | 3635 | 8813 | 2445 | 5067 | 2177 | 4738 | 5189 | 8122 | 4598 | 25284 | 31668 | 10024 | 10274 | 6290 | 1947 | 3425 | 4100 | 4036 | 1677 | 8964 | 10178 | 19501 | 4505 | | |
| 2.5 Fixed Assets | | 142 | 58 | 178 | 347 | 81 | | 63 | 244 | 39 | 34 | 97 | 51 | 75 | 135 | 208 | 176 | 2091 | 98 | 70 | 64 | 32 | 22 | 66 | 41 | 35 | 78 | 223 | 543 | 109 | | |
| 2.6 Non Banking Assets | | 84 | 98 | 115 | 3 | 266 | | 38 | 23 | 2 | | | | | | | | | | | | | | | | | | | | | | |
| 2.7 Other Assets | | 135 | 219 | 1419 | 258 | 9 | | 70 | 389 | 95 | 151 | 119 | 713 | 251 | 55 | 167 | 2152 | 1097 | 266 | 700 | 95 | 155 | 77 | 116 | 47 | 100 | 99 | 655 | 929 | 530 | | |
| 3. Profit and Loss Account | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1 Interest Income | | 410 | 70 | 427 | 749 | 185 | | 225 | 527 | 182 | 233 | 157 | 369 | 283 | 392 | 259 | 1222 | 1566 | 521 | 584 | 355 | 150 | 214 | 232 | 181 | 93 | 509 | 686 | 1020 | 236 | | |
| 3.2 Interest Expense | | 295 | 23 | 256 | 439 | 160 | | 150 | 307 | 81 | 113 | 85 | 186 | 147 | 243 | 127 | 607 | 1065 | 242 | 383 | 212 | 56 | 109 | 125 | 117 | 53 | 315 | 357 | 705 | 131 | | |
| A. Net Interest Income (3.1 - 3.2) | | 0 | 115 | 47 | 171 | 310 | 25 | | 75 | 220 | 101 | 120 | 72 | 183 | 136 | 149 | 132 | 615 | 501 | 279 | 201 | 143 | 94 | 105 | 107 | 64 | 40 | 194 | 339 | 315 | 105 | |
| 3.3 Fees, Commission and Discount | | 1 | 4 | 31 | 17 | 25 | | 24 | 7 | 6 | 4 | 2 | 2 | 30 | 45 | 25 | 2 | 141 | 1 | 12 | 2 | 10 | 5 | 37 | 11 | 11 | 70 | 46 | 77 | 0 | | |
| 3.4 Other Operating Income | | 28 | 5 | 32 | 109 | 0 | | 1 | 56 | 25 | 57 | 42 | 40 | | | | 74 | 12 | 150 | | 74 | 71 | 39 | 15 | 21 | 4 | 58 | 13 | 0 | 7 | 0 | |
| 3.5 Foreign Exchange Gain/Loss (Net) | | 10 | 0 | | | | | | | | | | | | | | | 2 | 41 | | 0 | 1 | | | | | | | | | | |
| B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5) | | 0 | 154 | 56 | 234 | 436 | 50 | | 100 | 283 | 132 | 181 | 116 | 225 | 166 | 268 | 169 | 769 | 683 | 354 | 284 | 185 | 119 | 131 | 148 | 133 | 64 | 264 | 385 | 446 | 160 | |
| 3.6 Staff Expenses | | 56 | 15 | 57 | 49 | 32 | | 23 | 48 | 22 | 19 | 28 | 26 | 28 | 31 | 34 | 104 | 109 | 25 | 26 | 21 | 20 | 20 | 29 | 20 | 17 | 24 | 62 | 155 | 41 | | |
| 3.7 Other Operating Expenses | | 60 | 13 | 75 | 106 | 28 | | 26 | 58 | 42 | 26 | 27 | 48 | 44 | 37 | 28 | 166 | 184 | 32 | 49 | 22 | 21 | 28 | 28 | 25 | 8 | 51 | 95 | 123 | 27 | | |
| C. Operating Profit Before Provision (B. -3.6-3.7) | | 0 | 38 | 28 | 102 | 281 | (10) | | 51 | 177 | 68 | 136 | 61 | 151 | 94 | 200 | 107 | 499 | 390 | 297 | 207 | 142 | 78 | 83 | 91 | 88 | 39 | 189 | 228 | 168 | 92 | |
| 3.8 Provision for Possible Losses | | 226 | 16 | 93 | 73 | 0 | | 27 | 94 | 13 | 43 | 29 | 18 | 45 | 21 | 15 | 123 | 162 | 35 | 26 | 19 | 8 | 29 | 34 | 26 | 16 | 21 | 26 | 50 | 21 | | |
| D. Operating Profit (C. -3.8) | | 0 | (188) | 12 | 9 | 208 | (10) | | 24 | 83 | 55 | 93 | 32 | 133 | 49 | 179 | 92 | 376 | 228 | 262 | 179 | 123 | 70 | 54 | 57 | 62 | 23 | 168 | 202 | 118 | 71 | |
| 3.9 Non Operating Income / Expenses (Net) | | 89 | 1 | | 0 | (5) | | 0 | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | |
| 3.10 Write Back of Provision for Possible Loss | | 240 | 0 | | 0 | 148 | | 43 | | | | 1 | | 7 | | | | | 106 | | 13 | | | | 0 | 11 | | | | | | |
| E. Profit from Regular Activities (D+3.9+3.10) | | 0 | 141 | 13 | 9 | 208 | 133 | | 67 | 83 | 55 | 94 | 32 | 140 | 49 | 179 | 92 | 376 | 334 | 262 | 192 | 123 | 70 | 54 | 68 | 62 | 23 | 168 | 202 | 118 | 71 | |
| 3.1 Extraordinary Income/Expenses (Net) | | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| F. Profit before Bonus and Taxes (E. + 3.11) | | 0 | 141 | 13 | 9 | 208 | 133 | | 67 | 83 | 55 | 94 | 32 | 140 | 49 | 179 | 92 | 376 | 334 | 262 | 192 | 123 | 70 | 54 | 68 | 62 | 23 | 168 | 202 | 118 | 71 | |
| 3.1 Provision for Staff Bonus | | 0 | 0 | 0 | 0 | 12 | | 0 | 0 | 0 | 0 | 13 | | 0 | 0 | 0 | 8 | 37 | 30 | 0 | 0 | 0 | 0 | 5 | 6 | 0 | 0 | 15 | 18 | 11 | 0 | |
| 3.1 Provision for Tax | | 0 | 0 | 0 | 0 | 36 | | 0 | 0 | 0 | 0 | 42 | | 0 | 0 | 26 | 102 | 91 | 0 | 0 | 0 | 0 | 15 | 19 | 0 | 0 | 46 | 55 | 32 | 0 | | |
| G. Net Profit/Loss (F. - 3.12-3.13) | | 0 | 141 | 13 | 9 | 208 | 85 | | 67 | 83 | 55 | 39 | 32 | 140 | 49 | 179 | 58 | 237 | 213 | 262 | 192 | 123 | 70 | 34 | 43 | 62 | 23 | 107 | 129 | 75 | 71 | |
| 4. Ratios | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1 Capital Fund to RWA | | | -35.9% | 26.1% | 13.0% | 12.9% | -30.8% | | 11.3% | 0.1% | 16.8% | 37.0% | 11.4% | 32.7% | 12.5% | 12.6% | 9.1% | 19.0% | 13.9% | 25.2% | 11.7% | 16.3% | 50.6% | 13.8% | 16.2% | 17.7% | 14.3% | 12.4% | 12.7% | 14.4% | 12.9% | |
| 4.2 Non Performant Loan(NPL) To Total Loan | | | 45.0% | 37.6% | 11.0% | 1.4% | 73.6% | | 3.7% | 0.0% | 4.5% | 2.2% | 0.1% | 0.9% | 0.0% | 1.4% | 2.9% | 1.2% | 1.3% | 0.0% | 2.0% | 0.0% | 4.7% | 4.6% | 1.5% | 1.5% | 2.1% | 0.0% | 1.4% | 0.1% | 0.0% | |
| 4.3 Total Loan Loss Provision to Total NPL | | | 95.5% | 100.0% | 74.0% | 1.2% | 97.7% | | 73.9% | 0.6% | 89.3% | 82.2% | 0.6% | 166.6% | 132.0% | 98.9% | 97.3% | 121.0% | 104.0% | 2314.0% | 95.4% | 2729.5% | 85.7% | 62.0% | 114.1% | 158.1% | 109.7% | 0.0% | 181.7% | 999.0% | 0.0% | |

* Data not available

Table No.41
Unaudited Financial Results (Quarterly) of DEVELOPMENT BANKS
 Mid - January, 2009

| S. N. | Particulars | (Rs. in Lakhs) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|---|----------------|----------|--------|----------|--------|--------|--------|----------|-----------|----------|---------|-------|--------|-------|--------|---------|---------------|--------|--------|-----------|--------|-------|--------|-------|-----------|--------------|--------|---------|-------|--------|-------|-------|
| | | Tirun | Araniko* | Mitert | Gaidakot | Svva | Kankai | Public | Mahabali | Acc. Dev. | Svgrilla | Bhargab | Vihor | Keungu | Rura | Diyalo | Country | Kandhamamanda | Alpine | Nigiri | Corporate | Kanana | City | Garina | Bkovo | Pahlbhara | Professional | Kabell | Furnina | Joyd | Total | | |
| | | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | | | |
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 4206 | | 1676 | 1651 | 7376 | 1563 | 5885 | 870 | 27616 | 6845 | 1536 | 23646 | 1567 | 1184 | 2174 | 5524 | 19979 | 1531 | 1820 | 4068 | 4376 | 6714 | 4813 | 5342 | 1660 | 810 | 777 | 1169 | 5304 | 449075 | | |
| 1.1 | Paid Up Capital | 603 | | 316 | 275 | 551 | 280 | 600 | 118 | 4576 | 399 | 120 | 4148 | 151 | 100 | 390 | 510 | 2240 | 335 | 210 | 700 | 260 | 700 | 530 | 732 | 255 | 350 | 101 | 269 | 2590 | 59900 | | |
| 1.2 | Reserve and Surplus | (13) | | 6 | 2 | 96 | 17 | 55 | 5 | 697 | 20 | (11) | (431) | | 23 | 11 | 57 | 77 | (8) | 2 | 69 | 115 | 70 | (21) | 35 | (4) | (6) | (8) | | (28) | (2541) | | |
| 1.3 | Debtenture and Bond | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 0 | | |
| 1.4 | Borrowings | 500 | | | | 10 | | 341 | | 630 | | 84 | 0 | | | | | 550 | 0 | 0 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9773 | | |
| 1.5 | Deposits (a.+b.) | 2983 | | 1328 | 1331 | 6504 | 1124 | 4857 | 733 | 20509 | 6014 | 1250 | 19122 | 1366 | 1047 | 1752 | 4313 | 13338 | 1164 | 1500 | 3276 | 3798 | 5774 | 4229 | 4475 | 1375 | 359 | 666 | 892 | 2719 | 380751 | | |
| a. | Domestic Currency | 2983 | | 1328 | 1331 | 6504 | 1124 | 4857 | 733 | 20509 | 6014 | 1250 | 19122 | 1366 | 1047 | 1752 | 4313 | 13338 | 1164 | 1500 | 3276 | 3798 | 5774 | 4229 | 4475 | 1375 | 359 | 666 | 892 | 2719 | 358256 | | |
| b. | Foreign Currency | | | | | | | | | 0 | | | | | | | | 167 | | | | | | | | | | | | | 8214 | | |
| 1.6 | Income Tax Liability | | | | 46 | 0 | | 2 | | | 4 | | | 1 | 0 | | | 0 | | | 0 | | | | | | 2 | | | | 383 | | |
| 1.7 | Other Liabilities | 163 | | 26 | (3) | 215 | 142 | 30 | 14 | 1200 | 412 | 83 | 807 | 49 | 14 | 21 | 93 | 157 | 40 | 58 | 23 | 203 | 170 | 75 | 100 | 32 | 107 | 18 | 8 | 23 | 23404 | | |
| 2. | Total Assets (2.1 to 2.7) | 4206 | | 1676 | 1651 | 7376 | 1563 | 5885 | 870 | 27616 | 6845 | 1536 | 23646 | 1567 | 1184 | 2174 | 5524 | 19979 | 1531 | 1820 | 4068 | 4376 | 6714 | 4813 | 5342 | 1660 | 810 | 777 | 1169 | 5304 | 449075 | | |
| 2.1 | Cash and Bank Balance | 1141 | | 25 | 103 | 2028 | 105 | 302 | 369 | 1530 | 1863 | 293 | 4536 | 454 | 112 | 716 | 460 | 4394 | 422 | 177 | 79 | 1308 | 239 | 1406 | 299 | 704 | 168 | 203 | 30 | 1931 | 59660 | | |
| 2.2 | Money at Call and Short Notice | | | 887 | 446 | | 169 | 346 | | 3797 | | | 0 | | | | | 538 | | | 32 | 833 | | 1723 | | 1660 | | | | 188 | 0 | 37168 | |
| 2.3 | Investments | 2 | | 0 | 0 | 2 | | 300 | 21 | 3302 | 0 | | 14131 | 0 | 0 | 0 | 0 | 5 | 1781 | 0 | 0 | | | | | | 100 | | | | 300 | 0 | 35660 |
| 2.4 | Loans and Advances | 2871 | | 901 | 1043 | 5141 | 1190 | 4048 | 456 | 17765 | 4715 | 1178 | 4467 | 1089 | 1028 | 1417 | 4429 | 7847 | 1020 | 1519 | 3081 | 2935 | 4408 | 3189 | 3204 | 869 | 501 | 523 | 603 | 3097 | 298130 | | |
| 2.5 | Fixed Assets | 67 | | 29 | 16 | 74 | 38 | 133 | 10 | 829 | 104 | 51 | 382 | 21 | 17 | 28 | 55 | 453 | 80 | 64 | 51 | 64 | 98 | 143 | 83 | 55 | 32 | 30 | 29 | 183 | 8619 | | |
| 2.6 | Non Bankable Assets | | | | | | | 0 | 0 | 0 | | | | | | | | | | | | | | | | | | | | | 628 | | |
| 2.7 | Other Assets | 25 | | 34 | 43 | 131 | 61 | 756 | 14 | 593 | 139 | 13 | 130 | 23 | 27 | 13 | 37 | 504 | 9 | 28 | 24 | 69 | 246 | 75 | 96 | 32 | 9 | 21 | 19 | 83 | 14332 | | |
| 3. | Profit and Loss Account | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.1 | Interest Income | 175 | | 60 | 59 | 274 | 61 | 251 | 27 | 1123 | 234 | 53 | 269 | 45 | 57 | 72 | 192 | 447 | 45 | 71 | 148 | 152 | 252 | 121 | 183 | 45 | 26 | 16 | 38 | 124 | 16658 | | |
| 3.2 | Interest Expense | 107 | | 28 | 34 | 197 | 25 | 141 | 13 | 648 | 151 | 37 | 141 | 20 | 29 | 40 | 140 | 268 | 24 | 43 | 70 | 101 | 153 | 86 | 112 | 21 | 8 | 10 | 23 | 29 | 9790 | | |
| | A. Net Interest Income (3.1 - 3.2) | 68 | | 32 | 25 | 77 | 36 | 110 | 14 | 474 | 83 | 16 | 128 | 35 | 28 | 32 | 52 | 179 | 21 | 28 | 78 | 51 | 99 | 35 | 71 | 24 | 19 | 6 | 15 | 95 | 6774 | | |
| 3.3 | Fees, Commission and Discount | 2 | | 1 | 1 | 7 | 2 | 8 | 6 | 166 | 39 | 17 | 0 | 14 | 6 | 0 | 1 | 67 | 10 | 10 | 5 | 24 | 4 | 52 | 21 | 2 | 1 | 37 | 1151 | | | | |
| 3.4 | Other Operating Income | 11 | | 5 | 9 | 41 | 5 | 56 | 0 | 13 | | 0 | 38 | 5 | 9 | 10 | 50 | 1 | 9 | 1 | 34 | | 33 | 0 | 10 | 2 | 15 | 7 | 1 | 1353 | | | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | 0 | | | | | | 7 | | | | | | | | 11 | | | | | | | | | | | | | 129 | | |
| B. | Total Operating Income (A.+ 3.3+ 3.4 + 3.5) | 81 | | 38 | 35 | 125 | 43 | 174 | 20 | 660 | 122 | 33 | 166 | 44 | 43 | 42 | 103 | 258 | 40 | 39 | 117 | 75 | 136 | 87 | 92 | 36 | 21 | 21 | 23 | 133 | 9369 | | |
| 3.6 | Staff Expenses | 11 | | 11 | 9 | 22 | 11 | 50 | 7 | 140 | 24 | 12 | 120 | 6 | 10 | 8 | 11 | 65 | 10 | 7 | 17 | 19 | 17 | 27 | 15 | 12 | 8 | 7 | 4 | 34 | 1837 | | |
| 3.7 | Other Operating Expenses | 14 | | 14 | 9 | 25 | 13 | 60 | 6 | 174 | 40 | 17 | 169 | 9 | 9 | 8 | 25 | 57 | 23 | 5 | 19 | 17 | 47 | 29 | 21 | 20 | 8 | 9 | 13 | 96 | 2463 | | |
| | Operating Profit Before Provision (B. - 3.6-3.7) | 56 | | 13 | 17 | 78 | 19 | 64 | 7 | 346 | 58 | 4 | (123) | 29 | 24 | 26 | 87 | 106 | 7 | 27 | 81 | 39 | 72 | 31 | 56 | 4 | 5 | 5 | 6 | 3 | 5199 | | |
| 3.8 | Provision for Possible Losses | 6 | | 3 | 20 | 38 | 6 | 10 | 2 | 81 | 16 | 16 | 29 | 5 | 3 | 6 | 21 | 31 | 5 | 7 | 16 | 13 | 17 | 25 | 11 | 4 | 3 | 2 | 5 | 31 | 1744 | | |
| | D. Operating Profit (C. -3.8) | 50 | | 10 | (3) | 39 | 13 | 54 | 5 | 265 | 42 | (12) | (152) | 24 | 21 | 20 | 46 | 75 | 2 | 20 | 65 | 26 | 55 | 6 | 45 | 0 | 2 | 3 | 1 | (20) | 3486 | | |
| 3.9 | Non Operating Income / Expenses (Net) | | | | | | | | | 3 | | | 1 | | | | | | | | | | | | | | | | | | 89 | | |
| 3.10 | Write Back of Provision for Possible Loss | | | | | | | | | 56 | | | | | | | | | | | | | | | | | | | | | 625 | | |
| E. | Profit from Regular Activities (D+3.9-3.10) | 50 | | 10 | (3) | 39 | 13 | 54 | 5 | 324 | 42 | (12) | (151) | 24 | 21 | 20 | 46 | 75 | 2 | 20 | 65 | 26 | 55 | 6 | 45 | 0 | 2 | 3 | 1 | (20) | 4200 | | |
| 3.1 | Extraordinary Income/Expenses (Net) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 0 | | |
| F. | Profit before Bonus and Taxes (E. + 3.11) | 50 | | 10 | (3) | 39 | 13 | 54 | 5 | 324 | 42 | (12) | (151) | 24 | 21 | 20 | 46 | 75 | 2 | 20 | 65 | 26 | 55 | 6 | 45 | 0 | 2 | 3 | 1 | (20) | 4200 | | |
| 3.1 | Provision for Staff Bonus | | | 1 | | 4 | 0 | | | 29 | | | | | | | | | | | | | | | | | | | | | 193 | | |
| 3.1 | Provision for Tax | | | | | 10 | | | | 88 | | | | | | | | | | | | | | | | | | | | | 574 | | |
| | G. Net Profit/Loss (F. - 3.12-3.13) | 50 | | 9 | (3) | 25 | 13 | 54 | 5 | 207 | 42 | (12) | (151) | 24 | 21 | 20 | 46 | 75 | 2 | 20 | 65 | 26 | 55 | 6 | 29 | 0 | 2 | 3 | 1 | (20) | 3433 | | |
| 4. | Ratios | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1 | Capital Fund to RWA | 20.3% | | 29.2% | 23.4% | 11.3% | 22.4% | 12.6% | 23.5% | 24.9% | 15.0% | 12.0% | 16.0% | 14.8% | 13.3% | 25.7% | 13.2% | 20.8% | 28.8% | 14.9% | 23.0% | 12.1% | 15.4% | 14.4% | 20.7% | 23.6% | 51.7% | 15.0% | 35.2% | 68.1% | 4.3 | | |
| 4.2 | Non Performant Loan(NPL) To Total Lo | 0.0% | | 0.4% | 4.5% | 0.8% | 1.1% | 0.0% | 0.0% | 0.2% | 0.0% | 1.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 2.8 | | |
| 4.3 | Total Loan Loss Provision to Total NPL | 0.0% | | 327.0% | 63.9% | 181.9% | 119.0% | 6.1% | 0.0% | 585.6% | 0.0% | 114.1% | 0.0% | 0.0% | 0.0% | 0.0% | 114.1% | 822.7% | 343.9% | 404.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 145.6% | 0.0% | 0.0% | 0.0% | 0.0% | 103.2 | | |

* Data not available

Table No. 42
Sectorwise Outstanding Credits of DEVELOPMENT BANKS
Mid- January, 2009

Rs. In Lakh

| Development Banks | NDC [*] | NDB | ADB | Malika | Siddharth | CSI | United | Nurepat | Pashchim. | Sahayog | Pashupati | Karnali | Annapurna | Triveni | Bhirkoti | Bageshwari | Koraha | Sunima | Business | Infrastructure |
|---|------------------|--------|-------|--------|-----------|--------|--------|---------|-----------|---------|-----------|---------|-----------|---------|----------|------------|---------|---------|----------|----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 1 Agriculture | | 176.0 | 37.0 | 234.0 | 559.0 | 420.0 | 20.0 | 105.0 | 1610.0 | 15.0 | 72.0 | 401.0 | 470.0 | 349.0 | 242.0 | 41.0 | 0.0 | 10.0 | 30.0 | 20.0 |
| 2 Mines | | 0.0 | 0.0 | 182.0 | 251.0 | 223.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 About Productions | | 1242.0 | 0.0 | 463.0 | 745.0 | 2124.0 | 90.0 | 75.0 | 481.0 | 70.0 | 220.0 | 0.0 | 219.0 | 163.0 | 2571.0 | 348.0 | 464.0 | 3076.0 | 40.0 | 739.0 |
| 4 Construction | | 479.0 | 0.0 | 350.0 | 1601.0 | 670.0 | 136.0 | 1441.0 | 810.0 | 837.0 | 437.0 | 869.0 | 104.0 | 668.0 | 0.0 | 598.0 | 1210.0 | 4972.0 | 2498.0 | 3320.0 |
| 5 Metal Productions, Machinery & Electrical Tools & fitting | | 1.0 | 0.0 | 0.0 | 280.0 | 135.0 | 0.0 | 0.0 | 73.0 | 0.0 | 165.0 | 0.0 | 0.0 | 80.0 | 0.0 | 96.0 | 0.0 | 10.0 | 49.0 | 3.0 |
| 6 Transportation Equipment Production & Fitting | | 0.0 | 0.0 | 313.0 | 64.0 | 85.0 | 13.0 | 0.0 | 30.0 | 0.0 | 40.0 | 330.0 | 0.0 | 61.0 | 0.0 | 47.0 | 0.0 | 39.0 | 24.0 | 0.0 |
| 7 Transportation, Communications & Public Services | | 140.0 | 32.0 | 79.0 | 1378.0 | 111.0 | 0.0 | 273.0 | 1525.0 | 17.0 | 319.0 | 0.0 | 10.0 | 440.0 | 992.0 | 779.0 | 860.0 | 2895.0 | 3188.0 | 404.0 |
| 8 Wholesaler & Retailers | | 141.0 | 162.0 | 2895.0 | 572.0 | 905.0 | 184.0 | 1883.0 | 598.0 | 250.0 | 371.0 | 853.0 | 373.0 | 396.0 | 2209.0 | 1752.0 | 1826.0 | 3498.0 | 698.0 | 1335.0 |
| 9 Finance, Insurance & Fixed Assets | | 89.0 | 0.0 | 0.0 | 3878.0 | 132.0 | 0.0 | 0.0 | 2308.0 | 0.0 | 1127.0 | 0.0 | 412.0 | 0.0 | 0.0 | 0.0 | 11604.0 | 6309.0 | 1038.0 | 36.0 |
| 10 Service Industries | | 1088.0 | 71.0 | 129.0 | 117.0 | 696.0 | 0.0 | 117.0 | 145.0 | 280.0 | 747.0 | 12.0 | 234.0 | 632.0 | 1852.0 | 787.0 | 370.0 | 2234.0 | 125.0 | 726.0 |
| 11 Consumable Loan | | 138.0 | 0.0 | 51.0 | 488.0 | 71.0 | 0.0 | 180.0 | 82.0 | 36.0 | 96.0 | 12.0 | 0.0 | 0.0 | 106.0 | 31.0 | 5017.0 | 3186.0 | 2307.0 | 65.0 |
| 12 Local Government | | 0.0 | 0.0 | 0.0 | 240.0 | 25.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 13 Others | | 253.0 | 520.0 | 461.0 | 3174.0 | 52.0 | 200.0 | 201.0 | 1371.0 | 940.0 | 1386.0 | 0.0 | 2902.0 | 2394.0 | 150.0 | 282.0 | 4310.0 | 5439.0 | 27.0 | 3829.0 |
| Total | 0.0 | 3747.0 | 822.0 | 5157.0 | 13347.0 | 5559.0 | 643.0 | 3775.0 | 9033.0 | 2445.0 | 4980.0 | 2177.0 | 4726.0 | 5183.0 | 8122.0 | 4761.0 | 25661.0 | 31668.0 | 10024.0 | 10477.0 |

| Development Banks | Ganeshi | East Shu. | Subbanchhin | Birat Laxmi | Excel Dev. | Western | Bimchuli | Nepal Bhash | Aranko | Nitri | Muktimath | Timau | Clean Energy | Gadlakot | Seva | Kumbal | Public | Mahakali | Ice Dev. | Sungri |
|---|---------|-----------|-------------|-------------|------------|---------|----------|-------------|--------|-------|-----------|--------|--------------|----------|--------|--------|--------|----------|----------|--------|
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
| 1 Agriculture | 58.0 | 81.0 | 111.0 | 261.0 | 139.0 | 26.0 | 1.0 | 15.0 | 11.0 | 0.0 | 0.0 | 42.0 | 7.0 | 56.0 | 57.0 | 114.0 | 0.0 | 20.0 | 34.0 | 0.0 |
| 2 Mines | 0.0 | 12.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 0.0 | 0.0 | 0.0 | 462.0 | 0.0 | 0.0 | 27.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 About Productions | 290.0 | 55.0 | 49.0 | 201.0 | 200.0 | 75.0 | 376.0 | 151.0 | 120.0 | 0.0 | 0.0 | 63.0 | 2459.0 | 0.0 | 79.0 | 118.0 | 0.0 | 0.0 | 1309.0 | 117.0 |
| 4 Construction | 488.0 | 245.0 | 830.0 | 353.0 | 0.0 | 92.0 | 1735.0 | 1360.0 | 168.0 | 136.0 | 1171.0 | 6.0 | 861.0 | 200.0 | 1.0 | 211.0 | 1291.0 | 85.0 | 4828.0 | 354.0 |
| 5 Metal Productions, Machinery & Electrical Tools & fitting | 52.0 | 11.0 | 0.0 | 0.0 | 77.0 | 11.0 | 91.0 | 152.0 | 0.0 | 1.0 | 0.0 | 0.0 | 194.0 | 0.0 | 1.0 | 0.0 | 0.0 | 0.0 | 104.0 | 11.0 |
| 6 Transportation Equipment Production & Fitting | 22.0 | 0.0 | 0.0 | 0.0 | 147.0 | 0.0 | 0.0 | 141.0 | 241.0 | 81.0 | 0.0 | 7.0 | 449.0 | 0.0 | 0.0 | 30.0 | 0.0 | 0.0 | 2780.0 | 0.0 |
| 7 Transportation, Communications & Public Services | 1046.0 | 613.0 | 1079.0 | 163.0 | 52.0 | 374.0 | 1052.0 | 591.0 | 51.0 | 0.0 | 996.0 | 758.0 | 1357.0 | 0.0 | 1592.0 | 0.0 | 1293.0 | 0.0 | 166.0 | 1127.0 |
| 8 Wholesaler & Retailers | 642.0 | 335.0 | 1258.0 | 689.0 | 1215.0 | 451.0 | 1851.0 | 785.0 | 509.0 | 64.0 | 1360.0 | 754.0 | 2225.0 | 51.0 | 679.0 | 361.0 | 1190.0 | 93.0 | 814.0 | 493.0 |
| 9 Finance, Insurance & Fixed Assets | 383.0 | 0.0 | 0.0 | 0.0 | 709.0 | 0.0 | 0.0 | 4024.0 | 64.0 | 276.0 | 0.0 | 995.0 | 3996.0 | 0.0 | 1888.0 | 0.0 | 0.0 | 0.0 | 2767.0 | 628.0 |
| 10 Service Industries | 535.0 | 263.0 | 198.0 | 145.0 | 416.0 | 26.0 | 615.0 | 1438.0 | 41.0 | 16.0 | 0.0 | 56.0 | 756.0 | 0.0 | 734.0 | 29.0 | 266.0 | 0.0 | 687.0 | 322.0 |
| 11 Consumable Loan | 29.0 | 9.0 | 2.0 | 904.0 | 562.0 | 24.0 | 56.0 | 316.0 | 0.0 | 2.0 | 9.0 | 14.0 | 181.0 | 18.0 | 83.0 | 0.0 | 15.0 | 258.0 | 211.0 | 19.0 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 316.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 13 Others | 2745.0 | 322.0 | 0.0 | 1456.0 | 519.0 | 598.0 | 3187.0 | 1205.0 | 55.0 | 325.0 | 969.0 | 276.0 | 6554.0 | 719.0 | 26.0 | 0.0 | 34.0 | 0.0 | 4065.0 | 1648.0 |
| Total | 6290.0 | 1946.0 | 3527.0 | 4172.0 | 4036.0 | 1677.0 | 8964.0 | 10178.0 | 1261.0 | 901.0 | 4505.0 | 3971.0 | 19501.0 | 1044.0 | 5140.0 | 1206.0 | 4089.0 | 456.0 | 17765.0 | 4719.0 |

| Development Banks | Bhargab | Vibor | Resunga | Rara | Dyabo | Country | Kashamanmang | Alpine | Nigri | Corporate | Kamana | City | Garima | Biswo | Pabbhara | Professional | Kabali | Purnima | Dot ti | TOTAL |
|---|---------|--------|---------|--------|--------|---------|--------------|--------|--------|-----------|--------|--------|--------|--------|----------|--------------|--------|---------|--------|----------|
| | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | |
| 1 Agriculture | 17.0 | 0.0 | 2.0 | 11.0 | 38.0 | 32.0 | 0.0 | 11.0 | 7.0 | 37.0 | 214.0 | 79.0 | 337.0 | 3.0 | 76.0 | 23.0 | 0.0 | 0.0 | 0.0 | 6742.0 |
| 2 Mines | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1160.0 |
| 3 About Productions | 156.0 | 393.0 | 0.0 | 0.0 | 74.0 | 0.0 | 307.0 | 0.0 | 0.0 | 46.0 | 102.0 | 24.0 | 92.0 | 0.0 | 18.0 | 42.0 | 4.0 | 14.0 | 136.0 | 20200.0 |
| 4 Construction | 0.0 | 481.0 | 516.0 | 0.0 | 112.0 | | 1186.0 | 0.0 | 0.0 | 195.0 | 579.0 | 1187.0 | 431.0 | 0.0 | 118.0 | 61.0 | 112.0 | 56.0 | 500.0 | 40949.0 |
| 5 Metal Productions, Machinery & Electrical Tools & fitting | 0.0 | 0.0 | 0.0 | 0.0 | | | 28.0 | 4.0 | 0.0 | 0.0 | 0.0 | 136.0 | | | | | | | 120.0 | 1885.0 |
| 6 Transportation Equipment Production & Fitting | 162.0 | 0.0 | 0.0 | 0.0 | | | 15.0 | 373.0 | 0.0 | 0.0 | 29.0 | 12.0 | | | 937.0 | | | | | 6472.0 |
| 7 Transportation, Communications & Public Services | 0.0 | 0.0 | 268.0 | 0.0 | 166.0 | 705.0 | 417.0 | 0.0 | 124.0 | 78.0 | 850.0 | 1455.0 | 732.0 | 0.0 | 122.0 | 18.0 | | 136.0 | 548.0 | 31371.0 |
| 8 Wholesaler & Retailers | 668.0 | 0.0 | 237.0 | 238.0 | 357.0 | 1177.0 | 1083.0 | 172.0 | 437.0 | 135.0 | 311.0 | 332.0 | 609.0 | 0.0 | 344.0 | 161.0 | 198.0 | 110.0 | 59.0 | 42548.0 |
| 9 Finance, Insurance & Fixed Assets | 0.0 | 2545.0 | 0.0 | 0.0 | 440.0 | 842.0 | 3310.0 | 260.0 | 7.0 | 0.0 | 479.0 | 416.0 | 84.0 | 0.0 | | 24.0 | | | 939.0 | 52009.0 |
| 10 Service Industries | 35.0 | 71.0 | 0.0 | 0.0 | 138.0 | 43.0 | 464.0 | 4.0 | 0.0 | 344.0 | 426.0 | 45.0 | 1702.0 | | | 7.0 | 91.0 | 16.0 | 35.0 | 20236.0 |
| 11 Consumable Loan | 0.0 | 301.0 | 2.0 | 1.0 | 19.0 | 9.0 | 0.0 | 5.0 | 170.0 | 0.0 | 199.0 | 106.0 | 4.0 | 0.0 | | | 4.0 | | | 15398.0 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | | 0.0 | 581.0 |
| 13 Others | 141.0 | 721.0 | 44.0 | 778.0 | 73.0 | 1621.0 | 1053.0 | 191.0 | 770.0 | 2652.0 | 5.0 | 100.0 | 1113.0 | 228.0 | 263.0 | 112.0 | 91.0 | 271.0 | 792.0 | 63613.0 |
| Total | 1179.0 | 4512.0 | 1069.0 | 1028.0 | 1417.0 | 4429.0 | 7862.0 | 1020.0 | 1519.0 | 3113.0 | 2935.0 | 4408.0 | 3189.0 | 3204.0 | 868.0 | 501.0 | 523.0 | 603.0 | 3129.0 | 303164.0 |

* Data not available

Table No. 43

Non Performing Loan Status of DEVELOPMENT BANKS

(Rs. in Lakhs)

| Banks Name | Mid-July | | | | | | | | | | | | Mid - January | | |
|--------------------|---------------|-------------|----------------|--------------|-------------|----------------|---------------|-------------|----------------|---------------|-------------|----------------|---------------|-------------|----------------|
| | 2005 | | | 2006 | | | 2007 | | | 2008 | | | 2009 | | |
| | Total Loan | Total NPL | NPL/Total Loan | Total Loan | Total NPL | NPL/Total Loan | Total Loan | Total NPL | NPL/Total Loan | Total Loan | Total NPL | NPL/Total Loan | Total Loan | Total NPL | NPL/Total Loan |
| 1. ADB* | 225651 | 7411 | 3.28 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2. NIDC** | | | | | | | | | | | | | | | |
| 3. N D B | 8429 | 628 | 7.45 | 5919 | 295.974 | 5.00 | 5808 | 685 | 11.79 | 3029 | 1138.6 | 37.6 | 2136 | 962 | 45.0 |
| 4. Dev.Credit* | 13945 | 566 | 4.06 | 19183 | 157 | 0.82 | 23822 | 638 | 2.68 | 0.00 | 0.00 | 0.0 | 0.00 | 0.00 | 0.0 |
| 5. CSI | 8333 | 628 | 7.54 | 6908 | 2266 | 32.80 | 6849 | 4021 | 58.71 | 5878 | 3860.67 | 65.7 | 5614 | 4131 | 73.6 |
| 6. Uddyam | 908 | 61 | 6.72 | 945 | 47 | 5.00 | 841 | 36 | 4.25 | 743 | 99.11 | 13.3 | 822 | 309.00 | 37.6 |
| 7. Malika | 2892 | 92 | 3.19 | 3239 | 304 | 9.38 | 3841 | 75 | 1.95 | 5394 | 399.16 | 7.4 | 5157 | 567.00 | 11.0 |
| 8. Siddhartha | 1447 | 47 | 3.25 | 2452 | 64 | 2.61 | 5163 | 75 | 1.45 | 7840 | 137.98 | 1.8 | 13125 | 179.00 | 1.4 |
| 9. United** | 932 | 14 | 1.48 | 1008 | 34 | 3.37 | 817 | 136 | 16.70 | 678 | 592.77 | 87.4 | | | |
| 10. Narayani | 1483 | 117 | 7.92 | 1849 | 119 | 6.43 | 2145 | 166 | 7.73 | 3094 | 151.29 | 4.9 | 3.635 | 135.00 | 3.7 |
| 11. Pashchimanchal | 2015 | 48 | 2.39 | 2391 | 1 | 0.03 | 4073 | 86 | 2.10 | 7693 | 0.77 | 0.0 | 8813 | 4.00 | 0.0 |
| 12. Sahayogi | 766 | 67 | 8.74 | 1057 | 32 | 3.06 | 1323 | 66 | 4.95 | 1975 | 79.98 | 4.0 | 2445 | 111.00 | 4.5 |
| 13. Pashupati | 1207 | 15 | 1.24 | 1379 | 44 | 3.17 | 1675 | 64 | 3.85 | 3086 | 20.06 | 0.7 | 5067 | 112.00 | 2.2 |
| 14. Karnali | 593 | 38 | 6.41 | 1177 | 3 | 0.25 | 1657 | 2 | 0.12 | 1898 | 0.57 | 0.0 | 2177 | 1.00 | 0.0 |
| 15. Annapurna | 672 | 0 | 0.00 | 1241 | 43 | 3.45 | 2071 | 36 | 1.74 | 3476 | 47.97 | 1.4 | 4738 | 44.00 | 0.9 |
| 16. Triveni | 420 | 0 | 0.00 | 736 | 0 | 0.00 | 2173 | 2 | 0.11 | 3761 | 3.76 | 0.1 | 5189 | 1.00 | 0.0 |
| 17. Bhrikuti | 526 | 0 | 0.00 | 1578 | 16 | 1.00 | 3279 | 59 | 1.80 | 5869 | 50.47 | 0.9 | 8122 | 117.00 | 1.4 |
| 18. Subhechhha | 471 | 0 | 0.00 | 1108 | 15 | 1.32 | 1832 | 55 | 3.01 | 2765 | 89.31 | 3.2 | 3425 | 159.00 | 4.6 |
| 19. Bageshwori | 512 | 0 | 0.00 | 1242 | 0 | 0.00 | 2528 | 28 | 1.10 | 3965 | 114.59 | 2.9 | 4598 | 135.00 | 2.9 |
| 20. Gorkha | 3081 | 0 | 0.00 | 6831 | 50 | 0.73 | 10754 | 108 | 1.00 | 15609 | 117.07 | 0.8 | 25284 | 306.00 | 1.2 |
| 21. Gauri Sha. | 250 | 0 | 0.00 | 532 | 19 | 3.48 | 1041 | 34 | 3.27 | 1569 | 84.57 | 5.4 | 1947 | 92.00 | 4.7 |
| 22. Sanima | 2506 | 0 | 0.00 | 7586 | 0 | 0.00 | 15019 | 0 | 0.00 | 25334 | 382.54 | 1.5 | 31668 | 396.00 | 1.3 |
| 23. Gandaki | 574 | 0 | 0.00 | 1194 | 0 | 0.00 | 2445 | 3 | 0.11 | 4411 | 15.44 | 0.4 | 6290 | 3.00 | 0.0 |
| 24. Infrastructure | 125 | 0 | 0.00 | 3014 | 0 | 0.00 | 5249 | 105 | 2.00 | 8060 | 176.51 | 2.2 | 10274 | 209.00 | 2.0 |
| 25. Business Dev. | 421 | 0 | 0.00 | 2074 | 0 | 0.00 | 3466 | 8 | 0.23 | 6293 | 10.70 | 0.2 | 10024 | 3.00 | 0.0 |
| 26. Birat Laxmi | 142 | 0 | 0.00 | 682 | 0 | 0.00 | 1465 | 13 | 0.87 | 2813 | 39.95 | 1.4 | 4100 | 62.00 | 1.5 |
| 27. Excle | | | | 595 | 595 | 100.00 | 1075 | 8 | 0.70 | 2353 | 21.88 | 0.9 | 4036 | 62.00 | 1.5 |
| 28. Western | | | | 342 | 0 | 0.00 | 865 | 12 | 1.39 | 1343 | 35.32 | 2.6 | 1677 | 36.00 | 2.1 |
| 29. Himchuli | | | | 1301 | 0 | 0.00 | 3534 | 5 | 0.13 | 7093 | 23.41 | 0.3 | 8964 | 0.00 | 0.0 |
| 30. NDEP | | | | | | | 5188 | 0 | 0.00 | 8350 | 258.85 | 3.1 | 10178 | 142.00 | 1.4 |
| 31. Araniko** | | | | | | | 312 | 0 | 0.00 | 831 | 36.15 | 4.4 | | | |
| 32. Miteri | | | | | | | 346 | 0 | 0.00 | 669 | 2.48 | 0.4 | 901 | 3.00 | 0.3 |
| 33. Muktinath | | | | | | | 932 | 0 | 0.00 | 2167 | 0.00 | 0.0 | 4505 | 0.00 | 0.0 |
| 34. Tinau | | | | | | | 828 | 0 | 0.00 | 2328 | 0.00 | 0.0 | 2971 | 0.00 | 0.0 |
| 35. Clean Energy | | | | | | | 7985 | 0 | 0.00 | 14950 | 0.00 | 0.0 | 19501 | 20.00 | 0.1 |
| 36. Gaidakot | | | | | | | 312 | 0 | 0.00 | 563 | 13.86 | 2.5 | 1043 | 47.00 | 4.5 |
| 37. Sewa | | | | | | | 526 | 0 | 0.00 | 2543 | 15.00 | 0.6 | 5141 | 40.00 | 0.8 |
| 38. Kankai | | | | | | | 225 | 0 | 0.00 | 796 | 0.97 | 0.1 | 1190 | 13.00 | 1.1 |
| 39. Public | | | | | | | 164 | 0 | 0.00 | 2867 | 0.00 | 0.0 | 4048 | 0.00 | 0.0 |
| 40. Mahakali | | | | | | | | | | 253 | 0.00 | 0.0 | 456 | 0.00 | 0.0 |
| 41. Ace Dev. | | | | | | | | | | 14932 | 68.69 | 0.5 | 17765 | 34.00 | 0.2 |
| 42. Sangrila | | | | | | | | | | 3067 | 0.00 | 0.0 | 4719 | 0.00 | 0.0 |
| 43. Bhargab | | | | | | | | | | 738 | 5.00 | 0.7 | 1179 | 14.00 | 1.2 |
| 44. Vibor | | | | | | | | | | 1541 | 0.00 | 0.0 | 4467 | 0.00 | 0.0 |
| 45. Resunga | | | | | | | | | | 601 | 0.00 | 0.0 | 1069 | 0.00 | 0.0 |
| 46. Rara | | | | | | | | | | 738 | 0.00 | 0.0 | 1028 | 0.00 | 0.0 |
| 47. Diyalo | | | | | | | | | | 803 | 0.00 | 0.0 | 1417 | 0.00 | 0.0 |
| 48. Country | | | | | | | | | | 2293 | 0.00 | 0.0 | 4429 | 0.00 | 0.0 |
| 49. Kashamandap | | | | | | | | | | 4953 | 0.00 | 0.0 | 7847 | 10.00 | 0.1 |
| 50. Alpine | | | | | | | | | | 602 | 0.00 | 0.0 | 1020 | 3.00 | 0.3 |
| 51. Nilgiri | | | | | | | | | | 950 | 0.00 | 0.0 | 1519 | 4.00 | 0.3 |
| 52. Corporate | | | | | | | | | | 1534 | 0.00 | 0.0 | 3081 | 0.00 | 0.0 |
| 53. Kamana | | | | | | | | | | 1829 | 0.00 | 0.0 | 2935 | 0.00 | 0.0 |
| 54. City | | | | | | | | | | 3033 | 0.00 | 0.0 | 4408 | 0.00 | 0.0 |
| 55. Garima | | | | | | | | | | 654 | 0.00 | 0.0 | 3189 | 0.00 | 0.0 |
| 56. Biswo | | | | | | | | | | 2072 | 0.00 | 0.0 | 3204 | 0.00 | 0.0 |
| 57. Pathibhara | | | | | | | | | | 395 | 0.00 | 0.0 | 869 | 0.00 | 0.0 |
| 58. Professional | | | | | | | | | | 326 | 0.00 | 0.0 | 501 | 4.00 | 0.8 |
| 59. Kabeli | | | | | | | | | | 0.00 | 0.00 | 0.0 | 523.00 | 0.00 | 0.0 |
| 60. Purnima | | | | | | | | | | 105.00 | 0.00 | 0.0 | 603.00 | 0.00 | |
| 61. Jyoti | | | | | | | | | | | | | 3097 | 0.00 | |
| Total | 278300 | 9733 | 3.50 | 77564 | 4103 | 5.29 | 131625 | 6524 | 4.96 | 213505 | 8095 | 3.79 | 298130 | 8470 | 2.84 |

* Upgraded to Commercial Bank

** Data not available for the specific period

Table No. 44
List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)
 Mid - January, 2009

| | Names | Operation Date (A.D.) | Head Office | Telephone No.: | Fax No. |
|----|--|-----------------------|-------------------------------|--------------------|------------|
| 1 | Nepal Industrial Development Corporation | 1959/06/15 | Durbar Marg, Kathmandu | 4227220/4222560 | 4227428 |
| 2 | Nepal Development Bank Ltd. | 1999/01/31 | Kamaladi, Kathmandu | 4245740 | 4245753 |
| 3 | Uddyam Development Bank Ltd. | 1999/02/22 | Tandi, Chitawan | 056-560380 | 056-523086 |
| 4 | Malika Development Bank Ltd. | 1998/12/27 | Dhangadhi, Kailali | 091-524800 | 091-524800 |
| 5 | Siddhartha Development Bank Ltd. | 1998/08/20 | Butawal-11, Rupandehi | 071-545543/546502 | 071-550457 |
| 6 | United Development Bank Ltd. | 2001/05/06 | Jeetpur, Bara | 053-520593 | 053-520920 |
| 7 | CSI Development Bank Ltd. | 2001/01/19 | Heritage Plaza, Kathmandu | 4268719/20 | 4269308 |
| 8 | Narayani Development Bank Ltd. | 2001/10/17 | Ratna Nagar-1, Chitawan | 056-561258 | 056-528516 |
| 9 | Pashimanchal Development Bank Ltd. | 2003/3/2 | Butawal-8, Rupandehi | 071-549899 | 071-549901 |
| 10 | Sahayogi Bikas Bank Ltd. | 2003/10/21 | Murali chowk-4, Janakpurdham | 041-525971/72 | 41-525971 |
| 11 | Pashupati Development Bank Ltd. | 2004/01/01 | Banepa, Kavre | 011-660385/84 | 011-660383 |
| 12 | Karnali Bikash Bank Ltd. | 2004/02/18 | Nepalgunj, Banke | 081-526014/15 | 081-526044 |
| 13 | Triveni Development Bank Limited | 2004/07/26 | Bharatpur, Chitawan | 056-528831 | 056-522992 |
| 14 | Annapurna Development Bank Limited | 2004/08/23 | Banepa, Kavre | 011-660480 | 011-660481 |
| 15 | Bhrikuti Bikas Bank Limited | 2004/08/19 | Shankar Nagar, Butawal | 071-562436 | 071-562437 |
| 16 | Shubhechcha Bikas Bank Limited | 2004/09/14 | Narayangadh, Chitawan | 056-526014/15 | 056-526044 |
| 17 | Bageshowri Bikas Bank Limited | 2004/10/19 | Dhambojhi chowk, Nepalgunj | 081-526254 | 081-52634 |
| 18 | Sanima Bikas Bank Limited | 2004/11/26 | Nagpokhari, Kathmandu | 442897/80 | 4428969 |
| 19 | Gaurishankar Bikas Bittiya Sanstha Ltd. | 2004/11/19 | Kawasoti, Nawalparasi | 78-540040 | 78-540469 |
| 20 | Gorkha Bikas Bank Limited | 2004/12/01 | Putalisadak, Kathmandu | 4255650 | 4-242829 |
| 21 | Gandaki Bikas Bank Ltd. | 2005/01/19 | New Road, Pokhara | 061-540466 | 061-541255 |
| 22 | Infrastructure Development Bank Ltd. | 2005/04/29 | Banepa, Kavre | 011-660542/43 | 011-660552 |
| 23 | Business Development Bank Ltd. | 2005/05/10 | New Road, Pokhara | 061-540725 | 061-540724 |
| 24 | Biratlaxmi Bikas Bank Limited | 2005/05/11 | Biratnagar, Morang | 021-538051/52 | 021-538218 |
| 25 | Excel Development Bank Ltd. | 2005/07/21 | Anarmani, Birtamod, Jhapa | 023-543564 | 023-543563 |
| 26 | Western Development Bank Ltd. | 2005/09/15 | Tribhuvannagar, Ghorahi, Dang | 082-560732 | 082-560907 |
| 27 | Himchuli Bikas Bank Limited | 2005/11/07 | Mahendrapool, Pokhara | 061-542300/400 | 061-542333 |
| 28 | Araniko Bikas Bank Ltd. | 2006/07/06 | Dhulekhel, Kavrepalanchwok | 011-490193, 490195 | 011-490195 |
| 29 | Nepal Development and Employment Promotion Bank Ltd. | 2006/07/17 | Kamaladi, Kathmandu | 4242272 | 4251653 |
| 30 | Clean Energy Development Bank Ltd. | 2006/09/06 | Sitapaila, Kathmandu | 4671444, 4671666 | 4277013 |
| 31 | Mitery Development Bank Ltd. | 2006/10/13 | Mahendrapath-5, Dharan | 025-531317 | 025-531354 |
| 32 | Tinau Bikas Bank Ltd. | 2006/10/13 | Sangampanth, Butwol | 071-541055 | 071-546287 |
| 33 | Gaindakot Development Bank Ltd. | 2006/12/18 | Navalparasi, Gaindakot | 056-501850 | 056-501838 |
| 34 | Muktinath Bikas Bank Ltd. | 2006/12/18 | Putalibazar, Syanja | 063-420564 | 063-420547 |
| 35 | Sewa Bikas Bank Ltd. | 2007/2/25 | Butawal | 071-546993 / 94 | 071-542694 |
| 36 | Kankai Bikas Bank Ltd. | 2007/5/4 | Damak, Jhapa | 023-584749 | 023-584610 |
| 37 | Public Development Bank Ltd. | 2007/6/7 | Birjunj, Parsa | 051-527822 / 33 | 051-527866 |
| 38 | Mahakali Bikas Bank Ltd. | 2007/8/18 | Mahendranagar, Kanchanpur | 099-521365 | 099-525790 |
| 39 | Ace Development Bank Ltd. | 1995/08/15 | Narayanchaur, Kathmandu | 4441110/ 4411760 | 4445554 |
| 40 | Sangrila Bikas Bank Ltd. | 2007/8/26 | Pokhara, Kaski | 061-538229 | 061-538390 |
| 41 | Bhargab Bikas Bank Ltd. | 2007/8/30 | Nepalgunj, Banke | 081-521027/ 525037 | 081-526058 |
| 42 | Vibor Bikas Bank Ltd. | 2007/10/4 | Tripureshwor, Kathmadu | 4233373 | 4233376 |
| 43 | Resunga Bikas Bank Ltd. | 2007/9/26 | Tamghas, Gulmi | 079-520715 | 079-520248 |
| 44 | Rara Bikas Bank Ltd. | 2007/9/30 | Birendranagar, Surkhet | 083-523500 | 083-620153 |
| 45 | Diyalo Bikas Bank Ltd. | 2007/10/01 | Banepa, Kavre | 011-660676/ 661215 | 011-660695 |
| 46 | Country Development Bank Ltd. | 2007/10/04 | Banepa, Kavre | 011-660701/ 660722 | 011-660733 |
| 47 | Kasthamandap Development Bank Ltd. | 2007/10/25 | New Road, Kathmandu | 4258400 | 4233804 |
| 48 | Alpine Development Bank Ltd. | 2007/10/05 | Hetauda, Makawanpur | 057-524674 | 057-524673 |
| 49 | Nilgiri Bikas Bank Ltd. | 2007/10/25 | Beni, Maygdi | 069-520955 | 069-520956 |
| 50 | Corporate Development Bank Ltd. | 2007/10/25 | Birjung, Parsa | 051-531031 | 051-527843 |
| 51 | Kamana Bikas Bank Ltd. | 2007/9/29 | Lekhmath, Kaski | 061-560300/ 560700 | 061-560499 |
| 52 | City Development Bank Ltd. | 2007/10/19 | Pokhara, Kaski | 061-521505 | 061-533038 |
| 53 | Garima Bikas Bank Ltd. | 2007/11/23 | Sangja | 063-440015 | 063-440083 |
| 54 | Biswo Bikas Bank Ltd. | 2007/11/21 | Pokhara, Kaski | 061-528001/ 528002 | 061-528003 |
| 55 | Pathibhara Bikas Bank | 2007/11/21 | Urلابari, Morang | 021-540702 | 021-540701 |
| 56 | Professional Bikas Bank Ltd. | 2007/10/17 | Banepa, Kavre | 016913574 | |
| 57 | Kabeli Bikas Bank Ltd. | 2007/11/15 | Dhankuta | 026-521435 | 026-521436 |
| 58 | Purnima Bikas Bank Ltd. | 2008/5/20 | Sidhardhanagar, Rupandehi | 71520856 | 71523857 |
| 59 | Jyoti Development Bank Ltd. | 2008/08/25 | Kamal Pokhari, Kathmandu. | 4427627 | 4442192 |

Table No. 45
Sources & Uses of Funds of FINANCE COMPANIES
(AGGREGATE)

(Rs. in Lakh)

| SOURCES AND USES | Mid - July | | | | | | | | Mid - January |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | 2001 ⁽⁴⁸⁾ | 2002 ⁽⁵⁴⁾ | 2003 ⁽⁵⁷⁾ | 2004 ⁽⁵⁸⁾ | 2005 ⁽⁵⁹⁾ | 2006 ⁽⁷⁰⁾ | 2007 ⁽⁷⁴⁾ | 2008 ⁽⁷⁸⁾ | 2009 ⁽⁷⁸⁾ |
| 1. CAPITAL FUND | 19289.0 | 26621.0 | 32052.0 | 36538.0 | 42500.0 | 43148.1 | 53798.6 | 74454.2 | 104995.0 |
| a. Paid-up Capital | 12206.0 | 15226.0 | 19474.0 | 21558.0 | 24115.0 | 33567.0 | 44398.6 | 69107.3 | 93150.0 |
| b. General Reserves | 2426.0 | 3032.0 | 3391.0 | 4055.0 | 4811.0 | 5865.2 | 7114.7 | 7876.9 | 9825.0 |
| c. Share Premium | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 60.5 | 48.8 | 71.0 |
| d. Retained Earning | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3063.6 | 721.8 | (4553.2) | (1262.0) |
| e. Others Reserves | 706.0 | 1827.0 | 433.0 | 999.0 | 1296.0 | 652.3 | 1503.0 | 1964.4 | 3211.0 |
| 1. Ex. Eq. Fund | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 199.0 |
| 2. Other | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 652.3 | 1503.0 | 0.0 | 3012.0 |
| 2. BORROWINGS | 2150.0 | 2448.0 | 1343.0 | 13065.0 | 9908.0 | 11548.1 | 34695.4 | 43649.5 | 33800.0 |
| a. NRB | 0.0 | 0.0 | 139.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. "A"Class Licensed Institution | 2150.0 | 2448.0 | 1204.0 | 13065.0 | 9908.0 | 9949.7 | 27078.8 | 35773.0 | 28083.0 |
| c. Foreign Banks and Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1409.1 | 3176.6 | 7876.5 | 5717.0 |
| e. Bonds and Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 189.3 | 4440.0 | 0.0 | 0.0 |
| 3. DEPOSITS | 116540.0 | 134539.0 | 165103.0 | 193917.0 | 223416.0 | 243325.0 | 345147.1 | 522821.7 | 547181.0 |
| a. Current | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 167.6 | 1.2 | 1035.8 | 1031.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 167.6 | 1.2 | 1035.8 | 1031.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Savings | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 81180.6 | 116652.0 | 229069.8 | 269951.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 81180.6 | 116652.0 | 229063.7 | 269951.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.2 | 0.0 |
| c. Fixed | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 190075.9 | 222407.5 | 282696.7 | 260004.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 190075.9 | 222403.0 | 282096.7 | 260004.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.5 | 600.0 | 0.0 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 559.6 | 5174.9 | 8292.3 | 13370.0 |
| e. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1530.2 | 911.5 | 1841.0 | 2825.0 |
| 4. Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.0 | 1.0 |
| 5. Contra Account | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6. Other Liabilities | 16651.0 | 18255.0 | 17885.0 | 22312.0 | 19456.0 | 52619.7 | 83382.0 | 132432.3 | 68230.0 |
| 1. Sundry Creditors | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7663.6 | 22612.3 | 66136.9 | 10672.0 |
| 2. Loan Loss Provision | 3951.0 | 6536.0 | 8754.0 | 9926.0 | 12278.0 | 12060.2 | 21693.4 | 25100.1 | 22970.0 |
| 3. Interest Suspense a/c | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8301.6 | 9597.1 | 9761.2 | 10184.0 |
| 4. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 23559.9 | 28774.2 | 9707.0 | 24404.0 |
| 7. Reconciliation A/c | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2011.2 | 4247.0 | 8087.6 | 6120.0 |
| 8. Profit & Loss A/c | 3342.0 | 2664.0 | 4782.0 | 6155.0 | 9087.0 | 5721.4 | 13393.2 | 22391.2 | 16169.0 |
| TOTAL SOURCES OF FUNDS | 157972.0 | 184527.0 | 221165.0 | 271987.0 | 304367.0 | 388562.3 | 534663.3 | 803839.5 | 776496.0 |
| TOTAL USES OF FUNDS | 157972.0 | 184527.0 | 221165.0 | 271987.0 | 304367.0 | 388562.3 | 534663.3 | 803839.5 | 776496.0 |
| 1. LIQUID FUNDS | 20485.0 | 28624.0 | 26740.0 | 44698.0 | 39049.0 | 53866.6 | 75134.1 | 177417.4 | 121581.0 |
| a. Cash Balance | 1399.0 | 1704.0 | 1090.0 | 1321.0 | 1259.0 | 1987.3 | 2561.0 | 5883.7 | 5583.0 |
| Nepalese Notes & Coins | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1987.3 | 2579.3 | 5872.6 | 5569.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 11.7 | 11.1 | 14.0 |
| b. Bank Balance | 19086.0 | 26920.0 | 25650.0 | 43377.0 | 37790.0 | 38215.7 | 41031.3 | 145282.4 | 97205.0 |
| 1. In Nepal Rastra Bank | 172.0 | 312.0 | 1789.0 | 4301.0 | 4409.0 | 7499.3 | 9229.4 | 38526.0 | 18327.0 |
| Domestic Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7499.3 | 9229.4 | 38526.0 | 18327.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. "A"Class Licensed Institution | 18914.0 | 26608.0 | 23861.0 | 39076.0 | 33381.0 | 23055.5 | 20123.9 | 65482.6 | 46419.0 |
| Domestic Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 23055.5 | 20123.9 | 65472.6 | 46406.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 | 13.0 | 0.0 |
| 3. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7661.0 | 11678.0 | 40398.8 | 32304.0 |
| 4. In Foreign banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 875.0 | 155.0 |
| c. Money at Call | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13663.6 | 31541.9 | 26251.2 | 18793.0 |
| Domestic Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13663.6 | 31541.9 | 26251.2 | 18793.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. INVESTMENTS | 12680.0 | 16234.0 | 23924.0 | 25105.0 | 24112.0 | 9632.4 | 12220.6 | 7175.0 | 8265.0 |
| a. Govt. Securities | 8372.0 | 11200.0 | 7024.0 | 12700.0 | 5675.0 | 9632.4 | 12220.6 | 7175.0 | 7755.0 |
| b. NRB Bond | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Govt. Non-Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 184.0 |
| d. Other Non-Fin Ins. | 4308.0 | 5034.0 | 16900.0 | 12405.0 | 18437.0 | 0.0 | 0.0 | 0.0 | 326.0 |
| e. Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 1. Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 18212.2 | 34136.0 | 35899.0 | 36020.0 |
| 2. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.3 | 1271.0 |
| 4. LOANS & ADVANCES | 108653.0 | 119496.0 | 144737.0 | 175408.0 | 212233.0 | 270789.5 | 356164.6 | 514941.5 | 535675.0 |
| a. Govt. non-financial inst. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Pvt. Sector | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 270789.5 | 356164.6 | 431127.3 | 535675.0 |
| c. Financial Institutions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 55.3 | 0.0 |
| d. others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 66497.6 | 0.0 |
| 5. BILL PURCHASED | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 163.6 | 0.0 | 227.9 | 465.0 |
| a. Domestic Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 163.6 | 0.0 | 179.9 | 465.0 |
| b. Foreign Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 48.0 | 0.0 |
| c. Import Bills & Imports | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6. LOANS AGAINST COLLECTED BILLS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Against Foreign Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 7. Contra Account | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8. FIXED ASSETS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 9677.1 | 14048.5 | 20166.3 | 25603.0 |
| 9. OTHER ASSETS | 16154.0 | 20173.0 | 25763.0 | 26776.0 | 28973.0 | 19636.7 | 26125.7 | 29285.4 | 33940.0 |
| a. Accrued Interests | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8543.7 | 10391.0 | 10424.6 | 10585.0 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 13.7 | 2324.0 |
| Private Sector | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8543.7 | 10391.0 | 10410.9 | 8261.0 |
| b. Staff Loans / Adv. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2034.2 | 0.0 |
| c. Sundry Debtors | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1444.7 | 2560.1 | 3367.0 | 7480.0 |
| d. Cash In Transit | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.9 | 22.2 | 7.8 | 49.0 |
| e. Others | 16154.0 | 20173.0 | 25763.0 | 26776.0 | 28973.0 | 9641.4 | 13152.4 | 13459.4 | 15826.0 |
| 10. Expenses not Written off | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 324.8 | 1040.7 | 1450.2 | 730.0 |
| 11. Non Banking Assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4233.8 | 3608.1 | 3132.5 | 3657.0 |
| 12. Reconciliation Account | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1241.0 | 3624.2 | 9142.3 | 6658.0 |
| 13. Profit & Loss A/c | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 784.6 | 8560.8 | 4995.5 | 3902.0 |

*Figures in paranthesis show the number of Finance Companies.

Table No. 46
Sources & Uses of Funds of FINANCE COMPANIES
Mid - January, 2009

Rs. In Lakh

| Sources & Uses | Bunuel Finance | Sriana Finance Ltd. | Om Finance Limited | Cosmic Merchant Banking & Finance | World Merchant Banking & Finance | Capital Merchant Banking & Finance | Crystal Finance Ltd. | Royal Merchant Banking & Finance | Suleshbowni Merchant B. & Fin.Ltd. | Palan Finance Ltd. | Ksi Merchant Banking & Finance | Fewa Finance Ltd. | Everest Finance Ltd. | Birgunj Finance Limited | Prudential Bityya Sansaha Company Ltd | CFC Bityya Sansaha Ltd. | M/E Financial Institution Ltd. | Sagamatha Merchant B. & Fin. | Shikhar Bityya Sansaha Ltd | Civil Merchant Bityya Sansaha Ltd. |
|-----------------------------------|----------------|---------------------|--------------------|-----------------------------------|----------------------------------|------------------------------------|----------------------|----------------------------------|------------------------------------|--------------------|--------------------------------|-------------------|----------------------|-------------------------|---------------------------------------|-------------------------|--------------------------------|------------------------------|----------------------------|------------------------------------|
| 1 CAPITAL FUND | 953.0 | 179.0 | 1263.0 | 850.0 | 989.0 | 3623.0 | 731.0 | 1437.0 | 898.0 | 513.0 | 20263.0 | 1041.0 | 347.0 | 1061.0 | 1095.0 | 3449.0 | 1373.0 | 639.0 | 512.0 | 910.0 |
| a. Paid-up Capital | 827.0 | 140.0 | 840.0 | 750.0 | 720.0 | 3461.0 | 490.0 | 1343.0 | 617.0 | 500.0 | 20000.0 | 910.0 | 200.0 | 853.0 | 1000.0 | 2994.0 | 1250.0 | 500.0 | 500.0 | 800.0 |
| b. General Reserves | 125.0 | 18.0 | 134.0 | 100.0 | 154.0 | 162.0 | 54.0 | 94.0 | 46.0 | 13.0 | 208.0 | 124.0 | 12.0 | 67.0 | 49.0 | 107.0 | 77.0 | 29.0 | 12.0 | 0.0 |
| c. Share Premium | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 22.0 |
| d. Retained Earning | 1.0 | 23.0 | 149.0 | 0.0 | 112.0 | 0.0 | 68.0 | 0.0 | 235.0 | 0.0 | 55.0 | 7.0 | 95.0 | 2.0 | 1.0 | 46.0 | 46.0 | 0.0 | 0.0 | 83.0 |
| e. Others Reserves | 0.0 | 0.0 | 140.0 | 0.0 | 3.0 | 0.0 | 119.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40.0 | 0.0 | 0.0 | 302.0 | 0.0 | 111.0 | 0.0 | 5.0 |
| 1. Ex.Eq.Fund | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Other | 0.0 | 0.0 | 140.0 | 0.0 | 3.0 | 0.0 | 119.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40.0 | 0.0 | 0.0 | 302.0 | 0.0 | 111.0 | 0.0 | 5.0 |
| 2 BORROWINGS | 591.0 | 0.0 | 0.0 | 83.0 | 400.0 | 0.0 | 2545.0 | 245.0 | 0.0 | 300.0 | 0.0 | 400.0 | 0.0 | 400.0 | 800.0 | 305.0 | 1200.0 | 900.0 | 200.0 | 700.0 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1595.0 | 245.0 | 0.0 | 300.0 | 0.0 | 400.0 | 0.0 | 400.0 | 600.0 | 305.0 | 1200.0 | 300.0 | 0.0 | 100.0 |
| b. "A"Class Licensed Institution | 591.0 | 0.0 | 0.0 | 83.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 600.0 | 200.0 | 600.0 |
| c. Foreign Banks and Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 400.0 | 0.0 | 950.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 200.0 | 0.0 | 0.0 | 600.0 | 200.0 | 600.0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Bonds and Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 DEPOSITS | 9902.0 | 607.0 | 11215.0 | 3803.0 | 13464.0 | 18032.0 | 7572.0 | 8851.0 | 5166.0 | 4163.0 | 46294.0 | 9427.0 | 2419.0 | 9161.0 | 4615.0 | 13048.0 | 16597.0 | 4788.0 | 2650.0 | 3257.0 |
| a. Current | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 600.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 600.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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. Savings | 4850.0 | 358.0 | 4558.0 | 1830.0 | 6811.0 | 5867.0 | 1015.0 | 4854.0 | 1218.0 | 1688.0 | 33968.0 | 4641.0 | 1124.0 | 4876.0 | 1843.0 | 8630.0 | 12155.0 | 1650.0 | 834.0 | 1754.0 |
| Domestic | 4850.0 | 358.0 | 4558.0 | 1830.0 | 6811.0 | 5867.0 | 1015.0 | 4854.0 | 1218.0 | 1688.0 | 33968.0 | 4641.0 | 1124.0 | 4876.0 | 1843.0 | 8630.0 | 12155.0 | 1650.0 | 834.0 | 1754.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| c. Fixed | 4864.0 | 211.0 | 6657.0 | 1973.0 | 6653.0 | 12165.0 | 6549.0 | 3897.0 | 3948.0 | 2475.0 | 4998.0 | 4786.0 | 1295.0 | 4237.0 | 2713.0 | 4403.0 | 1495.0 | 3138.0 | 1788.0 | 1294.0 |
| Domestic | 4864.0 | 211.0 | 6657.0 | 1973.0 | 6653.0 | 12165.0 | 6549.0 | 3897.0 | 3948.0 | 2475.0 | 4998.0 | 4786.0 | 1295.0 | 4237.0 | 2713.0 | 4403.0 | 1495.0 | 3138.0 | 1788.0 | 1294.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6728.0 | 0.0 | 0.0 | 29.0 | 0.0 | 2857.0 | 0.0 | 0.0 | 209.0 | 0.0 |
| e. Others | 188.0 | 38.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 48.0 | 30.0 | 15.0 | 0.0 | 28.0 | 0.0 | |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 1088.0 | 262.0 | 611.0 | 2159.0 | 910.0 | 1469.0 | 799.0 | 734.0 | 949.0 | 503.0 | 3024.0 | 561.0 | 271.0 | 795.0 | 519.0 | 752.0 | 406.0 | 252.0 | 286.0 | 180.0 |
| 1. Sundry Creditors | 91.0 | 180.0 | 20.0 | 57.0 | 53.0 | 17.0 | 15.0 | 27.0 | 436.0 | 14.0 | 92.0 | 30.0 | 11.0 | 53.0 | 8.0 | 31.0 | 31.0 | 10.0 | 2.0 | 17.0 |
| 2. Loan Loss Provision | 350.0 | 16.0 | 154.0 | 1625.0 | 195.0 | 670.0 | 258.0 | 309.0 | 257.0 | 129.0 | 806.0 | 189.0 | 125.0 | 210.0 | 159.0 | 268.0 | 207.0 | 114.0 | 143.0 | 67.0 |
| 3. Interest Suspense a/c | 251.0 | 0.0 | 114.0 | 294.0 | 92.0 | 37.0 | 157.0 | 85.0 | 93.0 | 16.0 | 64.0 | 51.0 | 77.0 | 62.0 | 36.0 | 108.0 | 56.0 | 0.0 | 71.0 | 37.0 |
| 4. Others | 396.0 | 66.0 | 323.0 | 183.0 | 570.0 | 745.0 | 369.0 | 313.0 | 163.0 | 344.0 | 2062.0 | 291.0 | 56.0 | 470.0 | 316.0 | 345.0 | 112.0 | 128.0 | 80.0 | 59.0 |
| 7 Reconciliation A/c | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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 Profit & Loss A/c | 165.0 | 15.0 | 610.0 | 792.0 | 148.0 | 704.0 | 112.0 | 239.0 | 144.0 | 138.0 | 169.0 | 140.0 | 34.0 | 171.0 | 36.0 | 241.0 | 430.0 | 81.0 | 1.0 | 91.0 |
| TOTAL LIABILITIES | 12699.0 | 1063.0 | 13699.0 | 7604.0 | 15594.0 | 24228.0 | 9214.0 | 13966.0 | 7402.0 | 5317.0 | 70050.0 | 11169.0 | 3071.0 | 11588.0 | 7065.0 | 17795.0 | 19916.0 | 6660.0 | 3659.0 | 5138.0 |
| 1 LIQUID FUNDS | 2941.0 | 391.0 | 1249.0 | 931.0 | 2965.0 | 2775.0 | 680.0 | 1592.0 | 474.0 | 804.0 | 16730.0 | 1484.0 | 295.0 | 1969.0 | 1111.0 | 4496.0 | 5327.0 | 941.0 | 554.0 | 512.0 |
| a. Cash Balance | 113.0 | 33.0 | 38.0 | 21.0 | 166.0 | 40.0 | 25.0 | 71.0 | 24.0 | 11.0 | 1172.0 | 46.0 | 11.0 | 53.0 | 22.0 | 171.0 | 439.0 | 30.0 | 51.0 | 14.0 |
| Nepalese Notes & Coins | 111.0 | 33.0 | 38.0 | 21.0 | 166.0 | 40.0 | 25.0 | 71.0 | 24.0 | 11.0 | 1172.0 | 46.0 | 11.0 | 53.0 | 22.0 | 171.0 | 439.0 | 30.0 | 51.0 | 14.0 |
| Foreign Currency | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| b. Bank Balance | 2829.0 | 358.0 | 1211.0 | 910.0 | 2799.0 | 2735.0 | 655.0 | 1821.0 | 450.0 | 705.0 | 15558.0 | 205.0 | 284.0 | 1916.0 | 1089.0 | 4325.0 | 4888.0 | 911.0 | 503.0 | 498.0 |
| 1. In Nepal Rastra Bank | 177.0 | 1.0 | 103.0 | 82.0 | 398.0 | 543.0 | 257.0 | 321.0 | 128.0 | 81.0 | 2547.0 | 193.0 | 51.0 | 217.0 | 117.0 | 338.0 | 271.0 | 96.0 | 141.0 | 92.0 |
| Domestic Currency | 177.0 | 1.0 | 103.0 | 82.0 | 398.0 | 543.0 | 257.0 | 321.0 | 128.0 | 81.0 | 2547.0 | 193.0 | 51.0 | 217.0 | 117.0 | 338.0 | 271.0 | 96.0 | 141.0 | 92.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 2. "A"Class Licensed Institution | 1351.0 | 347.0 | 1108.0 | 673.0 | 1364.0 | 1781.0 | 398.0 | 379.0 | 317.0 | 610.0 | 6965.0 | 12.0 | 222.0 | 878.0 | 105.0 | 1523.0 | 1492.0 | 409.0 | 202.0 | 350.0 |
| Domestic Currency | 1351.0 | 347.0 | 1108.0 | 673.0 | 1364.0 | 1781.0 | 398.0 | 379.0 | 317.0 | 610.0 | 6965.0 | 12.0 | 222.0 | 878.0 | 105.0 | 1523.0 | 1492.0 | 409.0 | 202.0 | 350.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 3. Other Financial Ins. | 1300.0 | 10.0 | 0.0 | 0.0 | 1037.0 | 411.0 | 0.0 | 821.0 | 5.0 | 14.0 | 6046.0 | 0.0 | 11.0 | 821.0 | 867.0 | 2464.0 | 3125.0 | 406.0 | 160.0 | 56.0 |
| 4. in Foreign banks | 0.0 | 0.0 | 0.0 | 155.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 88.0 | 1233.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| C.Money at Call | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| Domestic Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 88.0 | 1233.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 2 INVESTMENT IN SECURITIES | 631.0 | 0.0 | 56.0 | 0.0 | | | | | | | | | | | | | | | | |

Table No.47
Sources and Uses of Funds of FINANCE COMPANIES
Mid - January, 2009

Rs in Lakh

| | Within Ktm.Valley (54)* (A) | Out of Ktm.Valley (24) (B) | Total (C) | Percentage Share | |
|---|-----------------------------------|-------------------------------|-----------------|------------------|-------------|
| | | | | A | B |
| 1. CAPITAL FUND | 83831.0 | 21164.0 | 104995.0 | 79.8 | 20.2 |
| a. Paid-up Capital | 77729.0 | 15421.0 | 93150.0 | 83.4 | 16.6 |
| b. General Reserves | 6518.0 | 3307.0 | 9825.0 | 66.3 | 33.7 |
| c. Share Premium | 22.0 | 49.0 | 71.0 | 31.0 | 69.0 |
| d. Retained Earning | (2368.0) | 1106.0 | (1262.0) | 187.6 | (87.6) |
| e. Others Reserves | 1930.0 | 1281.0 | 3211.0 | 60.1 | 39.9 |
| 1. Ex.Eq.Fund | 42.0 | 157.0 | 199.0 | 21.1 | 78.9 |
| 2. Other | 1888.0 | 1124.0 | 3012.0 | 62.7 | 37.3 |
| 2. BORROWINGS | 30548.0 | 3252.0 | 33800.0 | 90.4 | 9.6 |
| a. NRB | | | | | |
| b. "A" Class Licensed Institution | 24943.0 | 3140.0 | 28083.0 | 88.8 | 11.2 |
| c. Foreign Banks and Fin. Ins. | | | | | |
| d. Other Financial Ins. | 5605.0 | 112.0 | 5717.0 | 98.0 | 2.0 |
| e. Bonds and Securities | | | | | |
| 3. DEPOSITS | 402176.0 | 145005.0 | 547181.0 | 73.5 | 26.5 |
| a. Current | 1031.0 | 0.0 | 1031.0 | 100.0 | 0.0 |
| Domestic | 1031.0 | 0.0 | 1031.0 | 100.0 | 0.0 |
| Foreign | | | | | |
| b. Savings | 196619.0 | 73332.0 | 269951.0 | 72.8 | 27.2 |
| Domestic | 196619.0 | 73332.0 | 269951.0 | 72.8 | 27.2 |
| Foreign | | | | | |
| c. Fixed | 189405.0 | 70599.0 | 260004.0 | 72.8 | 27.2 |
| Domestic | 189405.0 | 70599.0 | 260004.0 | 72.8 | 27.2 |
| Foreign | | | | | |
| d. Call Deposits | 13230.0 | 140.0 | 13370.0 | 99.0 | 1.0 |
| e. Others | 1891.0 | 934.0 | 2825.0 | 66.9 | 33.1 |
| 4. Bills Payable | 1.0 | 0.0 | 1.0 | 100.0 | 0.0 |
| 5. Contra Account | | | | | |
| 6. Other Liabilities | 53073.0 | 15157.0 | 68230.0 | 77.8 | 22.2 |
| 1. Sundry Creditors | 9762.0 | 910.0 | 10672.0 | 91.5 | 8.5 |
| 2. Loan Loss Provision | 17266.0 | 5704.0 | 22970.0 | 75.2 | 24.8 |
| 3. Interest Suspense a/c | 7439.0 | 2745.0 | 10184.0 | 73.0 | 27.0 |
| 4. Others | 18606.0 | 5798.0 | 24404.0 | 76.2 | 23.8 |
| 7. Reconciliation A/c | 1246.0 | 4874.0 | 6120.0 | 20.4 | 79.6 |
| 8. Profit & Loss A/c | 11785.0 | 4384.0 | 16169.0 | 72.9 | 27.1 |
| TOTAL SOURCES OF FUNDS : | 582660.0 | 193836.0 | 776496.0 | 75.0 | 25.0 |
| 1. LIQUID FUNDS | 93930.0 | 27651.0 | 121581.0 | 77.3 | 22.7 |
| a. Cash Balance | 4279.0 | 1304.0 | 5583.0 | 76.6 | 23.4 |
| Nepalese Notes & Coins | 4272.0 | 1297.0 | 5569.0 | 76.7 | 23.3 |
| Foreign Currency | 7.0 | 7.0 | 14.0 | 50.0 | 50.0 |
| b. Bank Balance | 74695.0 | 22510.0 | 97205.0 | 76.8 | 23.2 |
| 1. In Nepal Rastra Bank | 15789.0 | 2538.0 | 18327.0 | 86.2 | 13.8 |
| Domestic Currency | 15789.0 | 2538.0 | 18327.0 | 86.2 | 13.8 |
| Foreign Currency | | | | | |
| 2. "A" Class Licensed Institution | 32862.0 | 13557.0 | 46419.0 | 70.8 | 29.2 |
| Domestic Currency | 32849.0 | 13557.0 | 46406.0 | 70.8 | 29.2 |
| Foreign Currency | 13.0 | 0.0 | 13.0 | 100.0 | 0.0 |
| 3. Other Financial Ins. | 25889.0 | 6415.0 | 32304.0 | 80.1 | 19.9 |
| 4. In Foreign banks | 155.0 | 0.0 | 155.0 | 100.0 | 0.0 |
| c. Money at Call | 14956.0 | 3837.0 | 18793.0 | 79.6 | 20.4 |
| Domestic Currency | 14956.0 | 3837.0 | 18793.0 | 79.6 | 20.4 |
| Foreign Currency | | | | | |
| 2. INVESTMENTS | 7186.0 | 1079.0 | 8265.0 | 86.9 | 13.1 |
| a. Govt. Securities | 6856.0 | 899.0 | 7755.0 | 88.4 | 11.6 |
| b. NRB Bond | 0.0 | 0.0 | 0.0 | | |
| c. Govt. Non-Fin. Ins. | 184.0 | 0.0 | 184.0 | 100.0 | 0.0 |
| d. Other Non-Fin Ins. | 146.0 | 180.0 | 326.0 | 44.8 | 55.2 |
| e. Non Residents | | | | | |
| 3. SHARE & OTHER INVESTMENT | 27493.0 | 8527.0 | 36020.0 | 76.3 | 23.7 |
| 1. Non Residents | 1271.0 | 0.0 | 1271.0 | 100.0 | 0.0 |
| 2. Others | 26222.0 | 8527.0 | 34749.0 | 75.5 | 24.5 |
| 4. LOANS & ADVANCES | 396958.0 | 138717.0 | 535675.0 | 74.1 | 25.9 |
| a. Govt. Enterprises | | | | | |
| b. Financial Institutions | | | | | |
| c. Private Sector | 396958.0 | 138717.0 | 535675.0 | 74.1 | 25.9 |
| d. others | | | | | |
| 5. BILL PURCHED | 444.0 | 21.0 | 465.0 | 95.5 | 4.5 |
| a. Domestic Bills Purchased | 444.0 | 21.0 | 465.0 | 95.5 | 4.5 |
| b. Foreign Bills Purchased | | | | | |
| c. Import Bills & Imports | | | | | |
| 6. LOANS AGAINST COLLECTED BILLS | | | | | |
| a. Against Domestic Bills | | | | | |
| b. Against Foreign Bills | | | | | |
| 7. CONTRA ACCOUNT | | | | | |
| 8. FIXED ASSETS | 22793.0 | 2810.0 | 25603.0 | 89.0 | 11.0 |
| 9. OTHER ASSETS | 27453.0 | 6487.0 | 33940.0 | 80.9 | 19.1 |
| a. Accrued Interests | 7846.0 | 2739.0 | 10585.0 | 74.1 | 25.9 |
| Govt. Entp. | 1930.0 | 394.0 | 2324.0 | 83.0 | 17.0 |
| Private Sector | 5916.0 | 2345.0 | 8261.0 | 71.6 | 28.4 |
| b. Staff Loans / Adv. | | | | | |
| c. Sundry Debtors | 6049.0 | 1431.0 | 7480.0 | 80.9 | 19.1 |
| d. Cash In Transit | 37.0 | 12.0 | 49.0 | 75.5 | 24.5 |
| e. Others | 13521.0 | 2305.0 | 15826.0 | 85.4 | 14.6 |
| 10. Expenses not Written off | 368.0 | 362.0 | 730.0 | 50.4 | 49.6 |
| 11. Non Banking Assets | 2544.0 | 1113.0 | 3657.0 | 69.6 | 30.4 |
| 12. Reconciliation Account | 1760.0 | 4898.0 | 6658.0 | 26.4 | 73.6 |
| 13. Profit & Loss A/c | 1731.0 | 2171.0 | 3902.0 | 44.4 | 55.6 |
| TOTAL USES OF FUNDS : | 582660.0 | 193836.0 | 776496.0 | 75.0 | 25.0 |

Table No. 48
Sectorwise Outstanding Credit of FINANCE COMPANIES
Mid-January 2009

Rs. In Lakh

| Heads \ Banks | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
|--|----------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|---------------|
| | NHDFCO | NFSCO | NFCO | AFCO | NIDC CM | NSMCO | PFCO | KAFAL | UFCO | MFCO | NafCO | PfCO | GORKHA | SFCO | NHMFCO | UF-CMCO |
| 1 Agriculture | 231.4 | 130.1 | 112.0 | 0.0 | 0.0 | 0.0 | 51.0 | 16.5 | 83.0 | 0.0 | 160.6 | 0.0 | 0.0 | 0.0 | 231.4 | 26.5 |
| 2 Mines | 5.0 | 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 | 5.0 |
| 3 About Productions | 196.6 | 28.5 | 714.0 | 737.0 | 444.8 | 830.2 | 2715.0 | 0.0 | 572.0 | 13.6 | 301.0 | 188.5 | 35.0 | 150.0 | 196.6 | 0.0 |
| 4 Construction | 7326.0 | 2647.8 | 1977.0 | 6536.0 | 1578.2 | 4715.1 | 0.0 | 2298.4 | 3564.0 | 34.1 | 1109.9 | 3968.6 | 773.0 | 1818.0 | 7326.0 | 3242.8 |
| 5 Metal Productions,Machinery & Electrical Tools & fitting | 15.1 | 3.0 | 0.0 | 1118.0 | 1.3 | 10.4 | 0.0 | 0.0 | 134.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.1 | 111.0 |
| 6 Transportation Equipment Production & Fitting | 812.6 | 0.0 | 0.0 | 117.0 | 455.1 | 1.5 | 0.0 | 0.0 | 12.0 | 0.0 | 39.7 | 0.0 | 0.0 | 0.0 | 812.6 | 0.0 |
| 7 Transportation, Communications & Public Services | 12.0 | 211.9 | 208.0 | 6889.0 | 321.1 | 273.2 | 0.0 | 63.6 | 1492.0 | 147.8 | 463.3 | 1042.3 | 1018.0 | 263.0 | 12.0 | 0.0 |
| 8 Wholesaler & Retailers | 304.9 | 248.5 | 1207.0 | 2425.0 | 698.1 | 1207.4 | 2562.0 | 179.2 | 268.0 | 96.5 | 4117.4 | 958.4 | 191.0 | 335.0 | 304.9 | 4683.4 |
| 9 Finance, Insurance & Fixed Assets | 20.6 | 0.0 | 408.0 | 835.0 | 1676.8 | 2394.1 | 58.0 | 0.0 | 579.0 | 0.0 | 0.0 | 0.0 | 660.0 | 0.0 | 20.6 | 0.0 |
| 10 Service Industries | 889.2 | 127.8 | 248.0 | 2041.0 | 397.9 | 217.2 | 617.0 | 108.6 | 10.0 | 0.0 | 431.4 | 215.5 | 0.0 | 31.0 | 309.9 | 44.2 |
| 11 Consumable Loan | 526.4 | 782.8 | 63.0 | 223.0 | 631.6 | 1242.8 | 0.0 | 154.5 | 419.0 | 37.8 | 154.2 | 143.9 | 363.0 | 158.0 | 526.4 | 77.3 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 13 Others | 676.1 | 217.7 | 1933.0 | 7.0 | 1866.2 | 9397.7 | 824.0 | 641.4 | 2046.0 | 0.0 | 786.6 | 1328.2 | 1243.0 | 545.0 | 1255.4 | 456.4 |
| Total | 11015.9 | 4398.0 | 6870.0 | 20943.0 | 8071.1 | 20289.6 | 6827.0 | 3462.2 | 9179.0 | 329.7 | 7564.0 | 7845.3 | 4290.0 | 3280.0 | 11015.9 | 8641.8 |

| Heads \ Banks | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|--|---------------|---------------|---------------|------------|---------------|---------------|--------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|---------------|---------------|
| | SIFC | SIDDHARTH | GFC | IME | HFSC | YETI | INVESTA | LUMBINI | STANDARD | MAHALAXMI | BFSICO | LALITPUR | ILFCO | UNITED | NSMB | GENERAL |
| 1 Agriculture | 131.6 | 0.0 | 134.1 | 0.0 | 51.5 | 2.3 | 92.3 | 32.0 | 0.0 | 389.6 | 43.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 Mines | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 50.0 | 15.0 | 0.0 | 0.0 | 53.0 | 0.0 | 6.0 | 0.0 | 0.0 |
| 3 About Productions | 559.2 | 227.2 | 0.0 | 0.0 | 0.0 | 808.1 | 0.0 | 740.0 | 193.9 | 497.7 | 32.0 | 228.9 | 0.0 | 52.0 | 283.0 | 3947.0 |
| 4 Construction | 2018.1 | 3391.4 | 2999.6 | 0.0 | 968.3 | 1742.0 | 85.6 | 4720.0 | 694.8 | 3750.2 | 716.0 | 8306.8 | 386.6 | 73.0 | 626.4 | 0.0 |
| 5 Metal Productions,Machinery & Electrical Tools & fitting | 0.0 | 0.0 | 608.3 | 0.0 | 45.8 | 0.9 | 0.0 | 41.0 | 8.0 | 56.4 | 501.0 | 61.7 | 7.3 | 1081.0 | 44.0 | 9.0 |
| 6 Transportation Equipment Production & Fitting | 74.8 | 0.0 | 0.0 | 0.0 | 210.7 | 0.0 | 0.0 | 0.0 | 0.0 | 10.4 | 0.0 | 798.0 | 17.0 | 0.0 | 125.7 | 0.0 |
| 7 Transportation, Communications & Public Services | 192.8 | 1195.0 | 871.8 | 0.0 | 1141.3 | 650.5 | 577.0 | 1577.0 | 478.2 | 1788.6 | 0.0 | 119.2 | 10473.5 | 35.0 | 224.3 | 0.0 |
| 8 Wholesaler & Retailers | 1688.6 | 1168.8 | 1977.9 | 0.0 | 406.2 | 0.0 | 1623.0 | 337.2 | 1566.5 | 422.0 | 421.6 | 0.0 | 321.0 | 377.5 | 1190.0 | 0.0 |
| 9 Finance, Insurance & Fixed Assets | 2668.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 558.0 | 0.0 | 40.0 | 0.0 | 451.9 | 0.0 | 81.0 | 0.0 | 466.0 |
| 10 Service Industries | 725.8 | 0.0 | 0.0 | 0.0 | 0.0 | 123.6 | 0.0 | 710.0 | 0.0 | 169.3 | 0.0 | 1447.8 | 0.0 | 90.0 | 197.2 | 172.0 |
| 11 Consumable Loan | 441.7 | 407.8 | 769.7 | 0.0 | 707.5 | 72.7 | 24.1 | 267.0 | 699.2 | 209.0 | 55.0 | 1442.7 | 82.6 | 12374.0 | 54.9 | 298.0 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 13 Others | 373.2 | 385.6 | 90.4 | 0.0 | 963.5 | 0.0 | 793.0 | 733.0 | 1959.5 | 272.0 | 2416.8 | 9037.1 | 0.0 | 234.3 | 171.0 | 0.0 |
| Total | 8874.2 | 6775.8 | 7451.9 | 0.0 | 3124.9 | 4769.7 | 779.1 | 11111.0 | 3159.2 | 10437.2 | 2041.0 | 15748.4 | 20004.1 | 14113.0 | 2167.2 | 6253.0 |

| Heads \ Banks | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 |
|--|---------------|---------------|---------------|----------------|---------------|---------------|---------------|--------------|--------------|---------------|---------------|--------------|----------------|---------------|----------------|----------------|
| | MERCHANT | ALPFC | NFCL | PFL | JFLC | CFC | PFCO | AFSL | MS&FCO | BUTWAL | Kaaki | SFL | DM | COGMIC | World | Capital |
| 1 Agriculture | 0.0 | 0.0 | 86.9 | 30.6 | 0.0 | 0.0 | 0.0 | 0.0 | 82.4 | 53.0 | 40.0 | 5.9 | 0.0 | 32.0 | 0.0 | 110.9 |
| 2 Mines | 0.0 | 74.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 11.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 About Productions | 14.9 | 1078.3 | 484.1 | 2086.1 | 508.7 | 14.0 | 308.0 | 0.0 | 21.1 | 276.6 | 144.0 | 0.0 | 69.0 | 219.0 | 0.0 | 60.0 |
| 4 Construction | 551.9 | 1041.7 | 147.7 | 438.2 | 2249.9 | 1647.0 | 3066.0 | 0.0 | 151.6 | 477.4 | 2697.0 | 0.0 | 4268.0 | 1195.0 | 3932.4 | 136.0 |
| 5 Metal Productions,Machinery & Electrical Tools & fitting | 13.0 | 67.7 | 78.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 52.1 | 0.0 | 0.0 | 0.0 | 78.0 | 0.0 | 0.0 |
| 6 Transportation Equipment Production & Fitting | 0.0 | 99.9 | 66.6 | 0.0 | 2316.5 | 0.0 | 0.0 | 124.6 | 0.0 | 4.1 | 0.0 | 0.0 | 0.0 | 745.0 | 0.0 | 116.2 |
| 7 Transportation, Communications & Public Services | 620.6 | 227.7 | 43.2 | 0.0 | 960.0 | 1030.0 | 657.0 | 0.0 | 132.0 | 1648.0 | 563.0 | 0.0 | 995.0 | 0.0 | 1034.0 | 0.0 |
| 8 Wholesaler & Retailers | 52.0 | 238.4 | 1077.0 | 5821.7 | 0.0 | 512.0 | 989.0 | 0.0 | 94.1 | 508.7 | 674.0 | 141.3 | 2840.0 | 324.0 | 0.0 | 0.0 |
| 9 Finance, Insurance & Fixed Assets | 21.7 | 2619.7 | 1980.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3853.0 | 50.0 | 0.0 | 1429.0 | 247.0 | 0.0 | 0.0 |
| 10 Service Industries | 9.2 | 14.0 | 179.9 | 93.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 57.3 | 160.0 | 72.0 | 75.0 | 0.0 | 0.0 | 0.0 |
| 11 Consumable Loan | 273.3 | 116.6 | 336.6 | 71.9 | 231.1 | 770.0 | 241.0 | 0.0 | 98.8 | 521.0 | 26.0 | 23.9 | 226.0 | 679.0 | 724.9 | 612.9 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 850.0 |
| 13 Others | 0.0 | 960.6 | 80.0 | 1593.4 | 8.7 | 5130.0 | 134.0 | 0.0 | 74.2 | 744.1 | 558.0 | 302.2 | 597.0 | 41.0 | 4902.0 | 16741.2 |
| Total | 1556.4 | 6538.4 | 4561.0 | 10135.7 | 6274.9 | 9103.0 | 5395.0 | 124.6 | 654.2 | 8206.8 | 4912.0 | 545.3 | 10499.0 | 3848.0 | 10593.3 | 18627.1 |

| Heads \ Banks | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 |
|--|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|---------------|
| | Crystal | Royal | Guheshwori | Patan | Kat | Fawa | Everest | Biguni | Prudent | LCFC | ZENITH | Sagarshaha | Shikhar | CIVIL | Prabhu | Imperial |
| 1 Agriculture | 0.0 | 0.0 | 0.0 | 75.0 | 399.1 | 28.0 | 2.9 | 0.0 | 12.8 | 0.0 | 0.0 | 13.9 | 0.0 | 0.0 | 0.0 | 29.6 |
| 2 Mines | 0.0 | 19.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 | 37.0 | 0.0 |
| 3 About Productions | 0.0 | 304.7 | 40.0 | 10.8 | 71.5 | 287.0 | 2.8 | 172.4 | 59.0 | 87.3 | 0.0 | 88.5 | 0.0 | 0.0 | 216.0 | 437.9 |
| 4 Construction | 4104.8 | 945.4 | 738.9 | 92.6 | 9009.2 | 3406.0 | 1570.7 | 2267.1 | 470.4 | 595.9 | 1020.8 | 981.8 | 37.6 | 288.2 | 892.0 | 1397.6 |
| 5 Metal Productions,Machinery & Electrical Tools & fitting | 75.1 | 31.3 | 0.0 | 0.0 | 75.7 | 239.0 | 0.3 | 195.1 | 0.0 | 0.0 | 0.0 | 1.5 | 0.0 | 11.5 | 237.0 | 40.7 |
| 6 Transportation Equipment Production & Fitting | 0.0 | 104.2 | 39.6 | 0.0 | 0.0 | 84.0 | 0.0 | 490.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 636.0 | 819.9 |
| 7 Transportation, Communications & Public Services | 0.0 | 368.0 | 23.4 | 0.0 | 459.9 | 2619.0 | 671.6 | 743.6 | 291.2 | 0.0 | 151.1 | 1104.5 | 0.0 | 223.4 | 910.0 | 0.0 |
| 8 Wholesaler & Retailers | 0.0 | 210.6 | 0.0 | 290.6 | 222.3 | 1588.0 | 19.7 | 1241.9 | 110.0 | 507.4 | 712.1 | 74.6 | 1596.3 | 298.6 | 826.0 | 508.2 |
| 9 Finance, Insurance & Fixed Assets | 0.0 | 4147.0 | 2154.0 | 135.0 | 823.2 | 336.0 | 0.0 | 853.6 | 952.4 | 80.0 | 1327.5 | 1880.1 | 0.0 | 1996.2 | 452.0 | 725.8 |
| 10 Service Industries | 0.0 | 175.8 | 0.0 | 32.0 | 357.0 | 161.0 | 0.0 | 130.3 | 16.7 | 55.3 | 0.0 | 49.5 | 0.0 | 36.4 | 422.0 | 13.7 |
| 11 Consumable Loan | 299.1 | 228.8 | 100.2 | 602.9 | 3352.9 | 125.0 | 46.4 | 245.0 | 629.4 | 1620.9 | 77.3 | 70.2 | 45.7 | 148.4 | 36.0 | 49.5 |
| 12 Local Government | 0.0 | 1692.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1810.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 13 Others | 2670.1 | 0.0 | 2908.4 | 1858.0 | 31498.4 | 636.0 | 217.3 | 2794.4 | 0.0 | 8734.2 | 820.7 | 1268.2 | 1277.5 | 461.5 | 7267.0 | 809.4 |
| Total | 7149.1 | 8227.6 | 6004.5 | 3096.9 | 46269.1 | 9509.0 | 2531.8 | 9134.3 | 4352.3 | 11680.9 | 4109.5 | 5532.8 | 2957.2 | 3474.1 | 11957.0 | 4832.3 |

| Heads \ Banks | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | Total |
|---------------|-------|------------|--------|------|------|----------|-------------|-------------|----------|-------------|--------|------------|------------|--------|-------|
| | Kuber | Nepal Exp. | Valley | Soti | Hama | Reliable | Lord Buddha | Abi Finance | Namesite | Suyadarshan | Unique | Manjushree | Subhalaxmi | Swoaik | Total |
| 1 Agriculture | 0.0 | 17.4 | 0.0 | 72.3 | 21.9 | 10 | | | | | | | | | |

Table No. 49
Unaudited Financial Results of FINANCE COMPANIES
 Mid - January, 2009

(Rs. in Lakh)

| S. No. | Particulars\ Name of Finance Companies | 1 NHDFCO | 2 NNSFCO | 3 NFPCO | 4 AFPCO | 5 NIDFCM | 6 NSMCO | 7 PFPCO | 8 KAFAL | 9 UFPCO | 10 MFPCO | 11 NaFCO | 12 PaFCO | 13 GORKHA | 14 SFCO | 15 NHMFCO | 16 UF-CMCO | 17 SIFC | 18 SIDDHAR | 19 GFC | 20 JME |
|------------|--|----------------|----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|---------------|-----------------|-----------------|----------------|----------------|-----------------|-----------------|-----------------|----------------|-----------------|-----------------|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 7301.32 | 7911.84 | 12123.82 | 25154.48 | 20077.92 | 26142.41 | 8158.78 | 4817.92 | 11365.11 | 496.34 | 10237.34 | 10467.11 | 5451.06 | 4200.11 | 15057.43 | 12931.11 | 11594.04 | 8368.53 | 11561.57 | 19924.43 |
| 1.1 | Paid Up Capital | 1235.70 | 675.00 | 1568.82 | 2620.80 | 1011.71 | 4320.00 | 840.00 | 759.00 | 725.15 | 180.00 | 2136.52 | 1000.00 | 595.50 | 616.97 | 1607.39 | 602.18 | 1008.00 | 677.42 | 1155.00 | 1250.00 |
| 1.2 | Reserve and Surplus | 373.72 | 590.93 | 663.82 | 778.32 | 1061.14 | 950.13 | 489.47 | 321.00 | 504.48 | 184.40 | 557.06 | 665.47 | 213.73 | -368.32 | 632.70 | 561.51 | 449.62 | 287.53 | 572.11 | 397.06 |
| 1.3 | Debtenture and Bond | | | | | | | | | | | | | | | | | | | | |
| 1.4 | Borrowings | 50.00 | 200.76 | 0.00 | 869.80 | 0.00 | 1032.91 | 200.00 | 0.00 | 930.13 | 0.00 | 81.51 | 0.00 | 225.00 | 0.00 | 2020.00 | 348.30 | 350.00 | 458.59 | 1200.00 | |
| 1.5 | Deposits (a.+ b.) | 4822.70 | 4825.20 | 8134.21 | 20348.71 | 11252.60 | 17683.54 | 5821.69 | 3214.09 | 9083.62 | 126.83 | 7161.92 | 7769.81 | 3990.91 | 3409.96 | 11303.35 | 8836.82 | 9382.27 | 5944.88 | 8822.62 | 16526.85 |
| a. | Domestic Currency | 4822.70 | 4825.20 | 8134.21 | 20348.71 | 11252.60 | 17683.54 | 5821.69 | 3214.09 | 9083.62 | 126.83 | 7161.92 | 7769.81 | 3990.91 | 3409.96 | 11303.35 | 8836.82 | 9382.27 | 5944.88 | 8822.62 | 16526.85 |
| b. | Foreign Currency | | | | | | | | | | | | | | | | | | | | |
| 1.6 | Income Tax Liability | 0.00 | 499.64 | 0.00 | 86.53 | 0.00 | 351.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 37.24 | 117.39 |
| 1.7 | Other Liabilities | 819.20 | 1120.31 | 1756.97 | 450.32 | 6752.47 | 1804.71 | 807.62 | 523.83 | 121.73 | 5.11 | 300.33 | 1031.83 | 425.92 | 529.91 | 1513.99 | 910.60 | 405.85 | 1108.70 | 516.01 | 433.13 |
| 2. | Total Assets (2.1 to 2.7) | 7301.32 | 7911.84 | 12123.82 | 25154.48 | 20077.92 | 26142.41 | 8158.78 | 4817.92 | 11365.11 | 496.34 | 10237.34 | 10467.11 | 5451.06 | 4200.11 | 15057.43 | 12931.11 | 11594.04 | 8368.53 | 11561.57 | 19924.43 |
| 2.1 | Cash and Bank Balance | 903.16 | 1227.52 | 1781.73 | 1335.59 | 458.26 | 588.40 | 960.60 | 572.32 | 1169.39 | 80.69 | 757.94 | 1251.73 | 261.03 | 337.34 | 1712.32 | 604.31 | 874.35 | 841.25 | 1340.01 | 2201.71 |
| 2.2 | Money at Call and Short Notice | 0.00 | 0.00 | 0.00 | 2046.35 | 7993.21 | 515.48 | 0.00 | 0.00 | 592.17 | 0.00 | 0.00 | 0.00 | 648.78 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3125.16 |
| 2.3 | Investments | 1479.27 | 1024.17 | 1758.85 | 153.05 | 2917.88 | 1189.78 | 30.86 | 493.50 | 114.41 | 46.82 | 1531.18 | 700.12 | 7.26 | 109.94 | 341.28 | 2084.61 | 495.01 | 90.95 | 1180.27 | 100.00 |
| 2.4 | Loans and Advances | 4715.27 | 4398.04 | 7256.95 | 20316.08 | 7618.44 | 20289.56 | 6826.97 | 3462.19 | 8963.26 | 329.71 | 7383.66 | 7845.27 | 4290.46 | 3279.74 | 11015.86 | 8641.77 | 8874.19 | 6775.82 | 7451.88 | 13688.33 |
| 2.5 | Fixed Assets | 19.73 | 26.23 | 334.44 | 468.73 | 464.15 | 2432.74 | 36.03 | 145.79 | 125.44 | 17.08 | 334.18 | 376.36 | 41.70 | 45.07 | 831.56 | 1061.20 | 1138.63 | 137.71 | 770.91 | 199.70 |
| 2.6 | Non Banking Assets | 0.00 | 139.82 | 211.92 | 0.00 | 65.51 | 23.33 | 0.00 | 15.20 | 0.00 | 0.00 | 0.00 | 66.69 | 0.00 | 234.58 | 65.63 | 9.80 | 73.12 | 168.93 | 16.16 | 0.00 |
| 2.7 | Other Assets | 183.89 | 1096.06 | 779.93 | 834.68 | 560.47 | 1103.12 | 304.32 | 128.92 | 400.44 | 22.04 | 230.38 | 226.94 | 201.83 | 193.44 | 1090.78 | 529.42 | 138.74 | 353.87 | 802.34 | 609.53 |
| 3. | Profit and Loss Account (up to this date) | | | | | | | | | | | | | | | | | | | | |
| 3.1 | Interest Income | 333.63 | 367.08 | 412.47 | 1035.45 | 609.14 | 877.91 | 336.44 | 190.46 | 520.18 | 40.69 | 431.91 | 440.28 | 228.88 | 151.56 | 505.02 | 522.84 | 483.08 | 355.99 | 342.51 | 778.57 |
| 3.2 | Interest Expense | 180.69 | 182.49 | 244.84 | 643.21 | 354.41 | 613.65 | 197.06 | 124.91 | 305.69 | 5.27 | 229.53 | 263.04 | 146.98 | 158.23 | 366.24 | 385.00 | 317.88 | 221.95 | 241.34 | 380.47 |
| A. | Net Interest Income (3.1 - 3.2) | 152.94 | 184.59 | 167.63 | 392.24 | 254.73 | 264.26 | 139.38 | 65.55 | 214.49 | 35.42 | 202.38 | 177.24 | 81.90 | -6.67 | 138.78 | 137.84 | 165.20 | 134.04 | 101.17 | 398.10 |
| 3.3 | Fees, Commission and Discount | 0.74 | 0.25 | 0.26 | 1.19 | 16.94 | 5.24 | 0.19 | 1.04 | 0.25 | 1.02 | 1.84 | 29.83 | 4.64 | 7.11 | 34.61 | 1.42 | 0.00 | 2.50 | 55.37 | 62.93 |
| 3.4 | Other Operating Income | 28.94 | 54.81 | 10.13 | 83.01 | 79.73 | 111.35 | 13.66 | 29.10 | 61.52 | 0.77 | 49.31 | 12.49 | 39.44 | 9.77 | 4.31 | 45.49 | 62.27 | 22.59 | 19.67 | 143.52 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | | | | | | | | | | | | | | | | | | |
| B. | Total Operating Income (A.+3.3+3.4+3.5) | 182.62 | 239.65 | 178.02 | 476.44 | 351.40 | 380.85 | 153.23 | 95.69 | 276.26 | 37.21 | 253.53 | 219.56 | 125.98 | 10.21 | 177.70 | 184.75 | 227.47 | 159.13 | 176.21 | 604.55 |
| 3.6 | Staff Expenses | 29.69 | 24.51 | 56.56 | 65.06 | 51.18 | 91.09 | 18.29 | 21.03 | 56.62 | 5.71 | 21.88 | 38.09 | 23.97 | 19.26 | 51.76 | 32.19 | 37.57 | 34.44 | 41.34 | 48.53 |
| 3.7 | Other Operating Expenses | 19.52 | 29.32 | 47.36 | 71.08 | 71.41 | 120.85 | 27.81 | 26.68 | 64.56 | 3.80 | 30.36 | 36.72 | 20.65 | 28.64 | 42.53 | 20.69 | 43.48 | 36.34 | 53.64 | 62.76 |
| C. | Provision (B.-3.6-3.7) | 133.41 | 185.82 | 74.10 | 340.30 | 228.81 | 168.91 | 107.13 | 47.98 | 155.08 | 27.70 | 201.29 | 144.75 | 81.36 | -37.69 | 83.41 | 131.87 | 146.42 | 88.35 | 81.23 | 493.26 |
| 3.8 | Provision for Possible Losses | 87.79 | 14.98 | 0.00 | 23.03 | 17.21 | 79.99 | -18.18 | 0.00 | 66.07 | | 29.46 | 41.53 | 5.80 | 8.48 | 60.67 | 31.75 | 20.52 | 0.00 | 0.00 | 62.83 |
| D. | Operating Profit (C. -3.8) | 45.62 | 170.84 | 74.10 | 317.27 | 211.60 | 88.92 | 88.95 | 47.98 | 89.01 | 27.70 | 171.83 | 103.22 | 75.56 | -46.17 | 22.74 | 100.12 | 125.90 | 88.35 | 81.23 | 430.43 |
| 3.9 | Non Operating Income / Expenses (Net) | 0.00 | 3.04 | 0.00 | 0.00 | 70.58 | 93.04 | -8.22 | 0.00 | 1.84 | 0.00 | 0.00 | -0.58 | 0.00 | 57.92 | 82.96 | 0.00 | 0.00 | 2.35 | 0.00 | 0.00 |
| 3.10 | Write Back of Provision for Possible L | 0.00 | 6.50 | 8.90 | 0.00 | 109.65 | 30.68 | 54.70 | 73.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.78 | 0.00 | 0.00 | 25.76 | 21.19 | 0.00 |
| E. | Profit from Regular Activities (D+3.9+3.10) | 45.62 | 180.38 | 83.00 | 317.27 | 391.83 | 212.64 | 135.43 | 121.23 | 90.85 | 27.70 | 171.83 | 102.64 | 75.56 | 11.75 | 110.48 | 100.12 | 125.90 | 116.46 | 102.42 | 430.43 |
| 3.11 | Extraordinary Income/Expenses (Net) | 0.00 | 1.50 | 0.00 | 0.00 | 0.00 | 0.00 | 3.97 | 0.00 | 2.00 | 0.00 | -0.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.26 | 0.00 |
| F. | Profit before Bonus and Taxes (E. + 3.11) | 45.62 | 181.88 | 83.00 | 317.27 | 391.83 | 212.64 | 139.40 | 121.23 | 92.85 | 27.70 | 171.21 | 102.64 | 75.56 | 11.75 | 110.48 | 100.12 | 125.90 | 116.46 | 102.68 | 430.43 |
| 3.12 | Provision for Staff Bonus | 0.00 | 0.00 | 7.55 | 28.84 | 0.00 | 0.00 | 0.00 | 11.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 39.13 |
| 3.13 | Provision for Tax | 0.00 | 0.00 | 22.65 | 86.53 | 0.00 | 0.00 | 0.00 | 11.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12.96 | 0.00 | 117.39 |
| G. | Net Profit/Loss (F. - 3.12-3.13) | 45.62 | 181.88 | 52.80 | 201.90 | 391.83 | 212.64 | 139.40 | 98.56 | 92.85 | 27.70 | 171.21 | 102.64 | 75.56 | 11.75 | 110.48 | 100.12 | 125.90 | 103.50 | 102.68 | 273.91 |
| 4.1 | Capital Fund to RWA | 1815.00% | 1522.00% | 2554.00% | 1638.00% | 1344.00% | 2180.00% | 1648.00% | 1707.00% | 1013.00% | 1168.00% | 1292.00% | 1482.00% | 1157.00% | 12.00% | 1113.00% | 1126.00% | 1231.00% | 1282.00% | 1235.00% | 1300.00% |
| 4.1 | Capital Fund to RWA | 25.69% | 21.23% | 22.13% | 16.17% | 15.72% | 23.20% | 19.80% | 26.00% | 13.96% | | 28.72% | 19.50% | 18.38% | 7.92% | 19.15% | 11.53% | 15.09% | 13.76% | 13.83% | 11.39% |
| 4.2 | Non Performing Loan (NPL) To Total | 3.50% | 7.58% | 6.31% | 2.01% | 4.66% | 2.72% | 2.17% | 2.38% | 0.66% | 3.50% | 1.34% | 6.20% | 3.35% | 7.45% | 3.69% | 3.08% | 0.62% | 3.29% | 1.01% | 0.73% |
| 4.3 | Total Loan Loss Provision to Total NP | 127.59% | 112.34% | 114.85% | 149.00% | 120.48% | 135.78% | 144.81% | 221.79% | 359.22% | 128.49% | 177.50% | 120.98% | 223.08% | 112.42% | 127.43% | 131.42% | 261.62% | 130.08% | 102.77% | 207.00% |

Table No. 49 - contd.
Unaudited Financial Results of FINANCE COMPANIES
 Mid - January, 2009

(Rs. in Lakh)

| S. No. | Particulars\ Name of Finance Companies | HFC | YETI | INVESTA | LUMBINI | STANDAR | MAHALA | BISCO | LALITPUR | LFCO | UNITED | SNSB | GENERAL | MERCHAN | ALPFC | NFCL | PFL | PFL | CFCC | PFCC | AFSL |
|------------|--|-------------|----------------|---------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-------------|
| | | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 0.00 | 6333.12 | 780.17 | 14050.27 | 7283.87 | 15154.81 | 3064.77 | 18254.63 | 2690.41 | 16098.08 | 10883.37 | 7234.68 | 1916.77 | 10573.29 | 7023.14 | 14768.13 | 6572.50 | 11296.90 | 7972.52 | 0.00 |
| 1.1 | Paid Up Capital | | 625.00 | 240.00 | 1200.00 | 1452.00 | 1135.20 | 385.00 | 759.37 | 648.00 | 1497.50 | 2638.00 | 362.00 | 333.8 | 779.87 | 455.95 | 600.00 | 400.00 | 1131.00 | 475.20 | |
| 1.2 | Reserve and Surplus | | 226.76 | 366.47 | 896.07 | 585.21 | 323.59 | 238.68 | 1186.11 | 102.08 | 777.40 | -2182.35 | 281.75 | -69.58 | 510.75 | 145.24 | 1593.95 | 529.56 | 315.73 | 250.65 | |
| 1.3 | Debtenture and Bond | | | | | | | | | | | | | | | | | | | | |
| 1.4 | Borrowings | | 90.00 | 0.00 | 690.00 | 0.00 | 675.15 | 0.00 | 2305.77 | 620.71 | 2381.73 | 900.00 | 0.00 | 0 | 1101.24 | 0.00 | 0.00 | 0.00 | | 400.00 | |
| 1.5 | Deposits (a.+ b.) | 0 | 4839.47 | 141.3 | 9077.64 | 4942.17 | 12559.77 | 2118.13 | 12231.12 | 1127.53 | 10629.53 | 4325.43 | 6341.1 | 1579 | 6564.37 | 5986.07 | 11424.86 | 5143.68 | 9418.7 | 6273.73 | 0 |
| | a. Domestic Currency | | 4839.47 | 141.30 | 9077.64 | 4942.17 | 12559.77 | 2118.13 | 12231.12 | 1127.53 | 10629.53 | 4325.43 | 6341.10 | 1579.00 | 6564.37 | 5986.07 | 11424.86 | 5143.68 | 9418.70 | 6273.73 | |
| | b. Foreign Currency | | | | | | | | | | | | | | | | | | | | |
| 1.6 | Income Tax Liability | | 4.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 123.82 | 1.02 | 0.00 | | 0.00 | 14.95 | 0.00 | 0.00 | 0.00 | | | 0.00 | |
| 1.7 | Other Liabilities | | 547.40 | 32.40 | 2186.56 | 304.49 | 461.10 | 322.96 | 1648.44 | 191.07 | 811.92 | 5202.29 | 249.83 | 58.60 | 1617.06 | 435.88 | 1149.32 | 499.26 | 431.47 | 572.94 | |
| 2. | Total Assets (2.1 to 2.7) | 0.00 | 6333.12 | 780.17 | 14050.27 | 7283.87 | 15154.81 | 3064.77 | 18254.63 | 2690.41 | 16098.08 | 10883.37 | 7234.68 | 1916.77 | 10573.29 | 7023.14 | 14768.13 | 6572.50 | 11296.90 | 7972.52 | 0.00 |
| 2.1 | Cash and Bank Balance | | 819.74 | 121.55 | 1037.15 | 456.19 | 2307.79 | 388.15 | 1051.45 | 174.39 | 552.34 | 1306.46 | 849.26 | 372.09 | 1414.91 | 1018.48 | 6.99 | 142.06 | 1809.08 | 928.49 | |
| 2.2 | Money at Call and Short Notice | | 0.00 | 0.00 | 0.00 | 2717.01 | 0.00 | 0.00 | 0.00 | 0.00 | 442.79 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1234.47 | 557.88 | | 0.00 | |
| 2.3 | Investments | | 525.41 | 0.00 | 558.23 | 262.45 | 2041.96 | 374.24 | 330.91 | 221.78 | 327.39 | 1537.54 | 0.27 | 85.04 | 852.74 | 776.74 | 2972.86 | 230.00 | 358.56 | 981.48 | |
| 2.4 | Loans and Advances | | 4769.74 | 546.56 | 11111.39 | 3005.31 | 10437.23 | 2040.85 | 15748.36 | 2000.42 | 13823.65 | 2167.23 | 6252.82 | 1340.69 | 6538.42 | 4560.98 | 10135.73 | 5596.45 | 8890.15 | 5394.77 | |
| 2.5 | Fixed Assets | | 55.11 | 8.09 | 40.85 | 571.79 | 174.71 | 11.17 | 349.88 | 214.74 | 243.51 | 552.23 | 32.42 | 8.83 | 340.84 | 440.76 | 8.88 | 10.59 | 69.99 | 413.64 | |
| 2.6 | Non Banking Assets | | 1.86 | 0.00 | 154.75 | 10.71 | 30.01 | 11.91 | 17.22 | 0.00 | 0.00 | 635.88 | 25.87 | 0 | 413.71 | 0.00 | 14.57 | 0.00 | 5.25 | 0.00 | |
| 2.7 | Other Assets | | 161.26 | 103.97 | 1147.90 | 260.41 | 163.11 | 238.45 | 756.81 | 79.08 | 708.40 | 4684.03 | 74.04 | 110.12 | 1012.67 | 226.18 | 394.63 | 35.52 | 163.87 | 254.14 | |
| 3. | Profit and Loss Account (up to this date) | | | | | | | | | 0.00 | | 0.00 | | | | | | | | | |
| 3.1 | Interest Income | | 264.23 | 45.25 | 573.11 | 394.84 | 696.70 | 152.81 | 697.68 | 115.44 | 815.80 | 962.86 | 290.40 | 98.52 | 383.44 | 229.71 | 594.39 | 389.37 | 520.00 | 246.15 | |
| 3.2 | Interest Expense | | 167.50 | 5.18 | 255.74 | 254.89 | 502.90 | 66.33 | 494.03 | 66.06 | 444.92 | 218.03 | 258.99 | 61.97 | 334.77 | 167.60 | 372.12 | 218.57 | 345.49 | 239.33 | |
| A. | Net Interest Income (3.1 - 3.2) | 0.00 | 96.73 | 40.07 | 317.37 | 139.95 | 193.80 | 86.48 | 203.65 | 49.38 | 370.88 | 744.83 | 31.41 | 36.55 | 48.67 | 62.11 | 222.27 | 170.80 | 174.51 | 6.82 | 0.00 |
| 3.3 | Fees, Commission and Discount | | 6.71 | 0.00 | 53.52 | 13.31 | 10.09 | 1.49 | 13.82 | 10.32 | 68.07 | 0.05 | 2.39 | 0.02 | 0.12 | 0.20 | 53.05 | 12.45 | 22.33 | 32.34 | |
| 3.4 | Other Operating Income | | 22.95 | 8.72 | 2.30 | 50.33 | 69.73 | 9.92 | 113.51 | 0.00 | 63.13 | 9.74 | 34.17 | 6.16 | 83.83 | 24.02 | 0.00 | 18.50 | 61.64 | 60.56 | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | | | | | | | 0.00 | | 0.00 | | | | | | | | | |
| B. | Total Operating Income (A.+3.3+3.4+3.5) | 0.00 | 126.39 | 48.79 | 373.19 | 203.59 | 273.62 | 97.89 | 330.98 | 59.70 | 502.08 | 754.62 | 67.97 | 42.73 | 132.62 | 86.33 | 275.32 | 201.75 | 258.48 | 99.72 | 0.00 |
| 3.6 | Staff Expenses | | 27.89 | 7.62 | 28.07 | 28.80 | 49.83 | 16.52 | 40.50 | 8.37 | 100.85 | 39.22 | 41.17 | 11.47 | 22.90 | 17.70 | 21.16 | 10.23 | 31.34 | 23.23 | |
| 3.7 | Other Operating Expenses | | 22.78 | 3.30 | 23.60 | 42.64 | 44.94 | 38.35 | 28.30 | 7.35 | 92.16 | 49.26 | 22.82 | 13.84 | 42.88 | 17.49 | 16.10 | 12.69 | 28.53 | 34.15 | |
| C. | Provision (B.-3.6-3.7) | 0.00 | 75.72 | 37.87 | 321.52 | 132.15 | 178.85 | 43.02 | 262.18 | 43.98 | 309.07 | 666.14 | 3.98 | 17.42 | 66.84 | 51.14 | 238.06 | 178.83 | 198.61 | 42.34 | 0.00 |
| 3.8 | Provision for Possible Losses | | 87.61 | 0.00 | 27.67 | 124.16 | 97.70 | 15.40 | 50.00 | 15.98 | 60.90 | 0.00 | 9.54 | 35.58 | 0.00 | 10.24 | 8.83 | 7.60 | 57.25 | 1.13 | |
| D. | Operating Profit (C. - 3.8) | 0.00 | -11.89 | 37.87 | 293.85 | 7.99 | 81.15 | 27.62 | 212.18 | 28.00 | 248.17 | 666.14 | -5.56 | -18.16 | 66.84 | 40.90 | 229.23 | 171.23 | 141.36 | 41.21 | 0.00 |
| 3.9 | Non Operating Income / Expenses (Net) | | 4.94 | 0.00 | 0.00 | 4.55 | 16.05 | 0.00 | 241.83 | 0.41 | 0.00 | -48.59 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 1.71 | 0.00 | |
| 3.10 | Write Back of Provision for Possible Loss | | 36.80 | 0.00 | 0.00 | 0.00 | 14.00 | 0.00 | 0.00 | 1.61 | 1.49 | 3507.31 | 0.00 | 66.27 | 0.00 | 0.00 | 572.48 | 0.00 | 0.00 | 0.00 | |
| E. | Profit from Regular Activities (D+3.9+3.10) | 0.00 | 29.85 | 37.87 | 293.85 | 12.54 | 111.20 | 27.62 | 454.01 | 30.02 | 249.66 | 4124.86 | -5.56 | 48.11 | 66.84 | 40.90 | 801.71 | 171.23 | 143.07 | 41.21 | 0.00 |
| 3.11 | Extraordinary Income/Expenses (Net) | | 0.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -1.39 | -167.70 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| F. | Profit before Bonus and Taxes (E. + 3.11) | 0.00 | 30.58 | 37.87 | 293.85 | 12.54 | 111.20 | 27.62 | 454.01 | 30.02 | 248.27 | 3957.16 | -5.56 | 48.11 | 66.84 | 40.90 | 801.71 | 171.23 | 143.07 | 41.21 | 0.00 |
| 3.12 | Provision for Staff Bonus | | 2.78 | 0.00 | 26.71 | 0.00 | 0.00 | 2.51 | 41.27 | 0.00 | 0.00 | 0.00 | 0.00 | 4.37 | 0.00 | 0.00 | 0.00 | 15.57 | 0.00 | 0.00 | |
| 3.13 | Provision for Tax | | 8.76 | 0.00 | 65.14 | 0.00 | 0.00 | 7.91 | 123.82 | 0.00 | 0.00 | 0.00 | 0.00 | 13.78 | 0.00 | 0.00 | 0.00 | 46.70 | 0.00 | 0.00 | |
| G. | Net Profit/Loss (F. - 3.12-3.13) | 0.00 | 19.04 | 37.87 | 202.00 | 12.54 | 111.20 | 17.20 | 288.92 | 30.02 | 248.27 | 3957.16 | -5.56 | 29.96 | 66.84 | 40.90 | 801.71 | 108.96 | 143.07 | 41.21 | 0.00 |
| 4.1 | Capital Fund to RWA | 1963.00% | 1515.00% | 8200.00% | 1594.00% | 1205.00% | 1112.00% | 1866.00% | 1137.00% | 1131.00% | 1139.00% | -4953.0% | 851.00% | | 1389.00% | 1260.00% | 1599.00% | 1301.00% | 1240.00% | 901.00% | -52.27% |
| 4.1 | Capital Fund to RWA | | 15.32% | 6.00% | 17.69% | 45.48% | 12.94% | 26.05% | 13.13% | 33.75% | 15.65% | 5.79% | 11.26% | 12.31% | 13.28% | 12.01% | 19.68% | 12.69% | 16.02% | 11.63% | |
| 4.2 | Non Performing Loan (NPL) To Total Loan | | 5.00% | 0.32% | 4.82% | 6.29% | 1.93% | 3.23% | 3.49% | 4.01% | 1.06% | 95.61% | 1.25% | 12.83% | 4.06% | 1.00% | 2.92% | 9.65% | 0.79% | 1.16% | |
| 4.3 | Total Loan Loss Provision to Total NPL | | 120.25% | 0.97% | 176.46% | 77.52% | 234.84% | 131.64% | 148.77% | 87.48% | 192.52% | 100.05% | 181.42% | 108.00% | 145.86% | 214.08% | 133.22% | 89.32% | 235.00% | 181.30% | |

Table No. 49 - contd.
Unaudited Financial Results of FINANCE COMPANIES
 Mid - January, 2009

(Rs. in Lakh)

| S. N. | Particulars/Name of Finance Companies | 1 MS&IFCO | 2 BUTWAL | 3 Kaski | 4 SFL | 5 DOM | 6 COSMIC | 7 World | 8 Capital | 9 Crystal | 10 Royal | 11 Gulsharov | 12 Putan | 13 Kis | 14 Feva | 15 Everest | 16 Brijraj | 17 Prudent | 18 CFC | 19 ZENITH | 20 Sugarmaha |
|------------|--|-------------|-----------------|----------------|----------------|-----------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|-------------|----------------|----------------|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 0.00 | 12698.79 | 6791.97 | 1063.23 | 13446.51 | 6001.60 | 15593.65 | 24276.24 | 9277.97 | 13004.54 | 7192.69 | 5317.56 | 70050.42 | 11057.60 | 2994.42 | 11589.65 | 7065.51 | 0.00 | 5624.11 | 6660.09 |
| 1.1 | Paid Up Capital | | 827.36 | 500.00 | 140.00 | 839.57 | 750.51 | 723.00 | 3461.50 | 490.00 | 1342.58 | 1097.93 | 500.00 | 20000.00 | 910.00 | 200.00 | 852.98 | 1000.00 | | 630.00 | 500.00 |
| 1.2 | Reserve and Surplus | | 290.75 | 216.75 | 53.58 | 551.78 | -710.87 | 530.41 | 827.08 | 233.90 | 274.65 | 249.89 | 12.73 | 431.73 | 260.43 | 180.81 | 317.23 | 130.61 | | 77.02 | 219.75 |
| 1.3 | Debtenture and Bond | | | | | | | | | | | | | | | | | | | | |
| 1.4 | Borrowings | | 591.00 | 200.00 | 0.00 | 0.00 | 0.00 | 83.12 | 400.00 | 0.00 | 2545.30 | 244.58 | 0.00 | 300.00 | 0.00 | 0.00 | 400.00 | 800.00 | | 300.00 | 900.00 |
| 1.5 | Deposits (a.+ b.) | 0 | 9901.75 | 5710.39 | 607.11 | 10771.4 | 3803.35 | 13463.62 | 17810.82 | 7563.76 | 8562.51 | 5166.15 | 4117.57 | 46294.1 | 9427.11 | 2419.41 | 9493.35 | 4614.56 | 0 | 4549.25 | 4787.23 |
| | a. Domestic Currency | | 9901.75 | 5710.39 | 607.11 | 10771.40 | 3803.35 | 13463.62 | 17810.82 | 7563.76 | 8562.51 | 5166.15 | 4117.57 | 46294.10 | 9427.11 | 2419.41 | 9493.35 | 4614.56 | | 4549.25 | 4787.23 |
| | b. Foreign Currency | | | | | | | | | | | | | | | | | | | | |
| 1.6 | Income Tax Liability | | 0.00 | 0.00 | 35.67 | -47.28 | 151.03 | 0.00 | 0.00 | 112.01 | 0.00 | 0.00 | 0.00 | 487.08 | 10.56 | 0.00 | 0.00 | 0.00 | | 0.00 | 2.15 |
| 1.7 | Other Liabilities | | 1087.93 | 164.83 | 226.87 | 1331.04 | 2007.58 | 793.50 | 1776.84 | 878.30 | 279.50 | 434.14 | 687.26 | 2537.51 | 449.50 | 194.20 | 526.09 | 520.34 | | 67.84 | 250.96 |
| 2. | Total Assets (2.1 to 2.7) | 0.00 | 12698.79 | 6791.97 | 1063.23 | 13446.51 | 6001.60 | 15593.65 | 24276.24 | 9277.97 | 13004.54 | 7192.69 | 5317.56 | 70050.42 | 11057.60 | 2994.42 | 11589.65 | 7065.51 | 0.00 | 5624.11 | 6660.09 |
| 2.1 | Cash and Bank Balance | | 2441.12 | 161.21 | 381.03 | 141.10 | 931.74 | 2964.01 | 2774.96 | 679.66 | 1591.75 | 181.57 | 804.19 | 16729.55 | 255.60 | 294.38 | 1969.21 | 1111.01 | | 892.74 | 940.88 |
| 2.2 | Money at Call and Short Notice | | 0.00 | 1598.59 | 0.00 | 1417.95 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 292.42 | 0.00 | 0.00 | 1223.16 | 0.00 | 0.00 | 0.00 | | 483.94 | 0.00 |
| 2.3 | Investments | | 1207.00 | 0.00 | 10.95 | 255.77 | 513.98 | 1303.95 | 1352.69 | 17.00 | 2099.88 | 95.76 | 830.27 | 3126.78 | 30.50 | 50.00 | 75.00 | 1081.02 | | 22.10 | 50.69 |
| 2.4 | Loans and Advances | | 8206.79 | 4911.46 | 545.27 | 10457.19 | 3847.67 | 10593.26 | 18627.15 | 7097.25 | 7918.99 | 6004.51 | 3098.60 | 46269.07 | 9508.80 | 2531.60 | 9134.33 | 4587.25 | | 4109.52 | 5532.75 |
| 2.5 | Fixed Assets | | 244.85 | 42.86 | 5.51 | 464.52 | 66.41 | 240.60 | 928.82 | 1099.99 | 1165.85 | 542.56 | 240.21 | 1712.56 | 34.52 | 10.01 | 71.72 | 81.59 | | 50.85 | 61.84 |
| 2.6 | Non Banking Assets | | 38.31 | 0.00 | 37.96 | 0.00 | 0.00 | 114.84 | 0.00 | 0.00 | 2.68 | 0.00 | 126.60 | 0.00 | 0.00 | 8.00 | 8.00 | 0.00 | | 0.00 | 0.00 |
| 2.7 | Other Assets | | 560.72 | 77.85 | 82.51 | 709.98 | 641.80 | 376.99 | 592.62 | 384.07 | 225.39 | 75.87 | 217.69 | 2212.46 | 5.02 | 100.43 | 331.39 | 204.64 | | 64.96 | 73.93 |
| 3. | Profit and Loss Account (up to this date) | | | | | | | | | | | | | | | | | | | | |
| 3.1 | Interest Income | | 559.51 | 267.70 | 45.23 | 570.13 | 350.48 | 695.89 | 1184.00 | 460.98 | 563.91 | 345.39 | 217.32 | 1933.32 | 558.71 | 133.35 | 578.20 | 338.61 | | 229.97 | 308.55 |
| 3.2 | Interest Expense | | 370.34 | 175.45 | 20.88 | 396.56 | 125.47 | 473.27 | 683.28 | 303.48 | 379.99 | 193.37 | 151.51 | 1346.10 | 329.57 | 90.80 | 366.00 | 180.30 | | 141.48 | 192.13 |
| A. | Net Interest Income (3.1 - 3.2) | 0.00 | 189.17 | 92.25 | 24.35 | 173.57 | 225.01 | 222.62 | 500.72 | 157.50 | 183.92 | 152.02 | 65.81 | 587.22 | 229.14 | 42.55 | 212.20 | 158.31 | 0.00 | 88.49 | 116.42 |
| 3.3 | Fees, Commission and Discount | | 15.95 | 5.53 | 1.17 | 0.51 | 3.98 | 67.85 | 0.52 | 1.68 | 1.51 | 1.77 | 0.00 | 6.18 | 0.57 | 0.00 | 22.03 | 10.21 | | 0.00 | 4.47 |
| 3.4 | Other Operating Income | | 41.01 | 29.62 | 9.60 | 40.46 | 10.17 | 0.86 | 46.49 | 47.50 | 46.55 | 38.47 | 28.57 | 633.37 | 58.34 | 10.03 | 47.72 | 20.60 | | 38.19 | 38.69 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | | | | | | | | | | | | | | | | | | 0.00 |
| B. | Total Operating Income (A.+3.3+3.4+3.5) | 0.00 | 246.13 | 127.40 | 35.12 | 214.54 | 239.16 | 291.33 | 547.73 | 206.68 | 231.98 | 192.26 | 94.38 | 1226.77 | 288.05 | 52.58 | 281.95 | 189.12 | 0.00 | 126.68 | 159.58 |
| 3.6 | Staff Expenses | | 46.56 | 17.18 | 6.85 | 26.99 | 34.13 | 36.48 | 47.62 | 28.07 | 35.43 | 16.25 | 15.44 | 145.40 | 21.59 | 8.29 | 40.43 | 23.57 | | 15.67 | 28.14 |
| 3.7 | Other Operating Expenses | | 77.52 | 20.60 | 4.49 | 26.31 | 26.49 | 68.93 | 36.02 | 31.80 | 47.87 | 12.11 | 20.70 | 403.70 | 21.46 | 10.08 | 50.94 | 29.36 | | 18.91 | 50.28 |
| C. | Provision (B.-3.6-3.7) | 0.00 | 122.05 | 89.62 | 23.78 | 161.24 | 178.54 | 185.92 | 464.09 | 146.81 | 148.68 | 163.90 | 58.24 | 677.67 | 245.00 | 34.21 | 190.58 | 136.19 | 0.00 | 92.10 | 81.16 |
| 3.8 | Provision for Possible Losses | | 10.10 | 17.56 | 8.80 | 31.63 | 765.24 | 65.17 | 87.31 | 34.49 | 18.23 | 20.00 | 5.37 | 412.89 | 25.00 | 0.17 | 40.55 | 101.11 | | 21.84 | 0.00 |
| D. | Operating Profit (C. -3.8) | 0.00 | 111.95 | 72.06 | 14.98 | 129.61 | -586.70 | 120.75 | 376.78 | 112.32 | 130.45 | 143.90 | 52.87 | 264.78 | 220.00 | 34.04 | 150.03 | 35.08 | 0.00 | 70.26 | 81.16 |
| 3.9 | Non Operating Income / Expenses (Net) | | 53.30 | 0.00 | 0.00 | 0.00 | 1.38 | 0.00 | 4.21 | 0.00 | 29.27 | 0.00 | 0.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 |
| 3.10 | Write Back of Provision for Possible Loss | | 0.00 | 0.00 | 0.00 | 0.00 | 1377.14 | 26.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20.93 | 1.30 | | 0.00 | 0.00 |
| E. | Profit from Regular Activities (D+3.9+3.10) | 0.00 | 165.25 | 72.06 | 14.98 | 129.61 | 791.82 | 147.71 | 380.99 | 112.32 | 159.72 | 143.90 | 53.38 | 264.78 | 220.00 | 34.04 | 170.96 | 36.38 | 0.00 | 70.26 | 81.16 |
| 3.11 | Extraordinary Income/Expenses (Net) | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 |
| F. | Profit before Bonus and Taxes (E. + 3.11) | 0.00 | 165.25 | 72.06 | 14.98 | 129.61 | 791.82 | 148.13 | 380.99 | 112.32 | 159.72 | 143.90 | 53.38 | 264.78 | 220.00 | 34.04 | 170.96 | 36.38 | 0.00 | 70.26 | 81.16 |
| 3.12 | Provision for Staff Bonus | | 0.00 | 0.00 | 0.00 | 11.78 | 0.00 | 0.00 | 0.00 | 0.00 | 14.52 | 0.00 | 0.00 | 24.07 | 0.00 | 15.55 | 0.00 | 0.00 | | 0.00 | 0.00 |
| 3.13 | Provision for Tax | | 0.00 | 0.00 | 0.00 | 37.12 | 0.00 | 0.00 | 0.00 | 0.00 | 43.56 | 0.00 | 0.00 | 72.21 | 60.00 | 0.00 | 46.64 | 0.00 | | 0.00 | 0.00 |
| G. | Net Profit/Loss (F. - 3.12-3.13) | 0.00 | 165.25 | 72.06 | 14.98 | 80.71 | 791.82 | 148.13 | 380.99 | 112.32 | 101.64 | 143.90 | 53.38 | 168.50 | 140.00 | 34.04 | 108.77 | 36.38 | 0.00 | 70.26 | 81.16 |
| 4.1 | Capital Fund to RWA | 900.00% | 1458.00% | 1458.00% | 2940.00% | 1366.00% | 1351.00% | 1415.00% | 1104.00% | 1293.00% | 1255.00% | 1665.00% | 1300.00% | 1257.00% | 1356.00% | 1334.00% | 935.00% | 20.58% | 1225.00% | 2100.00% | 900.00% |
| 4.1 | Capital Fund to RWA | | 12.54% | 14.28% | 27.16% | 12.32% | 1.76% | 13.17% | 20.89% | 11.12% | 14.77% | 21.32% | 13.54% | 37.77% | 13.31% | 13.83% | 12.97% | 22.73% | | 17.00% | 13.47% |
| 4.2 | Non Performing Loan (NPL) To Total Loan | | 2.79% | 0.04% | 6.30% | 0.49% | 41.65% | 0.90% | 2.22% | 3.41% | 2.67% | 1.00% | 3.92% | 0.39% | 0.34% | 3.98% | 1.54% | 2.48% | | 0.13% | 0.74% |
| 4.3 | Total Loan Loss Provision to Total NPL | | 143.63% | 2416.00% | 32.21% | 301.00% | 101.40% | 195.35% | 161.81% | 106.57% | 140.30% | 198.80% | 106.49% | 4.39% | 590.66% | 124.00% | 148.66% | 139.28% | | 851.00% | 276.80% |

Table No. 49 - contd.
Unaudited Financial Results of FINANCE COMPANIES
 Mid - January, 2009

(Rs. in Lakh)

| S. N. | Particulars/ Name of Finance Companies | Shikhar 61 | CVIL 62 | Prabhu 63 | Imperial 64 | Kuber 65 | Nepal Exp. 66 | Valley 67 | Veti 68 | Hana 69 | Reliable 70 | Lord Budda 71 | Api Finance 72 | Namaste 73 | Suryadarsh 74 | Unique 75 | Manjushree 76 | Subhaxam 77 | Swoastik 78 | Total | |
|------------|--|----------------|----------------|-----------------|----------------|----------------|----------------|-------------|---------------|----------------|-----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|-------------|-----------------|--|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 3588.16 | 5138.29 | 17077.05 | 6656.43 | 6175.91 | 3919.32 | 0.00 | 846.88 | 4294.15 | 14103.99 | 4340.59 | 2568.72 | 596.79 | 1770.01 | 3238.31 | 4550.83 | 3555.51 | 0.00 | 82420.94 | |
| 1.1 | Paid Up Capital | 500.00 | 800.00 | 1600.00 | 500.00 | 500.00 | 800.00 | | 102.00 | 585.50 | 825.00 | 750.00 | 420.00 | 101.34 | 300.00 | 300.00 | 700.00 | 700.00 | | 9,484 | |
| 1.2 | Reserve and Surplus | 10.93 | 201.09 | 103.18 | 145.11 | 105.04 | 27.44 | | 10.45 | 85.54 | 455.16 | 97.41 | 73.03 | -9.18 | 4.50 | 16.83 | 80.85 | 86.65 | | 1,494 | |
| 1.3 | Debtenture and Bond | | | | | | | | | | | | | | | | | | | - | |
| 1.4 | Borrowings | 200.00 | 700.00 | 3.18 | 0.00 | 100.00 | 0.00 | | 0.00 | 200.00 | 2182.04 | 0.00 | 0.00 | 0.00 | 500.00 | 200.00 | 0.00 | 0.00 | | 4,085 | |
| 1.5 | Deposits (a.+ b.) | 2650.2 | 3256.83 | 14484.21 | 5663.69 | 5211.58 | 2997.22 | 0 | 670.89 | 3266.25 | 10372.85 | 3420.9 | 2052.54 | 482.02 | 906.18 | 2652.69 | 3696.85 | 2706.6 | 0 | 64491.5 | |
| a. | Domestic Currency | 2650.20 | 3256.83 | 14484.21 | 5663.69 | 5211.58 | 2997.22 | | 670.89 | 3266.25 | 10372.85 | 3420.90 | 2052.54 | 482.02 | 906.18 | 2652.69 | 3696.85 | 2706.60 | | 64,492 | |
| b. | Foreign Currency | | | | | | | | | | | | | | | | | | | - | |
| 1.6 | Income Tax Liability | 17.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.48 | 0.00 | | 0.00 | 0.00 | | 18 | |
| 1.7 | Other Liabilities | 209.75 | 180.37 | 886.48 | 347.63 | 259.29 | 94.66 | | 63.54 | 156.86 | 268.94 | 72.28 | 23.15 | 59.33 | 68.79 | 73.13 | 62.26 | | | 2,849 | |
| 2. | Total Assets (2.1 to 2.7) | 3588.16 | 5138.29 | 17077.05 | 6656.43 | 6175.91 | 3919.32 | 0.00 | 846.88 | 4294.15 | 14103.99 | 4340.59 | 2568.72 | 596.79 | 1770.01 | 3238.31 | 4550.83 | 3555.51 | 0.00 | 82420.94 | |
| 2.1 | Cash and Bank Balance | 554.22 | 511.74 | 1930.10 | 1416.77 | 1523.31 | 1212.54 | | 236.64 | 304.56 | 3197.38 | 949.19 | 734.05 | 177.34 | 179.64 | 648.42 | 1545.11 | 1309.01 | | 16,430 | |
| 2.2 | Money at Call and Short Notice | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | - | |
| 2.3 | Investments | 0.00 | 925.00 | 884.90 | 0.00 | 253.75 | 250.00 | | 0.00 | 0.00 | 610.00 | 300.00 | 0.00 | 0.00 | 22.00 | 50.00 | 100.00 | 0.00 | | 3,396 | |
| 2.4 | Loans and Advances | 2957.18 | 3474.14 | 11955.62 | 4832.30 | 4112.11 | 2358.35 | | 578.84 | 3658.06 | 8919.65 | 3025.76 | 1777.10 | 410.20 | 1511.69 | 2445.30 | 2801.22 | 2137.02 | | 56,955 | |
| 2.5 | Fixed Assets | 19.90 | 20.35 | 1432.74 | 235.48 | 36.32 | 31.95 | | 5.44 | 34.08 | 1229.26 | 34.48 | 21.54 | 5.82 | 43.49 | 55.70 | 46.20 | 50.60 | | 3,303 | |
| 2.6 | Non Banking Assets | 0.00 | 0.00 | 0.00 | 0.00 | 80.64 | 0.00 | | 0.00 | 58.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 140 | |
| 2.7 | Other Assets | 56.86 | 207.06 | 873.69 | 171.88 | 169.78 | 66.48 | | 25.96 | 238.54 | 147.70 | 31.16 | 36.03 | 3.43 | 13.19 | 38.89 | 58.30 | 58.88 | | 2,198 | |
| 3. | Profit and Loss Account (up to this date) | | | | | | | | | | | | | | | | | | | | |
| 3.1 | Interest Income | 136.17 | 243.07 | 579.49 | 265.38 | 278.55 | 138.00 | | 32.80 | 190.95 | 608.45 | 194.00 | 86.04 | 23.62 | 90.73 | 139.43 | 179.13 | 138.09 | | 3,324 | |
| 3.2 | Interest Expense | 98.16 | 129.35 | 370.37 | 200.04 | 184.03 | 68.97 | | 15.08 | 115.31 | 415.80 | 104.98 | 53.98 | 10.54 | 43.95 | 77.15 | 97.40 | 92.61 | | 2,078 | |
| A. | Net Interest Income (3.1 - 3.2) | 38.01 | 113.72 | 209.12 | 65.34 | 94.52 | 69.03 | 0.00 | 17.72 | 75.64 | 192.65 | 89.02 | 32.06 | 13.08 | 46.78 | 62.28 | 81.73 | 45.48 | 0.00 | 1,246 | |
| 3.3 | Fees, Commission and Discount | 22.11 | 2.88 | 128.95 | 3.88 | 4.17 | 6.01 | | 2.29 | 15.65 | 0.86 | 2.93 | 1.64 | 1.98 | 0.76 | 1.36 | 3.53 | 2.83 | | 202 | |
| 3.4 | Other Operating Income | 1.54 | 25.86 | 37.68 | 22.65 | 34.33 | 13.53 | | 0.25 | 47.41 | 65.82 | 17.65 | 18.89 | 5.18 | 8.82 | 17.37 | 16.10 | 61.40 | | 394 | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | 0.02 | | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 | 0 | |
| B. | Total Operating Income (A.+3.3+3.4+3.5) | 61.66 | 142.46 | 375.77 | 91.87 | 133.02 | 88.57 | 0.00 | 20.26 | 138.70 | 259.33 | 109.60 | 52.59 | 20.24 | 56.36 | 81.01 | 101.36 | 109.71 | 0.00 | 1842.51 | |
| 3.6 | Staff Expenses | 13.74 | 16.71 | 99.50 | 14.74 | 19.05 | 16.31 | | 6.10 | 14.24 | 33.68 | 13.89 | 11.40 | 6.61 | 14.56 | 12.02 | 15.02 | 22.44 | | 330 | |
| 3.7 | Other Operating Expenses | 13.74 | 14.29 | 189.91 | 18.00 | 24.29 | 27.28 | | 2.84 | 20.42 | 48.34 | 17.26 | 10.85 | 3.03 | 20.60 | 25.14 | 23.46 | 23.46 | | 483 | |
| C. | Provision (B.-3.6-3.7) | 34.18 | 111.46 | 86.36 | 59.13 | 89.68 | 44.98 | 0.00 | 11.32 | 104.04 | 177.31 | 78.45 | 30.34 | 10.60 | 21.20 | 43.85 | 62.88 | 63.81 | 0.00 | 1,030 | |
| 3.8 | Provision for Possible Losses | 78.02 | 20.57 | 57.21 | 26.41 | 35.77 | 47.32 | | 25.29 | 0.00 | 92.54 | 8.88 | 8.96 | 3.34 | -17.18 | 5.52 | 2.28 | 4.30 | | 399 | |
| D. | Operating Profit (C. - 3.8) | -43.84 | 90.89 | 29.15 | 32.72 | 53.91 | -2.34 | 0.00 | -13.97 | 104.04 | 84.77 | 69.57 | 21.38 | 7.26 | 4.02 | 38.33 | 60.60 | 59.51 | 0.00 | 596 | |
| 3.9 | Non Operating Income / Expenses (Net) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | - | |
| 3.10 | Write Back of Provision for Possible Losses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 9.50 | 0.00 | 5.99 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 15 | |
| E. | Profit from Regular Activities (D+3.9+3.10) | -43.84 | 90.89 | 29.15 | 32.72 | 53.91 | -2.34 | 0.00 | -4.47 | 104.04 | 90.76 | 69.57 | 21.38 | 7.26 | 4.02 | 38.33 | 60.60 | 59.51 | 0.00 | 611 | |
| 3.11 | Extraordinary Income/Expenses (Net) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | - | |
| F. | Profit before Bonus and Taxes (E. + 3.11) | -43.84 | 90.89 | 29.15 | 32.72 | 53.91 | -2.34 | 0.00 | -4.47 | 104.04 | 90.76 | 69.57 | 21.38 | 7.26 | 4.02 | 38.33 | 60.60 | 59.51 | 0.00 | 611 | |
| 3.12 | Provision for Staff Bonus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | - | |
| 3.13 | Provision for Tax | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 0.00 | 11.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | 12 | |
| G. | Net Profit/Loss (F. - 3.12-3.13) | -43.84 | 90.89 | 29.15 | 32.72 | 53.91 | -2.34 | 0.00 | -4.47 | 92.20 | 90.76 | 69.57 | 21.38 | 7.26 | 4.02 | 38.33 | 60.60 | 59.51 | 0.00 | 600 | |
| 4.1 | Capital Fund to RWA | 1131.00% | 1380.00% | 1795.00% | 2300.00% | 1088.00% | 917.00% | 3893.00% | 3049.00% | 6464.00% | 1464.00% | 1125.00% | 2791.00% | 2484.00% | 2525.00% | 1740.00% | 1740.00% | 3786.00% | 3193.00% | | |
| 4.1 | Capital Fund to RWA | 16.40% | 22.24% | 15.39% | 13.62% | 13.00% | 31.10% | | 29.72% | 18.00% | 12.48% | 23.82% | 25.82% | 19.25% | 19.19% | 12.66% | 22.58% | 32.09% | | | |
| 4.2 | Non Performing Loan (NPL) To Total | 3.89% | 0.56% | 0.00% | 1.97% | 1.85% | 0.00% | | 7.12% | 3.00% | 0.00% | 0.00% | 0.08% | 2.36% | 0.86% | 0.00% | 0.00% | 0.14% | | | |
| 4.3 | Total Loan Loss Provision to Total NP | 124.73% | 345.23% | 365.10% | 149.93% | 155.38% | 0.00% | | | 77.00% | 5.11% | 0.15% | 921.00% | 141.46% | 226.30% | 0.00% | 0.00% | 831.98% | | | |

Table No. 50
NPL Status of Finance Companies

| S.N | Name of Finance Companies | Total Loan | Total NPL | % Of NPL |
|-----|--|------------|-----------|----------|
| 1 | Nepal Housing Dev. Finance Co. | 471.53 | 16.50 | 3.50 |
| 2 | Nepal Finance & Savings Co. Ltd. | 439.80 | 33.34 | 7.58 |
| 3 | National Finance Co. Ltd. | 725.70 | 45.79 | 6.31 |
| 4 | Annapurna Finance Co. Ltd. | 2031.61 | 40.84 | 2.01 |
| 5 | NIDC Capital Markets Limited | 761.84 | 35.50 | 4.66 |
| 6 | Nepal Share Markets & Finance Ltd. | 2028.96 | 55.19 | 2.72 |
| 7 | Peoples Finance Ltd. | 682.70 | 14.81 | 2.17 |
| 8 | Kathmandu Finance LTD. | 346.22 | 8.24 | 2.38 |
| 9 | Union Finance company Limited | 896.33 | 5.92 | 0.66 |
| 10 | Mercantile Finance Co. Ltd. | 32.97 | 1.15 | 3.50 |
| 11 | Narayani Finance Ltd. | 738.37 | 9.89 | 1.34 |
| 12 | Paschimanchal Finance Co. Ltd. | 784.53 | 48.64 | 6.20 |
| 13 | Gorakha Finance Ltd. | 429.05 | 14.37 | 3.35 |
| 14 | Samjhana Finance Co. Ltd.* | 327.97 | 24.43 | 7.45 |
| 15 | Nepal Housing & Merch. Fin. Ltd. | 1101.59 | 40.65 | 3.69 |
| 16 | Universal Finance Limited | 864.18 | 26.62 | 3.08 |
| 17 | Shri Investment & Fin. Co. Ltd. | 887.42 | 5.50 | 0.62 |
| 18 | Siddhartha Finance Ltd. | 677.58 | 22.29 | 3.29 |
| 19 | Goodwill Finance Co. Ltd. | 745.19 | 7.53 | 1.01 |
| 20 | Himalayan Finance & Saving Company Ltd. | | N/A | |
| 21 | IME Bittiya Sanstha Ltd. | 1368.83 | 9.99 | 0.73 |
| 22 | Yeti Finance Co. Ltd. | 476.97 | 23.85 | 5.00 |
| 23 | Investa Finance Ltd. | 54.66 | 0.17 | 0.32 |
| 24 | Lumbini Fin. & Leasing Co. Ltd. | 1111.14 | 53.56 | 4.82 |
| 25 | Standard Finance Ltd. | 300.53 | 18.90 | 6.29 |
| 26 | Mahalaxmi Finance Ltd. | 1043.72 | 20.14 | 1.93 |
| 27 | Bhauratna Finance & Savings Co. Ltd. | 204.09 | 6.59 | 3.23 |
| 28 | Lalitpur Finance Co. Ltd. | 1574.84 | 54.96 | 3.49 |
| 29 | Internl Leasing & Fina. Co. Ltd. | 200.04 | 8.02 | 4.01 |
| 30 | United Finance Limited | 1382.37 | 14.65 | 1.06 |
| 31 | Nepal Srilanka Merchant Bank LTD. | 216.72 | 207.21 | 95.61 |
| 32 | General Finance Ltd. | 625.28 | 7.82 | 1.25 |
| 33 | Merchant Finance Co. Ltd. | 134.07 | 17.20 | 12.83 |
| 34 | Alpic Everest Finance Ltd. | 653.84 | 26.55 | 4.06 |
| 35 | Navadurga Finance Co. Ltd. | 456.10 | 4.56 | 1.00 |
| 36 | Pokhara Finance Limited | 1013.57 | 29.60 | 2.92 |
| 37 | Janaki Finance Co. Ltd. | 559.65 | 54.01 | 9.65 |
| 38 | Central Finance Co. Ltd. | 889.02 | 7.02 | 0.79 |
| 39 | Premier Finance Co. Ltd. | 539.48 | 6.26 | 1.16 |
| 40 | Arun Finance & Savings Co. Ltd.* | | N/A | |
| 41 | Multipur. Saving & Invst. Fin. Co. Ltd. | | N/A | |
| 42 | Butawal Finance Limited | 820.68 | 22.90 | 2.79 |
| 43 | Kaski Finance Ltd. | 491.15 | 0.20 | 0.04 |
| 44 | Shrijana Finance Company | 54.53 | 3.44 | 6.30 |
| 45 | Om Finance Limited | 1045.72 | 5.12 | 0.49 |
| 46 | Cosmic Merchant Bankg & Fin. Limited | 384.77 | 160.26 | 41.65 |
| 47 | World Merchant Banking & Fin. Limited | 1059.33 | 9.53 | 0.90 |
| 48 | Capital Merchant Banking & Fin. Limited | 1862.72 | 41.35 | 2.22 |
| 49 | Crystal Finance Limited | 709.73 | 24.20 | 3.41 |
| 50 | Royal Merchant Banking & Finance | 791.90 | 21.14 | 2.67 |
| 51 | Guheshwori Merch. Banking & Fin. Co. Ltd. | 600.45 | 6.00 | 1.00 |
| 52 | Patan Finance Co. Ltd. | 309.86 | 12.15 | 3.92 |
| 53 | Kist Merchant Banking & Fin. Limited | 4626.91 | 18.04 | 0.39 |
| 54 | Fewa Finance Co. Ltd. | 950.88 | 3.23 | 0.34 |
| 55 | Everest Finance Co. Ltd. | 253.16 | 10.08 | 3.98 |
| 56 | Birgunj Finance Co. Ltd. | 913.43 | 14.07 | 1.54 |
| 57 | Prudensial Finance Co. Ltd. | 458.73 | 11.38 | 2.48 |
| 58 | ICFC Bittiya Sanstha Ltd. | | N/A | |
| 59 | Zenith Merchant Financial Institution Ltd. | 410.95 | 0.53 | 0.13 |
| 60 | Sagarmatha Merchant Banking & Finance LTD. | 553.28 | 4.09 | 0.74 |
| 61 | Shikhar Bittiya Sanstha Ltd. | 295.72 | 11.50 | 3.89 |
| 62 | Civil Merchant Bittiya Sanstha Limited. | 347.41 | 1.95 | 0.56 |
| 63 | Prabhu Bittiya Sanstha Limited. | 1195.56 | 0.05 | 0.00 |
| 64 | Imperial Bittiya Sanstha Limited. | 483.23 | 9.52 | 1.97 |
| 65 | Kuber Bittiya Sanstha Limited. | 411.21 | 7.61 | 1.85 |
| 66 | Nepal Express Financial Institution Limited. | 235.84 | 0.00 | 0.00 |
| 67 | Valley Finance Limited. | | N/A | |
| 68 | Seti Bittiya Sanstha Limited. | 57.88 | 4.12 | 7.12 |
| 69 | Hama Bittiya Sanstha Limited. | 365.81 | 10.97 | 3.00 |
| 70 | Rilayabal Bittiya Sanstha Limited. | 891.97 | 0.04 | 0.00 |
| 71 | Lord budda financial Institution | 302.58 | 0.00 | 0.00 |
| 72 | Api Financial financial Institution Ltd. | 177.71 | 0.14 | 0.08 |
| 73 | Nameste Financial Institution Ltd. | 41.02 | 0.97 | 2.36 |
| 74 | Suryadarshan Financial Institution Ltd. | 151.17 | 1.30 | 0.86 |
| 75 | Unique Financial Institution Ltd. | 244.53 | 0.00 | 0.00 |
| 76 | Manjushree Financial Institution Ltd. | 280.12 | 0.00 | 0.00 |
| 77 | Subhalaxmi Finance Ltd. | 213.70 | 0.30 | 0.14 |
| 78 | Swostik Merchant Finance Company Ltd. | | N/A | |
| | Total | 49772.02 | 1444.45 | 2.90 |

Table No. 51

List of Class C Licensed Financial Institutions (Finance Companies)

| | Names | Operation Date (A.D.) | Head Office | Telephone No. | Fax No. |
|----|--|-----------------------|--------------------------------|-------------------|------------|
| 1 | Nepal Housing Development Finance Co.Ltd. | 1992/03/08 | Naya Baneshwor, Kathmandu | 4780259 | 4782753 |
| 2 | Nepal Finance Co.Ltd. | 1993/01/06 | Kamaladi, Kathmandu | 4220031 | 4241237 |
| 3 | NIDC Capital Markets Ltd. | 1993/03/11 | Kamalpokhari, Kathmandu | 4423219 | 4423401 |
| 4 | National Finance Co.Ltd. | 1993/05/07 | Pako Newroad, Kathmandu | 4228380 | 4222920 |
| 5 | Annapurna Finance Co.Ltd. | 1993/09/30 | Chipledhunga, Pokhara | 061-522671 | 061-525797 |
| 6 | Nepal Share Markets and Finance Ltd. | 1993/10/19 | Ramshahapath, Kathmandu | 4252332 | 4248845 |
| 7 | Peoples Finance Ltd. | 1993/04/15 | Tripureshwor, Kathmandu | 4260991 | 4262405 |
| 8 | Mercentile Finance Co. Ltd. | 1994/11/10 | Adarshnagar, Birgunj | 051-522274 | 051-521673 |
| 9 | Kathmandu Finance Ltd. | 1994/11/10 | Putalisadak, Kathmandu | 430506/27 | 4421506 |
| 10 | Himalaya Finance Ltd. | 1993/11/11 | Sundhara, Kathmandu | 4250172/4259376 | 4273884 |
| 11 | Union Finance Ltd. | 1995/12/12 | Durbarmarg, Kathmandu | 4241648/49 | 4241645 |
| 12 | Narayani Finance Ltd. | 1995/03/08 | Narayangadh, Chitwan | 056-520313/45 | 056-522230 |
| 13 | Gorkha Finance Ltd. | 1995/03/12 | Kantipath, Kathmandu | 4438396 | 4429096 |
| 14 | Paschimanchal Finance Co.Ltd. | 1995/04/09 | P.B.No.11, Butawal | 071-541649 | 071-541924 |
| 15 | Nepal Housing & Merchant Finance Co.Ltd. | 1995/04/11 | Dillibazar, Kathmandu | 4430528 | 4416843 |
| 16 | Universal Finance Co.Ltd. | 1995/04/27 | Kantipath, Kathmandu | 4240998 | 4245895 |
| 17 | Samjhana Finance Co. Ltd. | 1995/05/03 | Banepa, Kavre | 011-664561 | 011-664561 |
| 18 | Goodwill Finance Ltd. | 1995/05/16 | Dillibazar, Kathmandu | 4422878 | 4416052 |
| 19 | Siddhartha Finance Co. Ltd. | 1995/05/25 | Siddharthanagar, Bhairahawa | 071-521478 | 071-523272 |
| 20 | Shree Investment & Finance Co. Ltd. | 1995/06/01 | Dillibazar, Kathmandu | 442616/4415344 | 4421779 |
| 21 | Lumbini Finance & Leasing Co. Ltd. | 1995/06/26 | Thamel, Kathmandu | 4423443 | 4425655 |
| 22 | Investa Finance Ltd. | 1995/07/17 | Adarshnagar, Birgunj | 051-526214 | 51-521178 |
| 23 | Yeti Finance Co. Ltd. | 1995/07/23 | Bank Road, Hetauda | 057-520822/521842 | 057-521842 |
| 24 | Standard Finance Ltd. | 1995/07/23 | Pautalisadak, Kathmandu | 4433853 | 4253368 |
| 25 | International Leasing & Finance Co. Ltd. | 1995/10/31 | Naya Baneshwor, Kathmandu | 4782010 | 4782267 |
| 26 | Mahalaxmi Finance Co. Ltd. | 1995/11/26 | Birgunj, Parsa | 051-523271/529143 | 051-529143 |
| 27 | Lalitpur Finance Co. Ltd. | 1995/12/12 | Lalitpur | 5523850/5536598 | 5531916 |
| 28 | Bhajarata Finance & Saving Co. Ltd. | 1996/01/09 | Kantipath, Kathmandu | 4249534 | 4261316 |
| 29 | United Finance Ltd. | 1996/01/25 | Kamaladi, Kathmandu | 4240779/813 | 4246551 |
| 30 | General Finance Ltd. | 1996/02/02 | Chabahil, Kathmandu | 484753 | 4484753 |
| 31 | Nepal Shreelanka Merchant Bank Ltd. | 1996/02/04 | Kamaladi, Kathmandu | 4440300 | 4441034 |
| 32 | Merchant Finance Co. Ltd. | 1996/01/02 | Kathmandu | 4421244/4246402 | 4246403 |
| 33 | Alpic Everest Finance Ltd. | 1996/07/16 | Baghbazar, Kathmandu | 4266936 | 4241605 |
| 34 | Nava Durga Finance Co.Ltd. | 1997/02/09 | Itachhe, Bhaktapur | 6612999 | 6611999 |
| 35 | Janaki Finance Ltd. | 1997/03/07 | Janakpurdharm, Dhanusha | 041-521586/523339 | 041-523340 |
| 36 | Pokhara Finance Ltd. | 1997/03/16 | Gairapatan, Pokhara | 61-531145 | 061-531610 |
| 37 | Central Finance Co. Ltd. | 1997/04/14 | Kupondole, Lalitpur | 5522289/5521402 | 5523526 |
| 38 | Premier Finance Co. Ltd. | 1997/05/08 | Manbhavan, Lalitpur | 5550412 | 5550412 |
| 39 | Arun Finance & Saving Co. Ltd. | 1997/08/17 | Putalibazar, Dharan | 025-23185 | 025-524450 |
| 40 | Multipurpose Finance Co. Ltd. | 1998/03/25 | Saptari, RajbiraJ | 031-521170 | 031-521980 |
| 41 | Butwal Finance Co. Ltd. | 1998/06/21 | Butawal, Rupendehi | 071-44288/44888 | 7148711 |
| 42 | Shrijana Finance Ltd. | 1999/12/14 | Siraha, Lahan | 033-560769 | 033-560769 |
| 43 | Om Finance Ltd. | 2000/09/17 | New Road, Pokhara-9 | 061-532600/700 | 061-532800 |
| 44 | Cosmic Merchant Banking & Finance Ltd. | 2000/11/20 | Lal Durbar Marg, Kathmandu | 4223154/78 | 4232678 |
| 45 | World Merchant Banking & Finance Ltd. | 2001/08/10 | Main Road, Hetauda | 057-521129 | 057-523229 |
| 46 | Capital Merchant Banking & Finance Ltd. | 2002/02/01 | Battispatali, Kathmandu | 4471458 | 4496321 |
| 47 | Crystal Finance Ltd. | 2002/02/13 | Bag Durbar, Kathmandu | 4218269/270/271 | 4219058 |
| 48 | Royal Merchant Banking & Finance Ltd. | 2002/02/14 | Durbarmarg, Kathmandu | 4242900 | 4231347 |
| 49 | Guheshworil Merchant Banking & Finance Ltd. | 2002/06/13 | Jawalakei, Lalitpur | 5521506 | 5536169 |
| 50 | Patan Finance Ltd. | 2002/06/23 | Man Bhawan, Lalitpur | 5539475 | 5544206 |
| 51 | Kist Merchant Banking & Finance Ltd. | 2003/02/21 | Kamalpokhari, Kathmandu | 4444463/4435463 | 4444838 |
| 52 | Fewa Finance Ltd. | 2003/04/30 | Pokhara, Chipledhunga | 061-538300/400 | 061-538738 |
| 53 | Everest Finance Co. Ltd. | 2003/07/02 | Siddharthanagar, Bhairahawa | 071-526507 | 071-526508 |
| 54 | Birgunj Finance Ltd. | 2003/09/28 | Adarshnagar, Birgunj | 051-523468 | 51530764 |
| 55 | Prudential Bittiya Sanstha Ltd | 2003/06/06 | Dillibazar, Kathmandu | 4445988 | 4446453 |
| 56 | ICFC Bittiya Sanstha | 2003/06/15 | Bhatbhateni, Kathmandu | 4425292 | 4425294 |
| 57 | IME Financial Institution Ltd. | 2005/01/08 | Pani Pokhari, Kathmandu | 4239170/71 | 4218083 |
| 58 | Sagamatha Merchant Banking and Finance Co. Ltd | 2005/08/29 | Lalitpur, Maanvavan | 5547841/5535158 | 5535419 |
| 59 | Shikhar Bittiya Sanstha Ltd. | 2005/09/15 | Kathmandu, Thapathali | 4239290/9291 | 4239289 |
| 60 | Civil Merchant Bittiya sanstha Ltd. | 2005/09/18 | Kathmandu, Kuleshwor | 4289524/596 | 4289524 |
| 61 | Prabhu Finance Co. Ltd. | 2006/02/16 | Lainchaur, Kathmandu | 254580/81 | 4262315 |
| 62 | Imperial Finance Ltd. | 2006/03/08 | Thapathali, Kathmandu | 4432373/4427923 | 4435314 |
| 63 | Kuber Merchant Bittiya sanstha Ltd. | 2006/03/24 | Kathmandu, Putalisadak | 4239797/98 | 4439796 |
| 64 | Nepal Express Finance Ltd. | 2006/05/04 | Sundhara, Kathmandu | 4268056 | 4268332 |
| 65 | Valley Finance Ltd. | 2006/05/11 | Kathmandu, Maharajganj | 4374001 | 4376911 |
| 66 | Seti Bittiya sanstha Ltd. | 2006/06/07 | Kailaly, Tikapur | 091-560950 | 091-560966 |
| 67 | Hama Merchant & Finance Ltd. | 2006/06/16 | Kathmandu, Tripureshwor | 4249503 | 4261148 |
| 68 | Reliable Finance Ltd. | 2006/09/06 | Kathmandu, Bagdurbar, Sundhara | 4218927, 4218989 | 4218997 |
| 69 | Loard Buddha Financial Institutions Ltd. | 2006/11/19 | Kathmandu, Newroad | 4212770, 4212870 | 4216825 |
| 70 | Api Finance Ltd. | 2007/04/25 | Lekhanath Chock, Kaski | 061-561667 | 061-561668 |
| 71 | Nameste Bittiya Sanstha Limited. | 2007/07/07 | Ghorai, Dang | 082-561659 | 082-561559 |
| 72 | Kaski Finance Limited | 2007/07/30 | Pokhara, Kaski | 61523011 | 61523699 |
| 73 | Suryadarshan Financial Co. Ltd. | 2007/07/30 | New Baneshor, Kathmandu | 4785211/17 | 4785213 |
| 74 | Zenith Finance Ltd. | 2007/10/08 | Newroad, Kathmandu | 4233404/405 | 4233208 |
| 75 | Unique Financial Institution Ltd. | 2007/10/12 | Putalisadak, Kathmandu | 4440956 | 4440938 |
| 76 | Manjushree Financial Institution Ltd. | 2007/10/15 | New Baneshor, Kathmandu | 4782517 | 4782534 |
| 77 | Swostik Merchant Finance Company Ltd. | 2007/10/16 | Kichapokhari, Kathmandu | 4441734/35 | 4441736 |
| 78 | Subhalaxmi Finance Ltd. | 2007/11/11 | Naxal, Kathmandu | 4233517/4233518 | 4233519 |

Table No. 52
Sources & Uses of Funds of RURAL DEVELOPMENT BANKS
(AGGREGATE)

| | | Mid - July | | | | | | | | Mid - January | |
|------------------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| SOURCES AND USES | | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | |
| 1 | CAPITAL FUND | 3075.3 | 3080.9 | 3032.4 | 3172.7 | 3039.2 | 3163.0 | 3384.0 | 3077.0 | 3363.0 | |
| | a. Paid-up Capital | 2985.0 | 2985.0 | 2985.0 | 2985.0 | 2985.0 | 2985.0 | 2985.0 | 3085.0 | 3085.0 | |
| | b. General Reserves | 26.3 | 27.1 | 24.5 | 17.9 | 30.4 | 167.0 | 218.0 | 255.0 | 98.0 | |
| | c. Share Premium | | | | | | | | 0.0 | 0.0 | |
| | d. Retained Earning | | | | | | 4.0 | | (537.0) | 0.0 | |
| | e. Others Reserves | 64.0 | 68.8 | 22.9 | 169.8 | 23.8 | 7.0 | 181.0 | 274.0 | 180.0 | |
| | 1. Ex.Eq.Fund | | | | | | | | 0.0 | 0.0 | |
| | 2. Other | | | | | | 7.0 | 181.0 | 274.0 | 180.0 | |
| 2 | BORROWINGS | 10706.4 | 11810.0 | 13248.7 | 14719.6 | 16758.5 | 23037.0 | 27806.0 | 30716.0 | 31202.0 | |
| | a. NRB | 100.0 | 322.9 | 394.4 | 0.0 | 0.0 | 280.0 | 976.0 | 364.0 | 351.0 | |
| | b. "A"Class Licensed Institution | | | | | | 9396.0 | 8079.0 | 0.0 | 0.0 | |
| | c. Foreign Banks and Fin. Ins. | | | | | | 0.0 | 0.0 | 0.0 | 0.0 | |
| | d. Other Financial Ins. | 10606.4 | 11487.0 | 12854.3 | 0.0 | 0.0 | 13361.0 | 18751.0 | 30352.0 | 30851.0 | |
| | e. Bonds and Securities | | | | | | | | 0.0 | 0.0 | |
| 3 | DEPOSITS | 2833.6 | 3410.7 | 4515.6 | 4736.2 | 4398.0 | 4998.0 | 5179.0 | 5916.0 | 6091.0 | |
| | a. Current | | | | | | 0.0 | 0.0 | 0.0 | 29.0 | |
| | Domestic | | | | | | | 0.0 | 0.0 | 29.0 | |
| | Foreign | | | | | | | 0.0 | 0.0 | 0.0 | |
| | b. Savings | | | | | | 4788.0 | 5136.0 | 5916.0 | 6015.0 | |
| | Domestic | | | | | | 4788.0 | 5136.0 | 5916.0 | 6015.0 | |
| | Foreign | | | | | | | 0.0 | 0.0 | 0.0 | |
| | c. Fixed | | | | | | 0.0 | 15.0 | 0.0 | 47.0 | |
| | Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | 15.0 | 0.0 | 47.0 | |
| | Foreign | | | | | | | 0.0 | 0.0 | 0.0 | |
| | d. Call Deposits | | | | | | | 0.0 | 0.0 | 0.0 | |
| | e. Others | | | | | | 210.0 | 28.0 | 0.0 | 0.0 | |
| 4 | Bills Payable | | | | | | | 0.0 | 0.0 | 0.0 | |
| 6 | Other Liabilities | 3297.5 | 1975.1 | 2274.6 | 2853.9 | 4032.3 | 3766.0 | 3148.0 | 2854.0 | 3922.0 | |
| | 1. Sundry Creditors | | | | | | 9.0 | 10.0 | 35.0 | 211.0 | |
| | 2. Loan Loss Provision | | | | | | 343.0 | 771.0 | 635.0 | 1000.0 | |
| | 3. Interest Suspend a/c | | | | | | 183.0 | 216.0 | 714.0 | 1001.0 | |
| | 4. Others | 3297.5 | 1975.1 | 2274.6 | 2853.9 | 4032.3 | 3231.0 | 2151.0 | 1470.0 | 1710.0 | |
| 7 | Reconciliation A/c | | | | | | 798.0 | 63.0 | 1010.0 | 1012.0 | |
| 8 | Profit & Loss A/c | 54.1 | (1209.8) | (1017.0) | (1854.3) | 224.1 | 431.0 | 75.0 | 0.0 | 22.0 | |
| | TOTAL LIABILITIES | 19966.9 | 19067.0 | 22054.2 | 23628.0 | 28452.0 | 36193.0 | 39655.0 | 43573.0 | 45612.0 | |
| 1 | LIQUID FUNDS | 1217.4 | 1667.6 | 2113.2 | 2570.8 | 2943.7 | 3002.0 | 1975.0 | 2064.0 | 3522.0 | |
| | a. Cash Balance | 144.6 | 177.9 | 197.4 | 112.0 | 108.5 | 167.0 | 181.0 | 287.0 | 234.0 | |
| | Nepalese Notes & Coins | | | | | | 167.0 | 181.0 | 287.0 | 234.0 | |
| | Foreign Currency | | | | | | | 0.0 | 0.0 | 0.0 | |
| | b. Bank Balance | 1072.8 | 1489.7 | 1915.8 | 2458.8 | 2835.2 | 1389.0 | 1508.0 | 1751.0 | 3282.0 | |
| | 1. In Nepal Rastra Bank | 18.6 | 167.3 | 17.6 | 66.3 | 834.9 | 109.0 | 144.0 | 124.0 | 150.0 | |
| | Domestic Currency | | | | | | 109.0 | 144.0 | 124.0 | 150.0 | |
| | Foreign Currency | | | | | | | 0.0 | 0.0 | 0.0 | |
| | 2. "A"Class Licensed Institution | 1054.1 | 1322.4 | 1898.3 | 1271.6 | 1847.2 | 1113.0 | 957.0 | 937.0 | 1933.0 | |
| | Domestic Currency | | | | | | 1113.0 | 802.0 | 937.0 | 1933.0 | |
| | Foreign Currency | | | | | | | | 0.0 | 0.0 | |
| | 3. Other Financial Ins. | | | | 1120.9 | 153.2 | 167.0 | 407.0 | 690.0 | 1199.0 | |
| | 4. in Foreign banks | | | | | | | | 0.0 | 0.0 | |
| | C. Money at Call | | | | | | 1446.0 | 286.0 | 26.0 | 6.0 | |
| | Domestic Currency | | | | | | 1446.0 | 286.0 | 26.0 | 6.0 | |
| | Foreign Currency | | | | | | | | 0.0 | 0.0 | |
| 2 | INVESTMENT IN SECURITIES | 75.0 | 75.0 | 75.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| | a. Govt. Securities | 75.0 | 75.0 | 75.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| | b. NRB Bond | | | | | | | | 0.0 | 0.0 | |
| | c. Govt. Non-Fin. Ins. | | | | | | | | 0.0 | 0.0 | |
| | d. Other Non-Fin Ins. | | | | | | | | 0.0 | 0.0 | |
| | e. Non Residents | | | | | | | | 0.0 | 0.0 | |
| 3 | SHARE & OTHER INVESTMENT | 3806.5 | 4586.5 | 5298.8 | 5798.8 | 6605.7 | 11486.0 | 15418.0 | 17135.0 | 15753.0 | |
| | 1.1 Non Residents | | | | | | | 0.0 | 0.0 | 0.0 | |
| | 2. Others | 3806.5 | 4586.5 | 5298.8 | 5798.8 | 6605.7 | 11486.0 | 15418.0 | 17135.0 | 15753.0 | |
| 4 | LOANS & ADVANCES | 10002.8 | 11458.9 | 13090.8 | 13584.1 | 14660.2 | 16165.0 | 17710.0 | 19687.0 | 20585.0 | |
| | a. Govt. Entp. | | | | | | | | 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 | |
| | b. Pvt. Sector | 10002.8 | 11458.9 | 13090.8 | 13584.1 | 14660.2 | 16165.0 | 17710.0 | 19687.0 | 20585.0 | |
| 5 | BILL PURCHASED | | | | | | | | 0.0 | 0.0 | |
| | a. Domestic Bills Purchased | | | | | | | | 0.0 | 0.0 | |
| | b. Foreign Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 | 0.0 | |
| | c. Import Bills & Imports | | | | | | | | 0.0 | 0.0 | |
| 6 | LOANS AGAINST COLLECTED BILLS | | | | | | | | 0.0 | 0.0 | |
| | a. Against Domestic Bills | | | | | | | | 0.0 | 0.0 | |
| | b. Against Foreign Bills | | | | | | | | 0.0 | 0.0 | |
| 8 | FIXED ASSETS | | | | | | 138.0 | 149.0 | 154.0 | 158.0 | |
| 9 | OTHER ASSETS | 3236.3 | 1279.1 | 1476.4 | 1674.3 | 2207.7 | 2461.0 | 1909.0 | 2041.0 | 2874.0 | |
| | a. Accrued Interests | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 291.0 | 0.0 | 0.0 | |
| | Govt. Entp. | | | | | | | 0.0 | 0.0 | 0.0 | |
| | Private Sector | | | | | | 0.0 | 291.0 | 0.0 | 0.0 | |
| | c. Sundry Debtors | | | | | | 0.0 | 21.0 | 27.0 | 297.0 | |
| | d. Cash In Transit | | | | | | 0.0 | 29.0 | 24.0 | 191.0 | |
| | e. Others | 3236.3 | 1279.1 | 1476.4 | 1674.3 | 2207.7 | 2461.0 | 1568.0 | 1990.0 | 2386.0 | |
| 10 | Expenses not Written off | | | | | | 0.0 | 0.0 | 0.0 | 0.0 | |
| 11 | Non Banking Assets | | | | | | | | 0.0 | 0.0 | |
| 12 | Reconciliation Account | | | | | | 731.0 | | 961.0 | 948.0 | |
| 13 | Profit & Loss A/c | 1628.7 | 0.0 | 0.0 | 0.0 | 2034.6 | 2210.0 | 2494.0 | 1531.0 | 1772.0 | |
| | TOTAL ASSETS | 19966.6 | 19067.0 | 22054.2 | 23628.0 | 28452.0 | 36193.0 | 39655.0 | 43573.0 | 45612.0 | |

Table No 53
Sources & Uses of Fund Rural Development Banks
Mid-January 2009

(Rs. in Lakh)

| | PUGBB 1 | MGBB 2 | PAGBB 3 | MPGBB 4 | SPGBB 5 | TOTAL |
|--|---------------|---------------|---------------|----------------|---------------|----------------|
| 1 CAPITAL FUND | 866.0 | 296.0 | 784.0 | 818.0 | 599.0 | 3363.0 |
| a. Paid-up Capital | 600.0 | 700.0 | 600.0 | 600.0 | 585.0 | 3085.0 |
| b. General Reserves | 266.0 | (404.0) | 184.0 | 38.0 | 14.0 | 98.0 |
| c. Share Premium | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Retained Earning | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Others Reserves | 0.0 | 0.0 | 0.0 | 180.0 | 0.0 | 180.0 |
| 1. Ex.Eq.Fund | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Other | 0.0 | 0.0 | 0.0 | 180.0 | 0.0 | 180.0 |
| 2 BORROWINGS | 5821.0 | 8000.0 | 5476.0 | 8752.0 | 3153.0 | 31202.0 |
| a. NRB | 0.0 | 0.0 | 131.0 | 0.0 | 220.0 | 351.0 |
| b. "A"Class Licensed Institution | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Foreign Banks and Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Financial Ins. | 5821.0 | 8000.0 | 5345.0 | 8752.0 | 2933.0 | 30851.0 |
| e. Bonds and Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 DEPOSITS | 1822.0 | 1382.0 | 1423.0 | 1039.0 | 425.0 | 6091.0 |
| a. Current | 0.0 | 0.0 | 29.0 | 0.0 | 0.0 | 29.0 |
| Domestic | 0.0 | 0.0 | 29.0 | 0.0 | 0.0 | 29.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Savings | 1822.0 | 1382.0 | 1394.0 | 992.0 | 425.0 | 6015.0 |
| Domestic | 1822.0 | 1382.0 | 1394.0 | 992.0 | 425.0 | 6015.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Fixed | 0.0 | 0.0 | 0.0 | 47.0 | 0.0 | 47.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 47.0 | 0.0 | 47.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 734.0 | 238.0 | 540.0 | 899.0 | 1511.0 | 3922.0 |
| 1. Sundry Creditors | 0.0 | 0.0 | 98.0 | 102.0 | 11.0 | 211.0 |
| 2. Loan Loss Provision | 249.0 | 0.0 | 0.0 | 374.0 | 377.0 | 1000.0 |
| 3. Interest Suspense a/c | 0.0 | 0.0 | 0.0 | 249.0 | 752.0 | 1001.0 |
| 4. Others | 485.0 | 238.0 | 442.0 | 174.0 | 371.0 | 1710.0 |
| 7 Reconciliation A/c | 0.0 | 0.0 | 0.0 | 55.0 | 957.0 | 1012.0 |
| 8 Profit & Loss A/c | 0.0 | 0.0 | 0.0 | 22.0 | 0.0 | 22.0 |
| TOTAL LIABILITIES | 9243.0 | 9916.0 | 8223.0 | 11585.0 | 6645.0 | 45612.0 |
| 1 LIQUID FUNDS | 1196.0 | 678.0 | 1256.0 | 253.0 | 139.0 | 3522.0 |
| a. Cash Balance | 41.0 | 99.0 | 53.0 | 23.0 | 18.0 | 234.0 |
| Nepalese Notes & Coins | 41.0 | 99.0 | 53.0 | 23.0 | 18.0 | 234.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Bank Balance | 1155.0 | 579.0 | 1203.0 | 224.0 | 121.0 | 3282.0 |
| 1. In Nepal Rastra Bank | 38.0 | 4.0 | 4.0 | 56.0 | 48.0 | 150.0 |
| Domestic Currency | 38.0 | 4.0 | 4.0 | 56.0 | 48.0 | 150.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. "A"Class Licensed Institution | 1117.0 | 575.0 | 0.0 | 168.0 | 73.0 | 1933.0 |
| Domestic Currency | 1117.0 | 575.0 | 0.0 | 168.0 | 73.0 | 1933.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3. Other Financial Ins. | 0.0 | 0.0 | 1199.0 | 0.0 | 0.0 | 1199.0 |
| 4. in Foreign banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| C.Money at Call | 0.0 | 0.0 | 0.0 | 6.0 | 0.0 | 6.0 |
| Domestic Currency | 0.0 | 0.0 | 0.0 | 6.0 | 0.0 | 6.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 INVESTMENT IN SECURITIES | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Govt.Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. NRB Bond | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Govt.Non-Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Non-Fin Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 8.0 | 5360.0 | 1234.0 | 7418.0 | 1733.0 | 15753.0 |
| 1.1 Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2.Others | 8.0 | 5360.0 | 1234.0 | 7418.0 | 1733.0 | 15753.0 |
| 4 LOANS & ADVANCES | 7820.0 | 3702.0 | 4971.0 | 2557.0 | 1535.0 | 20585.0 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Financial Institutions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Pvt. Sector | 7820.0 | 3702.0 | 4971.0 | 2557.0 | 1535.0 | 20585.0 |
| 5 BILL PURCHED | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Domestic Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Foreign Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Import Bills & Imports | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Against Foreign Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 FIXED ASSETS | 27.0 | 20.0 | 43.0 | 43.0 | 25.0 | 158.0 |
| 9 OTHER ASSETS | 192.0 | 156.0 | 719.0 | 777.0 | 1030.0 | 2874.0 |
| a. Accrued Interests | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private Sector | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Sundry Debtors | 0.0 | 0.0 | 187.0 | 106.0 | 4.0 | 297.0 |
| c. Cash In Transit | 0.0 | 0.0 | 134.0 | 52.0 | 5.0 | 191.0 |
| d. Others | 192.0 | 156.0 | 398.0 | 619.0 | 1021.0 | 2386.0 |
| 10 Expenses not Written off | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 11 Non Banking Assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 12 Reconciliation Account | 0.0 | 0.0 | 0.0 | 0.0 | 948.0 | 948.0 |
| 13 Profit & Loss A/c | 0.0 | 0.0 | 0.0 | 537.0 | 1235.0 | 1772.0 |
| TOTAL ASSETS | 9243.0 | 9916.0 | 8223.0 | 11585.0 | 6645.0 | 45612.0 |

Table No.54
Sources & Uses of Funds of MICRO CREDIT DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in Lakh)

| SOURCES AND USES | | Mid - July | | | | | Mid - January |
|--------------------------|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| 1 | CAPITAL FUND | 3504.3 | 4358.4 | 5141.0 | 7801.0 | 9502.0 | 13188.0 |
| | a. Paid-up Capital | 2222.9 | 2497.5 | 2724.0 | 4772.0 | 6346.0 | 6557.0 |
| | b. General Reserves | 109.7 | 1001.1 | 1108.0 | 408.0 | 615.0 | 763.0 |
| | c. Share Premium | | | | 0.0 | 0.0 | 0.0 |
| | d. Retained Earning | 126.0 | | 409.0 | 512.0 | 595.0 | 796.0 |
| | e. Others Reserves | 1045.8 | 859.8 | 900.0 | 2109.0 | 1946.0 | 5072.0 |
| | 1. Ex.Eq.Fund | | | | 0.0 | 0.0 | 0.0 |
| | 2. Other | | | 900.0 | 2109.0 | 1946.0 | 5072.0 |
| 2 | BORROWINGS | 12987.5 | 17265.9 | 30212.0 | 41636.0 | 53290.0 | 58247.0 |
| | a. NRB | 198.5 | 102.6 | 97.0 | 486.0 | 575.0 | 588.0 |
| | b. "A"Class Licensed Institution | 6068.8 | 6714.0 | 11496.0 | 25574.0 | 34031.0 | 37482.0 |
| | c. Foreign Banks and Fin. Ins. | | | 7909.0 | 12554.0 | 13467.0 | 14403.0 |
| | d. Other Financial Ins. | 6720.2 | 10449.3 | 10710.0 | 3022.0 | 5217.0 | 5774.0 |
| | e. Bonds and Securities | | | | 0.0 | 0.0 | 0.0 |
| 3 | DEPOSITS | 2258.1 | 3090.5 | 4327.0 | 5852.0 | 9484.0 | 10952.0 |
| | a. Current | | | 0.0 | 0.0 | 0.0 | 0.0 |
| | Domestic | | | | 0.0 | 0.0 | 0.0 |
| | Foreign | | | | 0.0 | 0.0 | 0.0 |
| | b. Savings | | | 4327.0 | 5852.0 | 9484.0 | 10952.0 |
| | Domestic | | | 4327.0 | 5852.0 | 9484.0 | 10952.0 |
| | Foreign | | | | 0.0 | 0.0 | 0.0 |
| | c. Fixed | | | 0.0 | 0.0 | 0.0 | 0.0 |
| | Domestic | 0.0 | 0.0 | | 0.0 | 0.0 | 0.0 |
| | Foreign | | | | 0.0 | 0.0 | 0.0 |
| | d. Call Deposits | | | | 0.0 | 0.0 | 0.0 |
| | e. Others | 2258.1 | | | 0.0 | 0.0 | 0.0 |
| 4 | Bills Payable | | | 780.0 | 0.0 | 0.0 | 0.0 |
| 6 | Other Liabilities | 6875.9 | 9153.2 | 3194.0 | 7019.0 | 8762.0 | 6577.0 |
| | 1. Sundry Creditors | 82.5 | 83.6 | 574.0 | 165.0 | 979.0 | 1200.0 |
| | 2. Loan Loss Provision | | | 801.0 | 1687.0 | 2089.0 | 2473.0 |
| | 3. Interest Suspense a/c | | | 127.0 | 421.0 | 414.0 | 1079.0 |
| | 4. Others | 6793.4 | 9069.6 | 1692.0 | 4746.0 | 5280.0 | 1825.0 |
| 7 | Reconciliation A/c | | | 1361.0 | 193.0 | 203.0 | 7342.0 |
| 8 | Profit & Loss A/c | 382.5 | 680.9 | 766.0 | 658.0 | 1013.0 | 921.0 |
| TOTAL LIABILITIES | | 26008.4 | 34548.9 | 45781.0 | 63159.0 | 82254.0 | 97227.0 |
| 1 | LIQUID FUNDS | 3638.2 | 3595.3 | 10216.0 | 15753.0 | 9567.0 | 22438.0 |
| | a. Cash Balance | 34.7 | 31.3 | 30.0 | 42.0 | 87.0 | 73.0 |
| | Nepalese Notes & Coins | | | 30.0 | 42.0 | 87.0 | 73.0 |
| | Foreign Currency | | | | 0.0 | 0.0 | 0.0 |
| | b. Bank Balance | 3603.5 | 3564.0 | 9539.0 | 14960.0 | 8165.0 | 20370.0 |
| | 1. In Nepal Rastra Bank | 526.0 | 1069.4 | 1252.0 | 550.0 | 588.0 | 599.0 |
| | Domestic Currency | | | 515.0 | 270.0 | 352.0 | 361.0 |
| | Foreign Currency | | | 737.0 | 280.0 | 236.0 | 238.0 |
| | 2. "A"Class Licensed Institution | 2588.5 | 2438.3 | 7359.0 | 10085.0 | 6554.0 | 14711.0 |
| | Domestic Currency | | | 7359.0 | 10085.0 | 6554.0 | 14711.0 |
| | Foreign Currency | | | | 0.0 | 0.0 | 0.0 |
| | 3. Other Financial Ins. | 489.0 | 56.3 | 928.0 | 4325.0 | 1023.0 | 5060.0 |
| | 4. in Foreign banks | | | | 0.0 | 0.0 | 0.0 |
| | C. Money at Call | | | 647.0 | 751.0 | 1315.0 | 1995.0 |
| | Domestic Currency | | | 647.0 | 751.0 | 1315.0 | 1995.0 |
| | Foreign Currency | | | | 0.0 | 0.0 | 0.0 |
| 2 | INVESTMENT IN SECURITIES | 6508.8 | 1625.0 | 2700.0 | 570.0 | 962.0 | 962.0 |
| | a. Govt. Securities | 1625.0 | 1625.0 | 1625.0 | 570.0 | 512.0 | 512.0 |
| | b. NRB Bond | 0.3 | | | | 0.0 | 0.0 |
| | c. Govt. Non-Fin. Ins. | 4883.5 | | 1075.0 | | 0.0 | 0.0 |
| | d. Other Non-Fin Ins. | | | | | 450.0 | 450.0 |
| | e. Non Residents | | | | | 0.0 | 0.0 |
| 3 | SHARE & OTHER INVESTMENT | 0.0 | 6929.9 | 2540.0 | 3986.0 | 16943.0 | 5724.0 |
| | 1. Non Residents | | | | 0.0 | 0.0 | 0.0 |
| | 2. Others | 0.0 | | 2540.0 | 3986.0 | 16943.0 | 5724.0 |
| 4 | LOANS & ADVANCES | 14637.2 | 20715.9 | 26865.0 | 40096.0 | 51095.0 | 56080.0 |
| | a. Govt. Entp. | 0.0 | 0.0 | 0.0 | | 0.0 | 0.0 |
| | b. Financial Institutions | | | 0.0 | | 0.0 | 0.0 |
| | c. Pvt. Sector | 14637.2 | 20715.9 | 26865.0 | 40096.0 | 51095.0 | 56080.0 |
| 5 | BILL PURCHED | | | | | 0.0 | 0.0 |
| | a. Domestic Bills Purchased | | | | | 0.0 | 0.0 |
| | b. Foreign Bills Purchased | 0.0 | 0.0 | | | 0.0 | 0.0 |
| | c. Import Bills & Imports | | | | | 0.0 | 0.0 |
| 6 | LOANS AGAINST COLLECTED BILLS | | | | | 0.0 | 0.0 |
| | a. Against Domestic Bills | | | | | 0.0 | 0.0 |
| | b. Against Foreign Bills | | | | | 0.0 | 0.0 |
| 8 | FIXED ASSETS | | | 643.0 | 861.0 | 1023.0 | 1308.0 |
| 9 | OTHER ASSETS | 1224.2 | 1682.8 | 1460.0 | 1728.0 | 2564.0 | 2771.0 |
| | a. Accrued Interests | 40.5 | 67.9 | 249.0 | 878.0 | 1218.0 | 1235.0 |
| | Govt. Entp. | | | 78.0 | 60.0 | 146.0 | 159.0 |
| | Private Sector | | | 171.0 | 818.0 | 1072.0 | 1076.0 |
| | c. Sundry Debtors | 81.0 | 145.5 | 193.0 | 289.0 | 432.0 | 444.0 |
| | d. Cash In Transit | | | 8.0 | | 22.0 | 41.0 |
| | e. Others | 1102.7 | 1469.4 | 1010.0 | 561.0 | 892.0 | 1051.0 |
| 10 | Expenses not Written off | | | 4.0 | 10.0 | 62.0 | 62.0 |
| 11 | Non Banking Assets | | | | | 0.0 | 0.0 |
| 12 | Reconciliation Account | | | 1353.0 | 155.0 | 2.0 | 7578.0 |
| 13 | Profit & Loss A/c | 0.0 | 0.0 | 0.0 | 0.0 | 36.0 | 304.0 |
| TOTAL ASSETS | | 26008.4 | 34548.9 | 45781.0 | 63159.0 | 82254.0 | 97227.0 |

Table No. 55
Sources & Uses of Funds of MICRO CREDIT DEVELOPMENT BANKS
Mid- January 2009

(Rs in Lakh)

| SOURCES & USES | NIRDHAN | DIPROSE | CHHIMEK | RMDC | SANA KISAN | SWABALAMBAN | NERUDE | TOTAL |
|--|----------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| 1 CAPITAL FUND | 1569.0 | 397.0 | 676.0 | 6879.0 | 2379.0 | 1058.0 | 230.0 | 13188.0 |
| a. Paid-up Capital | 1000.0 | 226.0 | 510.0 | 3200.0 | 1231.0 | 250.0 | 140.0 | 6557.0 |
| b. General Reserves | 118.0 | 64.0 | 107.0 | 201.0 | 22.0 | 239.0 | 12.0 | 763.0 |
| c. Share Premium | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Retained Earning | 12.0 | 50.0 | 59.0 | 429.0 | 0.0 | 196.0 | 50.0 | 796.0 |
| e. Others Reserves | 439.0 | 57.0 | 0.0 | 3049.0 | 1126.0 | 373.0 | 28.0 | 5072.0 |
| 1. Ex.Eq.Fund | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Other | 439.0 | 57.0 | 0.0 | 3049.0 | 1126.0 | 373.0 | 28.0 | 5072.0 |
| 2 BORROWINGS | 7655.0 | 4047.0 | 6430.0 | 20417.0 | 12250.0 | 5780.0 | 1668.0 | 58247.0 |
| a. NRB | 67.0 | 159.0 | 154.0 | 0.0 | 208.0 | 0.0 | 0.0 | 588.0 |
| b. "A"Class Licensed Institution | 7588.0 | 3888.0 | 5037.0 | 4828.0 | 12042.0 | 4099.0 | 0.0 | 37482.0 |
| c. Foreign Banks and Fin. Ins. | 0.0 | 0.0 | 0.0 | 14403.0 | 0.0 | 0.0 | 0.0 | 14403.0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 1239.0 | 1186.0 | 0.0 | 1681.0 | 1668.0 | 5774.0 |
| e. Bonds and Securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 DEPOSITS | 2781.0 | 906.0 | 3112.0 | 0.0 | 463.0 | 2881.0 | 809.0 | 10952.0 |
| a. Current | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Savings | 2781.0 | 906.0 | 3112.0 | 0.0 | 463.0 | 2881.0 | 809.0 | 10952.0 |
| Domestic | 2781.0 | 906.0 | 3112.0 | 0.0 | 463.0 | 2881.0 | 809.0 | 10952.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Fixed | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Domestic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foreign | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 4 Bills Payable | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 Other Liabilities | 1277.0 | 301.0 | 524.0 | 979.0 | 2731.0 | 696.0 | 69.0 | 6577.0 |
| 1. Sundry Creditors | 113.0 | 24.0 | 68.0 | 9.0 | 895.0 | 90.0 | 1.0 | 1200.0 |
| 2. Loan Loss Provision | 459.0 | 180.0 | 93.0 | 516.0 | 978.0 | 216.0 | 31.0 | 2473.0 |
| 3. Interest Suspense a/c | 222.0 | 0.0 | 0.0 | 3.0 | 829.0 | 25.0 | 0.0 | 1079.0 |
| 4. Others | 483.0 | 97.0 | 363.0 | 451.0 | 29.0 | 365.0 | 37.0 | 1825.0 |
| 7 Reconciliation A/c | (139.0) | 0.0 | 7480.0 | 0.0 | 0.0 | 0.0 | 1.0 | 7342.0 |
| 8 Profit & Loss A/c | 119.0 | 85.0 | 145.0 | 414.0 | 0.0 | 110.0 | 48.0 | 921.0 |
| TOTAL LIABILITIES | 13262.0 | 5736.0 | 18367.0 | 28689.0 | 17823.0 | 10525.0 | 2825.0 | 97227.0 |
| 1 LIQUID FUNDS | 1477.0 | 562.0 | 2984.0 | 15353.0 | 356.0 | 1416.0 | 290.0 | 22438.0 |
| a. Cash Balance | 20.0 | 7.0 | 1.0 | 0.0 | 3.0 | 32.0 | 10.0 | 73.0 |
| Nepalese Notes & Coins | 20.0 | 7.0 | 1.0 | 0.0 | 3.0 | 32.0 | 10.0 | 73.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Bank Balance | 447.0 | 555.0 | 2983.0 | 15353.0 | 353.0 | 399.0 | 280.0 | 20370.0 |
| 1. In Nepal Rastra Bank | 57.0 | 0.0 | 104.0 | 366.0 | 0.0 | 55.0 | 17.0 | 599.0 |
| Domestic Currency | 57.0 | 0.0 | 104.0 | 128.0 | 0.0 | 55.0 | 17.0 | 361.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 238.0 | 0.0 | 0.0 | 0.0 | 238.0 |
| 2. "A"Class Licensed Institution | 390.0 | 326.0 | 1681.0 | 11485.0 | 353.0 | 213.0 | 263.0 | 14711.0 |
| Domestic Currency | 390.0 | 326.0 | 1681.0 | 11485.0 | 353.0 | 213.0 | 263.0 | 14711.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3. Other Financial Ins. | 0.0 | 229.0 | 1198.0 | 3502.0 | 0.0 | 131.0 | 0.0 | 5060.0 |
| 4. in Foreign banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| C.Money at Call | 1010.0 | 0.0 | 0.0 | 0.0 | 0.0 | 985.0 | 0.0 | 1995.0 |
| Domestic Currency | 1010.0 | 0.0 | 0.0 | 0.0 | 0.0 | 985.0 | 0.0 | 1995.0 |
| Foreign Currency | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2 INVESTMENT IN SECURITIES | 837.0 | 0.0 | 0.0 | 125.0 | 0.0 | 0.0 | 0.0 | 962.0 |
| a. Govt. Securities | 387.0 | 0.0 | 0.0 | 125.0 | 0.0 | 0.0 | 0.0 | 512.0 |
| b. NRB Bond | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Govt. Non-Fin. Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Other Non-Fin Ins. | 450.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 450.0 |
| e. Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 3 SHARE & OTHER INVESTMENT | 388.0 | 475.0 | 610.0 | 0.0 | 971.0 | 3020.0 | 260.0 | 5724.0 |
| 1.1 Non Residents | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 2. Others | 388.0 | 475.0 | 610.0 | 0.0 | 971.0 | 3020.0 | 260.0 | 5724.0 |
| 4 LOANS & ADVANCES | 9297.0 | 4550.0 | 6417.0 | 12901.0 | 15187.0 | 5528.0 | 2200.0 | 56080.0 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Financial Institutions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Pvt. Sector | 9297.0 | 4550.0 | 6417.0 | 12901.0 | 15187.0 | 5528.0 | 2200.0 | 56080.0 |
| 5 BILL PURCHED | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Domestic Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Foreign Bills Purchased | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| c. Import Bills & Imports | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| a. Against Domestic Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Against Foreign Bills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 FIXED ASSETS | 696.0 | 53.0 | 433.0 | 21.0 | 27.0 | 36.0 | 42.0 | 1308.0 |
| 9 OTHER ASSETS | 509.0 | 96.0 | 440.0 | 289.0 | 978.0 | 429.0 | 30.0 | 2771.0 |
| a. Accrued Interests | 222.0 | 0.0 | 11.0 | 148.0 | 829.0 | 25.0 | 0.0 | 1235.0 |
| Govt. Entp. | 0.0 | 0.0 | 11.0 | 148.0 | 0.0 | 0.0 | 0.0 | 159.0 |
| Private Sector | 222.0 | 0.0 | 0.0 | 0.0 | 829.0 | 25.0 | 0.0 | 1076.0 |
| b. Sundry Debtors | (92.0) | 0.0 | 299.0 | 5.0 | 69.0 | 162.0 | 1.0 | 444.0 |
| c. Cash In Transit | 0.0 | 0.0 | 0.0 | 0.0 | 41.0 | 0.0 | 0.0 | 41.0 |
| d. Others | 379.0 | 96.0 | 130.0 | 136.0 | 39.0 | 242.0 | 29.0 | 1051.0 |
| 10 Expenses not Written off | 58.0 | 0.0 | 3.0 | 0.0 | 0.0 | 0.0 | 1.0 | 62.0 |
| 11 Non Banking Assets | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 12 Reconciliation Account | 0.0 | 0.0 | 7480.0 | 0.0 | 0.0 | 96.0 | 2.0 | 7578.0 |
| 13 Profit & Loss A/c | 0.0 | 0.0 | 0.0 | 0.0 | 304.0 | 0.0 | 0.0 | 304.0 |
| TOTAL ASSETS | 13262.0 | 5736.0 | 18367.0 | 28689.0 | 17823.0 | 10525.0 | 2825.0 | 97227.0 |

Table No. 56
List of Class 'D' Licensed Rural & Micro Credit Development Banks
Mid - January, 2009

| Names | Operation Date (A.D.) | Head Office | Telephone No. | Fax No. |
|---|-----------------------|-------------------------|--------------------|------------|
| 1. Purbanchal Grameen Bikas Bank | 1993/03/28 | Biratnagar, Morang | 021-529817/522740 | 021-524259 |
| 2. Sudur Pashimanchal Grameen Bikas Bank | 1993/03/28 | Dhangadhi, Kailali | 091-522624 | 091-522963 |
| 3. Pashimanchal Grameen Bikas Bank | 1995/04/01 | Butawal-8, Rupendehi | 071-549899/541596 | 071-541289 |
| 4. Madhya Pashimanchal Grameen Bikas Bank | 1995/04/01 | Nepalguni, Banke | 081-522011 | 081-522024 |
| 5. Madhymanchal Grameen Bikas Bank | 1996/07/08 | Janakpur, Dhanusha | 041-520785/521642 | 041-521642 |
| 6. Nirdhan Utthan Bank | 1999/04/13 | Rupandehi, Bhairahawa | 071-523764/68 | 071-521647 |
| 7. Rural Microfinance Development Centre | 1996/12/06 | Putalisadak, Kathmandu | 4268020 | 4247702 |
| 8. Deprosc Development Bank | 2001/07/03 | Narayanghat, Chitwan | 056-561183/4261354 | 056-561183 |
| 9. Chhibinck Development Banks | 2001/12/10 | Makawanpur, Hetauda -4 | 057-521574 | 057-522460 |
| 10. Shawalamban Laghu Bitta Bikas Banks Ltd | 2002/02/22 | Janakpur, Dhanusha | 41-524342 | 041-525748 |
| 11. Sana Kisan Vikas Banks | 2002/03/11 | Subidhanagar, Kathmandu | 6461628 | 4479701 |
| 12. Nerude Laghu Bitta Bikas Bank Limited. | 2007/06/07 | Biratnagar, Morang | 021-5245560 | 021-531087 |

List of other Financial Institutions licensed by NRB
Mid - January, 2009

List of SAVING & CREDIT COOPERATIVES (Non Classified)

| Names | Operation Date(A.D.) | Head Office | Telephone No. | Fax No. |
|---|----------------------|------------------------|---------------|------------|
| 1. Nabajivan Co-operative Society Ltd. | 1993/12/15 | Dhangadi, Kailali | 091522950 | 091524280 |
| 2. Sagun Co-operative Society Ltd. | 1994/10/9 | Kathmandu | 4258366 | |
| 3. Nepal Co-operative Society Ltd. | 1994/12/30 | Kathmandu | 4465946 | 4465823 |
| 4. The Sahara Loan,Savings & Investment Co-op.Soc. Ltd. | 1995/04/15 | Sarlahi | 46520012 | |
| 5. Bindabasi Saving Fund Co-operative Society Ltd. | 1995/06/21 | Khopasi, Kavre | 011680063 | 011440162 |
| 6. Mahila Co-operative Society Ltd. | 1995/09/27 | Kathmandu | 4301619 | 4302061 |
| 7. Bahooddeshya Saving & Loan Co-op.Society Ltd. | 1995/12/25 | Jhapa | 023562022 | |
| 8. Rajshree Saving & Invest.Co-op Society Ltd | 1996/02/19 | Sarlahi | | |
| 9. Sahakari Bittiva Bikas Sanstha | 1996/06/16 | Nepalguni, Banke | 081-521559 | |
| 10. Manakamanal Sahakari Sanstha Ltd. | 1997/02/18 | Banepa, Kavre | 011661921 | 011660541 |
| 11. Very Co-operative Sanstha Ltd. | 1997/03/05 | Nepalguni, Banke | 081522583 | |
| 12. Viccu Saving & Loan Co-operative Sanstha | 1997/08/11 | Gajindakot,Navalparasi | 056501364 | 056501401 |
| 13. Kisan Bahu-Uddeshiya Cooperative Sanstha Ltd. | 1998/12/29 | Lamkee, Kailali | 091540426 | 091540103 |
| 14. Himalaya Co-operative Ltd. | 1998/04/29 | Kathmandu | 4487726 | 4460841 |
| 15. Star Bahoo-Uddeshiya Savins & Credit Co-op Ltd. | 1998/04/14 | Biratnagar | 021523898 | 021538153 |
| 16. Upakar Savings Fund & Credit Co-operative So. Ltd. | 2000/03/21 | Walling, Sayanja | 063-440238 | 063-440229 |

List of NON GOVERNMENT ORGANIZATION (Non Classified)

| Name | Operation Date (A.D.) | Head Office | Telephone No. | Fax No. |
|--|-----------------------|-----------------|---------------|-----------|
| 1. Nepal Grameen Bikas Sanstha | 2000/06/05 | Kathmandu | 4429384 | |
| 2. Nepal Sikara Grameen Bikas Karvakram | 2000/06/05 | Chitwan | 056529392 | |
| 3. Chartare yuba Club | 2000/06/05 | Baglung | 068520846 | |
| 4. Mahuli Samudvik Bikas Kendra | 2000/06/12 | Saptari | 031521485 | |
| 5. United Youth Community (UNYC NEPAL) | 2000/06/29 | Bardiya | 08460189 | |
| 6. Samudvik Mahila Bikas Kendra | 2000/07/14 | Saptari | 031523165 | 031523165 |
| 7. Grameen Samudavako Lagi yojana Pratavuti, Nepal | 2000/08/23 | Dhankuta | 026520253 | |
| 8. Grameen Jagaran Manch (Program Co-ordination Office) | 2000/09/11 | Baglung | 068520972 | |
| 9. Sarbodava Grameen Bikas Sangh | 2000/09/26 | Saptari | | |
| 10. Jan Jagaran Manch | 2000/10/26 | Rasuwa | 010569333 | |
| 11. Rastriva Shaichik Tatha Samajik Bikas Sanstha | 2000/10/01 | Parbat | 067520229 | |
| 12. Dhaulagiri Community Researh Dev. Centre | 2000/10/21 | Baglung | 068520249 | |
| 13. Nepal Environment & Pollution Eradication UNESCO Ner | 2001/07/05 | Gangabu | 442618 | |
| 14. Society of Local Volunteers Efforts Nepal (Solve) | 2001/07/10 | Dhankuta | 026520523 | |
| 15. Women Enterprises Association of Nepal | 2001/09/24 | Kathmandu | 4227906 | |
| 16. Center for Women's Right and Development | 2002/04/30 | Kathmandu | | |
| 17. MANUSHI | 2002/05/03 | Kathmandu | 016911705 | 4412680 |
| 18. Life Development Society | 2002/06/18 | Morang | 021522528 | |
| 19. Women Development and Child Care Foundation | 2002/07/02 | Saptari | 031520288 | |
| 20. Mahila Adarsha Sewa Kendra | 2002/07/02 | Kthmandu | 4780212 | |
| 21. Patan Business and Professional Women | 2002/07/02 | Lalitpur | 5548777 | |
| 22. Women Development Centre | 2002/07/02 | Chitwan | 056522993 | |
| 23. Womens Self -Relient Society | 2002/07/14 | Chitwan | 056522907 | |
| 24. Women Development Centre of Nepal | 2002/07/12 | Lalitpur | 5532308 | |
| 25. Bhagawan Youth Club, Alapot, Ktm | 2002/07/23 | Kathmandu | 4450202 | |
| 26. Creative Women Environment Development Association | 2002/07/24 | Kathmandu | 4421010 | |
| 27. Srijana Community Development Center,Siraha | 2002/07/25 | Siraha | 061522851 | |
| 28. Shreejana Development Center,Kaski | 2002/08/22 | Kaski | | |
| 29. Cottage & Small Industries Organization,Kathmandu | 2002/09/02 | Kathmandu | 4472166 | |
| 30. Rural Area Dev. & Research Programme,Parbat | 2002/09/03 | Parbat | 067520233 | |
| 31. Adarsha Yuba Club,Bhaktapur | 2002/09/06 | Bhaktapur | | |
| 32. Society Welfare Action Nepal (SWAN),Dang | 2002/10/25 | Dang | | |
| 33. Social Upgrade in Progress of Education Region (SUPER) | 2002/10/29 | Dang | | |
| 34. Nepal Women Community Service Center,Dang | 2002/10/30 | Dang | 085260402 | |
| 35. Forum for Rural Women Ardency Development,(FORW) | 2002/12/30 | Sunsari | 025540456 | 025540610 |
| 36. Gramin Mahila Bikash Sanstha | 2003/04/23 | Dang | 082560837 | |
| 37. Ama Samaj Shangh,Chitawan | 2003/04/29 | Chitwan | | |
| 38. Gramin Mahila Utthan Kendra,Dang | 2003/06/18 | Dang | | |
| 39. Khurkot Youba Club ,Parbat | 2003/09/14 | Parbat | | |
| 40. Grameen Sewa Nepal (G.S.N.), Kailali | 2003/09/18 | Kailali | 091580134 | |
| 41. Nari Avudya Kendra | 2003/10/24 | Chitwan | | |
| 42. Mahila Upakar Manch | 2003/10/29 | Banke | 081540144 | 081540744 |
| 43. Sawabalamban Bikash Kendra | 2004/11/01 | Kathmandu | 425597 | 4430363 |
| 44. Bikash Aavojana Sewa Kendra | 2004/11/01 | Kathmandu | 4244723 | 4262396 |
| 45. Gramin Swayam Sewak Samaj | 2005/11/20 | Hariwon,Sarlahi | 046530151 | |

Table No. 57

Sources and Uses of Funds of SAVING & CREDIT CO-OPERATIVES SOCIETIES

(Liscensed by NRB)

(AGGREGATE)

(Rs. in thousand)

| SOURCES AND USES | Mid - July | | | | | | | | Mid - January |
|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------|
| | 2001 ⁽³⁴⁾ | 2002 ⁽³⁴⁾ | 2003 ⁽³⁴⁾ | 2004 ⁽²¹⁾ | 2005 ⁽²⁰⁾ | 2006 ⁽¹⁹⁾ | 2007 ⁽¹⁷⁾ | 2008 ⁽¹⁶⁾ | 2009 |
| 1. CAPITAL FUND | 204639.0 | 246929.0 | 272975.0 | 247185.0 | 266300.0 | 324797.0 | 345963.0 | 400878.0 | 447445.0 |
| a. Paid-up Capital | 169254.0 | 191786.0 | 218572.0 | 191665.0 | 203884.0 | 228406.0 | 250547.0 | 293604.0 | 329572.0 |
| b. General Reseves | 13953.0 | 21746.0 | 33521.0 | 31061.0 | 33971.0 | 40588.0 | 47943.0 | 57674.0 | 61963.0 |
| c. Others Reserve | 21432.0 | 33397.0 | 20882.0 | 24459.0 | 28445.0 | 55803.0 | 56905.0 | 49600.0 | 55910.0 |
| 2. DEPOSITS | 1425233.0 | 1570725.0 | 1924544.0 | 1679794.0 | 1769008.0 | 2011613.0 | 2544682.0 | 3018139.0 | 3513044.0 |
| a. Saving | 653667.0 | 730286.0 | 971338.0 | 865316.0 | 976008.0 | 1206500.0 | 1633931.0 | 2008905.0 | 2778043.0 |
| b. Fixed | 654309.0 | 697208.0 | 802524.0 | 626773.0 | 576068.0 | 569533.0 | 685254.0 | 717851.0 | 686970.0 |
| c. Other | 117257.0 | 143231.0 | 150682.0 | 187705.0 | 216932.0 | 235580.0 | 225497.0 | 291383.0 | 48031.0 |
| 3. BORROWINGS | 66755.0 | 58694.0 | 66442.0 | 41108.0 | 46190.0 | 70726.0 | 139707.0 | 206700.0 | 257957.0 |
| a. NRB | 493.0 | 418.0 | 417.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Commercial Banks | 58877.0 | 56377.0 | 61285.0 | 36425.0 | 36200.0 | 45603.0 | 67558.0 | 73461.0 | 56254.0 |
| c. ADB/N | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| d. Others | 7385.0 | 1899.0 | 4740.0 | 4683.0 | 9990.0 | 25123.0 | 72149.0 | 133239.0 | 201703.0 |
| 4. OTHERS | 303328.0 | 413538.0 | 394587.6 | 432188.0 | 384737.0 | 407312.0 | 481113.0 | 680203.0 | 666381.0 |
| 5. P/L ACCOUNTS | 25405.0 | 31989.0 | (8128.6) | (47750.0) | (4623.0) | 62831.0 | 69497.0 | 54632.0 | 80447.0 |
| TOTAL SOURCES OF FUNDS | 2025360.0 | 2321875.0 | 2650420.0 | 2352525.0 | 2461612.0 | 2877279.0 | 3590394.0 | 4360552.0 | 4965274.0 |
| 1. LIQUID FUNDS | 354409.0 | 448564.0 | 389054.9 | 413128.0 | 448652.0 | 493157.0 | 489726.0 | 760324.0 | 775865.0 |
| a. Cash in Hand | 143183.0 | 33289.0 | 41995.0 | 34004.0 | 35777.0 | 43559.0 | 41291.0 | 49047.0 | 88440.0 |
| b. Bal. with NRB | 6953.0 | 12299.0 | 28296.0 | 20090.0 | 20247.0 | 12809.0 | 45340.0 | 635948.0 | 29043.0 |
| c. Bal. with Dom . Banks | 204273.0 | 402976.0 | 318763.9 | 359034.0 | 392628.0 | 436789.0 | 403095.0 | 223042.0 | 658382.0 |
| 2. INVESTMENTS | 180565.0 | 188796.0 | 251874.0 | 181491.0 | 142050.0 | 161525.0 | 177725.0 | 223042.0 | 276151.0 |
| a. Govt. Securities | 62361.0 | 56487.0 | 48212.0 | 40874.0 | 32657.0 | 32657.0 | 3897.0 | 3878.0 | 3875.0 |
| b. NRB Bond | 18777.0 | 26200.0 | 54500.0 | 86800.0 | 87300.0 | 50000.0 | 0.0 | 0.0 | 0.0 |
| c. Others | 99427.0 | 106109.0 | 149162.0 | 53817.0 | 22093.0 | 78868.0 | 173828.0 | 219167.0 | 272276.0 |
| 3. LOANS & ADVANCES | 1221221.0 | 1313597.0 | 1463248.0 | 1310660.0 | 1440717.0 | 1665422.0 | 2229810.0 | 2662183.0 | 3127587.0 |
| a. Commercial Loan | 627039.0 | 659736.0 | 609285.0 | 547579.0 | 634969.0 | 741172.0 | 914245.0 | 989094.0 | 1209595.0 |
| b. Production Loan | 103388.0 | 142115.0 | 64539.0 | 40114.0 | 73020.0 | 32794.0 | 38102.0 | 57143.0 | 56367.0 |
| c. Loan against onFDR & Secu. | 53529.0 | 52009.0 | 49617.0 | 70424.0 | 73330.0 | 84995.0 | 105274.0 | 125120.0 | 177532.0 |
| d. Others | 437265.0 | 459737.0 | 739807.0 | 652543.0 | 659398.0 | 806461.0 | 1172189.0 | 1490826.0 | 1684093.0 |
| 4. OTHERS | 250663.0 | 343762.0 | 532100.1 | 447247.0 | 430193.0 | 557175.0 | 693133.0 | 715003.0 | 785671.0 |
| 5. P/L ACCOUNTS | 18502.0 | 27156.0 | 14143.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TOTAL USES OF FUNDS | 2025360.0 | 2321875.0 | 2650420.0 | 2352525.0 | 2461612.0 | 2877279.0 | 3590394.0 | 4360552.0 | 4965274.0 |

Table No. 58
Sources and Uses of Funds of SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Licensed by NRB)
Mid - January, 2009

(Rs. In Thousand)

| SOURCES AND USES | Naba-jiban | Sagun | NCFSO | Sahara | Binda-Basini | Mahila | Bahoo-Uddesya | Raj-Shree* | Sah-Bittiya | Mana Kamana | BCFSL | Vyccu | Kisan | Himalay | Star | Upakar Saving | Total |
|--------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | |
| 1 CAPITAL FUNDS | 38989.0 | 20960.0 | 43173.0 | 46673.0 | 29079.0 | 22677.0 | 33576.0 | 41013.0 | 11760.0 | 13627.0 | 11552.0 | 17592.0 | 7474.0 | 82413.0 | 6133.0 | 20754.0 | 447445.0 |
| a. Paid up Capital | 21756.0 | 12119.0 | 35934.0 | 37289.0 | 23999.0 | 14297.0 | 32103.0 | 35819.0 | 10033.0 | 11500.0 | 7473.0 | 7742.0 | 6152.0 | 49692.0 | 6015.0 | 17649.0 | 329572.0 |
| b. General Reserves | 6529.0 | 3148.0 | 4017.0 | 4544.0 | 1958.0 | 8380.0 | 850.0 | 3272.0 | 1022.0 | 534.0 | 1240.0 | 4767.0 | 549.0 | 19386.0 | - | 1767.0 | 61963.0 |
| c. Other Reserves | 10704.0 | 5693.0 | 3222.0 | 4840.0 | 3122.0 | - | - | 1922.0 | 705.0 | 1593.0 | 2839.0 | 5083.0 | 773.0 | 13335.0 | 118.0 | 1338.0 | 55910.0 |
| 2 DEPOSITS | 410214.0 | 118101.0 | 333886.0 | 526038.0 | 153640.0 | 165426.0 | 260419.0 | 675094.0 | 108547.0 | 105382.0 | 51442.0 | 100451.0 | 50694.0 | 336585.0 | 42760.0 | 74365.0 | 3513044.0 |
| a. Saving | 360777.0 | 66701.0 | 173539.0 | 496092.0 | 101743.0 | 148525.0 | 169730.0 | 675094.0 | 74338.0 | 67812.0 | 29662.0 | 85491.0 | 41741.0 | 180083.0 | 42760.0 | 62955.0 | 2778043.0 |
| b. Fixed | 49437.0 | 51400.0 | 160347.0 | 29946.0 | 23566.0 | 16901.0 | 90689.0 | - | 34209.0 | 37570.0 | 6993.0 | 14960.0 | 4040.0 | 156502.0 | - | 10410.0 | 686970.0 |
| c. Others | - | - | - | - | 28331.0 | - | - | - | - | - | 14787.0 | - | 4913.0 | - | - | - | 48031.0 |
| 3 BORROWINGS | 0.0 | 0.0 | 37537.0 | 0.0 | 0.0 | 118638.0 | 0.0 | 0.0 | 0.0 | 74613.0 | 0.0 | 0.0 | 6442.0 | 0.0 | 2010.0 | 18717.0 | 257957.0 |
| a. NRB | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0.0 |
| b. Commercial Banks | - | - | 37537.0 | - | - | - | - | - | - | 0.0 | - | - | - | - | 0.0 | 18717.0 | 56254.0 |
| c. ADB/N | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0.0 |
| d. Other Financial Institution | - | - | 0.0 | - | 0.0 | 118638.0 | - | - | - | 74613.0 | 0.0 | 0.0 | 6442.0 | 0.0 | 2010.0 | - | 201703.0 |
| 4 OTHERS LIABILITIES | 237015.0 | 60132.0 | 17976.0 | 53505.0 | 5130.0 | 32484.0 | 34860.0 | 145167.0 | 13781.0 | 6341.0 | 9488.0 | 5478.0 | 5026.0 | 28632.0 | 6028.0 | 5338.0 | 666381.0 |
| 5 P/L Account | 3703.0 | 341.0 | 6540.0 | 12624.0 | 13633.0 | 9912.0 | 1767.0 | 8898.0 | 0.0 | 5248.0 | 2966.0 | 1571.0 | 806.0 | 8133.0 | 4305.0 | 0.0 | 80447.0 |
| TOTAL SOURCES OF FUNDS | 689921.0 | 199534.0 | 439112.0 | 638840.0 | 201482.0 | 349137.0 | 330622.0 | 870172.0 | 134088.0 | 205211.0 | 75448.0 | 125092.0 | 70442.0 | 455763.0 | 61236.0 | 119174.0 | 4965274.0 |
| TOTAL USES OF FUNDS | 689921.0 | 199534.0 | 439112.0 | 638840.0 | 201482.0 | 349137.0 | 330622.0 | 870172.0 | 134088.0 | 205211.0 | 75448.0 | 125092.0 | 70442.0 | 455763.0 | 61236.0 | 119174.0 | 4965274.0 |
| 6 LIQUID FUNDS | 72079.0 | 38918.0 | 89097.0 | 98959.0 | 20944.0 | 124398.0 | 27355.0 | 126789.0 | 35448.0 | 19293.0 | 10428.0 | 31055.0 | 9337.0 | 48308.0 | 10673.0 | 12784.0 | 775865.0 |
| a. Cash in Hand | 4418.0 | 1216.0 | 9804.0 | 16124.0 | 1958.0 | 1358.0 | 9660.0 | 28734.0 | 3497.0 | 1575.0 | 879.0 | 1568.0 | 2363.0 | 1737.0 | 810.0 | 2739.0 | 88440.0 |
| b. Bal. with NRB | 19819.0 | 697.0 | 1818.0 | 1800.0 | 800.0 | 855.0 | - | 0.0 | - | - | 300.0 | 600.0 | - | 1785.0 | 288.0 | 281.0 | 29043.0 |
| c. Bal. with Dom. Bank | 47842.0 | 37005.0 | 77475.0 | 81035.0 | 18186.0 | 122185.0 | 17695.0 | 98055.0 | 31951.0 | 17718.0 | 9249.0 | 28887.0 | 6974.0 | 44786.0 | 9575.0 | 9764.0 | 658382.0 |
| 7 INVESTMENTS | 623.0 | 738.0 | 125807.0 | 10101.0 | 114.0 | 7316.0 | 15.0 | 501.0 | 101.0 | 1915.0 | 101.0 | 693.0 | 10.0 | 124190.0 | 903.0 | 3023.0 | 276151.0 |
| a. Govt. Securities | - | 0.0 | 2500.0 | 0.0 | - | 0.0 | - | - | - | - | - | - | - | 1375.0 | 0.0 | - | 3875.0 |
| b. NRB Bond/Fixed Deposit | - | - | 0.0 | - | - | - | - | - | 0.0 | - | 0.0 | 0.0 | 0.0 | - | - | - | 0.0 |
| c. Others | 623.0 | 738.0 | 123307.0 | 10101.0 | 114.0 | 7316.0 | 15.0 | 501.0 | 101.0 | 1915.0 | 101.0 | 693.0 | 10.0 | 122815.0 | 903.0 | 3023.0 | 272276.0 |
| 8 LOANS & ADVANCES | 366564.0 | 107456.0 | 185918.0 | 485264.0 | 165127.0 | 181407.0 | 285488.0 | 511608.0 | 79448.0 | 174124.0 | 54609.0 | 90294.0 | 57667.0 | 242631.0 | 41546.0 | 98436.0 | 3127587.0 |
| a. Commercial Loan | 36393.0 | 12638.0 | 50117.0 | 309624.0 | 107143.0 | 7854.0 | 196731.0 | 313944.0 | 23245.0 | 19445.0 | 11604.0 | - | 36322.0 | 17525.0 | 22637.0 | 44373.0 | 1209595.0 |
| b. Production Loan | 37569.0 | 792.0 | 0.0 | 4353.0 | 0.0 | 2244.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 711.0 | 890.0 | 1152.0 | 8656.0 | 56367.0 |
| c. Loan on FDR & Secu. | 2375.0 | 2370.0 | 7156.0 | 24595.0 | 2993.0 | 142.0 | 17459.0 | 108590.0 | 788.0 | 1716.0 | 214.0 | - | 477.0 | 7171.0 | 1201.0 | 285.0 | 177532.0 |
| d. Others | 290227.0 | 91656.0 | 128645.0 | 146692.0 | 54991.0 | 171167.0 | 71298.0 | 89074.0 | 55415.0 | 152963.0 | 42791.0 | 90294.0 | 20157.0 | 217045.0 | 16556.0 | 45122.0 | 1684093.0 |
| 9 OTHERS ASSETS | 250655.0 | 52422.0 | 38290.0 | 44516.0 | 15297.0 | 36016.0 | 17764.0 | 231274.0 | 19091.0 | 9879.0 | 10310.0 | 3050.0 | 3428.0 | 40634.0 | 8114.0 | 4931.0 | 785671.0 |

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