

## **Current Macroeconomic Situation**

*(Based on Five Months' Data of FY 2012/13)*

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**Table 1**  
**Monetary Survey**

*(Rs. in million)*

Monetary Aggregates	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Foreign Assets, Net	216039.1	306795.5	374620.2	374903.1	61192.3 <sup>1/</sup>	28.3	1597.8 <sup>2/</sup>	0.4
1.1 Foreign Assets	278883.8	376271.9	446824.8	452568.0	97388.1	34.9	5743.2	1.3
1.2 Foreign Liabilities	62844.7	69476.4	72204.7	77664.9	6631.7	10.6	5460.3	7.6
a. Deposits	52336.4	56954.7	60465.6	66541.9	4618.2	8.8	6076.3	10.0
b. Other	10508.2	12521.7	11739.1	11123.1	2013.5	19.2	-616.0	-5.2
2. Net Domestic Assets	706004.2	696152.8	756349.4	800572.4	19712.7 <sup>1/</sup>	2.8	42908.1 <sup>2/</sup>	5.7
2.1 Domestic Credit	912576.2	927704.9	994547.4	1049704.0	15128.7	1.7	55156.6	5.5
a. Net Claims on Government	163439.4	155394.3	162882.1	138477.8	-8045.1	-4.9	-24404.3	-15.0
Claims on Government	163439.4	155394.3	165254.8	165200.5	-8045.1	-4.9	-54.4	0.0
Government Deposits	0.0	0.0	2372.8	26722.7	0.0		24349.9	1026.2
b. Claims on Non-Financial Government Enterprises	6347.6	8632.9	10070.6	12675.8	2285.3	36.0	2605.2	25.9
c. Claims on Financial Institutions	15466.9	13174.1	11769.0	14234.4	-2292.8	-14.8	2465.5	20.9
Government	5426.9	3480.0	1989.5	2206.0	-1947.0	-35.9	216.4	10.9
Non-government	10039.9	9694.1	9779.4	12028.5	-345.8	-3.4	2249.0	23.0
d. Claims on Private Sector	727322.4	750503.7	809825.8	884316.0	23181.2	3.2	74490.1	9.2
2.2 Net Non-Monetary Liabilities	206572.0	231552.1	238198.0	249131.6	-4584.0 <sup>1/</sup>	-2.2	12248.5 <sup>2/</sup>	5.1
3. Broad Money (M2)	922043.3	1002948.3	1130969.6	1175475.5	80905.0	8.8	44505.9	3.9
3.1 Money Supply (M1+)	623049.1	674921.6	789936.6	836666.3	51872.5	8.3	46729.7	5.9
a. Money Supply (M1)	223074.6	227528.4	264373.0	263045.4	4453.8	2.0	-1327.5	-0.5
Currency	141931.5	155563.8	170491.7	180707.4	13632.4	9.6	10215.7	6.0
Demand Deposits	81143.1	71964.6	93881.3	82338.4	-9178.5	-11.3	-11543.0	-12.3
b. Saving and Call Deposits	399974.5	447393.2	525563.6	573620.8	47418.6	11.9	48057.3	9.1
3.2 Time Deposits	298994.2	328026.7	341033.0	338809.2	29032.5	9.7	-2223.8	-0.7
4. Broad Money Liquidity (M3)	974379.7	1059902.9	1191435.2	1242017.4	85523.2	8.8	50582.2	4.2

<sup>1/</sup> Adjusting the exchange valuation gain of Rs. 29564.1 million

<sup>2/</sup> Adjusting the exchange valuation loss of Rs. -1314.9 million

e = estimates, p=provisional

**Memorandum Items**

<i>Money multiplier (M1)</i>	0.953	0.833	0.828	0.900	-0.1	-12.5	0.1	8.7
<i>Money multiplier (M1+)</i>	2.660	2.472	2.474	2.863	-0.2	-7.1	0.4	15.8
<i>Money multiplier (M2)</i>	3.937	3.673	3.542	4.023	-0.3	-6.7	0.5	13.6

**Table 2**  
**Central Bank Survey**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Foreign Assets	219825.7	310503.9	382892.7	373154.6	90678.2	41.3	-9738.1	-2.5
1.1 Gold	0.0	0.0	0.0	0.0	0.0		0.0	
1.2 SDR Holdings	6730.6	7642.8	7368.2	6977.3	912.2	13.6	-390.9	-5.3
1.3 Reserve Position in the Fund	0.0	0.0	0.0	0.0	0.0		0.0	
1.4 Foreign Exchange	213095.1	302861.1	375524.5	366177.4	89766.0	42.1	-9347.2	-2.5
2. Claims on Government	52436.4	32986.8	28223.2	22488.6	-19449.6	-37.1	-5734.7	-20.3
2.1 Treasury Bills	28178.9	22108.9	25072.9	19326.4	-6069.9	-21.5	-5746.6	-22.9
2.2 Development Bonds	348.2	368.2	382.0	383.0	20.0	5.7	1.0	0.3
2.3 Other Government Papers	3144.3	3228.6	2768.3	2779.2	84.3	2.7	10.9	0.4
2.4 Loans and Advances	20765.0	7281.0	0.0	0.0	-13484.0	-64.9	0.0	
3. Claims on Non-Financial Government Enterprises	0.0	0.0	0.0	0.0	0.0		0.0	
4. Claims on Non-Banking Financial Institutions	2582.3	436.3	14.8	10.0	-2146.0	-83.1	-4.8	-32.4
4.1 Government	2572.3	421.3	14.8	10.0	-2151.0	-83.6	-4.8	-32.4
4.2 Non-Government	10.0	15.0	0.0	0.0	5.0	50.0	0.0	
5. Claims on Banks and Financial Institutions	8327.7	926.2	473.3	574.6	-7401.5	-88.9	101.3	21.4
5.1 Refinance	2096.5	926.2	473.3	574.6	-1170.3	-55.8	101.3	21.4
5.2 Repo Lending/SLF	6231.2	0.0	0.0	0.0	-6231.2		0.0	
6. Claims on Private Sector	4422.3	4740.1	4518.3	4755.8	317.8	7.2	237.5	5.3
7. Other Assets	34449.5	36423.7	39560.1	45532.4	1974.2	5.7	5972.2	15.1
<b>Assets = Liabilities</b>	<b>322043.9</b>	<b>386017.0</b>	<b>455682.5</b>	<b>446516.0</b>	<b>63973.1</b>	<b>19.9</b>	<b>-9166.5</b>	<b>-2.0</b>
8. Reserve Money	234188.8	273027.2	319323.2	292186.1	38838.4	16.6	-27137.1	-8.5
8.1 Currency Outside ODCs	141931.5	155563.8	170491.7	180707.4	13632.4	9.6	10215.7	6.0
8.2 Currency Held by ODCs	23431.6	21572.4	30354.0	26943.7	-1859.2	-7.9	-3410.3	-11.2
8.3 Deposits of Commercial Banks	54277.5	83157.0	100137.8	65907.3	28879.5	53.2	-34230.6	-34.2
8.4 Deposits of Development Banks	1784.1	2073.6	3154.3	3231.8	289.5	16.2	77.5	2.5
8.5 Deposits of Finance Companies	3550.4	3327.4	6064.8	7300.2	-223.0	-6.3	1235.4	20.4
8.6 Other Deposits	9213.8	7332.9	9120.6	8095.7	-1880.8	-20.4	-1024.9	-11.2
9. Government Deposits	0.0	0.0	2372.8	26722.7	0.0		24349.9	1026.2
10. Foreign Liabilities	8280.3	9404.1	9231.2	8939.6	1123.7	13.6	-291.5	-3.2
10.1 Foreign Deposits	40.4	3.6	77.4	179.3	-36.9	-91.2	101.9	131.5
10.2 IMF Trust Fund	0.0	0.0	0.0	0.0	0.0		0.0	
10.3 Use of Fund Resources	0.0	0.0	0.0	0.0	0.0		0.0	
10.4 SAF	0.0	0.0	0.0	0.0	0.0		0.0	
10.5 ESAF	0.0	0.0	0.0	0.0	0.0		0.0	
10.6 PRGF	8239.9	9400.5	9153.7	8760.3	1160.6	14.1	-393.4	-4.3
10.7 CSI	0.0	0.0	0.0	0.0	0.0		0.0	
11. Capital and Reserve	50427.3	83845.7	85303.7	87148.7	33418.4	66.3	1845.0	2.2
12. Other Liabilities	29147.5	19740.0	39451.7	31518.8	-9407.5	-32.3	-7932.8	-20.1

e = estimates, p=provisional

<sup>1/</sup> Adjusting the exchange valuation gain of Rs.

29502.8 million

<sup>2/</sup> Adjusting the exchange valuation loss of Rs.

-1434.8 million

**Memorandum Items**

Net Foreign Assets	211545.4	301099.8	373661.6	364215.0	60051.7	<sup>1/</sup> 28.4	-8011.8	<sup>2/</sup> -2.1
Net Domestic Assets	22643.3	-28072.7	-54338.3	-72028.9	-21213.2	<sup>1/</sup> -93.7	-19125.3	<sup>2/</sup> 35.2
Other Items, Net	45125.3	67162.0	85195.2	73135.2	-7466.0	<sup>1/</sup> -16.5	-10625.2	<sup>2/</sup> -12.5

**Table 3**  
**Other Depository Corporation Survey**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Total Deposits	823234.5	897006.2	1011822.9	1053214.6	73771.7	9.0	41391.6	4.1
1.1 Demand Deposits	82212.4	76268.3	94900.3	87627.8	-5944.0	-7.2	-7272.5	-7.7
a. Domestic Deposits	71929.3	64631.7	84760.8	74242.6	-7297.6	-10.1	-10518.1	-12.4
b. Foreign Deposits	10283.0	11636.6	10139.5	13385.1	1353.6	13.2	3245.6	32.0
1.2 Saving Deposits	302587.3	329653.4	397168.6	438676.3	27066.1	8.9	41507.7	10.5
a. Domestic Deposits	296814.7	323992.7	391294.6	432131.2	27178.0	9.2	40836.6	10.4
b. Foreign Deposits	5772.5	5660.7	5874.0	6545.1	-111.9	-1.9	671.1	11.4
1.3 Fixed Deposits	323746.4	354337.1	368223.5	364088.1	30590.7	9.4	-4135.4	-1.1
a. Domestic Deposits	293642.7	321536.7	334232.4	331420.8	27894.0	9.5	-2811.6	-0.8
b. Foreign Deposits	30103.7	32800.4	33991.2	32667.3	2696.7	9.0	-1323.9	-3.9
1.4 Call Deposits	109337.0	130257.4	144729.9	155434.0	20920.4	19.1	10704.1	7.4
a. Domestic Deposits	103159.8	123400.5	134269.0	141489.6	20240.6	19.6	7220.7	5.4
b. Foreign Deposits	6177.2	6857.0	10460.9	13944.3	679.8	11.0	3483.5	33.3
1.5 Margin Deposits	5351.5	6490.0	6800.7	7388.5	1138.5	21.3	587.8	8.6
2. Borrowings from Rastra Bank	8327.7	926.2	473.3	574.6	-7401.5	-88.9	101.3	21.4
3. Foreign Liabilities	2227.9	3117.7	2507.9	2183.4	889.8	39.9	-324.5	-12.9
4. Other Liabilities	225879.5	254195.6	251983.8	290645.7	28316.2	12.5	38661.8	15.3
4.1 Paid-up Capital	98705.7	100511.7	104817.1	105424.0	1806.0	1.8	606.9	0.6
4.2 General Reserves	35207.8	48843.5	46787.4	60472.5	13635.7	38.7	13685.1	29.2
4.3 Other Liabilities	91966.0	104840.4	100379.4	124749.2	12874.5	14.0	24369.9	24.3
<b>Assets = Liabilities</b>	<b>1059669.5</b>	<b>1155245.7</b>	<b>1266788.0</b>	<b>1346618.3</b>	<b>95576.2</b>	<b>9.0</b>	<b>79830.3</b>	<b>6.3</b>
5. Liquid Funds	140541.9	174315.9	200521.5	182153.2	33774.0	24.0	-18368.3	-9.2
5.1 Cash in Hand	23431.6	21572.4	30354.0	26943.7	-1859.2	-7.9	-3410.3	-11.2
5.2 Balance with Rastra Bank	59611.9	88558.0	109357.0	76439.3	28946.1	48.6	-32917.7	-30.1
5.3 Foreign Currency in Hand	539.9	1135.2	688.1	909.3	595.2	110.2	221.3	32.2
5.4 Balance Held Abroad	56783.5	62768.3	59753.7	76643.9	5984.8	10.5	16890.3	28.3
5.5 Cash in Transit	174.9	282.0	368.8	1216.9	107.1	61.2	848.1	230.0
6. Loans and Advances	854869.9	891406.3	967654.2	1051032.4	36536.4	4.3	83378.2	8.6
6.1 Claims on Government	111003.0	122407.5	137031.6	142711.9	11404.5	10.3	5680.3	4.1
6.2 Claims on Non-Financial Government Enterprises	6347.6	8632.9	10070.6	12675.8	2285.3	36.0	2605.2	25.9
6.3 Claims on Financial Enterprises	12884.6	12737.8	11754.2	14224.4	-146.8	-1.1	2470.3	21.0
a. Government	2854.7	3058.7	1974.8	2196.0	204.0	7.1	221.2	11.2
b. Non-Government	10029.9	9679.1	9779.4	12028.5	-350.8	-3.5	2249.0	23.0
6.4 Claims on Private Sector	722900.1	745763.6	805307.5	879560.2	22863.4	3.2	74252.6	9.2
a. Principal	694399.1	710129.1	779262.5	843850.6	15730.0	2.3	64588.0	8.3
b. Interest Accrued	28501.1	35634.5	26045.0	35709.6	7133.4	25.0	9664.6	37.1
6.5 Foreign Bills Purchased & Discounted	1734.6	1864.5	3490.4	1860.1	129.9	7.5	-1630.3	-46.7
7. Other Assets	64257.9	89523.6	98612.2	113432.4	25265.7	39.3	14820.2	15.0

e = estimates, p=provisional

<sup>1/</sup> Adjusting the exchange valuation gain of Rs. 61.3 million

<sup>2/</sup> Adjusting the exchange valuation gain of Rs. 119.9 million

**Table 4**  
**Condensed Assets and Liabilities of Commercial Banks**

(Rs. in million)

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Total Deposits	680230.1	750256.4	861690.0	889548.8	70026.3	10.3	27858.8	3.2
1.1 Demand Deposits	78203.6	72186.1	91135.2	81484.4	-6017.5	-7.7	-9650.8	-10.6
a. Domestic Deposits	67933.2	60557.4	81009.3	68117.0	-7375.8	-10.9	-12892.3	-15.9
b. Foreign Deposits	10270.4	11628.7	10125.9	13367.4	1358.3	13.2	3241.6	32.0
1.2 Saving Deposits	230693.1	251142.4	304712.3	338174.2	20449.3	8.9	33461.9	11.0
a. Domestic Deposits	225019.4	245569.8	298883.2	331698.0	20550.4	9.1	32814.8	11.0
b. Foreign Deposits	5673.7	5572.6	5829.0	6476.1	-101.1	-1.8	647.1	11.1
1.3 Fixed Deposits	252137.3	282390.6	297625.7	288969.8	30253.3	12.0	-8655.9	-2.9
a. Domestic Deposits	222159.5	249827.9	263640.8	256288.9	27668.5	12.5	-7351.9	-2.8
b. Foreign Deposits	29977.8	32562.6	33984.9	32680.9	2584.8	8.6	-1304.0	-3.8
1.4 Call Deposits	114058.7	138266.2	161636.9	173780.6	24207.6	21.2	12143.7	7.5
a. Domestic Deposits	107906.4	131438.7	151193.6	159922.5	23532.3	21.8	8728.9	5.8
b. Foreign Deposits	6152.3	6827.6	10443.3	13858.1	675.3	11.0	3414.8	32.7
1.5 Margin Deposits	5137.4	6271.2	6579.8	7139.7	1133.7	22.1	559.9	8.5
2. Borrowings from Rastra Bank	5246.5	528.2	473.3	565.4	-4718.3	-89.9	92.1	19.5
3. Foreign Liabilities	1868.1	2757.9	2175.8	2183.4	889.8	47.6	7.6	0.3
4. Other Liabilities	166145.9	180344.7	188111.6	213736.9	14198.8	8.5	25625.3	13.6
4.1 Paid-up Capital	58294.9	59714.5	65983.3	65791.0	1419.6	2.4	-192.3	-0.3
4.2 General Reserves	22370.4	34799.3	35635.4	47656.1	12428.9	55.6	12020.7	33.7
4.3 Other Liabilities	85480.6	85830.9	86492.8	100289.8	350.3	0.4	13797.0	16.0
<b>Assets = Liabilities</b>	<b>853490.5</b>	<b>933887.2</b>	<b>1052450.7</b>	<b>1106034.6</b>	<b>80396.7</b>	<b>9.4</b>	<b>53583.8</b>	<b>5.1</b>
5. Liquid Funds	131518.7	164878.1	186182.7	166382.2	33359.4	25.4	-19800.5	-10.6
5.1 Cash in Hand	19786.4	17608.6	25398.0	21929.7	-2177.9	-11.0	-3468.3	-13.7
5.2 Balance with Rastra Bank	54277.5	83157.0	100137.8	65907.3	28879.5	53.2	-34230.6	-34.2
5.3 Foreign Currency in Hand	500.3	1069.8	628.9	872.3	569.4	113.8	243.4	38.7
5.4 Balance Held Abroad	56794.8	62763.1	59653.8	76464.6	5968.3	10.5	16810.8	28.2
5.5 Cash in Transit	159.7	279.7	364.1	1208.2	120.0	75.2	844.1	231.8
6. Loans and Advances	673111.0	709350.3	787747.7	850102.0	36239.3	5.4	62354.3	7.9
6.1 Claims on Government	105940.9	116978.1	128987.4	135739.3	11037.2	10.4	6751.9	5.2
6.2 Claims on Non-Financial Government Enterprises	6223.0	8408.6	9762.8	12314.0	2185.6	35.1	2551.2	26.1
6.3 Claims on Financial Enterprises	14960.8	12426.5	12146.4	13506.9	-2534.4	-16.9	1360.5	11.2
a. Government	2112.3	1944.2	1162.0	1129.0	-168.2	-8.0	-33.0	-2.8
b. Non-Government	12848.5	10482.3	10984.4	12377.9	-2366.2	-18.4	1393.5	12.7
6.4 Claims on Private Sector	544251.7	569672.7	633360.8	686681.7	25421.0	4.7	53320.9	8.4
a. Principal	520862.0	540156.4	613434.3	659728.6	19294.4	3.7	46294.3	7.5
b. Interest Accrued	23389.7	29516.3	19926.5	26953.0	6126.6	26.2	7026.6	35.3
6.5 Foreign Bills Purchased & Discounted	1734.6	1864.5	3490.4	1860.1	129.9	7.5	-1630.3	-46.7
7. Other Assets	48860.9	59658.9	78520.4	89550.1	10798.0	22.1	11029.7	14.0

e = estimates, p=provisional

<sup>1/</sup> Adjusting the exchange valuation gain of Rs. 61.5 million

<sup>2/</sup> Adjusting the exchange valuation gain of Rs.119.7 million

**Table 5**  
**Condensed Assets and Liabilities of Development Banks**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Total Deposits	91113.5	97026.4	122128.0	130502.6	5912.9	6.5	8374.6	6.9
1.1 Demand Deposits	2049.5	2108.6	3250.9	2590.9	59.1	2.9	-660.0	-20.3
a. Domestic Deposits	2036.8	2100.2	3237.3	2573.2	63.4	3.1	-664.1	-20.5
b. Foreign Deposits	12.7	8.4	13.6	17.7	-4.2	-33.5	4.1	29.7
1.2 Saving Deposits	42940.1	47516.9	60767.3	66216.1	4576.8	10.7	5448.8	9.0
a. Domestic Deposits	42841.3	47428.8	60722.3	66147.2	4587.5	10.7	5424.9	8.9
b. Foreign Deposits	98.8	88.1	45.0	68.9	-10.7	-10.8	23.9	53.3
1.3 Fixed Deposits	30338.7	31823.0	37178.4	40967.4	1484.4	4.9	3789.0	10.2
a. Domestic Deposits	29964.4	31239.1	36951.6	40763.5	1274.7	4.3	3811.9	10.3
b. Foreign Deposits	374.3	583.9	226.8	203.8	209.6	56.0	-22.9	-10.1
1.4 Call Deposits	15615.6	15398.5	20753.4	20523.0	-217.1	-1.4	-230.5	-1.1
a. Domestic Deposits	15320.4	15368.5	20735.2	20430.9	48.1	0.3	-304.3	-1.5
b. Foreign Deposits	295.2	30.0	18.2	92.1	-265.2	-89.8	73.9	405.4
1.5 Margin Deposits	169.6	179.4	177.9	205.2	9.7	5.7	27.3	15.3
2. Borrowings from Rastra Bank	2433.7	290.0	0.0	9.2	-2143.7	-88.1	9.2	
3. Foreign Liabilities	359.8	359.8	332.1	0.0	0.0	0.0	-332.1	-100.0
4. Other Liabilities	35710.4	40045.1	37900.2	43241.2	4334.6	12.1	5341.0	14.1
4.1 Paid-up Capital	21006.8	21236.4	21399.7	22204.6	229.6	1.1	804.9	3.8
4.2 General Reserves	5063.8	5748.6	6107.6	7005.2	684.8	13.5	897.6	14.7
4.3 Other Liabilities	9639.9	13060.1	10392.8	14031.4	3420.3	35.5	3638.5	35.0
<b>Assets = Liabilities</b>	<b>129617.4</b>	<b>137721.3</b>	<b>160360.2</b>	<b>173753.0</b>	<b>8103.8</b>	<b>6.3</b>	<b>13392.8</b>	<b>8.4</b>
5. Liquid Funds	4602.4	5275.7	7013.7	7176.2	673.2	14.6	162.6	2.3
5.1 Cash in Hand	2427.0	2698.0	3606.6	3768.0	271.1	11.2	161.4	4.5
5.2 Balance with Rastra Bank	1784.1	2073.6	3154.3	3231.8	289.5	16.2	77.5	2.5
5.3 Foreign Currency in Hand	38.0	64.7	37.1	36.6	26.8	70.6	-0.5	-1.4
5.4 Balance Held Abroad	339.1	437.0	213.8	133.2	97.9	28.9	-80.6	-37.7
5.5 Cash in Transit	14.3	2.3	1.9	6.7	-12.0	-83.8	4.8	252.0
6. Loans and Advances	115445.4	120910.6	142695.9	153319.4	5465.2	4.7	10623.5	7.4
6.1 Claims on Government	2575.0	3076.7	4507.2	3640.7	501.7	19.5	-866.5	-19.2
6.2 Claims on Non-Financial Government Enterprises	102.3	171.6	281.7	312.5	69.3	67.7	30.8	10.9
6.3 Claims on Financial Enterprises	20074.4	26609.1	34576.3	32478.8	6534.6	32.6	-2097.5	-6.1
a. Government	334.5	581.8	490.3	713.4	247.3	73.9	223.2	45.5
b. Non-Government	19739.9	26027.2	34086.0	31765.3	6287.3	31.9	-2320.7	-6.8
6.4 Claims on Private Sector	92693.6	91053.2	103330.7	116887.4	-1640.4	-1.8	13556.7	13.1
a. Principal	89467.5	88895.2	100540.8	112855.1	-572.3	-0.6	12314.3	12.2
b. Interest Accrued	3226.1	2158.0	2789.9	4032.3	-1068.1	-33.1	1242.4	44.5
6.5 Foreign Bills Purchased & Discounted	0.0	0.0	0.0	0.0	0.0		0.0	
7. Other Assets	9569.6	11535.0	10650.7	13257.3	1965.4	20.5	2606.6	24.5

e = estimates, p=provisional

<sup>1/</sup> Adjusting the exchange valuation loss of Rs. -0.1 million

<sup>2/</sup> Adjusting the exchange valuation gain of Rs. 0.1 million

**Table 6**  
**Condensed Assets and Liabilities of Finance Companies**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Total Deposits	81554.3	81120.0	75398.9	79382.4	-434.3	-0.5	3983.5	5.3
1.1 Demand Deposits	3364.2	3682.4	4485.2	5696.3	318.2	9.5	1211.1	27.0
a. Domestic Deposits	3364.2	3682.4	4485.2	5696.3	318.2	9.5	1211.1	27.0
b. Foreign Deposits	0.0	0.0	0.0	0.0	0.0		0.0	
1.2 Saving Deposits	30253.4	32483.8	34158.9	35477.6	2230.3	7.4	1318.7	3.9
a. Domestic Deposits	30253.0	32483.8	34158.9	35477.6	2230.7	7.4	1318.7	3.9
b. Foreign Deposits	0.4	0.0	0.0	0.0	-0.4	-100.0	0.0	
1.3 Fixed Deposits	45886.0	43775.1	36066.1	37391.9	-2110.9	-4.6	1325.8	3.7
a. Domestic Deposits	45884.7	43775.1	36066.1	37391.9	-2109.6	-4.6	1325.8	3.7
b. Foreign Deposits	1.3	0.0	0.0	0.0	-1.3	-100.0	0.0	
1.4 Call Deposits	2006.3	1139.2	645.8	773.1	-867.0	-43.2	127.3	19.7
a. Domestic Deposits	2006.3	1139.2	645.8	773.1	-867.0	-43.2	127.3	19.7
b. Foreign Deposits	0.0	0.0	0.0	0.0	0.0		0.0	
1.5 Margin Deposits	44.5	39.5	42.9	43.5	-5.0	-11.2	0.6	1.5
2. Borrowings from Rastra Bank	647.5	108.0	0.0	0.0	-539.5	-83.3	0.0	
3. Foreign Liabilities	0.0	0.0	0.0	0.0	0.0		0.0	
4. Other Liabilities	36376.5	39710.4	34288.6	36535.8	3334.0	9.2	2247.2	6.6
4.1 Paid-up Capital	19404.1	19560.9	17434.0	17428.3	156.7	0.8	-5.6	0.0
4.2 General Reserves	7773.5	8295.6	5044.4	5811.1	522.1	6.7	766.8	15.2
4.3 Other Liabilities	9198.8	11854.0	11810.2	13296.3	2655.1	28.9	1486.1	12.6
<b>Assets = Liabilities</b>	<b>118578.2</b>	<b>120938.5</b>	<b>109687.5</b>	<b>115918.2</b>	<b>2360.2</b>	<b>2.0</b>	<b>6230.7</b>	<b>5.7</b>
5. Liquid Funds	4870.4	4640.9	7457.4	8594.8	-229.6	-4.7	1137.4	15.3
5.1 Cash in Hand	1218.2	1265.8	1349.4	1246.0	47.6	3.9	-103.4	-7.7
5.2 Balance with Rastra Bank	3550.4	3327.4	6064.8	7300.2	-223.0	-6.3	1235.4	20.4
5.3 Foreign Currency in Hand	1.7	0.7	22.1	0.5	-1.0	-59.7	-21.6	-97.9
5.4 Balance Held Abroad	99.3	47.0	18.4	46.1	-52.3	-52.7	27.7	150.7
5.5 Cash in Transit	0.9	0.0	2.8	2.0	-0.9	-100.0	-0.8	-27.4
6. Loans and Advances	106267.7	105974.4	95026.2	99484.7	-293.3	-0.3	4458.4	4.7
6.1 Claims on Government	2487.1	2352.7	3537.0	3331.9	-134.4	-5.4	-205.1	-5.8
6.2 Claims on Non-Financial Government Enterprises	22.2	52.8	26.0	49.3	30.5	137.4	23.2	89.1
6.3 Claims on Financial Enterprises	17803.6	18531.3	22847.1	20112.4	727.8	4.1	-2734.7	-12.0
a. Government	407.8	532.7	322.5	353.5	124.9	30.6	31.1	9.6
b. Non-Government	17395.7	17998.6	22524.6	19758.9	602.9	3.5	-2765.7	-12.3
6.4 Claims on Private Sector	85954.8	85037.7	68616.1	75991.1	-917.2	-1.1	7375.0	10.7
a. Principal	84069.5	81077.5	65287.5	71266.9	-2992.0	-3.6	5979.4	9.2
b. Interest Accrued	1885.3	3960.2	3328.6	4724.2	2074.9	110.1	1395.6	41.9
6.5 Foreign Bills Purchased & Discounted	0.0	0.0	0.0	0.0	0.0		0.0	
7. Other Assets	7440.1	10323.1	7203.8	7838.8	2883.1	38.8	634.9	8.8

e = estimates, p=provisional

<sup>1/</sup> Adjusting the exchange valuation loss of Rs. -0.1 million

<sup>2/</sup> Adjusting the exchange valuation gain of Rs. 0.0 million

**Table 7**  
**Deposit Details of Banks and Financial Institutions**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
1. Foreign Deposits	52856.7	57301.8	60686.8	66765.1	4445.1	8.41	6078.3	10.0
2. Local Government/VDC	1185.0	1198.5	1135.7	2103.2	13.5	1.14	967.5	85.18
3. Financial Institutions	142544.1	148540.9	177214.7	183719.3	5996.8	4.21	6504.6	3.67
3.1 Deposit collection Institution	57421.4	58772.1	84391.4	81848.8	1350.7	2.35	-2542.5	-3.01
3.2 Non-Deposit Financial Institutions	79757.5	84310.5	84979.8	92703.8	4552.9	5.71	7724.1	9.09
a. Insurance Companies	29883.3	31260.4	34214.3	36801.7	1377.1	4.61	2587.4	7.56
b. Employees Provident Fund	26583.5	27935.4	25719.2	28056.1	1351.9	5.09	2336.9	9.09
c. Citizen Investment Trust	15253.0	15804.2	13498.9	16293.0	551.2	3.61	2794.1	20.70
d. Others	8037.8	9310.5	11547.4	11553.0	1272.6	15.83	5.6	0.05
3.3 Other Financial Institutions	5365.1	5458.3	7843.5	9166.6	93.2	1.74	1323.1	16.87
4. Government Corporations	59032.6	65487.9	75042.5	84147.4	6455.3	10.94	9104.9	12.13
5. Non Government Corporations	79996.2	87097.7	89187.4	90393.6	7101.5	8.88	1206.2	1.35
6. Inter Bank Deposits	9095.1	5873.9	6730.0	4370.7	-3221.2	-35.42	-2359.4	-35.06
7. Non Profit Organisations	32711.6	31535.8	40203.8	45842.1	-1175.8	-3.59	5638.4	14.02
8. Individuals	440448.0	496668.2	578551.3	581932.8	56220.3	12.76	3381.4	0.58
9. Miscellaneous	44123.7	40571.9	37194.7	44530.3	-3551.8	-8.05	7335.6	19.72
<b>Total</b>	<b>861993.0</b>	<b>934276.7</b>	<b>1065946.9</b>	<b>1103804.4</b>	<b>72283.7</b>	<b>8.39</b>	<b>37857.6</b>	<b>3.55</b>

p=provisional, e = estimates



**Table 8**  
**Sectorwise Outstanding Credit of Banks and Financial Institutions**  
(Rs. in million)

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five month			
					2011/12		2012/13	
					Amount	percent	Amount	percent
<b>1. Agriculture</b>	<b>18278.5</b>	<b>19795.4</b>	<b>28794.1</b>	<b>35704.9</b>	<b>1516.9</b>	<b>8.3</b>	<b>6910.9</b>	<b>24.0</b>
1.1 Farming /Farming Service	2048.7	2323.2	2797.9	5418.7	274.5	13.4	2620.8	93.7
1.2 Tea	1311.0	1423.1	1757.2	1984.9	112.2	8.6	227.7	13.0
1.3 Animals Farming/Service	2081.8	2603.0	4382.5	7885.1	521.2	25.0	3502.6	79.9
1.4 Forest, Fish Farming, and Slaughter	193.6	174.0	258.7	324.0	-19.6	-10.1	65.3	25.3
1.5 Other Agriculture and Agricultural Services	12643.5	13272.2	19597.7	20092.1	628.7	5.0	494.4	2.5
<b>2. Mines</b>	<b>2680.3</b>	<b>3594.9</b>	<b>2712.6</b>	<b>3078.6</b>	<b>914.6</b>	<b>34.1</b>	<b>366.0</b>	<b>13.5</b>
2.1 Metals (Iron, Lead, etc.)	1100.9	1727.8	891.0	1321.1	626.9	56.9	430.1	48.3
2.2 Charcoal	106.1	100.6	110.9	161.6	-5.5	-5.2	50.7	45.7
2.3 Graphite	215.9	182.4	193.7	195.1	-33.6	-15.5	1.4	0.7
2.4 Magnesite	19.0	5.0	2.8	5.3	-14.0	-73.8	2.5	87.5
2.5 Chalks	13.9	8.7	18.6	6.4	-5.2	-37.3	-12.2	-65.8
2.6 Oil and Gas Extraction	609.0	941.8	959.1	646.1	332.8	54.6	-313.1	-32.6
2.7 About Mines Others	615.5	628.7	536.4	743.0	13.2	2.1	206.6	38.5
<b>3. Productions</b>	<b>129075.8</b>	<b>138943.7</b>	<b>156363.1</b>	<b>172551.3</b>	<b>9867.9</b>	<b>7.6</b>	<b>16188.2</b>	<b>10.4</b>
3.1 Food Production ( Packing and Processing)	24937.7	20483.1	26165.7	26140.1	-4454.5	-17.9	-25.7	-0.1
3.2 Agriculture and Forest Production	6556.3	7385.8	7896.8	8581.1	829.5	12.7	684.3	8.7
3.3 Drinking Materials (Bear, Alcohol, Soda, etc.)	4124.8	4597.9	4753.4	5275.1	473.1	11.5	521.7	11.0
3.3.1 Alcohol	2454.1	3373.2	3382.1	3576.3	919.1	37.5	194.2	5.7
3.3.2 Non-Alcohol	1670.6	1224.7	1371.2	1698.8	-446.0	-26.7	327.6	23.9
3.4 Tobacco	43.2	470.2	606.4	294.7	426.9	987.2	-311.7	-51.4
3.5 Handicrafts	3537.1	4114.9	4766.2	4768.6	577.7	16.3	2.4	0.0
3.6 Sunpat	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.7 Textile Production and Ready Made Clothings	8480.7	8842.9	9526.8	9537.4	362.2	4.3	10.5	0.1
3.8 Logging and Timber Production / Furniture	5337.6	6051.3	7043.6	7621.1	713.7	13.4	577.5	8.2
3.9 Paper	2887.3	2216.8	2489.9	2686.8	-670.5	-23.2	196.9	7.9
3.10 Printing and Publishing	3564.5	4309.8	4240.1	4869.1	745.2	20.9	629.1	14.8
3.11 Industrial and Agricultural	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.12 Medicine	4934.0	5287.3	5545.5	5973.5	353.2	7.2	428.0	7.7
3.13 Processed Oil and Charcoal Production	1347.0	1599.7	1804.3	2549.0	252.7	18.8	744.6	41.3
3.14 Rasin and Tarpin	295.7	450.2	492.8	504.6	154.5	52.2	11.8	2.4
3.15 Rubber Tyre	296.2	332.8	310.1	362.1	36.6	12.4	51.9	16.7
3.16 Leather	1030.2	1099.1	982.8	921.6	68.9	6.7	-61.2	-6.2
3.17 Plastic	6889.0	7740.5	8572.1	9393.1	851.6	12.4	821.0	9.6
3.18 Cement	12788.9	15625.1	17618.8	20086.9	2836.2	22.2	2468.1	14.0
3.19 Stone, Soil and Lead Production	3139.3	3246.7	3340.3	3449.7	107.4	3.4	109.4	3.3
3.20 Metals - Basic Iron and Steel Plants	21086.6	24332.4	25944.4	33098.3	3245.8	15.4	7153.9	27.6
3.21 Metals - Other Plants	3485.0	3654.5	3739.4	4076.9	169.5	4.9	337.4	9.0
3.22 Miscellaneous Productions	14314.6	17102.7	20523.6	22361.7	2788.1	19.5	1838.2	9.0
<b>4. Construction</b>	<b>75509.9</b>	<b>80061.5</b>	<b>82535.9</b>	<b>86958.9</b>	<b>4551.7</b>	<b>6.0</b>	<b>4423.0</b>	<b>5.4</b>
4.1 Residential	60819.1	62513.3	64525.9	68771.0	1694.2	2.8	4245.1	6.6
4.2 Non Residential	6345.3	8341.1	8447.8	8304.1	1995.8	31.5	-143.7	-1.7
4.3 Heavy Constructions (Highway, Bridges, etc.)	8345.4	9207.1	9562.2	9883.8	861.7	10.3	321.6	3.4
<b>5. Metal Productions, Machinery, and Electrical Tools and fitting</b>	<b>9122.5</b>	<b>10215.0</b>	<b>10841.5</b>	<b>11859.4</b>	<b>1092.5</b>	<b>12.0</b>	<b>1018.0</b>	<b>9.4</b>
5.1 Fabricated Metal Equipments	1193.4	1045.1	1260.7	1632.2	-148.2	-12.4	371.5	29.5
5.2 Machine Tools	468.9	539.0	245.9	1.0	70.1	14.9	-244.9	-99.6
5.3 Machinery - Agricultural	107.6	293.3	281.4	393.6	185.8	172.7	112.3	39.9
5.4 Machinery - Construction, Oil, and Mines	1396.2	1243.5	1150.7	1095.2	-152.7	-10.9	-55.5	-4.8
5.5 Machinery - Office and Computing	351.4	358.4	363.4	397.5	7.1	2.0	34.1	9.4
5.6 Machinery - Others	724.1	765.3	1033.9	1364.8	41.3	5.7	330.9	32.0
5.7 Electrical Equipments	1719.5	2415.5	2948.1	3349.9	696.0	40.5	401.8	13.6
5.8 Home Equipments	1094.2	1252.6	1430.8	1639.8	158.4	14.5	209.0	14.6
5.9 Communications Equipments	629.3	690.9	920.9	792.4	61.6	9.8	-128.4	-13.9
5.10 Electronic Parts	781.3	862.8	883.7	832.7	81.5	10.4	-51.0	-5.8
5.11 Medical Equipments	294.9	393.3	264.8	302.0	98.4	33.4	37.3	14.1
5.12 Generators	51.1	44.8	43.3	42.1	-6.3	-12.3	-1.2	-2.9
5.13 Turbines	310.7	310.3	13.8	16.0	-0.4	-0.1	2.2	15.8

p=provisional, e = estimates

(Rs. in million)

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	percent	Amount	percent
<b>6. Transportation Equipment Production and Fitting</b>	<b>17543.0</b>	<b>18044.4</b>	<b>17493.7</b>	<b>19716.3</b>	<b>501.4</b>	<b>2.9</b>	<b>2222.5</b>	<b>12.7</b>
6.1 Vehicles and Vehicle Parts	11829.1	11941.9	11594.3	12638.3	112.8	1.0	1043.9	9.0
6.2 Jet Boat/Water Transportation	109.2	93.1	87.9	102.5	-16.1	-14.8	14.7	16.7
6.3 Aircraft and Aircraft Parts	3709.4	4108.6	3866.3	4404.0	399.3	10.8	537.8	13.9
6.4 Other Parts about Transportation	1895.3	1900.8	1945.3	2571.5	5.4	0.3	626.2	32.2
<b>7. Transportation, Communications and Public Services</b>	<b>32198.0</b>	<b>32824.7</b>	<b>36089.9</b>	<b>38821.5</b>	<b>626.7</b>	<b>1.9</b>	<b>2731.6</b>	<b>7.6</b>
7.1 Railways and Passengers Vehicles	8722.0	8475.7	7931.6	8820.8	-246.3	-2.8	889.2	11.2
7.2 Truck Services and Store Arrangements	6072.6	5814.9	5777.2	6081.5	-257.8	-4.2	304.3	5.3
7.3 Pipe Lines Except Natural Gas	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.4 Communications	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.5 Electricity	6665.3	8060.9	12333.7	13680.0	1395.6	20.9	1346.3	10.9
7.6 Gas and Gas Pipe Line Services	1436.6	1586.8	1807.0	2199.7	150.1	10.5	392.7	21.7
7.7 Other Services	9301.5	8886.5	8240.4	8039.5	-415.0	-4.5	-200.9	-2.4
<b>8. Wholesaler and Retailers</b>	<b>140631.8</b>	<b>141552.2</b>	<b>161394.0</b>	<b>176121.4</b>	<b>920.5</b>	<b>0.7</b>	<b>14727.4</b>	<b>9.1</b>
<b>8.1 Wholesale Business - Durable Commodities</b>	<b>47082.6</b>	<b>47881.8</b>	<b>53412.2</b>	<b>57123.7</b>	<b>799.2</b>	<b>1.7</b>	<b>3711.5</b>	<b>6.9</b>
8.2 Wholesale Business - Non Durable Commodities	18937.4	18805.1	23601.9	25213.4	-132.3	-0.7	1611.6	6.8
8.3 Automotive Dealer/ Franchise	10127.0	10357.9	11432.5	13292.3	230.9	2.3	1859.8	16.3
8.4 Other Retail Business	46968.5	45829.8	52454.4	56965.3	-1138.7	-2.4	4510.8	8.6
8.5 Import Business	16135.7	17139.9	18971.7	21974.0	1004.2	6.2	3002.3	15.8
8.6 Export Business	1380.6	1537.7	1521.3	1552.7	157.1	11.4	31.4	2.1
<b>9. Finance, Insurance, and Fixed Assets</b>	<b>77368.1</b>	<b>79139.0</b>	<b>80144.2</b>	<b>79702.7</b>	<b>1770.9</b>	<b>2.3</b>	<b>-441.5</b>	<b>-0.6</b>
9.1 Commercial Banks	108.1	30.8	59.3	55.5	-77.3	-71.5	-3.8	-6.4
9.2 Finance Companies	682.3	523.5	322.5	174.6	-158.8	-23.3	-147.9	-45.9
9.3 Development Banks	1203.0	1020.3	841.7	933.6	-182.7	-15.2	92.0	10.9
9.4 Rural Development Banks	6376.7	7282.1	10065.7	10038.3	905.5	14.2	-27.4	-0.3
9.5 Saving and Debt Cooperatives	440.7	988.8	997.4	1069.9	548.1	124.4	72.5	7.3
9.6 Pension Fund and Insurance Companies	2024.1	1152.7	1316.2	777.1	-871.4	-43.1	-539.1	-41.0
9.7 Other Financial Institutions	1840.2	2477.9	2646.1	2783.2	637.7	34.7	137.1	5.2
9.8 Local Government ( VDC/Municipality/DDC)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9.9 Non Financial Government Institutions	1902.2	2428.5	2185.5	2745.9	526.4	27.7	560.4	25.6
9.10 Private Non Financial Institutions	1441.6	1421.5	1409.6	1324.1	-20.1	-1.4	-85.5	-6.1
9.11 Real Estates	47429.7	58453.7	57064.4	56535.1	11024.0	23.2	-529.3	-0.9
9.12 Other Investment Institutions	13919.6	3359.1	3235.8	3265.4	-10560.5	-75.9	29.6	0.9
<b>10. Service Industries</b>	<b>51782.3</b>	<b>52733.6</b>	<b>59829.6</b>	<b>65307.8</b>	<b>951.2</b>	<b>1.8</b>	<b>5478.2</b>	<b>9.2</b>
10.1 Tourism (Treaking, Mountaining, Resort, Rafting, Ca)	3962.0	4197.1	4568.9	5393.4	235.1	5.9	824.5	18.0
10.2 Hotel	10997.7	12301.9	14351.7	14888.0	1304.2	11.9	536.3	3.7
10.3 Advertising Agency	1012.8	633.0	694.2	810.8	-379.8	-37.5	116.6	16.8
10.4 Automotive Services	1287.3	1288.5	1519.1	1505.9	1.1	0.1	-13.1	-0.9
10.5 Hospitals, Clinic, etc./Health Service	5035.7	5648.6	7886.0	8943.9	612.9	12.2	1057.8	13.4
<b>10.6 Educational Services</b>	<b>12041.0</b>	<b>12158.1</b>	<b>14209.1</b>	<b>14812.7</b>	<b>117.1</b>	<b>1.0</b>	<b>603.6</b>	<b>4.2</b>
10.7 Entertainment, Recreation, Films	1987.2	2188.9	2010.8	2978.9	201.8	10.2	968.1	48.1
10.8 Other Service Companies	15458.6	14317.4	14589.7	15974.2	-1141.2	-7.4	1384.4	9.5
<b>11. Consumable Loan</b>	<b>30831.5</b>	<b>30443.9</b>	<b>34900.6</b>	<b>38397.3</b>	<b>-387.5</b>	<b>-1.3</b>	<b>3496.7</b>	<b>10.0</b>
11.1 Gold and Silver	14793.6	16558.3	21516.5	23779.9	1764.7	11.9	2263.3	10.5
11.2 Fixed A/c Receipt	9567.2	7615.6	6710.8	7180.0	-1951.6	-20.4	469.3	7.0
11.3 Guarantee Bond	6083.0	5876.0	6278.0	6893.1	-207.0	-3.4	615.2	9.8
11.4 Credit Card	387.6	394.0	395.3	542.9	6.4	1.6	147.6	37.3
<b>12. Local Government</b>	<b>1941.5</b>	<b>1105.4</b>						

Table 9

## Securitywise Outstanding Credit of Banks and Financial Institutions

(Rs. in million)

Headings	2011 Jul	2011 Dec	2012 Jul (p)	2012 Dec (e)	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
<b>1. Gold/Silver</b>	<b>16662.1</b>	<b>18795.8</b>	<b>23325.7</b>	<b>25271.5</b>	<b>2133.7</b>	<b>12.8</b>	<b>1945.8</b>	<b>8.3</b>
<b>2. Government Securities</b>	<b>2834.1</b>	<b>2678.0</b>	<b>2443.3</b>	<b>1950.8</b>	<b>-156.1</b>	<b>-5.5</b>	<b>-492.5</b>	<b>-20.2</b>
<b>3. Non Government Securities</b>	<b>8230.9</b>	<b>7640.8</b>	<b>7593.6</b>	<b>7890.4</b>	<b>-590.1</b>	<b>-7.2</b>	<b>296.8</b>	<b>3.9</b>
<b>4. Fixed A/c Receipt</b>	<b>14275.1</b>	<b>11529.8</b>	<b>10616.3</b>	<b>10191.1</b>	<b>-2745.2</b>	<b>-19.2</b>	<b>-425.1</b>	<b>-4.0</b>
4.1 On Own Bank	13629.2	10978.2	10104.5	9675.7	-2651.1	-19.5	-428.8	-4.2
4.2 On Other Banks	645.9	551.7	511.7	515.4	-94.2	-14.6	3.7	0.7
<b>5. Asset Guarantee</b>	<b>606585.1</b>	<b>616667.8</b>	<b>678907.0</b>	<b>732902.0</b>	<b>10082.7</b>	<b>1.7</b>	<b>53995.0</b>	<b>8.0</b>
5.1 Fixed Assets	525061.0	529400.3	573535.8	611643.9	4339.4	0.8	38108.1	6.6
5.1.1 Lands and Buildings	433995.9	433720.6	478271.6	510837.0	-275.2	-0.1	32565.4	6.8
5.1.2 Machinery and Tools	17283.5	18455.1	19650.5	21971.7	1171.6	6.8	2321.1	11.8
5.1.3 Furniture and Fixture	2674.7	2661.5	2640.4	2697.9	-13.2	-0.5	57.5	2.2
5.1.4 Vehicles	56000.7	55727.7	52771.1	54895.7	-273.0	-0.5	2124.7	4.0
5.1.5 Other Fixed Assets	15106.2	18835.4	20202.2	21241.6	3729.2	24.7	1039.5	5.1
5.2 Current Assets	81524.1	87267.5	105371.2	121258.1	5743.3	7.0	15886.9	15.1
5.2.1 Agricultural Products	7145.1	8060.2	9370.2	9821.4	915.2	12.8	451.3	4.8
a. Rice	2364.8	2403.0	3397.0	2820.4	38.1	1.6	-576.6	-17.0
b. Raw Jute	89.8	98.3	146.5	277.5	8.5	9.5	131.1	89.5
c. Other Agricultural Products	4690.5	5558.9	5826.7	6723.5	868.5	18.5	896.8	15.4
5.2.2 Other Non Agricultural Products	74379.1	79207.2	96001.0	111436.7	4828.2	6.5	15435.7	16.1
a. Raw Materials	15109.4	17533.0	18539.4	19738.6	2423.6	16.0	1199.1	6.5
b. Semi Ready Made Goods	3165.6	3231.5	3884.7	3984.5	66.0	2.1	99.8	2.6
c. Readymade Goods	56104.1	58442.7	73576.9	87713.7	2338.6	4.2	14136.7	19.2
i. Salt, Sugar, Ghee, and Oil	3291.0	3082.9	4244.6	3735.7	-208.1	-6.3	-508.8	-12.0
ii. Clothing	2145.4	2045.8	2256.2	2415.9	-99.7	-4.6	159.7	7.1
iii. Other Goods	50667.7	53314.0	67076.1	81562.0	2646.3	5.2	14485.8	21.6
<b>6. On Bills Guarantee</b>	<b>6203.8</b>	<b>9845.0</b>	<b>9828.1</b>	<b>10819.5</b>	<b>3641.2</b>	<b>58.7</b>	<b>991.4</b>	<b>10.1</b>
6.1 Domestic Bills	338.7	489.6	658.9	577.1	150.9	44.5	-81.9	-12.4
6.2 Foreign Bills	5865.0	9355.3	9169.2	10242.4	3490.3	59.5	1073.2	11.7
6.2.1 Import Bill and Letter of Credit	4365.2	8706.6	8088.0	9100.0	4341.5	99.5	1012.0	12.5
6.2.2 Export Bill	1033.1	206.1	293.5	586.6	-826.9	-80.0	293.1	99.9
6.2.3 Against Export Bill	174.9	176.9	191.8	78.9	2.0	1.1	-112.9	-58.9
6.2.4 Other Foreign Bills	291.9	265.7	596.0	476.9	-26.2	-9.0	-119.1	-20.0
<b>7. Guarantee</b>	<b>11149.0</b>	<b>12998.5</b>	<b>16959.3</b>	<b>17564.4</b>	<b>1849.5</b>	<b>16.6</b>	<b>605.1</b>	<b>3.6</b>
7.1 Government Guarantee	2716.6	2445.3	2422.9	2184.2	-271.3	-10.0	-238.7	-9.9
7.2 Institutional Guarantee	5014.3	6306.1	9245.3	10008.3	1291.8	25.8	763.0	8.3
7.3 Personal Guarantee	1806.8	2232.1	1136.1	1452.4	425.2	23.5	316.3	27.8
7.4 Group Guarantee	269.5	215.3	1242.4	1199.0	-54.1	-20.1	-43.3	-3.5
7.5 On Other Guarantee	1341.8	1799.8	2912.6	2720.4	458.0	34.1	-192.1	-6.6
<b>8. Credit Card</b>	<b>387.7</b>	<b>394.1</b>	<b>395.3</b>	<b>542.9</b>	<b>6.4</b>	<b>1.7</b>	<b>147.7</b>	<b>37.4</b>
<b>9. Earthquake Victim Loan</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.5</b>	<b>0.0</b>		<b>1.5</b>	
<b>10. Others</b>	<b>35904.5</b>	<b>38770.1</b>	<b>40398.4</b>	<b>47606.7</b>	<b>2865.6</b>	<b>8.0</b>	<b>7208.4</b>	<b>17.8</b>
<b>Total</b>	<b>702232.2</b>	<b>719319.9</b>	<b>790466.8</b>	<b>854740.8</b>	<b>17087.7</b>	<b>2.4</b>	<b>64274.0</b>	<b>8.1</b>

p=provisional, e = estimates

**Table 10**  
**Loan of Commercial Banks to Government Enterprises**

*(Rs. in million)*

Headings	2011 Jul	2011 Dec	2012 Jul <sup>p</sup>	2012 Dec <sup>e</sup>	Changes during five months			
					2011/12		2012/13	
					Amount	Percent	Amount	Percent
<b>A. Non-Financial</b>	<b>6223.0</b>	<b>8408.6</b>	<b>9762.8</b>	<b>12314.0</b>	<b>2185.5</b>	<b>35.1</b>	<b>2551.2</b>	<b>26.1</b>
1. Principal	6191.9	8297.0	9610.5	12098.0	2105.1	34.0	2487.4	25.9
1.1 Industrial	728.8	453.1	546.1	539.5	-275.7	-37.8	-6.6	-1.2
1.2 Trading	2803.8	4417.4	4327.0	7915.0	1613.6	57.5	3588.0	82.9
1.3 Service	631.0	366.3	527.9	522.1	-264.7	-41.9	-5.8	-1.1
1.4 Other Corporations	2028.3	3060.2	4209.5	3121.3	1031.9	50.9	-1088.2	-25.9
1.4.1 Public Utilities	550.0	1439.9	2532.8	1342.0	889.9	161.8	-1190.8	-47.0
1.4.2 Others	1478.3	1620.3	1676.7	1779.3	142.0	9.6	102.7	6.1
2. Interest	31.1	111.6	152.3	216.1	80.5	258.7	63.8	41.9
<b>B. Financial</b>	<b>2112.3</b>	<b>1944.2</b>	<b>1162.0</b>	<b>1129.0</b>	<b>-168.2</b>	<b>-8.0</b>	<b>-33.0</b>	<b>-2.8</b>
1. Principal	2100.9	1923.6	1156.0	1123.1	-177.3	-8.4	-32.9	-2.8
2. Interest	11.5	20.6	6.0	5.9	9.1	79.7	-0.1	-1.8
<b>C. Total</b>	<b>8335.4</b>	<b>10352.7</b>	<b>10924.8</b>	<b>13443.0</b>	<b>2017.3</b>	<b>24.2</b>	<b>2518.2</b>	<b>23.1</b>
1. Principal	8292.8	10220.6	10766.6	13221.1	1927.7	23.2	2454.5	22.8
2. Interest	42.6	132.1	158.3	222.0	89.6	210.5	63.7	40.2

p=provisional, e = estimates

**Table 11**  
**Outright Sale and Purchase Auction**

*(Rs. in million)*

Mid-Month	Outright Sale Auction						Outright Purchase Auction					
	2010/11		2011/12		2012/13		2010/11		2011/12		2012/13	
	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)
August	-	-	-	-	-	-	-	-	-	-	-	-
September	-	-	-	-	3,500.0	1.01	-	-	-	-	-	-
October	2,000.0	5.56	-	-	5,000.0	0.94	-	-	-	-	-	-
November	-	-	-	-	-	-	-	-	-	-	-	-
December	-	-	5,400.00	3.59	-	-	-	-	-	-	-	-
January	-	-	3,000.00	2.98	-	-	-	-	-	-	-	-
February	-	-	-	-	-	-	-	-	-	-	-	-
March	-	-	-	-	-	-	-	-	-	-	-	-
April	-	-	-	-	-	-	-	-	-	-	-	-
May	-	-	-	-	-	-	-	-	-	-	-	-
June	-	-	-	-	-	-	-	-	-	-	-	-
July	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,000.0</b>	<b>5.56</b>	<b>8,400.0</b>	<b>3.28</b>	<b>8,500.0</b>		-	-	-	-	-	-

\*Weighted average interest rate.

**Table 12**  
**Repo and Reverse Repo Auction**

*(Rs. in million)*

Mid-Month	Repo Auction						Reverse Repo Auction					
	2010/11		2011/12		2012/13		2010/11		2011/12		2012/13	
	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)
August	-		728.0	9.18	-	-	12,000.0	3.75	-	-	-	-
September	-		15.8	9.25	-	-	7,000.0	3.35	-	-	-	-
October	3,000.0	9.74	-	-	-	-	-	-	-	-	-	-
November	2,000.0	10.38	-	-	-	-	-	-	-	-	-	-
December	-	-	-	-	-	-	-	-	-	-	-	-
January	13,000.0	10.41	-	-	-	-	-	-	-	-	-	-
February	10,000.0	10.36	-	-	-	-	-	-	-	-	-	-
March	13,804.6	9.90	-	-	-	-	-	-	-	-	-	-
April	15,187.4	9.87	-	-	-	-	-	-	-	-	-	-
May	18,217.4	9.93	-	-	-	-	-	-	-	-	-	-
June	7,194.3	9.73	-	-	-	-	-	-	-	-	-	-
July	9,982.4	9.62	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>92,386.1</b>	<b>9.98</b>	<b>743.7</b>	<b>9.18</b>	<b>-</b>	<b>-</b>	<b>19,000.0</b>	<b>3.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

\*Weighted average interest rate.

**Table 13**  
**Standing Liquidity Facility**

*(Rs. in million)*

Mid-Month	2009/10	2010/11	2011/12	2012/13
	Amount	Amount	Amount	Amount
August	-	2,950.00	3,935.92	-
September	350.00	-	203.64	-
October	3,700.00	17,892.40	69.60	-
November	13,234.00	30,968.00	2.88	-
December	28,178.90	29,865.26	-	-
January	19,784.40	40,038.26	36.00	
February	18,527.19	14,924.88	45.00	
March	1,394.29	19,473.10	54.00	
April	6,617.50	15,559.85	27.00	
May	67.10	15,101.14	-	
June	2.88	18,952.00	1,200.00	
July	4,080.00	10,949.11	-	
<b>Total</b>	<b>95,936.26</b>	<b>216,674.00</b>	<b>5,574.04</b>	<b>-</b>

**Table 14****Weighted Average Treasury Bills Rate***(in percent)*

Mid-Month	TRB_91 Days			TRB_364 Days		
	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Aug	3.81	3.98	0.18	-	-	-
Sept	3.77	2.28	0.15	5.41	4.46	1.16
Oct	5.63	1.82	0.31	6.38	4.43	0.93
Nov	7.73	0.97	0.60	7.65	3.27	1.48
Dec	6.82	0.80	0.74	7.19	2.68	2.11
Jan	8.21	0.70		8.61	3.03	
Feb	7.78	0.61		-	-	
Mar	8.09	0.97		-	2.41	
Apr	9.06	1.09		8.81	2.65	
May	9.00	0.83		-	-	
Jun	8.34	1.34		8.61	3.44	
Jul	8.52	1.15		8.61	2.72	
<b>Annual average</b>	<b>7.41</b>	<b>1.31</b>		<b>8.35</b>	<b>2.94</b>	

**Table 15**

**Inter-bank Transaction Amount & Weighted Average Interest Rate**

Mid-Month	Among Commercial Banks				Among Others' #			
	2011/12		2012/13		2011/12		2012/13	
	Amount	Interest rate	Amount	Interest rate	Amount	Interest rate	Amount	Interest rate
August	46,481.00	2.69	3,778.00	0.48	21,365.40	10.12	8,042.00	4.85
September	23,655.00	1.33	7,614.91	0.34	17,479.71	7.65	10,383.49	6.65
October	13,401.30	1.08	22,664.88	0.33	14,641.04	7.65	12,226.58	4.23
November	6,483.80	1.11	41,821.74	0.45	12,051.72	8.02	12,796.66	3.03
December	8,057.00	1.06	57,151.14	0.57	11,464.63	7.70	12,298.42	3.80
January	3,737.22	0.90			11,207.48	9.96		
February	10,599.00	0.72			13,053.88	7.97		
March	16,760.00	0.69			12,385.49	7.58		
April	16,372.64	0.69			21,007.60	8.89		
May	39,224.00	0.75			13,499.19	7.14		
June	20,305.00	0.84			15,336.19	6.96		
July	7,692.60	0.86			9,405.97	6.97		
<b>Total</b>	212,768.56	1.28	133,030.67		172,898.30	8.16	55,747.15	

# Interbank transaction among A & B, A & C, B & B, B & C and C & C class banks and financial institutions.



**Table 16**  
**Structure of Interest Rates**  
(Percent per Annum)

Year Mid-month	2011 Jul	2012 Jul	2012 Aug	2012 Sept	2012 Oct	2012 Nov	2012 Dec
<b>A. Policy Rates</b>							
CRR							
Commercial Banks	5.5	5	5	6	6	6	6
Development Banks	5.5	5	5	5.5	5.5	5.5	5.5
Finance Companies	5.5	5	5	5	5	5	5
Bank Rate	7	7	8	8	8	8	8
Refinance Rates Against Loans to:							
Special Refinance	1.5	1.5	1.5	1.5	1.5	1.5	1.5
General Refinance	7.0	7.0	6.0	6.0	6.0	6.0	6.0
Export Credit in Foreign Currency	LIBOR+0.25	LIBOR+0.25	LIBOR+0.25	LIBOR+0.25	LIBOR+0.25	LIBOR+0.25	LIBOR+0.25
Standing Liquidity Facility (SLF) Rate ^			8	8	8	8	8
Standing Liquidity Facility (SLF) Penal Rate #	3.0	3.0					
<b>B. Government Securities</b>							
T-bills* (28 days)	8.08	0.10	0.03	0.07	0.12	0.10	0.15
T-bills* (91 days)	8.52	1.15	0.18	0.15	0.31	0.60	0.74
T-bills* (182 days)	8.59	1.96	-	0.79	0.53	0.87	1.46
T-bills* (364 days)	8.61	2.72	-	1.16	0.93	1.48	2.11
Development Bonds	5.0-9.5	5.0-9.5	5.0-9.6	5.0-9.5	5.0-9.6	5.0-9.5	5.0-9.6
National/Citizen SCs	6.0-10.0	6.0-10.0	6.0-10.1	6.0-10.0	6.0-10.0	6.0-10.0	6.0-10.0
<b>C. Interbank Rate of Commercial Banks</b>							
	8.22	0.86	0.45	0.34	0.33	0.45	0.57

^ The SLF rate is fixed as same as bank rate effective from August 16, 2012

# The SLF rate is determined at the penal rate added to the weighted average discount rate of 91-day Treasury Bills of the preceding week.

\* Weighted average interest rate.

**Table 17**  
**Foreign Exchange Intervention**

*( in million)*

Mid-Month	2011/12						2012/13					
	Purchase		Sale		Net Injection		Purchase		Sale		Net Injection	
	US\$	Nrs.	US\$	Nrs.	US\$	Nrs.	US\$	Nrs.	US\$	Nrs.	US\$	Nrs.
August	256.63	18,375.28	-	-	256.63	18,375.28	153.00	13,561.61	11.30	1,007.50	141.70	12,554.11
September	288.21	21,283.07	-	-	288.21	21,283.07	168.30	14,957.54	-	-	168.30	14,957.54
October	371.05	28,964.09	-	-	371.05	28,964.09	228.98	19,347.09	-	-	228.98	19,347.09
November	250.85	19,856.76	-	-	250.85	19,856.76	191.65	16,474.96	-	-	191.65	16,474.96
December	231.71	19,211.93	-	-	231.71	19,211.93	257.35	22,520.77	-	-	257.35	22,520.77
January	222.43	18,781.57	-	-	222.43	18,781.57						
February	185.58	14,785.68	-	-	185.58	14,785.68						
March	244.40	19,341.27	-	-	244.40	19,341.27						
April	258.65	21,063.93	-	-	258.65	21,063.93						
May	264.95	22,301.30	-	-	264.95	22,301.30						
June	345.44	30,485.22	-	-	345.44	30,485.22						
July	266.28	23,827.34	-	-	266.28	23,827.34						
<b>Total</b>	<b>3,186.18</b>	<b>258,277.44</b>	<b>-</b>	<b>-</b>	<b>3,186.18</b>	<b>258,277.44</b>	<b>999.27</b>	<b>86,861.97</b>	<b>11.30</b>	<b>1,007.50</b>	<b>987.97</b>	<b>85,854.47</b>

**Table 18**  
**Indian Currency Purchase**

*(Rs. in million)*

Mid-Month	2010/11		2011/12		2012/13	
	IC Purchase	US\$ Sale	IC Purchase	US\$ Sale	IC Purchase	US\$ Sale
August	7,447.35	160.00	11,624.70	260.00	13,318.90	240.00
September	9,334.23	200.00	11,059.95	240.00	8,330.90	150.00
October	9,010.18	200.00	9,697.60	200.00	16,467.44	310.00
November	6,212.85	140.00	15,859.19	320.00	8,563.10	160.00
December	14,525.89	320.00	14,515.67	280.00	16,445.67	300.00
January	9,025.57	200.00	6,380.30	120.00		
February	10,019.93	220.00	9,969.60	200.00		
March	8,154.46	200.00	8,907.20	180.00		
April	12,543.85	260.00	17,195.63	340.00		
May	12,447.10	280.00	9,503.25	180.00		
June	12,594.00	280.00	9,980.05	180.00		
July	12,529.60	280.00	9,025.30	160.00		
<b>Total</b>	<b>123,845.01</b>	<b>2740.00</b>	<b>133,718.44</b>	<b>2660.00</b>	<b>63,126.01</b>	<b>1160.00</b>

**Table 19**  
**Stock Market Indicators**

Particulars	Mid-December			% Change	
	2010	2011	2012	2 Over 1	3 Over 2
	1	2	3		
NEPSE Index (Closing)*	394.2	316.3	497.2	-19.8	57.2
NEPSE Sensitive Index (Closing)**	96.5	78.4	126.5	-18.8	61.3
NEPSE Float Index (Closing)***	33.6	25.2	35.0	-24.9	38.9
Banking Sub-Index	346.1	263.2	467.7	-24.0	77.7
Market Capitalization (Rs. million)	338181.3	290340.5	471521.0	-14.1	62.4
Total Paid-up Value of Listed Shares (Rs. million)	91619.0	104809.0	113971.0	14.4	8.7
Number of Listed Companies	190.0	214.0	221.0	12.6	3.3
Number of Listed Shares ('000)	910354.0	1082061.0	1178912.0	18.9	9.0
Ratio of Market Capitalization to GDP (in %) †	28.3	21.2	30.3	-25.2	42.7
Twelve Months Rolling Standard Deviation of NEPSE Index	40.4	40.0	63.3	-1.0	58.3

Source: <http://www.nepalstock.com/reports/monthly.php>

\* Base: February 12, 1994

\*\* Base: July 16, 2006

\*\*\* Base: August 24, 2008

† The ratio for 2012 is calculated on the basis of GDP for 2011/12.

**Table 20**  
**Public Issue Approval by SEBON**

Types of Securities	Amount (Rs. Million)	Approval Date
<b>A. Ordinary Share</b>	<b>351.8</b>	
Bright Development Bank Ltd.	42.0	2069-04-05
Kankrebihar Bikas Bank Ltd.	12.0	2069-05-14
Innovative Development Bank Ltd.	33.8	2069-05-17
Reliance Finance Ltd.	60.0	2069-05-20
International Development Bank Ltd.	192.0	2069-05-24
Civic Development Bank Ltd.	12.0	2069-06-14
<b>B. Right Share</b>	0.0	
<b>C. Debenture</b>	0.0	
<b>Total</b>	<b>351.8</b>	

**Table 21**  
**Listed Companies and Market Capitalization**

Particulars	Number of Listed Companies			Market Capitalization of Listed Companies (Rs in million)							
	Mid-December			Mid-December						% Change	
	2010	2011	2012	2010		2011		2012		3 Over 1	5 Over 3
				1 Value	2 Share %	3 Value	4 Share %	5 Value	6 Share %		
Financial Institutions	158	182	189	237060.4	70.1	196016.7	67.5	320532.4	68.0	-17.3	63.5
<i>Commercial Banks</i>	24	24	28	170233.7	50.3	135793.7	46.8	252192.2	53.5	-20.2	85.7
<i>Development Banks</i>	46	64	75	27470.6	8.1	26177.4	9.0	24932.7	5.3	-4.7	-4.8
<i>Finance Companies</i>	68	73	65	28853.7	8.5	24359.7	8.4	24643.7	5.2	-15.6	1.2
<i>Insurance Companies</i>	20	21	21	10502.5	3.1	9685.8	3.3	18763.8	4.0	-7.8	93.7
Manufacturing & Processing	18	18	18	9047.7	2.7	11587.2	4.0	13573.8	2.9	28.1	17.1
Hotel	4	4	4	5456.6	1.6	5330.1	1.8	8041.9	1.7	-2.3	50.9
Trading	4	4	4	1490.2	0.4	1437.1	0.5	1025.9	0.2	-3.6	-28.6
Hydro Power	4	4	4	15957.3	4.7	12201.0	4.2	29328.7	6.2	-23.5	140.4
Others	2	2	2	69169.2	20.5	63768.4	22.0	99018.4	21.0	-7.8	55.3
<b>Total</b>	<b>190</b>	<b>214</b>	<b>221</b>	<b>338181.3</b>	<b>100.0</b>	<b>290340.5</b>	<b>100.0</b>	<b>471521.0</b>	<b>100.0</b>	<b>-14.1</b>	<b>62.4</b>

Source: <http://www.nepalstock.com/reports/monthly.php>

**Table 22**  
**Structure of Share Price Indices**  
**(November/December)**

Group	2010/11	2011/12			2012/13			% change	
	Closing	High	Low	Closing	High	Low	Closing	4 over 1	7 over 4
	1	2	3	4	5	6	7		
Commercial Banks	346.1	278.0	259.6	263.2	471.2	445.1	467.7	-24.0	77.7
Development Banks	373.8	277.5	264.1	264.1	260.7	252.8	256.0	-29.3	-3.1
Insurance Companies	476.1	408.6	383.5	383.5	760.5	723.4	741.7	-19.4	93.4
Finance Companies	345.7	272.2	268.3	268.8	266.4	263.4	264.1	-22.2	-1.8
Manufacturing & Processing	509.9	653.1	640.2	653.1	765.0	721.3	765.0	28.1	17.1
Hotel	413.2	403.6	383.7	403.6	663.8	608.3	608.3	-2.3	50.7
Trading	259.9	250.6	250.6	250.6	176.3	176.3	176.3	-3.6	-29.6
Hydro Power	704.3	583.6	530.3	538.5	1072.8	980.5	1026.4	-23.5	90.6
Others	541.7	505.2	492.3	499.4	788.3	757.8	775.4	-7.8	55.3
<b>NEPSE Overall Index*</b>	<b>394.2</b>	<b>329.4</b>	<b>313.7</b>	<b>316.3</b>	<b>501.5</b>	<b>481.9</b>	<b>497.2</b>	-19.8	57.2
<b>NEPSE Sensitive Index**</b>	<b>96.5</b>	<b>81.5</b>	<b>77.7</b>	<b>78.4</b>	<b>127.3</b>	<b>122.8</b>	<b>126.5</b>	-18.8	61.3
<b>NEPSE Float Index***</b>	<b>33.6</b>	<b>26.6</b>	<b>25.1</b>	<b>25.2</b>	<b>35.5</b>	<b>34.3</b>	<b>35.0</b>	-24.9	38.9

Source: <http://www.nepalstock.com/reports/monthly.php>

\* Base: February 12, 1994

\*\* Base: July 16, 2006

\*\*\*Base: August 24, 2008





**Table 23**  
**Securities Market Turnover**  
(Mid-November to Mid-December)

Particulars	2010/11			2011/12			2012/13		
	Share Units ('000)	Value (Rs million)	% Share of Value	Share Units ('000)	Value (Rs million)	% Share of Value	Share Units ('000)	Value (Rs million)	% Share of Value
	1	2	3	4	5	6	7	8	9
Commercial Banks	651.5	270.0	43.3	727.8	204.2	26.0	3952.6	1412.6	74.9
Development Banks	453.3	78.1	12.5	627.6	83.4	10.6	549.1	74.9	4.0
Insurance Companies	179.2	39.9	6.4	197.0	35.8	4.6	185.4	78.7	4.2
Finance Companies	338.0	71.1	11.4	194.6	25.1	3.2	294.3	42.7	2.3
Manufacturing & Processing	0.1	0.5	0.1	226.6	23.3	3.0	0.3	0.8	0.0
Hotel	1378.0	113.2	18.1	153.1	13.2	1.7	33.9	9.2	0.5
Trading	5.3	5.9	0.9	0.0	0.0	0.0	0.0	0.0	0.0
Hydropower	89.9	22.6	3.6	515.4	189.9	24.2	199.7	173.8	9.2
Others	23.8	9.8	1.6	28.1	11.9	1.5	90.9	60.1	3.2
Mutual Fund	0.0	0.0	0.0	0.7	0.0	0.0	1.1	0.0	0.0
Preferred Stock	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.4	0.0
Promoter Share	48.7	12.7	2.0	1589.9	198.6	25.3	176.7	31.8	1.7
<b>Total</b>	<b>3167.9</b>	<b>623.6</b>	<b>100.0</b>	<b>4260.9</b>	<b>785.5</b>	<b>100.0</b>	<b>5484.5</b>	<b>1884.9</b>	<b>100.0</b>

Source: <http://www.nepalstock.com/reports/monthly.php>

\* Base: February 12, 1994

\*\* Base: July 16, 2006

\*\*\*Base: August 24, 2008

**Table 24**  
**Securities Listed in Nepal Stock Exchange Ltd.**  
**(Mid-July to Mid-December)**

	2010/11			2011/12			2012/13		
	Share Units ('000)	Rs in million	% Share of Value	Share Units ('000)	Rs in million	% Share of Value	Share Units ('000)	Rs in million	% Share of Value
<b>1. Institution-wise listing</b>									
Commercial Banks	56499.9	5650.0	33.9	16333.2	1633.3	18.4	4605.8	460.6	18.9
Development Banks	22421.4	2242.1	13.5	10195.8	1019.6	11.5	15666.2	1566.6	64.2
Insurance Companies	4199.3	419.9	2.5	474.6	47.5	0.5	983.4	98.3	4.0
Finance Companies	33200.6	3320.1	19.9	7972.1	797.2	9.0	3081.0	308.1	12.6
Manufacturing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hotel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trading	0.0	0.0	0.0	66.1	6.6	0.1	0.0	0.0	0.0
Hydropower	0.0	0.0	0.0	2304.0	360.0	4.1	0.0	0.0	0.0
Others	50109.0	5010.9	30.1	50215.1	5021.5	56.5	57.9	5.8	0.2
<b>Total</b>	<b>166430.2</b>	<b>16643.0</b>	<b>100.0</b>	<b>87560.9</b>	<b>8885.7</b>	<b>100.0</b>	<b>24394.3</b>	<b>2439.4</b>	<b>100.0</b>
<b>2. Instrument-wise listing</b>									
Ordinary Share	57125.0	5712.5	34.3	11754.1	1305.0	14.7	19053.8	1905.4	78.1
Right Share	46865.1	4686.5	28.2	19643.8	1964.4	22.1	2119.0	211.9	8.7
Bonus share	12531.1	1253.1	7.5	5763.0	576.3	6.5	3221.4	322.1	13.2
Gov. Bond	49909.0	4990.9	30.0	50000.0	5000.0	56.3	0.0	0.0	0.0
Convt. Pref.	0.0	0.0	0.0	400.0	40.0	0.5	0.0	0.0	0.0
Deventure	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>166430.2</b>	<b>16643.0</b>	<b>100.0</b>	<b>87560.9</b>	<b>8885.7</b>	<b>100.0</b>	<b>24394.3</b>	<b>2439.4</b>	<b>100.0</b>

Source: <http://www.nepalstock.com/reports/monthly.php>

**Table 25**  
**National Consumer Price Index (New Series)**  
 Mid-December 2012  
 (2005/06=100)

Groups & Sub-groups	Weight %	2010/11	2011/12		2012/13			Percentage Change			
		Nov/Dec	Oct/Nov	Nov/Dec	Sep/Oct	Oct/Nov	Nov/Dec	Column 5 over 3	Column 5 over 4	Column 8 over 5	Column 8 over 7
1	2	3	4	5	6	7	8	9	10	11	12
<b>Overall Index</b>	<b>100.00</b>	<b>151.6</b>	<b>163.4</b>	<b>163.0</b>	<b>180.8</b>	<b>180.5</b>	<b>179.9</b>	<b>7.5</b>	<b>-0.3</b>	<b>10.4</b>	<b>-0.3</b>
<b>1. Food and Beverage</b>	<b>46.82</b>	<b>181.6</b>	<b>196.2</b>	<b>194.4</b>	<b>214.8</b>	<b>213.7</b>	<b>211.4</b>	<b>7.1</b>	<b>-0.9</b>	<b>8.7</b>	<b>-1.1</b>
Cereals Grains & their products	14.81	175.3	178.2	178.9	187.9	187.7	187.8	2.1	0.4	5.0	0.1
Legume Varieties	2.01	193.0	191.5	193.6	220.3	218.0	215.3	0.3	1.1	11.2	-1.3
Vegetables	5.65	235.9	305.4	280.2	330.8	315.8	291.4	18.8	-8.3	4.0	-7.7
Meat & Fish	5.70	181.8	193.8	192.1	219.1	220.8	217.6	5.7	-0.8	13.3	-1.4
Milk Products and Egg	5.01	167.3	188.5	189.0	208.4	207.7	209.3	13.0	0.3	10.8	0.8
Ghee and Oil	2.70	143.0	158.4	160.8	192.3	190.9	190.8	12.5	1.5	18.7	0.0
Fruits	2.23	169.7	207.5	203.6	222.3	220.4	217.9	20.0	-1.9	7.0	-1.1
Sugar & Sweets	1.36	219.6	228.9	236.6	272.4	271.4	273.1	7.8	3.4	15.4	0.6
Spices	1.46	215.6	198.7	197.6	202.4	198.8	198.9	-8.3	-0.6	0.6	0.0
Soft Drinks	0.96	167.2	174.2	174.3	194.1	194.4	194.4	4.2	0.0	11.5	0.0
Hard Drinks	1.72	145.9	142.6	142.6	159.9	159.9	159.9	-2.2	0.0	12.1	0.0
Tobacco Products	0.85	163.2	181.8	181.8	214.3	214.3	214.3	11.4	0.0	17.9	0.0
Restaurant & Hotel	2.35	191.3	207.7	208.9	230.8	232.0	235.7	9.2	0.6	12.9	1.6
<b>2. Non-Food and Services</b>	<b>53.18</b>	<b>129.8</b>	<b>139.6</b>	<b>139.9</b>	<b>155.9</b>	<b>156.0</b>	<b>156.4</b>	<b>7.8</b>	<b>0.2</b>	<b>11.8</b>	<b>0.3</b>
Clothing & Footwear	8.49	136.0	156.7	156.7	178.5	178.5	178.5	15.2	0.0	13.9	0.0
Housing & Utilities	10.87	134.7	138.9	139.4	156.1	156.3	156.9	3.5	0.3	12.6	0.4
Furnishing & Household Equipment	4.89	138.5	156.8	157.5	179.9	180.2	182.2	13.7	0.4	15.6	1.1
Health	3.25	121.0	125.5	125.5	135.7	135.7	135.7	3.7	0.0	8.1	0.0
Transport	6.01	132.9	149.5	149.5	172.0	172.0	172.0	12.5	0.0	15.1	0.0
Communication	3.64	90.5	82.6	82.6	80.3	80.3	80.3	-8.8	0.0	-2.7	0.0
Recreation and Culture	5.39	118.4	125.7	126.8	138.2	138.7	139.4	7.1	0.8	10.0	0.5
Education	8.46	142.4	155.0	155.0	174.5	174.5	174.5	8.9	0.0	12.5	0.0
Miscellaneous Goods & Services	2.17	130.0	141.8	142.6	156.7	157.0	158.0	9.7	0.5	10.8	0.7
<b>Consumer Price Index : Kathmandu Valley</b>											
<b>Overall Index</b>	<b>100.00</b>	<b>160.6</b>	<b>169.7</b>	<b>170.1</b>	<b>186.9</b>	<b>186.0</b>	<b>185.0</b>	<b>6.0</b>	<b>0.3</b>	<b>8.8</b>	<b>-0.5</b>
<b>1. Food and Beverage</b>	<b>49.67</b>	<b>190.5</b>	<b>204.1</b>	<b>204.9</b>	<b>222.9</b>	<b>220.6</b>	<b>217.6</b>	<b>7.6</b>	<b>0.4</b>	<b>6.2</b>	<b>-1.4</b>
<b>2. Non-Food and Services</b>	<b>50.33</b>	<b>136.2</b>	<b>142.4</b>	<b>142.6</b>	<b>157.9</b>	<b>158.1</b>	<b>158.2</b>	<b>4.7</b>	<b>0.1</b>	<b>11.0</b>	<b>0.1</b>
<b>Consumer Price Index : Terai</b>											
<b>Overall Index</b>	<b>100.00</b>	<b>146.0</b>	<b>157.8</b>	<b>156.7</b>	<b>174.8</b>	<b>174.9</b>	<b>174.1</b>	<b>7.3</b>	<b>-0.7</b>	<b>11.1</b>	<b>-0.4</b>
<b>1. Food and Beverage</b>	<b>44.49</b>	<b>178.3</b>	<b>189.8</b>	<b>186.1</b>	<b>208.0</b>	<b>207.5</b>	<b>204.7</b>	<b>4.4</b>	<b>-2.0</b>	<b>10.0</b>	<b>-1.4</b>
<b>2. Non-Food and Services</b>	<b>55.51</b>	<b>124.7</b>	<b>136.5</b>	<b>136.9</b>	<b>152.7</b>	<b>152.9</b>	<b>153.3</b>	<b>9.7</b>	<b>0.3</b>	<b>12.0</b>	<b>0.3</b>
<b>Consumer Price Index : Hill</b>											
<b>Overall Index</b>	<b>100.00</b>	<b>150.7</b>	<b>165.5</b>	<b>165.2</b>	<b>183.8</b>	<b>183.5</b>	<b>183.7</b>	<b>9.6</b>	<b>-0.2</b>	<b>11.2</b>	<b>0.1</b>
<b>1. Food and Beverage</b>	<b>47.26</b>	<b>176.7</b>	<b>197.7</b>	<b>196.3</b>	<b>216.6</b>	<b>215.7</b>	<b>215.1</b>	<b>11.1</b>	<b>-0.7</b>	<b>9.6</b>	<b>-0.3</b>
<b>2. Non-Food and Services</b>	<b>52.74</b>	<b>130.9</b>	<b>141.4</b>	<b>141.7</b>	<b>158.7</b>	<b>158.7</b>	<b>159.5</b>	<b>8.2</b>	<b>0.2</b>	<b>12.6</b>	<b>0.5</b>

**Table 26**  
**National Consumer Price Index (Monthly Series)**  
(1995/96 = 100)  
(y-o-y changes)

Mid- Months	2010/11		2011/12		2012/13 <sup>P</sup>	
	Index	% Change	Index	% Change	Index	% Change
August	148.9	9.5	160.3	7.7	179.3	11.9
September	149.2	8.6	161.9	8.5	180.1	11.2
October	150.2	8.9	163.6	8.9	180.8	10.5
November	150.7	8.4	163.4	8.5	180.5	10.5
December	151.6	9.6	163.0	7.5	179.9	10.4
January	153.6	11.3	164.0	6.8		
February	153.0	10.2	163.8	7.0		
March	153.3	10.7	164.1	7.0		
April	154.4	10.6	166.0	7.5		
May	154.5	9.5	168	8.7		
June	154.8	8.8	170.2	9.9		
July	158.6	9.6	176.8	11.5		
<b>Average</b>	<b>152.7</b>	<b>9.6</b>	<b>165.4</b>	<b>8.3</b>		

P: Provisional.

**Table 27**  
**National Wholesale Price Index**  
**(1999/00=100)**  
(y-o-y)  
**Mid-December 2012**

Groups and Sub-groups	Weight %	2010/11	2011/12		2012/13 <sup>P</sup>			Percentage Change			
		Nov./Dec.	Oct./Nov	Nov./Dec.	Sep./Oct.	Oct./Nov	Nov./Dec.	Column 5 Over 3	Column 5 Over 4	Column 8 Over 5	Column 8 Over 7
1	2	3	4	5	6	7	8				
<b>1. Overall Index</b>	<b>100.00</b>	<b>226.0</b>	<b>235.3</b>	<b>235.7</b>	<b>260.1</b>	<b>258.5</b>	<b>255.2</b>	<b>4.3</b>	<b>0.2</b>	<b>8.3</b>	<b>-1.3</b>
<b>1.1 Agricultural Commodities</b>	<b>49.59</b>	<b>258.0</b>	<b>253.9</b>	<b>254.1</b>	<b>284.2</b>	<b>280.5</b>	<b>273.8</b>	<b>-1.5</b>	<b>0.1</b>	<b>7.8</b>	<b>-2.4</b>
Foodgrains	16.58	218.9	201.0	201.0	217.6	218.8	223.7	-8.2	0.0	11.3	2.2
Cash Crops	6.09	270.6	305.3	293.9	384.7	390.1	359.4	8.6	-3.7	22.3	-7.9
Pulses	3.77	283.9	260.8	265.7	308.8	296.5	302.2	-6.4	1.9	13.7	1.9
Fruits and Vegetables	11.18	249.5	258.2	255.2	263.9	246.6	220.4	2.3	-1.2	-13.6	-10.6
Spices	1.95	278.2	240.0	254.9	210.4	222.2	222.7	-8.4	6.2	-12.6	0.2
Livestock Production	10.02	310.9	305.6	312.2	361.2	359.3	363.4	0.4	2.2	16.4	1.1
<b>1.2 Domestic Manufactured Commodities</b>	<b>20.37</b>	<b>188.3</b>	<b>208.9</b>	<b>209.7</b>	<b>223.3</b>	<b>224.4</b>	<b>224.4</b>	<b>11.3</b>	<b>0.4</b>	<b>7.0</b>	<b>0.0</b>
Food-Related Products	6.12	180.4	197.4	196.6	217.0	218.1	218.2	9.0	-0.4	11.0	0.0
Beverages and Tobacco	5.68	196.6	229.7	229.7	237.0	237.0	237.0	16.8	0.0	3.2	0.0
Construction Materials	4.50	234.3	240.3	244.4	262.9	263.3	263.3	4.3	1.7	7.7	0.0
Others	4.07	137.9	162.2	162.8	169.8	173.2	173.2	18.0	0.4	6.4	0.0
<b>1.3 Imported Commodities</b>	<b>30.04</b>	<b>198.9</b>	<b>222.4</b>	<b>222.8</b>	<b>245.1</b>	<b>245.2</b>	<b>245.3</b>	<b>12.0</b>	<b>0.2</b>	<b>10.1</b>	<b>0.0</b>
Petroleum Products and Coal	5.40	361.5	415.5	417.8	524.2	524.2	525.1	15.6	0.6	25.7	0.2
Chemical Fertilizers and Chemical Goods	2.46	198.3	206.9	206.9	217.0	217.4	217.4	4.3	0.0	5.1	0.0
Transport Vehicles and Machinery Goods	6.97	166.5	187.2	187.2	188.4	188.5	188.5	12.4	0.0	0.7	0.0
Electric and Electronic Goods	1.87	101.2	110.8	110.8	110.8	110.8	110.8	9.5	0.0	0.0	0.0
Drugs and Medicine	2.73	131.5	131.6	131.6	146.1	146.1	146.1	0.1	0.0	11.0	0.0
Textile-Related Products	3.10	131.8	170.6	170.6	171.3	171.3	171.3	29.4	0.0	0.4	0.0
Others	7.51	188.7	203.6	203.6	206.2	206.2	206.2	7.9	0.0	1.3	0.0

P = Provisional

\* Revised

**Table 28**

**National Wholesale Price Index**  
**(1999/00 = 100)**  
**(y-o-y changes)**

Mid-Months	2010/11		2011/12		20012/13 <sup>P</sup>	
	Index	% Change	Index	% Change	Index	% Change
August	218.3	8.4	230.7	5.7	257.9	11.8
September	219.6	8.2	235.2	7.1	259.1	10.2
October	222.1	8.0	236.0	6.3	260.1	10.2
November	224.1	7.4	235.3	5.0	258.5	9.9
December	226.0	11.2	235.7	4.3	255.2	8.3
January	226.2	12.8	233.7	3.3		
February	222.2	11.8	232.6	4.7		
March	221.4	12.4	235.4	6.3		
April	220.3	11.5	234.8	6.6		
May	221.9	10.7	239.7	8.0		
June	223.4	8.9	244.0	9.2		
July	227.2	7.3	251.0	10.5		
<b>Average</b>	<b>222.7</b>	<b>9.8</b>	<b>237.0</b>	<b>6.4</b>	<b>258.2</b>	<b>8.9</b>

P: Provisional.

**Table 29**  
**National Salary and Wage Rate Index**  
**(2004/05=100)**  
**(y-o-y)**  
**Mid-December 2012**

S.No.	Groups/Sub-groups	Weight %	2010/11		2011/12		2012/13 <sup>P</sup>			Percentage Change			
			Nov./Dec.	Oct./Nov.	Nov./Dec.	Sep./Oct.	Oct./Nov.	Nov./Dec.	5 over 3	5 over 4	8 over 5	8 over 7	
	1	2	3	4	5	6	7	8					
	<b>Overall Index</b>	<b>100.0</b>	<b>190.6</b>	<b>247.0</b>	<b>249.7</b>	<b>274.3</b>	<b>275.8</b>	<b>275.8</b>	<b>31.0</b>	<b>1.1</b>	<b>10.5</b>	<b>0.0</b>	
<b>1</b>	<b>Salary Index</b>	<b>27.0</b>	<b>157.0</b>	<b>187.3</b>	<b>187.3</b>	<b>187.3</b>	<b>187.3</b>	<b>187.3</b>	<b>19.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	9.8	150.2	177.7	177.7	177.7	177.7	177.7	18.3	0.0	0.0	0.0	
	Non Officers	17.2	160.9	192.8	192.8	192.8	192.8	192.8	19.8	0.0	0.0	0.0	
<b>1.1</b>	<b>Civil Service</b>	<b>2.8</b>	<b>199.3</b>	<b>236.5</b>	<b>236.5</b>	<b>236.5</b>	<b>236.5</b>	<b>236.5</b>	<b>18.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	0.3	171.5	215.4	215.4	215.4	215.4	215.4	25.6	0.0	0.0	0.0	
	Non Officers	2.5	202.7	239.1	239.1	239.1	239.1	239.1	18.0	0.0	0.0	0.0	
<b>1.2</b>	<b>Public Corporations</b>	<b>1.1</b>	<b>164.1</b>	<b>210.0</b>	<b>210.0</b>	<b>210.0</b>	<b>210.0</b>	<b>210.0</b>	<b>28.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	0.2	161.0	187.3	187.3	187.3	187.3	187.3	16.4	0.0	0.0	0.0	
	Non Officers	1.0	164.7	214.5	214.5	214.5	214.5	214.5	30.2	0.0	0.0	0.0	
<b>1.3</b>	<b>Bank &amp; Financial Institutions</b>	<b>0.6</b>	<b>204.1</b>	<b>290.6</b>	<b>290.6</b>	<b>290.6</b>	<b>290.6</b>	<b>290.6</b>	<b>42.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	0.1	182.3	250.0	250.0	250.0	250.0	250.0	37.2	0.0	0.0	0.0	
	Non Officers	0.5	209.0	299.9	299.9	299.9	299.9	299.9	43.5	0.0	0.0	0.0	
<b>1.4</b>	<b>Army &amp; Police Forces</b>	<b>4.0</b>	<b>180.2</b>	<b>227.9</b>	<b>227.9</b>	<b>227.9</b>	<b>227.9</b>	<b>227.9</b>	<b>26.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	0.2	152.2	194.8	194.8	194.8	194.8	194.8	28.0	0.0	0.0	0.0	
	Non Officers	3.8	181.5	229.4	229.4	229.4	229.4	229.4	26.4	0.0	0.0	0.0	
<b>1.5</b>	<b>Education</b>	<b>10.6</b>	<b>174.5</b>	<b>207.8</b>	<b>207.8</b>	<b>207.8</b>	<b>207.8</b>	<b>207.8</b>	<b>19.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	6.8	164.5	194.7	194.7	194.7	194.7	194.7	18.4	0.0	0.0	0.0	
	Non Officers	3.8	192.8	231.6	231.6	231.6	231.6	231.6	20.1	0.0	0.0	0.0	
<b>1.6</b>	<b>Private Institutions</b>	<b>7.9</b>	<b>102.5</b>	<b>111.3</b>	<b>111.3</b>	<b>111.3</b>	<b>111.3</b>	<b>111.3</b>	<b>8.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
	Officers	2.2	101.4	115.3	115.3	115.3	115.3	115.3	13.7	0.0	0.0	0.0	
	Non Officers	5.7	102.9	109.7	109.7	109.7	109.7	109.7	6.6	0.0	0.0	0.0	
<b>2</b>	<b>Wage Rate Index</b>	<b>73.0</b>	<b>203.0</b>	<b>269.1</b>	<b>272.8</b>	<b>306.4</b>	<b>308.4</b>	<b>308.4</b>	<b>34.4</b>	<b>1.4</b>	<b>13.0</b>	<b>0.0</b>	
<b>2.1</b>	<b>Agricultural Labourer</b>	<b>39.5</b>	<b>230.0</b>	<b>314.0</b>	<b>314.0</b>	<b>352.7</b>	<b>356.4</b>	<b>356.4</b>	<b>36.5</b>	<b>0.0</b>	<b>13.5</b>	<b>0.0</b>	
	Male	20.5	234.5	318.9	318.9	350.9	354.3	354.3	36.0	0.0	11.1	0.0	
	Female	19.0	225.0	308.8	308.8	354.7	358.6	358.6	37.2	0.0	16.1	0.0	
<b>2.2</b>	<b>Industrial Labourer</b>	<b>25.3</b>	<b>168.5</b>	<b>206.3</b>	<b>217.0</b>	<b>247.3</b>	<b>247.3</b>	<b>247.3</b>	<b>28.8</b>	<b>5.2</b>	<b>14.0</b>	<b>0.0</b>	
	High Skilled	6.3	166.0	200.6	207.3	233.0	233.0	233.0	24.8	3.3	12.4	0.0	
	Skilled	6.3	162.2	202.7	217.4	241.2	241.2	241.2	34.1	7.3	10.9	0.0	
	Semi Skilled	6.3	164.1	196.1	209.9	246.4	246.4	246.4	27.9	7.0	17.4	0.0	
	Unskilled	6.3	181.5	225.6	233.5	268.4	268.4	268.4	28.6	3.5	14.9	0.0	
<b>2.3</b>	<b>Construction Labourer</b>	<b>8.3</b>	<b>179.6</b>	<b>246.1</b>	<b>246.1</b>	<b>265.7</b>	<b>266.2</b>	<b>266.2</b>	<b>37.1</b>	<b>0.0</b>	<b>8.2</b>	<b>0.0</b>	
	<b>Mason</b>	<b>2.8</b>	<b>169.1</b>	<b>232.1</b>	<b>232.1</b>	<b>248.4</b>	<b>248.4</b>	<b>248.4</b>	<b>37.3</b>	<b>0.0</b>	<b>7.0</b>	<b>0.0</b>	
	Skilled	1.4	168.0	222.6	222.6	239.7	239.7	239.7	32.5	0.0	7.7	0.0	
	Unskilled	1.4	170.2	241.6	241.6	257.1	257.1	257.1	41.9	0.0	6.4	0.0	
	<b>Carpenter</b>	<b>2.8</b>	<b>160.3</b>	<b>223.2</b>	<b>223.2</b>	<b>242.9</b>	<b>242.9</b>	<b>242.9</b>	<b>39.3</b>	<b>0.0</b>	<b>8.8</b>	<b>0.0</b>	
	Skilled	1.4	158.1	213.3	213.3	233.6	233.6	233.6	34.9	0.0	9.5	0.0	
	Unskilled	1.4	162.5	233.1	233.1	252.2	252.2	252.2	43.5	0.0	8.2	0.0	
	<b>Worker</b>	<b>2.8</b>	<b>209.2</b>	<b>282.9</b>	<b>282.9</b>	<b>305.7</b>	<b>307.3</b>	<b>307.3</b>	<b>35.2</b>	<b>0.0</b>	<b>8.6</b>	<b>0.0</b>	
	Male	1.4	210.3	286.4	286.4	309.7	311.3	311.3	36.2	0.0	8.7	0.0	
	Female	1.4	208.1	279.4	279.4	301.8	303.4	303.4	34.3	0.0	8.6	0.0	

P : Provisional

**Table 30**  
**Government Budgetary Operation**  
**(On Cash Basis)**  
**Five Months**

(Rs. in million)

Heads				Percent Changes	
	2010/11	2011/12	2012/13 <sup>P</sup>	2011/12	2012/13
<b>Sanctioned Expenditure</b>	<b>65474.5</b>	<b>100565.2</b>	<b>74042.8</b>	<b>53.6</b>	<b>-26.4</b>
Recurrent		81753.8	62043.2	-	-24.1
Capital		8270.6	5478.6	-	-33.8
<i>a.Domestic Resources &amp; Loans</i>		7768.4	5477.7	-	-29.5
<i>b.Foreign Grants</i>		502.2	0.9	-	-99.8
Financial*		10540.8	6521.0	-	-38.1
<i>a.Domestic Resources &amp; Loans</i>		6151.4	6521.0	-	6.0
<i>b.Foreign Grants</i>		4389.4	0.0	-	-100.0
<b>Unspent Government Balance</b>	<b>13668.0</b>	<b>16052.3</b>	<b>536.6</b>	<b>17.4</b>	<b>-96.7</b>
Recurrent		9840.4	378.3	-	-96.2
Capital		2976.9	158.3	-	-94.7
Financial		3235.0	0.0	-	-100.0
<b>Actual Expenditure of Budget</b>	<b>51806.5</b>	<b>84512.9</b>	<b>73506.2</b>	<b>63.1</b>	<b>-13.0</b>
Recurrent		71913.4	61664.9	-	-14.3
Capital		5293.7	5320.3	-	0.5
Financial		7305.8	6521.0	-	-10.7
<b>Expenditure from Freeze Accounts</b>	<b>7746.8</b>	<b>3627.5</b>	<b>12322.6</b>	<b>-53.2</b>	<b>239.7</b>
Freeze-1 Recurrent		1100.2	3563.3	-	223.9
Freeze-2 Capital		2527.3	3041.5	-	20.3
Freeze-3 Financial		0.0	5717.8	-	-
<b>Total Expenditure</b>	<b>59553.3</b>	<b>88140.4</b>	<b>85828.8</b>	<b>48.0</b>	<b>-2.6</b>
<b>Total Resources</b>	<b>72683.5</b>	<b>96174.3</b>	<b>109000.0</b>	<b>32.3</b>	<b>13.3</b>
Revenue and Grants		93105.6	105009.6	-	12.8
Revenue		77703.2	97338.1	-	25.3
Foreign Grants		15402.4	7671.5	-	-50.2
Non-Budgetary Receipts,net		1835.3	2447.4	-	33.4
Others #		88.2	45.9	-	-48.0
V. A. T.		576.1	1787.1	-	210.2
Custom		184.2	131.0	-	-28.9
Local Authorities' Account (LAA)		384.9	-421.0	-	-209.4
<b>Deficits(-) Surplus(+)</b>	<b>13130.2</b>	<b>8033.9</b>	<b>23171.2</b>	<b>-38.8</b>	<b>188.4</b>
<b>Sources of Financing</b>	<b>-13130.2</b>	<b>-8033.9</b>	<b>-23171.2</b>	<b>-38.8</b>	<b>188.4</b>
Internal Loans	-15030.2	-9274.3	-24091.4	-38.3	159.8
Domestic Borrowings	1500.0	3500.0	0.0	133.3	-100.0
(i) Treasury Bills	1500.0	3500.0	0.0	133.3	-100.0
(ii) Development Bonds	0.0	0.0	0.0	-	-
(iii) National Savings Certificates	0.0	0.0	0.0	-	-
(iv) Citizen Saving Certificates	0.0	0.0	0.0	-	-
Overdrafts++	-16412.0	-13605.8	-24349.9	-17.1	79.0
Others@	-118.2	831.5	258.5	-803.5	-68.9
Principle Refund and Share Divestment		12.3	84.9	-	590.2
Foreign Loans	1900.0	1228.1	835.3	-35.4	-32.0

+ Based on data reported by 8 offices of NRB, 65 out of total 65 branches of Rastriya Banijya Bank Limited, 38 out of total 44 branches of Nepal Bank Limited, 5 branches of Everest Bank Limited and 1-1 branch each from Nepal Bangladesh Bank Limited and Global Bank Limited conducting government transactions.

\* Includes internal loan, external borrowing and investment.

# Change in outstanding amount disbursed to VDC/DDC remaining unspent.

++ Minus (-) indicates surplus.

@ Interest from Government Treasury transactions and others.

P : Provisional.

Note: Government budgetary operations have been reported as per the Government Finance Statistics, 2001 from the fiscal year 2011/12 that may not be consistent with the previous reporting.



**Table 31**  
**Government Revenue Collection**  
**Five Months**

	Rs. in million			Percent Change		Composition	
	2010/11	2011/12	2012/13p	2011/12	2012/13	2011/12	2012/13
Value Added Tax	24200.3	28414.0	33118.1	17.4	16.6	36.6	34.0
Customs	14043.3	16101.3	22867.7	14.7	42.0	20.7	23.5
Income Tax	8504.3	10001.5	13709.2	17.6	37.1	12.9	14.1
Excise	10882.0	12277.8	14708.0	12.8	19.8	15.8	15.1
Registration Fee	1237.0	1329.7	1837.7	7.5	38.2	1.7	1.9
Vechile Tax	1435.0	1623.7	2085.9	13.2	28.5	2.1	2.1
Educational Service Tax	79.3	78.0	122.8	-1.7	57.4	0.1	0.1
Others Tax*			145.8	-	-	-	0.1
Non-Tax Revenue	4717.0	7877.2	8743.0	67.0	11.0	10.1	9.0
<b>Total Revenue</b>	<b>65098.2</b>	<b>77703.2</b>	<b>97338.1</b>	<b>19.4</b>	<b>25.3</b>	<b>100.0</b>	<b>100.0</b>

\* Other tax includes health tax, road maintenance and improvement duty, road construction and maintenance duty, registration fee and ownership certificate charge.

P: Provisional

**Table 32**  
**Fresh Treasury Bills**

*(Rs. in million)*

Mid-Month	2010/11		2011/12		2012/13	
	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)	Amount	Interest Rate* (%)
August	-	-	-	-	-	-
September	-	-	-	-	-	-
October	-	-	-	-	-	-
November	-	-	-	-	-	-
December	1,500.00	7.04	3,500.00	1.61	-	-
January	-	-	-	-	-	-
February	-	-	-	-	-	-
March	-	-	3,000.00	1.96	-	-
April	-	-	-	-	-	-
May	2,250.00	9.00	4,000.00	1.26	-	-
June	3,250.00	8.39	6,783.43	1.10	-	-
July	7,996.60	8.62	-	-	-	-
<b>Total</b>	<b>14,996.60</b>	<b>8.47</b>	<b>17,283.43</b>	<b>1.39</b>	<b>-</b>	<b>-</b>

Interest rate = Weighted average interest rate

**Table 33**  
**Outstanding Domestic Debt of the GON**

(Rs. in million)

No.	Name of Bonds/Ownership	2011 Mid-Jul	2011 Mid-Dec	2012 Mid-Jul	2012 Mid-Dec	Amount Change Dec-Jul	
						2011/12	2012/13
<b>1</b>	<b>Treasury Bills</b>	<b>120340.7</b>	<b>123840.7</b>	<b>131624.1</b>	<b>131624.1</b>	<b>3500.0</b>	<b>0.0</b>
	a. Nepal Rastra Bank	28178.9	22108.9	25072.9	19326.4	-6070.0	-5746.5
	b. Commercial Banks	86461.1	97498.3	102049.2	108958.7	11037.2	6909.5
	c. Development Banks	1761.0	2282.7	2795.0	1928.5	521.7	-866.5
	d. Finance Companies	922.4	814.0	1664.5	1395.5	-108.4	-269.0
	e. Others	3017.3	1136.8	42.5	15.0	-1880.5	-27.5
<b>2</b>	<b>Development Bonds</b>	<b>43519.4</b>	<b>43519.4</b>	<b>57519.4</b>	<b>57519.4</b>	<b>0.0</b>	<b>0.0</b>
	a. Nepal Rastra Bank	348.2	368.2	382.0	383.0	20.0	1.0
	b. Commercial Banks	19322.2	19322.2	26780.6	26780.6	0.0	0.0
	c. Development Banks	814.1	794.1	1712.2	1712.2	-20.0	0.0
	d. Finance Companies	1462.8	1462.8	1872.5	1871.5	0.0	-1.0
	e. Others	21572.2	21572.2	26772.2	26772.2	0.0	0.0
<b>3</b>	<b>National Saving Certificates</b>	<b>10680.0</b>	<b>10680.0</b>	<b>15680.0</b>	<b>15680.0</b>	<b>0.0</b>	<b>0.0</b>
	a. Nepal Rastra Bank	7.6	13.5	15.0	16.5	5.9	1.5
	b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0
	c. Development Banks	0.0	0.0	0.0	0.0	0.0	0.0
	d. Finance Companies	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	10672.4	10666.5	15665.0	15663.5	-5.9	-1.5
<b>4</b>	<b>Citizen Saving Bonds</b>	<b>4630.3</b>	<b>4630.3</b>	<b>4139.1</b>	<b>4139.1</b>	<b>0.0</b>	<b>0.0</b>
	a. Nepal Rastra Bank (Secondary Market)	3136.7	3215.1	2753.3	2762.7	78.4	9.4
	b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0
	c. Development Banks	0.0	0.0	0.0	0.0	0.0	0.0
	d. Finance Companies	0.0	0.0	0.0	64.9	0.0	64.9
	e. Others	1493.6	1415.2	1385.8	1311.5	-78.4	-74.3
	(Of which Foreign Employment Bond 2072)	7.4	7.4	16.0	16.0	<b>0.0</b>	<b>0.0</b>
<b>5</b>	<b>Special Bonds</b>	<b>158.0</b>	<b>157.6</b>	<b>157.6</b>	<b>0.0</b>	<b>-0.4</b>	<b>-157.6</b>
	a. Nepal Rastra Bank	0.0	0.0	0.0	0.0	0.0	0.0
	b. Commercial Bank (10 yrs bond of RBB)	157.6	157.6	157.6	0.0	0.0	-157.6
	c. Others	0.4	0.0	0.0	0.0	-0.4	0.0
<b>6</b>	<b>Short-term Loans &amp; Advances</b>	<b>20765.0</b>	<b>7281.1</b>	<b>-2372.8</b>	<b>-26722.7</b>	<b>-13483.9</b>	<b>-24349.9</b>
	a. Nepal Rastra Bank	20765.0	7281.1	-2372.8	-26722.7	-13483.9	-24349.9
	<b>Total Domestic Debt</b>	<b>200093.4</b>	<b>190109.1</b>	<b>206747.4</b>	<b>182239.9</b>	<b>-9984.3</b>	<b>-24507.5</b>
	a. Nepal Rastra Bank	52436.3	32986.7	25850.4	-4234.1	-19449.6	-30084.5
	b. Commercial Banks	105940.9	116978.1	128987.4	135739.3	11037.2	6751.9
	c. Development Banks	2575.0	3076.7	4507.2	3640.7	501.7	-866.5
	d. Finance Companies	2385.2	2276.8	3537.0	3331.9	-108.4	-205.1
	e. Others	36756.0	34790.7	43865.5	43762.2	-1965.3	-103.3

**Table 34**  
**Direction of Foreign Trade\***  
**Five Months**

(Rs in million)

	2010/11	2011/12 <sup>R</sup>	2012/13 <sup>P</sup>	Percent Change	
				2011/12	2012/13
<b>TOTAL EXPORTS</b>	<b>26964.0</b>	<b>30058.0</b>	<b>32875.6</b>	<b>11.5</b>	<b>9.4</b>
To India	17242.6	19779.9	20617.7	14.7	4.2
To Other Countries	9721.4	10278.1	12257.9	5.7	19.3
<b>TOTAL IMPORTS</b>	<b>153970.1</b>	<b>177785.4</b>	<b>225392.3</b>	<b>15.5</b>	<b>26.8</b>
From India	104010.3	112395.7	144487.6	8.1	28.6
From Other Countries	49959.8	65389.7	80904.7	30.9	23.7
<b>TOTAL TRADE BALANCE</b>	<b>-127006.1</b>	<b>-147727.4</b>	<b>-192516.7</b>	<b>16.3</b>	<b>30.3</b>
With India	-86767.7	-92615.8	-123869.9	6.7	33.7
With Other Countries	-40238.4	-55111.6	-68646.8	37.0	24.6
<b>TOTAL FOREIGN TRADE</b>	<b>180934.1</b>	<b>207843.4</b>	<b>258267.8</b>	<b>14.9</b>	<b>24.3</b>
With India	121252.9	132175.6	165105.3	9.0	24.9
With Other Countries	59681.2	75667.8	93162.6	26.8	23.1

<b>1. Ratio of export to import</b>	17.5	16.9	14.6
India	16.6	17.6	14.3
Other Countries	19.5	15.7	15.2
<b>2. Share in total export</b>			
India	63.9	65.8	62.7
Other Countries	36.1	34.2	37.3
<b>3. Share in total import</b>			
India	67.6	63.2	64.1
Other Countries	32.4	36.8	35.9
<b>4. Share in trade balance</b>			
India	68.3	62.7	64.3
Other Countries	31.7	37.3	35.7
<b>5. Share in total trade</b>			
India	67.0	63.6	63.9
Other Countries	33.0	36.4	36.1
<b>6. Share of export and import in total trade</b>			
Export	14.9	14.5	12.7
Import	85.1	85.5	87.3

\* Based on customs data

R= Revised

P=Provisional

**Table 35**  
**Exports of Major Commodities to India**

*(Rs. in million)*

		Five Months			Percent Change	
		2010/11	2011/12 <sup>R</sup>	2012/13 <sup>P</sup>	2011/12	2012/13
	<b>A. Major Commodities</b>	<b>12700.4</b>	<b>17532.8</b>	<b>18673.4</b>	<b>38.0</b>	<b>6.5</b>
1	Aluminium Section	151.2	126.6	178.2	-16.3	40.8
2	Biscuits	0.0	0.0	0.5	-	-
3	Brans	23.2	35.8	118.5	54.3	231.1
4	Brooms	4.7	38.4	0.7	717.0	-98.1
5	Cardamom	866.6	1082.7	1291.2	24.9	19.3
6	Catechue	535.5	416.9	0.0	-22.1	-100.0
7	Cattlefeed	35.8	10.6	6.6	-70.4	-37.6
8	Chemicals	8.7	2.1	0.0	-75.9	-100.0
9	Cinnamon	6.4	10.8	13.3	68.8	22.8
10	Copper Wire Rod	78.5	324.0	560.5	312.7	73.0
11	Fruits	0.3	0.0	6.9	-100.0	-
12	G.I. pipe	272.9	636.3	1526.5	133.2	139.9
13	Ghee (Vegetable)	0.0	0.0	0.0	-	-
14	Ghee(Clarified)	32.8	118.0	56.9	259.8	-51.8
15	Ginger	87.3	215.2	687.6	146.5	219.5
16	Handicraft Goods	11.5	20.2	11.0	75.7	-45.5
17	Herbs	77.7	22.9	136.0	-70.5	493.9
18	Juice	959.7	1067.8	1312.4	11.3	22.9
19	Jute Goods	1648.4	1558.9	1827.9	-5.4	17.3
	(a) Hessian	346.3	419.4	0.0	21.1	-100.0
	(b) Sackings	776.8	772.3	1626.7	-0.6	110.6
	(c) Twines	525.3	367.2	201.3	-30.1	-45.2
20	Live Animals	1.3	81.8	193.9	-	137.1
21	M.S. Pipe	483.6	153.7	0.0	-68.2	-100.0
22	Marble Slab	18.2	1.4	71.7	-92.3	-
23	Medicine (Ayurvedic)	233.1	402.8	377.8	72.8	-6.2
24	Mustard & Linseed	16.1	6.3	0.0	-60.9	-100.0
25	Noodles	222.8	205.7	139.0	-7.7	-32.4
26	Oil Cakes	206.7	255.8	313.0	23.8	22.4
27	Paper	3.3	6.4	0.0	93.9	-100.0
28	Particle Board	14.7	35.0	55.0	138.1	57.1
29	Pashmina	28.6	15.1	27.4	-47.2	81.5
30	Plastic Utensils	256.5	221.2	388.3	-13.8	75.5
31	Polyster Yarn	1052.4	1443.0	1949.9	37.1	35.1
32	Pulses	2.2	7.0	0.9	218.2	-87.1
33	Raw Jute	0.0	0.0	17.4	-	-
34	Readymade garment	194.9	267.8	100.3	37.4	-62.5
35	Ricebran Oil	33.8	28.6	49.7	-15.4	73.9
36	Rosin	112.4	110.4	288.0	-1.8	160.9
39	Shampoos and Hair Oils	28.1	5.9	86.6	-79.0	-
37	Shoes and Sandles	282.9	550.9	728.5	94.7	32.2
38	Skin	162.5	186.3	95.2	14.6	-48.9
40	Soap	170.2	85.4	35.4	-49.8	-58.6
41	Stone and Sand	7.2	355.9	96.8	-	-72.8
42	Tarpentine	24.0	23.0	64.6	-4.2	180.7
43	Textiles*	1150.5	2049.8	2242.8	78.2	9.4
44	Thread	1443.2	1231.3	80.0	-14.7	-93.5
45	Tooth Paste	318.4	401.9	375.5	26.2	-6.6
46	Turmeric	0.2	0.3	5.6	50.0	-
47	Vegetable	31.1	57.0	55.6	83.3	-2.4
48	Wire	519.0	861.9	1235.9	66.1	43.4
49	Zinc Sheet	881.3	2794.0	1863.7	217.0	-33.3
	<b>B. Others</b>	<b>4542.2</b>	<b>2247.1</b>	<b>1944.4</b>	<b>-50.5</b>	<b>-13.5</b>
	<b>Total(A+B)</b>	<b>17242.6</b>	<b>19779.9</b>	<b>20617.8</b>	<b>14.7</b>	<b>4.2</b>

\* includes P.P. fabric

R=Revised, P= Povisional

**Table 36**  
**Exports of Major Commodities to Other Countries**

*(Rs. in million)*

		Five Months			Percent Change	
		2010/11	2011/12 <sup>R</sup>	2012/13 <sup>P</sup>	2011/12	2012/13
	<b>A. Major Commodities</b>	<b>7369.6</b>	<b>8537.8</b>	<b>7161.5</b>	<b>15.9</b>	<b>-16.1</b>
1	Handicraft ( Metal and Wooden )	178.4	148.1	118.8	-17.0	-19.8
2	Herbs	70.6	91.8	6.1	30.0	-93.4
3	Nepalese Paper & Paper Products	180.6	268.6	88.9	48.7	-66.9
4	Nigerseed	0.0	0.0	0.0	-	-
5	Pashmina	755.4	1373.1	760.9	81.8	-44.6
6	Pulses	2283.4	984.0	1625.5	-56.9	65.2
7	Readymade Garments	1621.2	2330.5	1285.0	43.8	-44.9
8	Readymade Leather Goods	19.5	15.0	98.0	-23.1	553.6
9	Silverware and Jewelleries	27.9	51.6	31.9	84.9	-38.3
10	Tanned Skin	159.6	236.6	423.3	48.2	78.9
11	Tea	49.4	130.2	107.7	163.6	-17.3
12	Woolen Carpet	2023.6	2908.3	2615.3	43.7	-10.1
	<b>B. Others</b>	<b>2351.8</b>	<b>1740.3</b>	<b>5096.6</b>	<b>-26.0</b>	<b>192.9</b>
	<b>Total (A+B)</b>	<b>9721.4</b>	<b>10278.1</b>	<b>12258.1</b>	<b>5.7</b>	<b>19.3</b>

R=Revised, P= Povisional

**Table 37**  
**Imports of Major Commodities from India**

(Rs. in million)

		Five Months			Percent Change	
		2010/11	2011/12 <sup>R</sup>	2012/13 <sup>P</sup>	2011/12	2012/13
	<b>A. Major Commodities</b>	<b>83948.3</b>	<b>88695.6</b>	<b>118306.2</b>	<b>5.7</b>	<b>33.4</b>
1	Agri. Equip.& Parts	872.7	1630.0	3233.6	86.8	98.4
2	Aluminium Bars, Rods, Profiles, Foil etc.	519.4	452.9	572.4	-12.8	26.4
3	Baby Food & Milk Products	402.1	397.0	1413.5	-1.3	256.0
4	Bitumen	50.0	269.4	144.4	438.8	-46.4
5	Books and Magazines	345.4	288.0	401.4	-16.6	39.4
6	Cement	1873.3	1184.7	3920.5	-36.8	230.9
7	Chemical Fertilizer	1553.8	1848.4	3990.4	19.0	115.9
8	Chemicals	1438.6	1454.8	1024.1	1.1	-29.6
9	Coal	885.6	1240.4	2575.9	40.1	107.7
10	Coldrolled Sheet in Coil	3655.5	2741.4	581.2	-25.0	-78.8
11	Cooking Stoves	48.0	69.1	64.3	44.0	-7.0
12	Cosmetics	698.4	792.1	442.9	13.4	-44.1
13	Cuminseeds and Peppers	180.3	295.6	429.5	63.9	45.3
14	Dry Cell Battery	235.4	409.7	1124.5	74.0	174.5
15	Electrical Equipment	2876.5	2269.9	2617.9	-21.1	15.3
16	Enamel & Other Paints	370.3	453.2	528.8	22.4	16.7
17	Fruits	392.8	348.7	576.6	-11.2	65.4
18	Glass Sheet and G.Wares	591.9	675.7	907.8	14.2	34.3
19	Hotrolled Sheet in Coil	3017.3	2072.8	2419.2	-31.3	16.7
20	Incense Sticks	72.7	154.6	233.7	112.7	51.2
21	Insecticides	376.9	398.8	421.2	5.8	5.6
22	Live Animals	158.1	104.2	460.7	-34.1	342.1
23	M.S. Billet	8504.9	6674.5	8684.2	-21.5	30.1
24	M.S. Wires, Rods, Coils, Bars	2235.5	2675.9	1791.1	19.7	-33.1
25	Medicine	3964.4	4059.8	5797.9	2.4	42.8
26	Molasses Sugar	24.5	31.9	52.9	30.2	65.9
27	Other Machinery & Parts	4063.5	3605.0	4006.4	-11.3	11.1
28	Other Stationery Goods	347.5	131.7	91.0	-62.1	-30.9
29	Paper	828.9	845.4	1276.2	2.0	51.0
30	Petroleum Products	23676.3	32771.4	40780.3	38.4	24.4
31	Pipe and Pipe Fittings	458.2	332.1	327.0	-27.5	-1.5
32	Plastic Utensils	84.3	106.8	676.7	26.7	533.7
33	Radio, TV, Deck & Parts	442.6	466.7	479.9	5.4	2.8
34	Raw Cotton	61.3	50.4	139.9	-17.8	177.5
35	Readymade Garments	782.2	1844.7	1470.7	135.8	-20.3
36	Rice	867.9	858.3	2875.9	-1.1	235.1
37	Salt	57.2	71.7	308.7	25.3	330.6
38	Sanitaryware	195.1	532.1	974.5	172.7	83.1
39	Shoes & Sandles	83.4	134.2	205.0	60.9	52.8
40	Steel Sheet	0.0	8.7	8.8	-	1.1
41	Sugar	747.8	33.1	1037.2	-95.6	-
42	Tea	16.3	12.5	23.5	-23.3	87.7
43	Textiles	926.7	1068.0	1510.8	15.2	41.5
44	Thread	1504.3	1358.2	1751.9	-9.7	29.0
45	Tobacco	824.6	894.4	766.6	8.5	-14.3
46	Tyre, Tubes & Flapes	440.3	776.7	1094.0	76.4	40.9
47	Vegetables	1112.2	1351.7	2163.0	21.5	60.0
48	Vehicles & Spare Parts	10898.6	8100.1	11547.5	-25.7	42.6
49	Wire Products	184.7	348.1	380.2	88.5	9.2
	<b>B. Others</b>	<b>20062.0</b>	<b>23700.1</b>	<b>26181.4</b>	<b>18.1</b>	<b>10.5</b>
	<b>Total (A+B)</b>	<b>104010.3</b>	<b>112395.7</b>	<b>144487.6</b>	<b>8.1</b>	<b>28.6</b>

R=Revised, P= Povisional

**Table 38**  
**Imports of Major Commodities from Other Countries**

*(Rs. in million)*

	Five Months			Percent Change	
	2010/11	2011/12 <sup>R</sup>	2012/13 <sup>P</sup>	2011/12	2012/13
<b>A. Major Commodities</b>	<b>40437.4</b>	<b>49529.2</b>	<b>62057.8</b>	<b>22.5</b>	<b>25.3</b>
1 Aircraft Spareparts	1238.4	342.6	1072.0	-72.3	212.9
2 Bags	92.5	69.2	214.1	-25.2	209.4
3 Betelnut	483.4	339.5	1070.9	-29.8	215.4
4 Button	6.5	0.9	6.0	-86.2	561.2
5 Camera	174.8	207.0	368.4	18.4	78.0
6 Chemical Fertilizer	619.5	1681.1	2219.1	171.4	32.0
7 Cigarette Paper	10.4	0.0	9.8	-100.0	-
8 Clove	19.7	0.0	24.9	-100.0	-
9 Coconut Oil	4.3	16.8	11.5	290.7	-31.7
10 Computer and Parts	3010.3	2824.4	2048.4	-6.2	-27.5
11 Copper Wire Rod, Scrapes & Sheets	539.7	625.1	596.3	15.8	-4.6
12 Cosmetic Goods	336.2	418.4	369.4	24.4	-11.7
13 Crude Coconut Oil	22.8	3.3	7.9	-85.5	139.4
14 Crude Palm Oil	3852.3	2135.7	1196.6	-44.6	-44.0
15 Crude Soyabean Oil	983.7	5347.3	4334.4	443.6	-18.9
16 Cuminseed	0.0	0.3	0.0	-	-100.0
17 Door Locks	20.7	27.7	31.5	33.8	13.6
18 Drycell Battery	56.0	14.4	75.5	-74.3	424.2
19 Edible Oil	55.0	239.0	1522.8	334.5	537.2
20 Electrical Goods	2992.4	3159.3	2857.3	5.6	-9.6
21 Fastener	27.1	14.9	59.0	-45.0	295.7
22 Flash Light	9.1	16.8	31.8	84.6	89.2
23 G.I. Wire	4.2	10.4	8.4	147.6	-19.5
24 Glasswares	376.6	306.2	265.7	-18.7	-13.2
25 Gold	1334.2	9872.6	11136.9	640.0	12.8
26 Insecticides	47.4	62.8	68.9	32.5	9.8
27 M.S. Billet	688.8	501.1	0.0	-27.3	-100.0
28 M.S. Wire Rod	8.5	4.9	684.9	-42.4	-
29 Medical Equip. & Tools	870.7	1023.7	1275.8	17.6	24.6
30 Medicine	1081.9	761.0	1043.1	-29.7	37.1
31 Office Equip. & Stationary	274.3	401.9	338.3	46.5	-15.8
32 Other Machinery & Parts	2009.0	3218.2	3219.3	60.2	0.0
33 Other Stationaries	273.6	281.4	469.0	2.9	66.7
34 P.V.C. Compound	129.4	302.8	378.7	134.0	25.1
35 Palm Oil	310.4	80.6	115.6	-74.0	43.4
36 Parafin Wax	55.0	70.2	119.3	27.6	69.9
37 Petroleum Products	386.7	543.5	861.1	40.5	58.4
38 Pipe & Pipe Fittings	433.2	55.4	2608.9	-87.2	-
39 Polythene Granules	1936.0	2177.5	2151.6	12.5	-1.2
40 Powder Milk	29.5	151.7	141.0	414.2	-7.0
41 Raw Silk	0.0	0.0	36.2	-	-
42 Raw Wool	304.6	281.8	402.7	-7.5	42.9
43 Readymade Garments	1850.3	531.1	2505.5	-71.3	371.8
44 Shoes and Sandals	574.2	208.5	910.6	-63.7	336.8
45 Silver	180.1	1478.7	1774.8	721.0	20.0
46 Small Cardamom	42.8	0.0	83.8	-100.0	-
47 Steel Rod & Sheet	8.5	163.6	19.1	-	-88.4
48 Storage Battery	328.5	363.8	500.2	10.7	37.5
49 Synthetic & Natural Rubber	159.5	4.3	138.3	-97.3	-
50 Synthetic Carpet	123.4	128.8	131.8	4.4	2.3
51 Telecommunication Equip. Parts	3554.3	3800.1	5658.3	6.9	48.9
52 Tello	160.0	246.4	196.0	54.0	-20.4
53 Textile Dyes	1763.6	41.9	68.1	-97.6	62.6
54 Textiles	1323.0	488.0	985.5	-63.1	101.9
55 Threads	402.4	695.0	715.4	72.7	2.9
56 Toys	66.5	112.1	239.9	68.6	114.0
57 Transport Equip. & Parts	2238.1	1147.3	1461.0	-48.7	27.3
58 Tyre, Tube & Flaps	142.9	217.6	270.4	52.3	24.3
59 Umbrella and Parts	10.2	12.5	22.9	22.5	82.9
60 Video Television & Parts	1403.4	1267.9	2015.6	-9.7	59.0
61 Watches & Bands	96.4	95.6	158.9	-0.8	66.2
62 Writing & Printing Paper	769.8	845.1	569.9	9.8	-32.6
63 X-Ray Film	45.0	58.9	134.5	30.9	128.3
64 Zinc Ingot	85.7	30.6	44.8	-64.3	46.3
<b>B. Others</b>	<b>9522.4</b>	<b>15860.5</b>	<b>18846.9</b>	<b>66.6</b>	<b>18.8</b>
<b>Total (A+B)</b>	<b>49959.8</b>	<b>65389.7</b>	<b>80904.7</b>	<b>30.9</b>	<b>23.7</b>

R=Revised, P= Provisional



**Table 39**  
**Imports from India against Payment in US Dollar**

*(Rs. in million)*

Mid-Month	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13*
August	980.10	957.50	2133.80	3417.43	3939.50	2628.65	3023.99	3350.80
September	977.56	1207.95	1655.21	2820.10	4235.20	4914.04	5135.26	3193.10
October	907.88	865.72	2411.60	1543.52	4145.50	4589.35	3823.28	2878.58
November	1103.19	1188.26	2065.70	1571.37	3894.80	2064.91	3673.03	4227.30
December	1583.68	1661.36	2859.90	2301.56	4767.40	3784.98	5468.77	3117.00
January	1156.24	1643.99	3805.50	2016.82	4917.80	4026.84	5113.11	0.00
February	603.81	716.98	2962.10	2007.50	5107.50	5404.08	5923.40	0.00
March	603.01	1428.48	1963.10	2480.10	3755.80	4548.18	5524.55	0.00
April	1398.55	2052.85	3442.10	3768.18	4382.10	4505.98	4638.70	0.00
May	916.41	2714.84	3420.20	3495.04	3427.20	3263.92	5139.57	0.00
June	1181.46	1711.20	2205.73	3452.10	3016.20	4066.72	5497.37	0.00
July	1394.00	1571.80	3091.44	4253.10	2113.92	3970.42	7717.93	0.00
<b>Total</b>	<b>12805.88</b>	<b>17720.93</b>	<b>32016.37</b>	<b>33126.80</b>	<b>47702.92</b>	<b>47768.05</b>	<b>60678.96</b>	<b>16766.78</b>

\* The monthly data are updated based on the latest information from custom office and differ from earlier issues.

Table 40

## Summary of Balance of Payments Presentation

Particulars	2010/11		2011/12		2012/13 <sup>P</sup>		Percent change during five months	
	5 Months	Annual	5 Months	Annual	5 Months	2011/12	2012/13 <sup>P</sup>	
A. Current Account	-4581.2	-12936.4	24891.2	75979.2	1638.3	-643.3	-93.4	
Goods: Exports f.o.b.	28351.6	68701.5	32751.5	81511.8	36140.4	15.5	10.3	
Oil	0.0	0.0	0.0	0.0	0.0	-	-	
Other	28351.6	68701.5	32751.5	81511.8	36140.4	15.5	10.3	
Goods: Imports f.o.b.	-150971.0	-388371.4	-174652.9	-454653.1	-220095.2	15.7	26.0	
Oil	-23675.6	-75076.2	-32771.4	-92255.6	-40780.3	38.4	24.4	
Other	-127295.4	-313295.2	-141881.5	-362397.5	-179314.9	11.5	26.4	
Balance on Goods	-122619.4	-319669.9	-141901.4	-373141.3	-183954.8	15.7	29.6	
Services: Net	-4762.7	-8674.6	8331.1	14057.0	-2211.8	-274.9	-126.5	
Services: credit	21224.3	53012.5	31064.4	72351.5	36303.8	46.4	16.9	
Travel	10870.9	24610.7	14893.1	30703.8	14456.7	37.0	-2.9	
Government n.i.e.	2975.8	5534.6	3676.5	10071.4	6454.8	23.5	75.6	
Other	7377.6	22867.2	12494.8	31576.3	15392.3	69.4	23.2	
Services: debit	-25987.0	-61687.1	-22733.3	-58294.5	-38515.6	-12.5	69.4	
Transportation	-7388.4	-18604.7	-8748.7	-22292.3	-14924.4	18.4	70.6	
Travel	-12769.8	-27642.9	-9415.6	-25769.7	-17484.1	-26.3	85.7	
O/W Education	-3166.7	-7166.7	-2480.2	-6371.7	-4147.3	-21.7	67.2	
Government services:debit	-409.3	-1154.6	-912.3	-1566.4	-592.7	-	-35.0	
Other	-5419.5	-14284.9	-3656.7	-8666.1	-5514.4	-32.5	50.8	
Balance on Goods and Services	-127382.1	-328344.5	-133570.3	-359084.3	-186166.6	4.9	39.4	
Income: Net	2716.5	7549.4	2932.6	12291.4	2894.1	8.0	-1.3	
Income: credit	7074.5	17504.0	7548.3	22521.3	7377.2	6.7	-2.3	
Income: debit	-4358.0	-9954.6	-4615.7	-10229.9	-4483.1	5.9	-2.9	
Balance on Goods, Services and Income	-124665.6	-320795.1	-130637.7	-346792.9	-183272.5	4.8	40.3	
Transfers: Net	120084.4	307858.7	155528.9	422772.1	184910.8	29.5	18.9	
Current transfers: credit	121414.8	311156.7	157252.4	427805.7	188039.9	29.5	19.6	
Grants	10672.6	25780.0	11797.4	36227.1	9660.5	10.5	-18.1	
Workers' remittances	96586.5	253551.6	133190.8	359554.4	163487.3	37.9	22.7	
Pensions	13606.5	28993.4	10933.4	28343.6	13912.8	-19.6	27.3	
Other (Indian Excise Refund)	549.2	2831.7	1330.8	3680.6	979.3	142.3	-26.4	
Current transfers: debit	-1330.4	-3298.0	-1723.5	-5033.6	-3129.1	29.5	81.6	
B Capital Account (Capital Transfer)	5125.1	15906.1	4963.5	18241.7	2940.8	-3.2	-40.8	
Total, Groups A plus B	543.9	2969.7	29854.7	94220.9	4579.1	5389.0	-84.7	
C Financial Account (Excluding Group E)	993.5	3212.5	20863.9	28912.8	3254.8	2000.0	-84.4	
Direct investment in Nepal	3576.5	6437.1	3199.9	9195.4	3729.2	-	16.5	
Portfolio Investment	0.0	0.0	0.0	0.0	0.0	-	-	
Other investment: assets	-9888.5	-25762.2	-4783.8	-15719.6	-9420.3	-51.6	96.9	
Trade credits	-2924.9	-6133.4	-1200.5	-5137.4	-2862.9	-59.0	138.5	
Other	-6963.6	-19628.8	-3583.3	-10582.2	-6557.4	-48.5	83.0	
Other investment: liabilities	7305.5	22537.6	22447.8	35437.0	8945.9	207.3	-60.1	
Trade credits	8866.9	18292.5	17903.4	26442.3	5909.0	101.9	-67.0	
Loans	-2731.2	2612.0	-763.8	1036.8	-2435.5	-72.0	218.9	
General Government	-2721.9	2631.6	-758.1	1047.6	-2432.0	-72.1	220.8	
Drawings	2458.7	13849.2	5259.4	13445.3	3878.7	113.9	-26.3	
Repayments	-5180.6	-11217.6	-6017.5	-12397.7	-6310.7	16.2	4.9	
Other sectors	-9.3	-19.6	-5.7	-10.8	-3.5	-38.7	-38.6	
Currency and deposits	605.3	1231.7	5471.3	8446.2	5853.6	803.9	7.0	
Nepal Rastra Bank	3.9	-7.8	-36.8	37.0	101.9	-	-376.9	
Deposit money banks	601.4	1239.5	5508.1	8409.2	5751.7	815.9	4.4	
Other liabilities	564.5	401.4	-163.1	-488.3	-381.2	-128.9	133.7	
Total, Group A through C	1537.4	6182.2	50718.6	123133.7	7833.9	3199.0	-84.6	
D. Miscellaneous Items, Net	-4694.5	-2767.8	15945.0	13013.5	-382.5	-439.7	-102.4	
Total, Group A through D	-3157.1	3414.4	66663.6	136147.2	7451.4	-2211.5	-88.8	
E. Reserves and Related Items	3157.1	-3414.4	-66663.6	-136147.2	-7451.4	-2211.5	-88.8	
Reserve assets	3398.5	-3011.7	-66501.6	-135662.2	-7070.2	-2056.8	-89.4	
Nepal Rastra Bank	-449.0	-7531.4	-59852.8	-130861.4	8291.1	13230.2	-113.9	
Deposit money banks	3847.5	4519.7	-6648.8	-4800.8	-15361.3	-272.8	131.0	
Use of Fund Credit and Loans	-241.4	-402.7	-162.0	-485.0	-381.2	-32.9	-	
Changes in reserve net ( - increase )*	3762.4	-2182.7	-61192.3	-127701.0	-1597.8	-1726.4	-97.4	

P= Provisional

\* Change in reserve net is derived by netting out reserves and related items (Group E) and currency and deposits (under Group C) with adjustment of valuation gain/loss.



**Table 42**  
**Gross Foreign Exchange Holding of the Banking Sector**

*US\$ in million*

	Mid-Jul 2011	Mid-Dec 2011	Mid-Jul 2012	Mid-Dec 2012	Percent Change	
					Mid-Jul To Mid-Dec	
					2011/12	2012/13
<b>Nepal Rastra Bank</b>	<b>3003.5</b>	<b>3412.5</b>	<b>4238.4</b>	<b>4227.9</b>	<b>13.6</b>	<b>-0.2</b>
Convertible	2329.2	2458.2	3224.4	3167.5	5.5	-1.8
Inconvertible	674.2	954.3	1014.0	1060.4	41.5	4.6
<b>Commercial Bank</b>	<b>832.4</b>	<b>741.0</b>	<b>721.6</b>	<b>916.9</b>	<b>-11.0</b>	<b>27.1</b>
Convertible	782.3	695.1	645.0	863.9	-11.1	33.9
Inconvertible	50.1	45.9	76.6	53.0	-8.3	-30.8
<b>Total Reserve</b>	<b>3835.8</b>	<b>4153.6</b>	<b>4960.0</b>	<b>5144.8</b>	<b>8.3</b>	<b>3.7</b>
Convertible	3111.5	3153.3	3869.4	4031.4	1.3	4.2
Share in total (in percent)	81.1	75.9	78.0	78.4	-	-
Inconvertible	724.3	1000.3	1090.6	1113.4	38.1	2.1
Share in total (in percent)	18.9	24.1	22.0	21.6	-	-
<b>Import Capacity(Equivalent Months)</b>						
Merchandise	8.4	10.6	11.6	10.1	-	-
Merchandise and Services	7.3	9.3	10.3	8.6	-	-
1.Gross Foreign Exchange Reserve	3835.8	4153.6	4960.0	5144.8	8.3	3.7
2.Gold,SDR,IMF Gold Tranche	94.9	86.1	83.2	80.6	-9.2	-3.1
3.Gross Foreign Assets(1+2)	3930.7	4239.7	5043.2	5225.4	7.9	3.6
4.Foreign Liabilities	885.8	782.8	815.0	896.7	-11.6	10.0
5.Net Foreign Assets(3-4)	3044.9	3456.9	4228.2	4328.6	13.5	2.4
6.Change in NFA (before adj. ex. val.)*	-39.9	-1022.6	-1789.9	-3.3	-	-
7.Exchange Valuation	9.2	333.1	348.5	-15.2	-	-
<b>8.Change in NFA (6+7)**</b>	<b>-30.8</b>	<b>-689.5</b>	<b>-1441.3</b>	<b>-18.4</b>	<b>-</b>	<b>-</b>

\*Change in NFA is derived by taking mid-July as base and minus (-) sign indicates increase.

\*\* After adjusting exchange valuation gain/loss

Period-end Buying Rate (Rs/USD)	70.95	85.51	88.60	86.61
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**Table 43**  
**Exchange Rate of US Dollar (NRs/US\$)**

FY	Mid-Month	Month End*			Monthly Average*		
		Buying	Selling	Middle	Buying	Selling	Middle
2009/10	August	77.00	77.60	77.30	76.84	77.44	77.14
	September	77.50	78.10	77.80	77.64	78.24	77.94
	October	73.66	74.26	73.96	75.62	76.22	75.92
	November	74.00	74.60	74.30	74.41	75.01	74.71
	December	74.44	75.04	74.74	74.07	74.67	74.37
	January	72.60	73.20	72.90	73.94	74.54	74.24
	February	73.99	74.59	74.29	73.55	74.15	73.85
	March	72.40	73.00	72.70	73.36	73.96	73.66
	April	70.76	71.36	71.06	71.81	72.41	72.11
	May	71.81	72.41	72.11	71.20	71.80	71.50
	June	74.60	75.20	74.90	74.25	74.85	74.55
	July	74.44	75.04	74.74	74.13	74.73	74.43
	<b>Annual Average</b>	<b>73.93</b>	<b>74.53</b>	<b>74.23</b>	<b>74.24</b>	<b>74.84</b>	<b>74.54</b>
2010/11	August	74.50	75.10	74.80	74.27	74.87	74.57
	September	73.90	74.50	74.20	74.38	74.98	74.68
	October	70.73	71.33	71.03	71.66	72.26	71.96
	November	72.00	72.60	72.30	70.77	71.37	71.07
	December	71.65	72.25	71.95	72.23	72.83	72.53
	January	71.95	72.55	72.25	71.97	70.16	71.06
	February	72.85	73.45	73.15	72.63	73.23	72.93
	March	72.10	72.70	72.40	72.07	72.67	72.37
	April	70.58	71.18	70.88	71.19	71.79	71.49
	May	71.46	72.06	71.76	70.90	71.50	71.20
	June	71.49	72.09	71.79	71.61	72.21	71.91
	July	70.95	71.55	71.25	71.22	71.82	71.52
	<b>Annual Average</b>	<b>72.01</b>	<b>72.61</b>	<b>72.31</b>	<b>72.07</b>	<b>72.47</b>	<b>72.27</b>
2011/12	August	72.10	72.70	72.40	71.11	71.71	71.41
	September	75.60	76.20	75.90	73.62	74.22	73.92
	October	78.10	78.70	78.40	77.85	78.45	78.15
	November	80.74	81.34	81.04	78.98	79.58	79.28
	December	85.51	86.11	85.81	82.70	83.30	83.00
	January	81.90	82.50	82.20	84.16	84.76	84.46
	February	79.05	79.65	79.35	79.46	80.06	79.76
	March	79.55	80.15	79.85	78.76	79.36	79.06
	April	82.13	82.73	82.43	80.99	81.59	81.29
	May	85.32	85.92	85.62	83.75	84.35	84.05
	June	88.60	89.20	88.90	88.06	88.66	88.36
	July	88.60	89.20	88.90	89.20	89.80	89.50
	<b>Annual Average</b>	<b>81.43</b>	<b>82.03</b>	<b>81.73</b>	<b>80.72</b>	<b>81.32</b>	<b>81.02</b>
2012/13	August	88.75	89.35	89.05	88.45	89.05	88.75
	September	87.23	87.83	87.53	88.50	89.10	88.80
	October	84.60	85.20	84.90	84.47	85.07	84.77
	November	87.64	88.24	87.94	85.93	86.53	86.23
	December	86.61	87.21	86.91	87.38	87.98	87.68

\* As per Nepalese Calendar.

**Table 44**  
**Price of Oil and Gold in the International Market**

	Mid-July			Mid-December			Percent Change			
	2009	2010	2011	2010	2011	2012	Jul-Jul	Dec-Dec		
	2010	2011	2012	2010	2011	2012	2010	2011	2011	2012
<b>Oil (\$/barrel)</b>	61.53	76.40	118.06	92.06	104.52	109.28	24.2	54.5	13.5	4.6
<b>Gold (\$/ounce)</b>	938.00	1189.25	1587.00	1388.75	1574.00	1696.25	26.8	33.4	13.3	7.8

\*Crude Oil Brent

\*\* Refers to past London historical fix.

Sources: <http://www.eia.doe.gov/emeu/international/crude1.xls> and <http://www.kitco.com/gold.londonfix.html>