Table No. 40

Branches of COMMERCIAL BANKS

Mid -July 2008

Development Region	Zone	District	RBB	NBL	ADB/N #	NBB	Nabil	EBL	HBL	NSBI	SCBN	NCCB	BOK	NIBL	NICB	LBL	MBL	KBL	SBL	LAXMI	Global	Citizen	Prime	Sunrise	BOA	DCBL	NMB	Total Dist.	Total Zone	Total Dev.Region
Eastern	Mechi	Jhapa	3	6	3	-	2	1	-	1	-	1	-	1	2	-		1	1	1	-	-	-	-	-	-	-	**23**	**29**	**111**
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	1	-	-	**4**		
		Panchthar	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	**1**		
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	**1**		
	Koshi	Sunsari	3	4	3	1	2	2	1	2	2	-	1	-	1	-	1	1	-	-	-	-	-	1	1	-	-	**26**	**62**	
		Morang	6	4	2	1	1	1	1	1	1	1	1	1	1	1	-	1	1	1	1	1	-	-	1	-	-	**29**		
		Dhankuta	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1**		
		Terhathum	-	1	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1**		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**3**		
		Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2**		
	Sagarmatha	Saptari	1	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**4**	**20**	
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2**		
		Siraha	3	3	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-		-	**9**		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-			**1**		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			**1**		
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			**3**		
Central	Janakpur	Sarlahi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-			**2**	**21**	**265**
		Dhanusha	2	2	1	1	-	1	-	1	-	-	1	1	1	-	-		-	1	-	-	-	-	-			**12**		
		Mohattari	1		1	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-			**2**		
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**2**		
		Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**2**		
		Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**1**		
	Narayani	Bara	2	1	-	-	-	1	-		-	1	1	1	-	-	-				-		-	-	-			**7**	**66**	
		Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**4**		
		Parsa	2	4	1	1	2	2	1	2	-	1	1	1	1	-	1	2	1	1	1	1	-	-	-			**26**		
		Chitawan	2	3	4	-	1	1	2	1	-	1	-	1		1	-	1	-	1	-		-	-	-			**19**		
		Makawanpur	1	2	1	1	1	-	1	-	1	-	1	-	-	1	-			-	-		-	-	-			**10**		
	Bagmati	Kathmandu	16	13	20	4	5	7	4	3	2	4	5	6	3	1	3	4	3	4	2	4	1	2	1	2	1	**120**	**178**	
		Bhaktapur	3	2	2	-	-	-	1	-	-	-	-	1	1	-	-		-	-	-		-	-	-			**10**		
		Lalitpur	2	5	3	2	1	2	1	-	1	1	1	1	1	-	1	1	-	1	-	1	-	1	1			**27**		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**1**		
		Dhading	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**2**		
		Sindhupalchok		1	-	1	-	-	-	-	-	1	1	-	-	-	-		-	-	-		-	-	-			**4**		
		Kabhre	2	2	1	-	-	-	1	-	-	1	-	1	-	-	1			1	-		-	-	-			**10**		
		Nuwakot	1	1	1	1	-		-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**4**		
Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	1	-			**3**	**52**	**107**
		Tanahun	1	1	1	-	-	-	-	-	-		-	-	-	-	2		-	-	-		-	1	-			**6**		
		Gorkha	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**1**		
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-			**1**		
		Syangja	1	2	2	-	-	-	-	-	-	-	-	-	-	-	1		-	-	-		-	-	-			**6**		
		Kaski	3	3	2	1	2	2	1	3	3	1	1	1	1	-	4	1	1	2	1	1	-	-	-	1		**35**		
	Lumbini	Gulmi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**	**41**	
		Nawalparasi	3	-	2	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**5**		
		Palpa	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**3**		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Rupandehi	2	2	3	1	3	2	2	2	2	3	1	2	-	1	1			-	-		-	-	-	-	-	**27**		
		Kapilbastu	1	1	1	-	-	-	-	-	-	-	-	-	1	-	-		-	-	-		-	-	-	-	-	**4**		
	Dhawlagiri	Baglung	1	1	1	-	1	1	-	-	-	-	-	-	-	-	-		-	-	1		-	-	-	-	-	**6**	**14**	
		Parwat	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**3**		
		Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1		-	-	-		-	-	-	-	-	**2**		
		Myagdi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1		-	-	-		-	-	-	-	-	**3**		
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**	**14**	**46**
		Dang	2	1	2	-	2	-	-	-	-	-	2	-	-	-	-		-	-	-		-	-	-	-	-	**9**		
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**2**		
	Karnali	Jumla	1	-	1	-	-	-	-	-	-	-	1	-	-	-	-		-	-	-		-	-	-	-	-	**3**	**7**	
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**	**25**	
		Surkhet	1	1	-	-	-	-	-	-	-	-	1	-	1	-	-		-	-	-		-	-	-	-	-	**4**		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Bardiya	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**3**		
		Banke	2	2	1	1	1	1	1	1	1	-	2	1	1	-	-			-	-	1	-	-	-	-	-	**16**		
Far Western	Seti	Bajhang	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**2**	**16**	**26**
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**2**		
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
		Kailali	3	2	1	1	1	1	-	-	-	-	1	-	-	-	-			-	-		-	-	-	-	-	**10**		
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**		
	Mahakali	Darchula	1		-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**1**	**10**	
		Baitadi	1		-	-	-	-	-	-	-	-	-	-	-	-	1		-	-	-		-	-	-	-	-	**2**		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	**2**		
		Kanchanpur	1	1	1	-	1	-	-	-	-	1	-	-	-	-	-		-	-	-		-	-	-	-	-	**5**		
Total			114	99	65	17	26	26	17	17	13	17	22	19	16	5	18	12	7	13	7	9	1	6	5	3	1	**555**	555	**555**

Only the commercial bank branches

Table No. 41

Sources and Uses of Funds of DEVELOPMENT BANKS

(AGGREGATE)

(Rs in Lakh)

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

Table No. 42

Sources & Uses of Fund of DEVELOPMENT BANKS

Mid-July, 2008

(Rs.In Lakh)

		NIDC*	NDB	UDBL	Malika	Siddharth	CSI	United	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Sabbechchha
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
1	**CAPITAL FUND**	**15701.4**	**3381.0**	**300.0**	**737.0**	**1158.0**	**(1387.0)**	**140.0**	**302.0**	**1044.0**	**236.0**	**1323.0**	**254.0**	**671.0**	**393.0**	**613.0**	**349.0**	**4859.0**	**4118.0**	**2170.0**	**935.0**	**552.0**	**796.0**	**318.0**
	a. Paid-up Capital	4158.2	3200.0	194.0	500.0	1076.0	1120.0	140.0	250.0	1000.0	200.0	1200.0	251.0	600.0	350.0	587.0	330.0	4800.0	3840.0	2100.0	800.0	500.0	796.0	280.0
	b. General Reserves	675.2	181.0	23.0	56.0	48.0	68.0	0.0	24.0	36.0	10.0	34.0	0.0	15.0	12.0	21.0	11.0		56.0	15.0	27.0	12.0	0.0	9.0
	c. Share Premium	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		59.0	0.0					
	d. Retained Earning	0.0	0.0	53.0	143.0	34.0	(2575.0)	0.0	28.0	8.0	0.0	89.0	3.0	56.0	31.0	5.0	8.0		222.0	55.0	52.0	40.0	0.0	1.0
	e. Others Reserves	10868.0	0.0	30.0	38.0	0.0	0.0	0.0	0.0	0.0	26.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.0	0.0	0.0	28.0
	1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								
	2. Other	10868.0	0.0	30.0	38.0	0.0	0.0	0.0	0.0	0.0	26.0	0.0	0.0	0.0	0.0	0.0					56.0			28.0
2	**BORROWINGS**	**13494.7**	**0.0**	**0.0**	**452.0**	**16.0**	**0.0**	**621.0**	**25.0**	**220.0**	**0.0**	**200.0**	**19.0**	**232.0**	**609.0**	**100.0**	**142.0**	**0.0**	**5050.0**	**0.0**	**0.0**	**0.0**	**24.0**	**75.0**
	a. NRB	7785.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							0.0	
	b. "A"Class Licensed Institution	0.0	0.0	0.0	42.0	0.0	0.0	0.0	25.0	70.0	0.0	200.0	19.0	0.0	161.0	100.0	92.0	0.0	5050.0	0.0				
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								
	d. Other Financial Ins.	5709.7	0.0	0.0	0.0	16.0	0.0	621.0	0.0	150.0	0.0	0.0	0.0	232.0	448.0	0.0	50.0					0.0	24.0	75.0
	e. Bonds and Securities				410.0			0.0																
3	**DEPOSITS**	**5225.0**	**4575.0**	**662.0**	**9201.0**	**10021.0**	**1351.0**	**58.0**	**3920.0**	**7537.0**	**2196.0**	**2832.0**	**3009.0**	**4107.0**	**3494.0**	**7064.0**	**4028.0**	**15007.0**	**28808.0**	**6411.0**	**8457.0**	**6450.0**	**2152.0**	**2821.0**
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.0	0.0		0.0	676.0	0.0	0.0	0.0	364.0	0.0
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		75.0	0.0		0.0	672.0	0.0	0.0		364.0	
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			4.0					
	b. Savings	0.0	814.0	319.0	7691.0	7340.0	109.0	51.0	2099.0	4022.0	1566.0	1769.0	1984.0	1823.0	2498.0	5028.0	2996.0	7780.0	7410.0	5118.0	5766.0	4747.0	1244.0	1206.0
	Domestic	0.0	812.0	319.0	7691.0	7340.0	109.0	51.0	2099.0	4022.0	1566.0	1769.0	1984.0	1823.0	2498.0	5028.0	2996.0	7780.0	6479.0	5118.0	5766.0	4747.0	1244.0	1206.0
	Foreign	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			931.0	0.0	0.0			
	c. Fixed	0.0	1409.0	343.0	1504.0	2681.0	110.0	7.0	1714.0	3497.0	630.0	946.0	1025.0	2284.0	536.0	1688.0	844.0	5900.0	17040.0	1183.0	2209.0	1697.0	544.0	1615.0
	Domestic	0.0	1409.0	343.0	1504.0	2681.0	110.0	7.0	1714.0	3497.0	630.0	946.0	1025.0	2284.0	536.0	1688.0	844.0	5900.0	11740.0	1183.0	2209.0	1697.0	544.0	1615.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			5300.0					
	d. Call Deposits	0.0	2201.0	0.0	0.0	0.0	1131.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	347.0	334.0	150.0	989.0	3620.0	103.0	406.0			
	e. Others	5225.0	151.0	0.0	6.0	0.0	1.0	0.0	107.0	18.0	0.0	117.0	0.0	0.0	38.0	14.0	38.0	338.0	62.0	7.0	76.0	6.0	0.0	0.0
4	**Bills Payable**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	
6	**Other Liabilities**	**0.0**	**8912.0**	**1511.0**	**741.0**	**287.0**	**9607.0**	**960.0**	**396.0**	**506.0**	**579.0**	**127.0**	**152.0**	**233.0**	**182.0**	**629.0**	**159.0**	**3106.0**	**723.0**	**192.0**	**527.0**	**106.0**	**133.0**	**135.0**
	1. Sundry Creditors	0.0	98.0	1.0	167.0	11.0	54.0	7.0	6.0	91.0	455.0	1.0	40.0	50.0	118.0	474.0	1.0	3.0	3.0	1.0	119.0	15.0	32.0	11.0
	2. Loan Loss Provision	0.0	1430.0	130.0	401.0	148.0	3686.0	457.0	162.0	137.0	77.0	51.0	48.0	62.0	40.0	94.0	119.0	423.0	356.0	67.0	137.0	49.0	71.0	73.0
	3. Interest Suspense a/c	0.0	654.0	154.0	127.0	50.0	1649.0	285.0	106.0	22.0	40.0	10.0	37.0	29.0	14.0	17.0	28.0	0.0	57.0	47.0	138.0	8.0	20.0	23.0
	4. Others	0.0	6730.0	1226.0	46.0	78.0	4218.0	211.0	122.0	256.0	7.0	65.0	27.0	92.0	10.0	44.0	11.0	2680.0	307.0	77.0	133.0	34.0	10.0	28.0
		0.0																						
7	**Reconcillation A/c**	**0.0**	**0.0**	**0.0**	**133.0**	**0.0**	**0.0**	**0.0**	**422.0**	**0.0**	**47.0**	**0.0**	**7.0**	**62.0**	**180.0**	**0.0**	**6.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**247.0**	**0.0**
8	**Profit & Loss A/c**	**(9765.1)**	**0.0**	**(106.0)**	**226.0**	**270.0**	**(716.0)**	**0.0**	**74.0**	**162.0**	**100.0**	**0.0**	**32.0**	**105.0**	**144.0**	**257.0**	**112.0**	**488.0**	**220.0**	**212.0**	**383.0**	**111.0**	**18.0**	**91.0**
	TOTAL LIABILITIES	**24656.0**	**16868.0**	**2367.0**	**11490.0**	**11752.0**	**8855.0**	**1779.0**	**5139.0**	**9469.0**	**3158.0**	**4482.0**	**3473.0**	**5410.0**	**5002.0**	**8663.0**	**4796.0**	**23460.0**	**38919.0**	**8985.0**	**10302.0**	**7219.0**	**3370.0**	**3440.0**
1	**LIQUID FUNDS**	**2209.5**	**3774.0**	**1192.0**	**3255.0**	**2413.0**	**935.0**	**141.0**	**852.0**	**942.0**	**991.0**	**1133.0**	**1369.0**	**740.0**	**882.0**	**2536.0**	**412.0**	**5449.0**	**5961.0**	**1833.0**	**1758.0**	**2557.0**	**1428.0**	**468.0**
	a. Cash Balance	0.1	121.0	2.0	476.0	123.0	20.0	3.0	109.0	124.0	33.0	53.0	188.0	48.0	123.0	157.0	156.0	418.0	509.0	106.0	160.0	112.0	128.0	112.0
	Nepalese Notes & Coins	0.1	107.0	2.0	386.0	123.0	20.0	3.0	107.0	124.0	33.0	53.0	160.0	48.0	122.0	157.0	146.0	399.0	475.0	95.0	128.0	110.0	128.0	112.0
	Foreign Currency	0.0	14.0	0.0	90.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	28.0	0.0	1.0	0.0	10.0	19.0	34.0	11.0	32.0	2.0		
	b. Bank Balance	2209.4	1491.0	1190.0	461.0	2290.0	915.0	138.0	743.0	818.0	958.0	1080.0	1181.0	692.0	749.0	2379.0	256.0	1557.0	2322.0	1727.0	1598.0	2445.0	1300.0	356.0
	1. In Nepal Rastra Bank	7.7	212.0	16.0	191.0	29.0	153.0	22.0	2.0	21.0	110.0	163.0	296.0	0.0	0.0	316.0	80.0	626.0	1479.0	208.0	357.0	151.0	21.0	0.0
	Domestic Currency	7.7	211.0	16.0	191.0	29.0	153.0	22.0	2.0	21.0	110.0	163.0	296.0	0.0	0.0	316.0	80.0	626.0	1476.0	208.0	356.0	151.0	21.0	0.0
	Foreign Currency	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			3.0		1.0			
	2. "A"Class Licensed Institution	2201.7	17.0	1172.0	270.0	1464.0	762.0	116.0	192.0	751.0	848.0	172.0	885.0	186.0	449.0	1221.0	176.0	58.0	75.0	1519.0	899.0	689.0	1108.0	239.0
	Domestic Currency	2201.7	17.0	1172.0	270.0	1464.0	757.0	116.0	192.0	751.0	848.0	172.0	885.0	186.0	449.0	1221.0	176.0	58.0	72.0	1519.0	899.0	689.0	1108.0	239.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			3.0	0.0				
	3. Other Financial Ins.	0.0	1250.0	2.0	0.0	797.0	0.0	0.0	549.0	46.0	0.0	745.0	0.0	506.0	300.0	842.0		873.0	740.0	0.0	342.0	1605.0	171.0	117.0
	4. in Foreign banks	0.0	12.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			28.0					
	C.Money at Call	0.0	2162.0	0.0	2318.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0	0.0	3474.0	3130.0	0.0	0.0	0.0	0.0	0.0
	Domestic Currency	0.0	2132.0	0.0	2318.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	0.0		3470.0	2768.0		0.0	0.0		
	Foreign Currency	0.0	30.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		4.0	362.0		0.0			
2	**INVESTMENT IN SECURITIES**	**0.0**	**0.0**	**0.0**	**418.0**	**0.0**	**100.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**176.0**	**0.0**	**105.0**	**0.0**	**0.0**	**0.0**
	a. Govt.Securities	0.0	0.0	0.0	418.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			176.0		0.0			
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								
	c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					105.0			
	d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0			
	e Non Residents		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0			
3	**SHARE & OTHER INVESTMENT**	**1320.8**	**877.0**	**0.0**	**1447.0**	**955.0**	**3.0**	**38.0**	**347.0**	**200.0**	**0.0**	**173.0**	**0.0**	**970.0**	**0.0**	**0.0**	**3.0**	**1539.0**	**4905.0**	**625.0**	**0.0**	**100.0**	**3.0**	**50.0**
	1.1 Non Residents	0.0	0.0	0.0	0.0			0.0	39.0	0.0	0.0	0.0	0.0		0.0	0.0					0.0			
	2.Others	1320.8	877.0	0.0	1447.0	955.0	3.0	38.0	308.0	200.0	0.0	173.0	0.0	970.0	0.0	0.0	3.0	1539.0	4905.0	625.0	0.0	100.0	3.0	50.0
4	**LOANS & ADVANCES**	**20655.0**	**4458.0**	**872.0**	**5352.0**	**7988.0**	**5811.0**	**678.0**	**3256.0**	**7830.0**	**1975.0**	**3086.0**	**1898.0**	**3476.0**	**3751.0**	**5869.0**	**4085.0**	**15822.0**	**25334.0**	**6300.0**	**7902.0**	**4411.0**	**1569.0**	**2838.0**
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0			0.0			
	c. Pvt. Sector	20655.0	4458.0	872.0	5352.0	7988.0	5811.0	678.0	3256.0	7830.0	1975.0	3086.0	1898.0	3476.0	3751.0	5869.0	4085.0	15822.0	25334.0	6300.0	7902.0	4411.0	1569.0	2838.0
5	**BILL PURCHED**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**67.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	67.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0		
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0		
	c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0			
6	**LOANS AGAINST COLLECTED BILLS**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0				
	b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								
	FIXED ASSETS	0.0	**94.0**	**10.0**	**154.0**	**203.0**	**75.0**	**12.0**	**55.0**	**231.0**	**36.0**	**31.0**	**68.0**	**47.0**	**54.0**	**114.0**	**218.0**	**123.0**	**2042.0**	**103.0**	**102.0**	**97.0**	**29.0**	**16.0**
8	**OTHER ASSETS**	**470.7**	**849.0**	**185.0**	**730.0**	**187.0**	**1658.0**	**359.0**	**184.0**	**227.0**	**96.0**	**52.0**	**127.0**	**79.0**	**119.0**	**106.0**	**69.0**	**263.0**	**441.0**	**124.0**	**427.0**	**54.0**	**61.0**	**64.0**
9	a. Accrued Interests	29.7	654.0	154.0	127.0	50.0	1649.0	201.0	106.0	22.0	40.0	10.0	36.0	29.0	3.0	17.0	28.0	33.0	128.0	0.0	172.0	10.0	20.0	0.0
	Govt. Entp.	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					0.0		0.0	
	Private Sector	29.7	654.0	154.0	127.0	50.0	1649.0	295.0	106.0	22.0	40.0	10.0	36.0	29.0	3.0	17.0	28.0	33.0	128.0	0.0	172.0	10.0	20.0	0.0
	c. Sundry Debtors	39.5	8.0	25.0	444.0	38.0	0.0	45.0	17.0	15.0	22.0	23.0	7.0	10.0	44.0	15.0	1.0	15.0	0.0	0.0	168.0	2.0	10.0	32.0
	d. Cash In Transit	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	2.0	0.0	0.0			0.0		0.0			
	e. Others	401.5	187.0	6.0	158.0	99.0	9.0	113.0	61.0	188.0	34.0	19.0	84.0	38.0	72.0	74.0	40.0	215.0	313.0	124.0	87.0	42.0	31.0	32.0
10	**Expenses not Written off**	0.0	**46.0**	0.0	0.0	**3.0**	0.0	0.0	**8.0**	**31.0**	**9.0**	**7.0**	**11.0**	**34.0**	**13.0**	**6.0**	**9.0**	**264.0**	**60.0**	0.0	**8.0**	0.0	**2.0**	**4.0**
11	**Non Banking Assets**	0.0	**64.0**	**108.0**	**134.0**	**3.0**	**206.0**	0.0	**15.0**	**8.0**	**2.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	**Reconcillation Account**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**422.0**	0.0	**49.0**	0.0	0.0	**64.0**	**183.0**	**32.0**	0.0	0.0	0.0	0.0	0.0	0.0	**278.0**	0.0
13	**Profit & Loss A/c**	0.0	**6706.0**	0.0	0.0	0.0	0.0	**551.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	TOTAL ASSETS	**24656.0**	**16868.0**	**2367.0**	**11490.0**	**11752.0**	**8855.0**	**1779.0**	**5139.0**	**9469.0**	**3158.0**	**4482.0**	**3473.0**	**5410.0**	**5002.0**	**8663.0**	**4796.0**	**23460.0**	**38919.0**	**8985.0**	**10302.0**	**7219.0**	**3370.0**	**3440.0**

Table No. 42 - contd.

Sources & Uses of Fund of DEVELOPMENT BANKS

Mid-July, 2008

(Rs.In Lakh)

		Birat Laxmi	Excel Dev.	Western	Himchuli	Nepal Dev.	Aranko	MITERI	Makinath	Tinau	Clean Energy	Gaidakot	Seva	Kankai	Public	Mahakali	Ace Dev.	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kasthamandap
		24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
1	**CAPITAL FUND**	**624.0**	**420.0**	**182.0**	**913.0**	**3200.0**	**254.0**	**139.0**	**261.0**	**407.0**	**2115.0**	**194.0**	**286.0**	**280.0**	**600.0**	**118.0**	**4549.0**	**399.0**	**120.0**	**4034.0**	**101.0**	**100.0**	**376.0**	**510.0**	**2240.0**
	a. Paid-up Capital	300.0	340.0	162.0	900.0	3200.0	271.0	158.0	260.0	420.0	2240.0	198.0	300.0	280.0	600.0	118.0	4160.0	399.0	120.0	4034.0	101.0	100.0	376.0	510.0	2240.0
	b. General Reserves	206.0	0.0		13.0				1.0								373.0								
	c. Share Premium	0.0	0.0	4.0								(4.0)													
	d. Retained Earning	18.0	16.0	16.0			(17.0)	(19.0)		(13.0)	(125.0)		(14.0)				16.0								
	e. Others Reserves	100.0	64.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	1. Ex.Eq.Fund																								
	2. Other	100.0	64.0																				0.0		
2	**BORROWINGS**	0.0	**17.0**	0.0	0.0	**700.0**	0.0	**50.0**	**100.0**	**300.0**	**5.0**	0.0	0.0	0.0	**50.0**	0.0	**900.0**	0.0	0.0	**300.0**	0.0	0.0	0.0	**425.0**	**700.0**
	a. NRB																								
	b. "A"Class Licensed Institution									300.0	5.0				50.0		0.0			300.0				225.0	500.0
	c. Foreign Banks and Fin. Ins.																								
	d. Other Financial Ins.		17.0			700.0		50.0	100.0		0.0						0.0							200.0	200.0
	e. Bonds and Securities																900.0								
3	**DEPOSITS**	**3317.0**	**3139.0**	**2002.0**	**8763.0**	**13586.0**	**956.0**	**812.0**	**3118.0**	**2012.0**	**18348.0**	**885.0**	**3739.0**	**819.0**	**2623.0**	**431.0**	**17845.0**	**3687.0**	**814.0**	**8064.0**	**825.0**	**916.0**	**712.0**	**3107.0**	**4088.0**
	a. Current	314.0	0.0	0.0	376.0	329.0	12.0	62.0	61.0	0.0	447.0	0.0	0.0	0.0	0.0	0.0	490.0	74.0	0.0	0.0	0.0	0.0	25.0	1433.0	293.0
	Domestic	314.0		0.0	376.0	329.0	12.0	62.0	61.0	0.0	446.0					0.0	490.0	74.0		0.0		0.0	25.0	1433.0	293.0
	Foreign										1.0														
	b. Savings	1594.0	2739.0	1613.0	2554.0	4639.0	678.0	510.0	1679.0	997.0	3303.0	712.0	2049.0	802.0	1144.0	424.0	7684.0	1571.0	277.0	2036.0	719.0	616.0	433.0	229.0	2482.0
	Domestic	1594.0	2739.0	1613.0	2554.0	4624.0	678.0	510.0	1679.0	997.0	3191.0	712.0	2049.0	802.0	1144.0	424.0	7684.0	1571.0	277.0	2036.0	719.0	616.0	433.0	229.0	2482.0
	Foreign	0.0				15.0					112.0														
	c. Fixed	1396.0	400.0	366.0	1836.0	2989.0	250.0	240.0	822.0	955.0	5042.0	173.0	1686.0	17.0	1479.0	7.0	6624.0	1279.0	537.0	6026.0	106.0	300.0	152.0	825.0	437.0
	Domestic	1396.0	400.0	366.0	1836.0	2989.0	250.0	240.0	822.0	955.0	5042.0	173.0	1686.0	17.0	1479.0	7.0	6624.0	1279.0	537.0	6026.0	106.0	300.0	152.0	825.0	437.0
	Foreign																								
	d. Call Deposits				3966.0	5609.0	16.0		556.0	41.0	9461.0		4.0				1430.0	748.0					102.0	620.0	833.0
	e. Others	13.0	0.0	23.0	31.0	20.0	0.0			19.0	95.0		0.0	0.0	0.0		1617.0	15.0		2.0					43.0
4	**Bills Payable**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		**1.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**413.0**	0.0	0.0	0.0	0.0	0.0	0.0
6	**Other Liabilities**	**1768.0**	**82.0**	**262.0**	**220.0**	**398.0**	**418.0**	**94.0**	**43.0**	**92.0**	**392.0**	**17.0**	**87.0**	**22.0**	**2878.0**	**10.0**	**13245.0**	**472.0**	**12.0**	**1048.0**	**93.0**	**45.0**	**41.0**	**66.0**	**130.0**
	1. Sundry Creditors	1686.0	3.0	210.0	27.0	21.0	379.0	65.0	10.0	0.0	2.0	2.0	10.0	7.0	2835.0	6.0	171.0	425.0	0.0	30.0	83.0	36.0	31.0	22.0	42.0
	2. Loan Loss Provision	49.0	23.0	28.0	74.0	230.0	34.0	7.0	22.0	23.0	150.0	11.0	29.0	11.0	31.0	3.0	170.0	31.0	7.0	16.0	6.0	7.0	8.0	23.0	49.0
	3. Interest Suspense a/c	7.0	3.0	4.0	42.0	17.0	4.0		3.0	23.0	5.0	3.0	12.0	2.0	0.0		50.0	13.0		6.0	1.0	2.0	1.0	1.0	
	4. Others	26.0	53.0	20.0	77.0	130.0	1.0	22.0	8.0	46.0	235.0	1.0	36.0	2.0	12.0	1.0	12854.0	3.0	5.0	996.0	3.0		1.0	20.0	39.0
7	**Reconcillation A/c**	**461.0**	**152.0**	0.0	0.0	0.0	**32.0**	0.0	**454.0**	0.0	0.0	0.0	**320.0**	0.0	0.0	0.0	0.0	**13.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	**Profit & Loss A/c**	**76.0**	0.0	**51.0**	**172.0**	**411.0**	**5.0**	0.0	**40.0**	0.0	**139.0**	**8.0**	**32.0**	**3.0**	**1.0**	0.0	**874.0**	0.0	0.0	**(427.0)**	**2.0**	0.0	0.0	**14.0**	**6.0**
	TOTAL LIABILITIES	**6246.0**	**3810.0**	**2497.0**	**10068.0**	**18295.0**	**1665.0**	**1095.0**	**4016.0**	**2811.0**	**21000.0**	**1104.0**	**4464.0**	**1124.0**	**6152.0**	**559.0**	**37413.0**	**4571.0**	**1359.0**	**13019.0**	**1021.0**	**1061.0**	**1129.0**	**4122.0**	**7164.0**
1	**LIQUID FUNDS**	**2529.0**	**1176.0**	**1070.0**	**2730.0**	**6729.0**	**794.0**	**224.0**	**1210.0**	**411.0**	**4143.0**	**509.0**	**1493.0**	**270.0**	**3041.0**	**275.0**	**16849.0**	**1247.0**	**560.0**	**422.0**	**366.0**	**304.0**	**233.0**	**1785.0**	**1208.0**
	a. Cash Balance	71.0	107.0	111.0	78.0	167.0	38.0	7.0	177.0	27.0	165.0	61.0	78.0	43.0	201.0	9.0	174.0	120.0	9.0	75.0	69.0	184.0	14.0	52.0	180.0
	Nepalese Notes & Coins	70.0	106.0	111.0	73.0	153.0	38.0	7.0	177.0	26.0	158.0	61.0	77.0	42.0	199.0	7.0	173.0	111.0	9.0	75.0	69.0	184.0	14.0	52.0	165.0
	Foreign Currency	1.0	1.0		5.0	14.0	0.0	0.0		1.0	7.0		1.0	1.0	2.0	2.0	1.0	9.0							15.0
	b. Bank Balance	480.0	1069.0	959.0	551.0	825.0	756.0	217.0	1033.0	384.0	2632.0	6.0	1415.0	17.0	2840.0	266.0	12920.0	1127.0	551.0	347.0	297.0	120.0	219.0	1733.0	1028.0
	1. In Nepal Rastra Bank	277.0	0.0	0.0	551.0	803.0	0.0	1.0	54.0	1.0	1374.0	0.0	700.0	1.0	109.0	0.0	12906.0	205.0	32.0	261.0	6.0	0.0	2.0	143.0	195.0
	Domestic Currency	277.0			551.0	803.0	0.0	1.0	54.0	1.0	1333.0		700.0	1.0	109.0	0.0	12906.0	205.0	32.0	261.0	6.0		2.0	143.0	195.0
	Foreign Currency										41.0														
	2. "A"Class Licensed Institution	203.0	593.0	959.0	0.0	22.0	276.0	216.0	507.0	383.0	311.0	6.0	715.0	16.0	1730.0	160.0	14.0	274.0	519.0	86.0	283.0	120.0	41.0	1590.0	628.0
	Domestic Currency	203.0	593.0	959.0	0.0	21.0	276.0	216.0	507.0	383.0	311.0	6.0	715.0	16.0	1730.0	160.0	14.0	274.0	519.0	86.0	283.0	120.0	41.0	1590.0	124.0
	Foreign Currency				0.0	1.0		0.0																	504.0
	3. Other Financial Ins.		476.0	0.0	0.0	0.0	480.0	0.0	472.0	0.0	855.0	0.0			1001.0	106.0		648.0		0.0	8.0		176.0		205.0
	4. in Foreign banks										92.0														
	C.Money at Call	1978.0	0.0	0.0	2101.0	5737.0	0.0	0.0	0.0	0.0	1346.0	442.0	0.0	210.0	0.0	0.0	3755.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Domestic Currency	1978.0			2101.0	5736.0			0.0		1291.0	442.0	0.0	210.0	0.0		3755.0			0.0					0.0
	Foreign Currency					1.0					55.0		0.0	0.0	0.0										
2	**INVESTMENT IN SECURITIES**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**120.0**	0.0	0.0	0.0	0.0	0.0	**1088.0**	0.0	0.0	0.0	0.0	0.0	**50.0**	0.0	0.0
	a. Govt.Securities							0.0									1088.0								
	b. NRB Bond																								
	c. Govt.Non-Fin. Ins.																								
	d. Other Non-Fin Ins.							0.0			120.0												50.0		
	e Non Residents							0.0																	
3	**SHARE & OTHER INVESTMENT**	**287.0**	0.0	0.0	**57.0**	**2345.0**	**1.0**	**150.0**	0.0	**2.0**	**946.0**	**1.0**	**2.0**	0.0	0.0	**20.0**	**2571.0**	**10.0**	0.0	**10443.0**	0.0	0.0	0.0	0.0	**450.0**
	1.1 Non Residents																								
	2.Others	287.0			57.0	2345.0	1.0	150.0		2.0	946.0	1.0	2.0			20.0	2571.0	10.0		10443.0					450.0
4	**LOANS & ADVANCES**	**2862.0**	**2353.0**	**1371.0**	**7093.0**	**8350.0**	**831.0**	**675.0**	**2167.0**	**2328.0**	**14950.0**	**563.0**	**2543.0**	**806.0**	**2869.0**	**254.0**	**14932.0**	**3067.0**	**748.0**	**1557.0**	**601.0**	**738.0**	**803.0**	**2293.0**	**4952.0**
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0										
	b. Financial Institutions			0.0	0.0						0.0														
	c. Pvt. Sector	2862.0	2353.0	1371.0	7093.0	8350.0	831.0	675.0	2167.0	2328.0	14950.0	563.0	2543.0	806.0	2869.0	254.0	14932.0	3067.0	748.0	1557.0	601.0	738.0	803.0	2293.0	4952.0
5	**BILL PURCHED**	0.0	0.0	0.0	0.0	0.0	**2.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Domestic Bills Purchased		0.0			0.0	2.0				0.0														
	b. Foreign Bills Purchased																								
	c. Import Bills & Imports																								
6	**LOANS AGAINST COLLECTED BILLS**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0										
	a. Against Domestic Bills																								
	b. Against Foreign Bills																								
	FIXED ASSETS	**70.0**	**18.0**	**22.0**	**75.0**	**291.0**	**30.0**	**24.0**	**84.0**	**33.0**	**366.0**	**18.0**	**57.0**	**36.0**	**83.0**	**8.0**	**794.0**	**88.0**	**30.0**	**474.0**	**20.0**	**18.0**	**27.0**	**36.0**	**371.0**
8	**OTHER ASSETS**	**37.0**	**92.0**	**27.0**	**113.0**	**580.0**	**7.0**	**8.0**	**56.0**	**30.0**	**439.0**	**5.0**	**30.0**	**5.0**	**142.0**	0.0	**1170.0**	**125.0**	**14.0**	**29.0**	**33.0**	**3.0**	**3.0**	**1.0**	**199.0**
9	a. Accrued Interests	7.0	3.0	3.0	0.0	95.0	0.0	6.0	3.0	0.0	8.0	3.0	12.0	2.0	0.0	0.0	50.0	25.0	3.0	6.0	1.0	1.0	0.0	0.0	0.0
	Govt. Entp.	0.0	0.0			0.0																			
	Private Sector	7.0	3.0	3.0		95.0		6.0	3.0	0.0	8.0	3.0	12.0	2.0	0.0		50.0	25.0	3.0	6.0	1.0	1.0			
	c. Sundry Debtors	5.0	81.0	10.0		12.0	1.0	1.0			50.0	0.0	14.0	1.0	13.0		171.0	53.0	0.0		32.0	1.0		0.0	20.0
	d. Cash In Transit	0.0	0.0			0.0	0.0			0.0	0.0			0.0	0.0								0.0		0.0
	e. Others	25.0	8.0	14.0	113.0	473.0	6.0	1.0	53.0	30.0	381.0	2.0	4.0	2.0	129.0		949.0	47.0	11.0	23.0	0.0	1.0	3.0	1.0	179.0
10	**Expenses not Written off**	0.0	**12.0**	**7.0**	0.0	0.0	0.0	**13.0**	**45.0**	**7.0**	**36.0**	**8.0**	**19.0**	**7.0**	**17.0**	**1.0**	**9.0**	**12.0**	**3.0**	**94.0**	**1.0**		**4.0**	**7.0**	
11	**Non Banking Assets**	0.0	**159.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0							
12	**Reconcillation Account**	**461.0**	0.0	0.0	0.0	0.0	0.0	0.0	**454.0**	0.0			**320.0**	0.0	0.0	0.0		0.0							**(16.0)**
13	**Profit & Loss A/c**	0.0	0.0	0.0	0.0	0.0	0.0	**1.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**1.0**		**22.0**	**4.0**		0.0	**(2.0)**	**9.0**	0.0	
	TOTAL ASSETS	**6246.0**	**3810.0**	**2497.0**	**10068.0**	**18295.0**	**1665.0**	**1095.0**	**4016.0**	**2811.0**	**21000.0**	**1104.0**	**4464.0**	**1124.0**	**6152.0**	**559.0**	**37413.0**	**4571.0**	**1359.0**	**13019.0**	**1021.0**	**1061.0**	**1129.0**	**4122.0**	**7164.0**

Table No. 42 - contd.

Sources & Uses of Fund of DEVELOPMENT BANKS

Mid-July, 2008

(Rs.In Lakh)

		Alpine	Nilgiri	Corporate	Kamana	City	Garima	Biswo	Pathibhara	Professional	Kabeli	Purima	TOTAL
		48	49	50	51	52	53	54	55	56	57	58	
1	**CAPITAL FUND**	**335.0**	**210.0**	**663.0**	**260.0**	**700.0**	**265.0**	**732.0**	**255.0**	**350.0**	**87.0**	**269.0**	**65511.4**
	a. Paid-up Capital	335.0	210.0	663.0	260.0	700.0	265.0	732.0	255.0	350.0	101.0	269.0	54199.2
	b. General Reserves												1926.2
	c. Share Premium												59.0
	d. Retained Earning										(14.0)		(1883.0)
	e. Others Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		11210.0
	1. Ex.Eq.Fund												0.0
	2. Other												11210.0
													0.0
2	**BORROWINGS**	0.0	0.0	**150.0**	**250.0**	**100.0**	0.0	0.0	0.0	0.0	0.0	0.0	**25326.7**
	a. NRB												7785.0
	b. "A"Class Licensed Institution			150.0									7289.0
	c. Foreign Banks and Fin. Ins.												0.0
	d. Other Financial Ins.				250.0	100.0							8942.7
	e. Bonds and Securities												1310.0
													0.0
3	**DEPOSITS**	**509.0**	**1107.0**	**1193.0**	**1918.0**	**3935.0**	**1086.0**	**2446.0**	**380.0**	**179.0**	**368.0**	**384.0**	**257499.0**
	a. Current	0.0	0.0	0.0	0.0	0.0	15.0	91.0	0.0	0.0	5.0	0.0	5142.0
	Domestic	0.0	0.0	0.0			15.0	91.0			5.0		5137.0
	Foreign												5.0
	b. Savings	465.0	914.0	876.0	676.0	2619.0	949.0	1292.0	288.0	155.0	306.0	304.0	123708.0
	Domestic	465.0	914.0	876.0	676.0	2619.0	949.0	1292.0	288.0	155.0	306.0	304.0	122648.0
	Foreign												1060.0
	c. Fixed	44.0	193.0	245.0	458.0	750.0	122.0	562.0	41.0	24.0	57.0	80.0	85926.0
	Domestic	44.0	193.0	245.0	458.0	750.0	122.0	562.0	41.0	24.0	57.0	80.0	80626.0
	Foreign												5300.0
	d. Call Deposits				784.0	566.0		501.0	51.0				34569.0
	e. Others			72.0	0.0	0.0			0.0				8154.0
4	**Bills Payable**	0.0	0.0	0.0	0.0	**53.0**	0.0	0.0	0.0	0.0	0.0	0.0	**467.0**
6	**Other Liabilities**	**22.0**	**18.0**	**636.0**	**48.0**	**472.0**	**26.0**	**235.0**	**10.0**	**4.0**	**5.0**	**8.0**	**53322.0**
	1. Sundry Creditors	11.0	0.0	600.0	6.0	4.0	7.0	205.0	4.0	0.0	3.0	7.0	8708.0
	2. Loan Loss Provision	6.0	9.0	16.0	18.0	31.0	7.0	21.0	4.0	3.0	2.0		9377.0
	3. Interest Suspense a/c	3.0	2.0	4.0	8.0	6.0	2.0	6.0	1.0	1.0			3747.0
	4. Others	2.0	7.0	16.0	16.0	431.0	10.0	3.0	1.0			1.0	31490.0
													0.0
7	**Reconcillation A/c**	0.0	0.0	0.0	**13.0**	**5.0**	**153.0**	0.0	0.0	**38.0**	0.0	0.0	**2745.0**
8	**Profit & Loss A/c**	0.0	0.0	**6.0**	**(16.0)**	**17.0**	0.0	**(15.0)**	0.0	0.0	0.0		**(6183.1)**
	TOTAL LIABILITIES	**866.0**	**1335.0**	**2648.0**	**2473.0**	**5282.0**	**1530.0**	**3398.0**	**645.0**	**571.0**	**460.0**	**661.0**	**398688.0**
													2209.5
1	**LIQUID FUNDS**	**96.0**	**259.0**	**1019.0**	**550.0**	**2060.0**	**592.0**	**1214.0**	**215.0**	**102.0**	**253.0**	**510.0**	**99678.5**
	a. Cash Balance	22.0	125.0	16.0	58.0	50.0	115.0	54.0	29.0	11.0	40.0	12.0	6030.1
	Nepalese Notes & Coins	22.0	123.0	16.0	56.0	48.0	115.0	54.0	29.0	11.0	40.0	12.0	5721.1
	Foreign Currency		2.0		2.0	2.0							309.0
	b. Bank Balance	74.0	134.0	1003.0	492.0	2010.0	477.0	1140.0	186.0	91.0	213.0	498.0	66965.4
	1. In Nepal Rastra Bank	10.0	0.0	77.0	48.0	149.0	15.0	206.0	2.0	1.0	8.0	8.0	22605.7
	Domestic Currency	10.0		77.0	48.0	149.0	15.0	206.0	2.0	1.0	8.0	8.0	22559.7
	Foreign Currency												46.0
	2. "A"Class Licensed Institution	64.0	87.0	674.0	112.0	1032.0	231.0	0.0	184.0	14.0	63.0	490.0	28072.7
	Domestic Currency	64.0	87.0	674.0	112.0	1032.0	231.0	0.0	184.0	14.0	63.0	490.0	27559.7
	Foreign Currency												513.0
	3. Other Financial Ins.		47.0	252.0	332.0	829.0	231.0	934.0	0.0	76.0	142.0		16155.0
	4. in Foreign banks												132.0
	C.Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	26683.0
	Domestic Currency							20.0					26231.0
	Foreign Currency												452.0
2	**INVESTMENT IN SECURITIES**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**2057.0**
	a. Govt.Securities												1782.0
	b. NRB Bond												0.0
	c. Govt.Non-Fin. Ins.												105.0
	d. Other Non-Fin Ins.												170.0
	e. Non Residents												0.0
3	**SHARE & OTHER INVESTMENT**	**100.0**	**100.0**	0.0	0.0	**50.0**	0.0	0.0	0.0	**100.0**	0.0	0.0	**31190.8**
	1.1 Non Residents												39.0
	2.Others	100.0	100.0			50.0				100.0			31151.8
4	**LOANS & ADVANCES**	**602.0**	**950.0**	**1524.0**	**1829.0**	**3064.0**	**654.0**	**2072.0**	**395.0**	**326.0**	**167.0**	**105.0**	**236610.0**
	a. Govt. Entp.												0.0
	b. Financial Institutions												0.0
	c. Pvt. Sector	602.0	950.0	1524.0	1829.0	3064.0	654.0	2072.0	395.0	326.0	167.0	105.0	236610.0
													0.0
5	**BILL PURCHED**	0.0	0.0	**26.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**95.0**
	a. Domestic Bills Purchased			26.0									95.0
	b. Foreign Bills Purchased												0.0
	c. Import Bills & Imports												0.0
6	**LOANS AGAINST COLLECTED BILLS**												**0.0**
	a. Against Domestic Bills												0.0
	b. Against Foreign Bills												0.0
	FIXED ASSETS	**52.0**	**11.0**	**70.0**	**82.0**	**38.0**	**73.0**	**58.0**	**22.0**	**29.0**	**29.0**	**38.0**	**7489.0**
8	**OTHER ASSETS**	**10.0**	**11.0**	**7.0**	**12.0**	**31.0**	**26.0**	**54.0**	**4.0**	**3.0**	**9.0**	**1.0**	**10247.7**
9	a. Accrued Interests	0.0	0.0	0.0	8.0	4.0	2.0	7.0	1.0	1.0	0.0	0.0	3769.7
	Govt. Entp.												0.0
	Private Sector				8.0	4.0	2.0	7.0	1.0	1.0			3863.7
	c. Sundry Debtors	3.0		0.0	1.0		24.0	0.0	2.0	1.0	1.0		1477.5
	d. Cash In Transit												5.0
	e. Others	7.0	11.0	7.0	3.0	27.0		47.0	1.0	1.0	8.0	1.0	4995.5
10	**Expenses not Written off**	**3.0**	**3.0**	**2.0**	0.0	**39.0**	**8.0**	0.0	**5.0**	**3.0**	**2.0**	0.0	**882.0**
11	**Non Banking Assets**				0.0			0.0			0.0	0.0	**699.0**
12	**Reconcillation Account**				0.0		**153.0**	0.0			0.0	0.0	**2400.0**
13	**Profit & Loss A/c**	**3.0**	**1.0**		0.0		**24.0**	0.0	**4.0**	**8.0**	0.0	**7.0**	**7339.0**
	TOTAL ASSETS	**866.0**	**1335.0**	**2648.0**	**2473.0**	**5282.0**	**1530.0**	**3398.0**	**645.0**	**571.0**	**460.0**	**661.0**	**398688.0**

Table No.43

Unaudited Financial Results (Quarterly) of DEVELOPMENT BANKS

Mid-July, 2008

Rs in Lakhs

S. N.	Particulars	NIDC	NDB	UDB	Malika	Siddhartha	CSI	United	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori	Gorkha	Sanima	Business	Infrastructure	Gandaki	Gauri Sha.	Subhechchha	Birat Laxmi	Excel	Western	Himchuli	NDEP	Clean	Muktinath
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1.	***Total Capital and Liabilities (1.1 to 1.7)***	***0***	**7204**	***2131***	**11490**	**11555**	**7207**	**1229**	***4398***	**9311**	***3109***	**4482**	***3474***	***5381***	**4807**	***8580***	**4634**	**23418**	**38863**	**8984**	***10268***	**7195**	***3370***	**3367**	**5684**	**3651**	***2465***	**10068**	**18231**	**21000**	**4016**
1	Paid Up Capital		3200	193	500	1076	1120	140	250	1000	200	1200	251	600	350	588	330	4800	3840	2100	800	500	796	280	500	340	162	900	3200	2240	260
1	Reserve and Surplus		(6526)	0	379	274	(3223)	(551)	75	206	136	123	3	176	132	185	19	598	498	252	471	121	18	95	170	80	55	184	250	14	41
1	Debenture and Bond													0		0							0				0				
1	Borrowings				452	16		621	25	220	0	200	19	232	609	0	142	0	5050	0	500		24	75					700	5	100
2	**Deposits (a.+b.)**	0	***4576***	**662**	***9201***	***10025***	***5244***	***58***	**3921**	***7538***	**2185**	***2832***	**3009**	**4107**	***3493***	**7064**	***4028***	***15008***	***28809***	***6417***	**8239**	***6450***	**2158**	***2821***	***3317***	***3139***	**2002**	***8763***	***13586***	***18348***	***3118***
	a. Domestic Currency		4576	662	9201	10025	5244	58	3921	7538	2185	2832	3009	4107	3493	7064	4028	15008	22574	6417	8239	6450	2158	2821	3317	3139	2002	8763	13570	18234	3118
	b. Foreign Currency															0			6235		0								16	114	
2	Income Tax Liability			36	64	28			6	74	3	42	4	0		2		94			150	0	0	26	0		0		119		
2	Other Liabilities		5954	1240	894	136	4066	961	121	273	585	85	188	266	223	741	115	2918	666	215	108	124	374	70	1697	92	246	221	376	393	497
2.	***Total Assets (2.1 to 2.7)***	***0***	**7204**	***2131***	**11490**	**11555**	**7207**	**1229**	***4398***	**9311**	***3109***	**4482**	***3474***	***5381***	**4807**	***8580***	**4634**	**23418**	**38863**	**8984**	***10268***	**7195**	***3370***	**3367**	**5684**	**3651**	***2465***	**10068**	**18231**	**21000**	**4016**
2	Cash and Bank Balance		361	1192	907	2413	936	142	852	943	144	1133	1370	234	872	1887	411	1045	2091	1833	1736	2557	1255	468	351	1177	1070	2731	992	2798	1211
2	Money at Call and Short Notice		3413	0	2349					0	848			506		0		4405	3871			0	174		2178				5737	1346	
2	Investments		3	0	1860	955	103	38	343	200	0	173	0	970	0	650	3	1522	5081	625	105	100	3	50	287			56	2345	1066	
2	Loans and Advances		3029	743	5394	7840	5878	678	3094	7693	1975	3086	1898	3476	3761	5869	3965	15609	25334	6293	8060	4411	1569	2765	2813	2353	1343	7093	8350	14950	2167
3	Fixed Assets		94	10	154	203	75	12	61	231	35	31	68	47	53	112	196	113	2043	56	63	42	32	16	44	18	22	70	226	366	84
3	Non Banking Assets		64	49	134	3	206	11	12	8	1			0		0									0		0				
3	Other Assets		240	137	692	141	9	348	36	236	106	59	138	148	121	62	59	724	443	177	304	85	337	68	11	103	30	118	581	474	554
3.	***Profit and Loss Account***	**Up to This**																													
3	Interest Income		616	91	766	887	377	34	345	808	264	272	244	456	401	528	413	1664	2197	627	846	409	202	312	288	223	141	662	1385	1127	206
3	Interest Expense		626	54	383	482	326	69	203	447	109	116	150	242	190	287	184	800	1380	336	528	241	98	162	144	111	70	411	547	720	114
	A. Net Interest Income (3.1 - 3.2)	**0**	**(10)**	**37**	**383**	**405**	**51**	**(35)**	**142**	**361**	**155**	**156**	**94**	**214**	**211**	**241**	**229**	**864**	**817**	**291**	**318**	**168**	**104**	**150**	**144**	**112**	**71**	**251**	**838**	**407**	**92**
3	Fees, Commission and Discount		4	1	39	17	0		4	21	8	4	7	13	43	58	50	5	141	2	14	1	20	12	35	39	26	106	66	139	9
3	Other Operating Income		11	8	46	99	1	1	20	96	55	79	36	41		79	17	87		70	411	47	26	32	11	4	18		3	13	29
4	**Foreign Exchange Gain/Loss (Net)**		9	0									0	0		0			22		2	1							5	40	
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)		**0**	**14**	**46**	**468**	**521**	**52**	**(34)**	**166**	**478**	**218**	**239**	**137**	**268**	**254**	**378**	**296**	**956**	**980**	**363**	**745**	**217**	**150**	**194**	**190**	**155**	**115**	**357**	**912**	**599**	**130**
4	**Staff Expenses**		164	22	78	71	50	16	32	59	32	37	33	37	30	38	48	168	163	47	50	25	29	24	33	21	22	34	92	150	26
4	**Other Operating Expenses**		252	9	104	133	51	26	55	119	71	57	50	41	57	73	77	248	257	76	103	56	46	43	54	31	24	58	224	227	52
C. Operating Profit Before Provision (B. -3.6-3.7		**0**	**(402)**	**15**	**286**	**317**	**(49)**	**(76)**	**79**	**300**	**115**	**145**	**54**	**190**	**167**	**267**	**171**	**540**	**560**	**240**	**592**	**136**	**75**	**127**	**103**	**103**	**69**	**265**	**596**	**222**	**52**
4	**Provision for Possible Losses**		867	96	60	62	657	457	37	41	14	0	22	41	23	11	59	34	206	28	93	24	29	37	27	23	13	38	175	69	12
	D. Operating Profit (C. -3.8)	0	**(1269)**	(81)	**226**	**255**	**(706)**	**(533)**	42	**259**	101	**145**	32	149	**144**	256	**112**	**506**	**354**	**212**	499	**112**	46	**90**	**76**	**80**	56	**227**	**421**	**153**	**40**
4	**Non Operating Income / Expenses (Net)**		33	2		(1)	(10)	113	0	1	0																	(33)			
3.10	**Write Back of Provision for Possible Loss**		255	11		14	0		31			1		19							36			1							
E. Profit from Regular Activities (D+3.9+3.10)		0	**(981)**	(68)	**226**	**268**	**(716)**	**(420)**	73	**260**	101	**146**	32	168	**144**	256	**112**	**506**	**354**	**212**	535	**112**	46	**91**	**76**	**80**	56	**194**	**421**	**153**	**40**
3	**Extraordinary Income/Expenses (Net)**		(2)							0																					
F. Profit before Bonus and Taxes (E. + 3.11)		0	**(983)**	(68)	**226**	**268**	**(716)**	**(420)**	73	**260**	101	**146**	32	168	**144**	256	**112**	**506**	**354**	**212**	535	**112**	46	**91**	**76**	**80**	56	**194**	**421**	**153**	**40**
3	**Provision for Staff Bonus**			0	21	24	0		7	24	9	13		15	13	23	10	51	32	19	49	10		8	7	7	5	18	42	14	3
3	**Provision for Tax**			0	64	77	0		21	75	29	42		48	41	73	32	94	101	61	150	32		26	22	23	16	55	119		12
	G. Net Profit/Loss (F. - 3.12-3.13)	0	**(983)**	(68)	**141**	**167**	**(716)**	**(420)**	45	**161**	63	**91**	32	105	**90**	160	**70**	**361**	**221**	**132**	336	**70**	46	**57**	**47**	**50**	35	**121**	**260**	**139**	**25**
4.	***Ratios***	**At the End of This Quarter**																													
4	**Capital Fund to RWA**		(1)	0	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	**Non Performint Loan(NPL) To Total Loan**		0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	**Total Loan Loss Provision to Total NPL**		1	1	1	0	1	1	1	0	1	3	0	1	1	2	1	2	1	6	1	3	1	1	1	2	1	0	1	0	0

Table No.43 - contd.

Unaudited Financial Results (Quarterly) of DEVELOPMENT BANKS

Mid-July, 2008

Rs in Lakhs

S. N.	Particulars	Tinau	Araniko	Miteri	Gaidakot	Sewa	Kankai	Public	Mahakali	Ace Dev.	Sangrila	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kasthamamanda	Aipine	Nilgiri	Corporate	Kamana	City	Garima	Bisvo	Pathibhara	Professional	Kabeli	Purnima	Total
		31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
1.	***Total Capital and Liabilities (1.1 to 1.7)***	**2811**	**1696**	***1091***	**1104**	**4163**	***1111***	**6155**	**559**	**36709**	**4551**	***716***	**12935**	***1021***	**1063**	**1120**	**4127**	**7165**	**860**	***1335***	***2622***	**2472**	**5251**	**1353**	**3398**	***641***	***563***	**121**	**661**	**356946**
1	Paid Up Capital	420	271	316	198	300	280	600	118	4160	399	120	4033	101	100	376	510	2240	335	210	663	260	700	265	732	255	350	101	269	50398
1	Reserve and Surplus	(13)	(13)	(6)	(4)	10	3	5		928	(22)	(3)	(427)		1	(9)	14	4	(4)	1	6	(16)	10	(23)	(15)	(4)	(8)	(1)		(5331)
1	Debenture and Bond																													0
1	Borrowings	300						50		900			300				425	700			150	100	100							12015
2	**Deposits (a.+b.)**	***2012***	***1019***	**737**	***885***	***3739***	**819**	***2622***	***431***	***17846***	***3687***	**574**	***8064***	**826**	***916***	***712***	***3107***	***4045***	***510***	**1106**	**1193**	***2068***	***3935***	***1086***	***2446***	**380**	**179**	***20***	***383***	**255465**
	a. Domestic Currency	2012	1019	737	885	3739	819	2622	431	17742	3687	574	8064	826	916	712	3107	3544	510	1106	1193	2068	3935	1086	2446	380	179	20	383	248495
	b. Foreign Currency									104								501												6970
2	Income Tax Liability				17	5		2		3					1	1	6	2			3		5							693
2	Other Liabilities	92	419	44	8	109	9	2876	10	12872	487	25	965	94	45	40	65	174	19	18	607	60	501	25	235	10	42	1	9	43706
2.	***Total Assets (2.1 to 2.7)***	**2811**	**1696**	***1091***	**1104**	**4163**	***1111***	**6155**	**559**	**36709**	**4551**	***716***	**12935**	***1021***	**1063**	**1120**	**4127**	**7165**	**860**	***1335***	***2622***	**2472**	**5251**	**1353**	**3398**	***641***	***563***	**121**	**661**	**356946**
2	Cash and Bank Balance	412	345	76	67	1493	59	334	275	13095	1247	113	422	365	304	232	221	1208	96	259	1018	550	217	593	261	215	102	94	510	59295
2	Money at Call and Short Notice		480	212	442		209	2607		3746			0			0	1564	0			0		1843		954		0			36884
2	Investments	2	1	100	1	2		100	21	3659	10		10443	0		50		450	100	100			50				100			31727
2	Loans and Advances	2328	831	669	563	2543	796	2867	253	14932	3067	556	1541	601	738	803	2293	4953	602	950	1534	1829	3033	654	2072	395	326		105	213323
3	Fixed Assets	33	30	19	18	43	36	84	8	795	88	33	376	20	18	27	36	371	52	11	60	36	77	73	58	22	29	22	19	7071
3	Non Banking Assets							0	0	0																				488
3	Other Assets	36	9	15	13	82	11	163	2	482	139	14	153	35	3	8	13	183	10	15	10	57	31	33	53	9	6	5	27	8158
3.	***Profit and Loss Account***																													
3	Interest Income	170	87	79	60	214	60	201	25	1848	151	13	109	26	43	37	94	244	28	45	58	71	162	32	108	22	18		5	20801
3	Interest Expense	111	47	34	30	147	21	88	10	825	108	7	141	9	19	15	52	81	7	27	23	51	98	16	57	5	2		3	11564
	A. Net Interest Income (3.1 - 3.2)	**59**	**40**	**45**	**30**	**67**	**39**	**113**	**15**	**1023**	**43**	**6**	**(32)**	**17**	**24**	**22**	**42**	**163**	**21**	**18**	**35**	**20**	**64**	**16**	**51**	**17**	**16**	**0**	**2**	**9237**
3	Fees, Commission and Discount	15	4	5	7	10	3	9	3	140	55	4	3	2	3	0	2	64	6	13	1	21	4	13	21	3				1295
3	Other Operating Income		16	10	1	36	9	43	5	249		10	24	12	15	9	47		9	1	27		43	0		4	4		2	1916
4	**Foreign Exchange Gain/Loss (Net)**			0						1																				**80**
B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)		**74**	**60**	**60**	**38**	**113**	**51**	**165**	**23**	**1413**	**98**	**20**	**(5)**	**31**	**42**	**31**	**91**	**227**	**36**	**32**	**63**	**41**	**111**	**29**	**72**	**24**	**20**	**0**	**4**	**12528**
4	**Staff Expenses**	13	15	16	11	16	14	46	9	186	28	6	168	8	11	11	14	63	10	9	18	17	15	13	19	9	7	1	2	2386
4	**Other Operating Expenses**	31	19	25	15	41	22	71	12	328	61	11	238	16	21	21	32	109	25	13	20	22	49	32	21	15	18		8	3970
C. Operating Profit Before Provision (B. -3.6-3.7)		**30**	**26**	**19**	**12**	**56**	**15**	**48**	**2**	**899**	**9**	**3**	**(411)**	**7**	**10**	**(1)**	**45**	**55**	**1**	**10**	**25**	**2**	**47**	**(16)**	**32**	**0**	**(5)**	**(1)**	**(6)**	**6172**
4	**Provision for Possible Losses**	15	22	4	5	24	9	29	3	122	31	6	15	6	7	8	23	49	6	9	15	18	31	7	20	4	3		1	**3747**
	D. Operating Profit (C. -3.8)	**15**	**4**	15	**7**	**32**	6	**19**	**(1)**	**777**	**(22)**	(3)	**(426)**	1	**3**	**(9)**	**22**	**6**	**(5)**	1	10	**(16)**	**16**	**(23)**	**12**	(4)	(8)	**(1)**	**(7)**	**2425**
4	**Non Operating Income / Expenses (Net)**									(64)									1						(26)					**16**
3.10	**Write Back of Provision for Possible Loss**						1			152																				**521**
E. Profit from Regular Activities (D+3.9+3.10)		**15**	**4**	15	**7**	**32**	7	**19**	**(1)**	**865**	**(22)**	(3)	**(426)**	1	**3**	**(9)**	**22**	**6**	**(4)**	1	10	**(16)**	**16**	**(23)**	**(14)**	(4)	(8)	**(1)**	**(7)**	**2962**
3	**Extraordinary Income/Expenses (Net)**																													**(2)**
F. Profit before Bonus and Taxes (E. + 3.11)		**15**	**4**	15	**7**	**32**	7	**19**	**(1)**	**865**	**(22)**	(3)	**(426)**	1	**3**	**(9)**	**22**	**6**	**(4)**	1	10	**(16)**	**16**	**(23)**	**(14)**	(4)	(8)	**(1)**	**(7)**	**2960**
3	**Provision for Staff Bonus**			1		3	1			79							2	1			1		1							**513**
3	**Provision for Tax**					5				248					1		6	2			3		5							**1483**
	G. Net Profit/Loss (F. - 3.12-3.13)	**15**	**4**	14	**7**	**24**	6	**19**	**(1)**	**538**	**(22)**	(3)	**(426)**	1	**2**	**(9)**	**14**	**3**	**(4)**	1	6	**(16)**	**10**	**(23)**	**(14)**	(4)	(8)	**(1)**	**(7)**	**964**
4.	***Ratios***																													At the End of Corresponding Previous Year Quarter
4	**Capital Fund to RWA**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	4	1	4
4	**Non Performint Loan(NPL) To Total Loan**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
4	**Total Loan Loss Provision to Total NPL**	0	1	0	1	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93

Table No. 44

Sectorwise Outstanding Credits of DEVELOPMENT BANKS

Mid- July, 2008

Rs. In Lakh

Devlopment Banks	NIDC	NDB	UDBL	Malika	Siddharth	CSI	United	Narayani	Pashchim.	Sahayogi	Pashupati	Karnali	Annapurna	Triveni	Bhrikuti	Bageshwori	Gorkha	Sanima	Business	Infrastructure
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1 Agriculture	0.0	176.0	36.0	256.0	390.0	399.0	21.0	83.0	1634.0	29.0	11.0	447.0	394.0	336.0	180.0	32.0	0.0	11.0	3.0	25.0
2 Mines	0.0	0.0	0.0	194.0	22.0	323.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0
3 Manufacturings	0.0	1386.0	0.0	471.0	455.0	2229.0	235.0	28.0	513.0	56.0	195.0	35.0	193.0	155.0	578.0	324.0	366.0	2823.0	25.0	878.0
4 Construction	0.0	598.0	0.0	401.0	733.0	663.0	0.0	781.0	717.0	744.0	284.0	718.0	0.0	498.0	0.0	545.0	1069.0	3524.0	198.0	2751.0
5 Metal Productions,Machinary & Electrical Tools & fitti	0.0	0.0	0.0	0.0	143.0	135.0	0.0	0.0	49.0	0.0	125.0	0.0	0.0	25.0	0.0	53.0	0.0	17.0	32.0	3.0
6 Transportation Equipment Production & Fitting	0.0	0.0	0.0	338.0	106.0	85.0	18.0	0.0	20.0	0.0	19.0	244.0	0.0	67.0	0.0	14.0	0.0	0.0	28.0	0.0
7 Transportation, Communications & Public Services	0.0	152.0	40.0	89.0	1194.0	112.0	0.0	203.0	1439.0	7.0	295.0	0.0	0.0	500.0	787.0	677.0	714.0	2433.0	7.0	460.0
8 Wholesaler & Retailers	0.0	237.0	161.0	3027.0	769.0	973.0	193.0	1304.0	525.0	221.0	333.0	433.0	264.0	290.0	1123.0	1455.0	1507.0	2946.0	513.0	1188.0
9 Finance, Insurance & Fixed Assets	0.0	214.0	0.0	0.0	1619.0	254.0	0.0	0.0	1966.0	0.0	468.0	0.0	481.0	0.0	0.0	0.0	4211.0	2067.0	443.0	44.0
10 Service Industries	0.0	1305.0	85.0	92.0	712.0	531.0	0.0	165.0	169.0	194.0	405.0	11.0	229.0	525.0	3085.0	710.0	500.0	1233.0	113.0	560.0
11 Consumable Loan	0.0	137.0	0.0	41.0	174.0	73.0	0.0	159.0	93.0	30.0	81.0	10.0	0.0	0.0	46.0	25.0	4249.0	4849.0	4938.0	52.0
12 Local Government	0.0	0.0	0.0		0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3049.0	0.0	0.0	0.0
13 Others	20655.0	253.0	550.0	443.0	1671.0	9.0	211.0	533.0	705.0	694.0	870.0	0.0	1915.0	1355.0	70.0	250.0	157.0	5431.0	0.0	1941.0
Total	**20655.0**	**4458.0**	**872.0**	**5352.0**	**7988.0**	**5811.0**	**678.0**	**3256.0**	**7830.0**	**1975.0**	**3086.0**	**1898.0**	**3476.0**	**3751.0**	**5869.0**	**4085.0**	**15822.0**	**25334.0**	**6300.0**	**7902.0**

Devlopment Banks	Gandaki	Gauri Sha.	Subhechchha	Birat Laxmi	Excel Dev.	Western	Himchuli	Nepal Bikash	Aranko	MITERI	Muktinath	Tinau	Clean Energy	Gaidahot	Seva	Kankai	Public	Mahakali	Ace Dev.	Sangrila
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1 Agriculture	63.0	75.0	101.0	229.0	127.0	21.0	25.0	0.0	4.0	0.0	0.0	6.0	0.0	60.0	9.0	55.0	0.0	12.0	293.0	0.0
2 Mines	0.0	1.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	433.0	0.0	0.0	0.0	0.0	0.0	30.0	0.0
3 Manufacturings	199.0	60.0	0.0	166.0	207.0	41.0	346.0	133.0	1.0	0.0	0.0	98.0	2186.0	0.0	26.0	68.0	0.0	0.0	1300.0	116.0
4 Construction	407.0	221.0	0.0	220.0	0.0	101.0	1374.0	1015.0	214.0	107.0	579.0	6.0	812.0	98.0	0.0	128.0	1030.0	58.0	4560.0	168.0
5 Metal Productions,Machinary & Electrical Tools & fitti	53.0	0.0	0.0	0.0	32.0	11.0	74.0	152.0	0.0	9.0	0.0	0.0	53.0	0.0	1.0	0.0	0.0	0.0	139.0	6.0
6 Transportation Equipment Production & Fitting	6.0	0.0	0.0	0.0	167.0	0.0	0.0	147.0	172.0	93.0	0.0	4.0	314.0	0.0			0.0	0.0	2282.0	0.0
7 Transportation, Communications & Public Services	714.0	170.0	981.0	182.0	19.0	345.0	951.0	495.0	21.0	0.0	483.0	678.0	1150.0	0.0	981.0	28.0	887.0	0.0	139.0	862.0
8 Wholesaler & Retailers	614.0	322.0	993.0	522.0	712.0	383.0	1563.0	1001.0	203.0	92.0	751.0	515.0	1609.0	28.0	280.0	277.0	614.0	37.0	654.0	369.0
9 Finance, Insurance & Fixed Assets	309.0	0.0	0.0	0.0	447.0	0.0	0.0	2292.0	0.0	129.0	0.0	744.0	2440.0	0.0	621.0	0.0	0.0	0.0	2011.0	148.0
10 Service Industries	286.0	256.0	161.0	131.0	274.0	21.0	570.0	849.0	66.0	0.0	0.0	49.0	882.0	0.0	594.0	13.0	324.0	0.0	670.0	319.0
11 Consumable Loan	36.0	4.0	2.0	585.0	145.0	21.0	35.0	804.0	2.0	1.0	7.0	13.0	113.0	7.0	29.0	0.0	0.0	147.0	196.0	11.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0		0.0				0.0	0.0	0.0
13 Others	1724.0	460.0	600.0	827.0	223.0	427.0	2155.0	1461.0	148.0	244.0	347.0	215.0	4958.0	370.0	2.0	237.0	14.0	0.0	2658.0	1068.0
Total	**4411.0**	**1569.0**	**2838.0**	**2862.0**	**2353.0**	**1371.0**	**7093.0**	**8349.0**	**831.0**	**675.0**	**2167.0**	**2328.0**	**14950.0**	**563.0**	**2543.0**	**806.0**	**2869.0**	**254.0**	**14932.0**	**3067.0**

Devlopment Banks	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kasthamandap	Alpine	Nilgiri	Corporate	Kamana	City	Garima	Biswo	Pathibhara	Professional	Kabeli	Purnima	TOTAL
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
1 Agriculture	9.0	0.0	2.0	11.0	25.0	25.0	1.0	0.0	11.0	7.0	38.0	31.0	67.0	0.0	1.0	52.0	10.0	0.0	1370.0
2 Mines	0.0	187.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0		0.0				0.0	5114.0
3 Manufacturings	99.0	0.0	0.0	0.0	78.0	0.0	213.0	0.0	0.0	46.0	45.0	48.0	32.0	0.0	11.0	13.0	2.0	0.0	6073.0
4 Construction	0.0	196.0	287.0	0.0	56.0		780.0	0.0	0.0	195.0	286.0	704.0	40.0	274.0	82.0	35.0	26.0	5.0	25009.0
5 Metal Productions,Machinary & Electrical Tools & fitti	0.0	266.0	0.0	0.0			0.0	5.0	0.0		0.0	111.0							15136.0
6 Transportation Equipment Production & Fitting	0.0	511.0	0.0	0.0			0.0	268.0	0.0		22.0			570.0					5138.0
7 Transportation, Communications & Public Services	186.0	0.0	195.0	0.0	140.0	492.0	263.0	0.0	81.0	78.0	718.0	1097.0	120.0	0.0	69.0	14.0		14.0	13492.0
8 Wholesaler & Retailers	392.0	0.0	101.0	238.0	285.0	754.0	588.0	50.0	319.0	135.0	175.0	308.0	217.0	0.0	36.0	106.0	59.0	51.0	24462.0
9 Finance, Insurance & Fixed Assets	0.0	0.0	0.0	0.0	114.0	267.0	2255.0	183.0			313.0	396.0		0.0		8.0			30139.0
10 Service Industries	32.0	130.0	0.0	0.0	62.0	23.0	262.0				117.0	225.0	41.0	1053.0		5.0	23.0	16.0	19221.0
11 Consumable Loan	4.0	0.0	2.0	1.0	20.0	0.0	0.0	0.0	118.0		115.0	82.0	4.0	0.0			6.0		13134.0
12 Local Government		0.0	0.0	0.0		0.0	0.0							0.0				19.0	14976.0
13 Others	26.0	267.0	14.0	488.0	23.0	732.0	590.0	96.0	421.0	1063.0	0.0	62.0	133.0	175.0	196.0	93.0	41.0		25632.0
Total	**748.0**	**1557.0**	**601.0**	**738.0**	**803.0**	**2293.0**	**4952.0**	**602.0**	**950.0**	**1524.0**	**1829.0**	**3064.0**	**654.0**	**2072.0**	**395.0**	**326.0**	**167.0**	**105.0**	**236609.0**

Table No.45

Non Performing Loan Status of DEVELOPMENT BANKS

Rs. in Lakh

Banks Name	Mid-July											
	2005			2006			2007			2008		
	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan	Total Loan	Total NPL	NPL/Total Loan
1. ADB *	225651	7411	3.28	0	0	0.00	0	0	0.00	0.00	0.00	0.00
2. NIDC	0	0	0.00	0	0	0.00	0	0	0.00	0.00	0.00	0.00
3. N D B	8429	628	7.45	5919	295.974	5.00	5808	685	11.79	3029	1138.6	37.6
4. Dev.Credit *	13945	566	4.06	19183	157	0.82	23822	638	2.68	0.00	0.00	0.0
5. CSI	8333	628	7.54	6908	2266	32.80	6849	4021	58.71	5878	3860.67	65.7
6. Uddyam	908	61	6.72	945	47	5.00	841	36	4.25	743	99.11	13.3
7. Malika	2892	92	3.19	3239	304	9.38	3841	75	1.95	5394	399.16	7.4
8. Siddhartha	1447	47	3.25	2452	64	2.61	5163	75	1.45	7840	137.98	1.8
9. United	932	14	1.48	1008	34	3.37	817	136	16.70	678	592.77	87.4
10. Narayani	1483	117	7.92	1849	119	6.43	2145	166	7.73	3,094	151.29	4.9
11.Pashchimanchal	2015	48	2.39	2391	1	0.03	4073	86	2.10	7693	0.77	0.0
12. Sahayogi	766	67	8.74	1057	32	3.06	1323	66	4.95	1975	79.98	4.0
13. Pashupati	1207	15	1.24	1379	44	3.17	1675	64	3.85	3086	20.06	0.7
14. Karnali	593	38	6.41	1177	3	0.25	1657	2	0.12	1898	0.57	0.0
15. Annapurna	672	0	0.00	1241	43	3.45	2071	36	1.74	3476	47.97	1.4
16. Triveni	420	0	0.00	736	0	0.00	2173	2	0.11	3761	3.76	0.1
17. Bhrikuti	526	0	0.00	1578	16	1.00	3279	59	1.80	5869	50.47	0.9
18. Subhechchha	471	0	0.00	1108	15	1.32	1832	55	3.01	2765	89.31	3.2
19. Bageshwori	512	0	0.00	1242	0	0.00	2528	28	1.10	3965	114.59	2.9
20. Gorkha	3081	0	0.00	6831	50	0.73	10754	108	1.00	15609	117.07	0.8
21. Gauri Sha.	250	0	0.00	532	19	3.48	1041	34	3.27	1569	84.57	5.4
22. Sanima	2506	0	0.00	7586	0	0.00	15019	0	0.00	25334	382.54	1.5
23. Gandaki	574	0	0.00	1194	0	0.00	2445	3	0.11	4411	15.44	0.4
24. Infrastructure	125	0	0.00	3014	0	0.00	5249	105	2.00	8060	176.51	2.2
25. Business Dev.	421	0	0.00	2074	0	0.00	3466	8	0.23	6293	10.70	0.2
26. Birat Laxmi	142	0	0.00	682	0	0.00	1465	13	0.87	2813	39.95	1.4
27.Excle				595	595	100.00	1075	8	0.70	2353	21.88	0.9
28.Western				342	0	0.00	865	12	1.39	1343	35.32	2.6
29 Himchuli				1301	0	0.00	3534	5	0.13	7093	23.41	0.3
30 NDEP							5188	0	0.00	8350	258.85	3.1
31 Araniko							312	0	0.00	831	36.15	4.4
32 Miteri							346	0	0.00	669	2.48	0.4
33 Muktinath							932	0	0.00	2167	0.00	0.0
34 Tinau							828	0	0.00	2328	0.00	0.0
35 Clean Energy							7985	0	0.00	14950	0.00	0.0
36 Gaidakot							312	0	0.00	563	13.86	2.5
37 Sewa							526	0	0.00	2543	15.00	0.6
38 Kankai							225	0	0.00	796	0.97	0.1
39 Public							164	0	0.00	2867	0.00	0.0
40 Mahakali										253	0.00	0.0
41 Ace Dev.										14932	68.69	0.5
42 Sangrila										3067	0.00	0.0
43 Bhargab										556	0.00	0.0
44 Vibor										1541	0.00	0.0
45 Resunga										601	0.00	0.0
46 Rara										738	0.00	0.0
47 Diyalo										803	0.00	0.0
48 Country										2293	0.00	0.0
49 Kasthamandap										4953	0.00	0.0
50 Alpine										602	0.00	0.0
51 Nilgiri										950	0.00	0.0
52 Corporate										1534	0.00	0.0
53 Kamana										1829	0.00	0.0
54 City										3033	0.00	0.0
55 Garima										654	0.00	0.0
56 Biswo										2072	0.00	0.0
57 Pathibhara										395	0.00	0.0
58 Professional										326	0.00	0.0
59 Kabeli										0.00	0.00	0.0
60. Purnima										105	0.00	0.0
Total	**278300**	**9733**	**3.50**	**77564**	**4103**	**5.29**	**131625**	**6524**	**4.96**	**213323**	**8090**	**3.79**

* Upgraded to Commercial Bank

Table No. 46

List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)

Mid - July, 2008

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

Table No. 47

Sources & Uses of Funds of FINANCE COMPANIES

(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES	Mid - July							
	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)	2006 (70)	2007 (74)	2008 (78)
1. CAPITAL FUND	**19289.0**	**26621.0**	**32052.0**	**36538.0**	**42500.0**	**43148.1**	**53798.6**	**74454.2**
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6	69107.3
b. General Reseves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7	7876.9
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5	48.8
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	3063.6	721.8	(4553.2)
e. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0	1964.4
1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Other	0.0	0.0	0.0	0.0	0.0	652.3	1503.0	0.0
2. BORROWINGS	**2150.0**	**2448.0**	**1343.0**	**13065.0**	**9908.0**	**11548.1**	**34695.4**	**43649.5**
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8	35773.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0			0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1409.1	3176.6	7876.5
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4440.0	0.0
3. DEPOSITS	**116540.0**	**134539.0**	**165103.0**	**193917.0**	**223416.0**	**243325.0**	**345147.1**	**522821.7**
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229069.8
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229063.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2
c. Fixed	0.0	0.0	0.0	0.0	0.0	190075.9	222407.5	282696.7
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	222403.0	282096.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	4.5	600.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	559.6	5174.9	8292.3
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	911.5	1841.0
4. Bills Payable	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**3.0**
5. Contra Account	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
6. Other Liabilities	**16651.0**	**18255.0**	**17885.0**	**22312.0**	**19456.0**	**52619.7**	**83382.0**	**132432.3**
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3	66136.9
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	21693.4	25100.1
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1	9761.2
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2	9707.0
7. Reconcillation A/c	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**2011.2**	**4247.0**	**8087.6**
8. Profit & Loss A/c	**3342.0**	**2664.0**	**4782.0**	**6155.0**	**9087.0**	**5721.4**	**13393.2**	**22391.2**
TOTAL SOURCES OF FUNDS	**157972.0**	**184527.0**	**221165.0**	**271987.0**	**304367.0**	**388562.3**	**534663.3**	**803839.5**
TOTAL USES OF FUNDS	**157972.0**	**184527.0**	**221165.0**	**271987.0**	**304367.0**	**388562.3**	**534663.3**	**803839.5**
1. LIQUID FUNDS	**20485.0**	**28624.0**	**26740.0**	**44698.0**	**39049.0**	**53866.6**	**75134.1**	**177417.4**
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0	5883.7
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	2579.3	5872.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	11.7	11.1
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3	145282.4
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4	38526.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4	38526.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9	65482.6
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9	65472.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	7661.0	11678.0	40398.8
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	875.0
c.Money at Call	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. INVESTMENTS	**12680.0**	**16234.0**	**23924.0**	**25105.0**	**24112.0**	**9632.4**	**12220.6**	**7175.0**
a. Govt.Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6	7175.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	0.0	0.0
e Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. SHARE & OTHER INVESTMENT	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**18212.2**	**34136.0**	**35899.0**
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2		7.3
2.Others	0.0	0.0	0.0	0.0	0.0		34136.0	32082.6
4. LOANS & ADVANCES	**108653.0**	**119496.0**	**144737.0**	**175408.0**	**212233.0**	**270789.5**	**356164.6**	**514941.5**
a. Govt.non-financial inst.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6	431127.3
c. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3
d. others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66497.6
5. BILL PURCHED	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**163.6**	**0.0**	**227.9**
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	0.0	179.9
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. LOANS AGAINST COLLECTED BILLS	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Contra Account	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. FIXED ASSETS	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**9677.1**	**14048.5**	**20166.3**
9. OTHER ASSETS	**16154.0**	**20173.0**	**25763.0**	**26776.0**	**28973.0**	**19636.7**	**26125.7**	**29285.4**
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10424.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7
Private Sector	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10410.9
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2034.2
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	1444.7	2560.1	3367.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	22.2	7.8
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	13152.4	13459.4
10. Expenses not Written off	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**324.8**	**1040.7**	**1450.2**
11. Non Banking Assets	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**4233.8**	**3608.1**	**3132.5**
12. Reconcillation Account	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**1241.0**	**3624.2**	**9142.3**
13. Profit & Loss A/c	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**784.6**	**8560.8**	**4995.5**

*Figures in paranthesis show the number of Finance Companies.

Table No. 48
Sources & Uses of Funds of FINANCE COMPANIES
Mid - July, 2008

Rs. In Lakh

Sources & Uses	Nepal Awas Finance co	Nepal Finance	NIDC Capital Market	National Finance	Annapurna Finance	Nepal Share Market & Finance	Peoples Finance	Mercantile Finance	Kathmandu Finance	Himalaya Finance & Saving Co	Union Finance	Narayani Finance	Gorkha Finance	Pathfinancial Finance	Nepal Housing & Merchant Finance	Universal Finance	Samjhana Finance	Goodwill Finance	Siddhartha Finance	Shree Investment & Finance	Lumbini Finance & Leasing
1. CAPITAL FUND	**1029.0**	**746.6**	**1261.5**	**2156.0**	**2718.0**	**4538.6**	**1039.0**	**303.1**	**620.6**	0.0	**686.0**	**903.4**	**390.8**	**984.5**	**1058.0**	**840.4**	**246.0**	**1164.7**	**862.2**	**1088.7**	**1282.7**
a. Paid-up Capital	705.0	450.0	1011.7	1569.0	2016.0	4320.0	840.0	180.0	379.5		725.0	667.0	300.0	721.7	804.0	602.2	222.0	1050.0	677.4	840.0	900.0
b. General Reseves	278.0	196.7	220.2	519.0	471.0	202.6	119.0	51.0	166.6		138.0	188.5	61.0	257.5	220.0	189.2	24.0	100.9	183.0	247.3	327.1
c. Share Premium																					
d. Retained Earning	44.0	99.9	29.5	68.0	231.0	16.0	80.0	15.9	15.9		(249.0)	47.9	29.8	5.3	34.0	49.0		13.8	1.8	1.4	48.2
e. Others Reserves	2.0							56.2	58.6		72.0										7.4
1. Ex.Eq.Fund																					
2. Other																					
2. BORROWINGS	**275.0**	**318.9**	**600.0**		**770.0**	**1237.5**					**416.0**	**146.5**	**75.0**		**1.0**	**1100.0**	**45.0**	**980.0**	**650.0**	**666.4**	**1130.0**
a. NRB																					
b. "A"Class Licensed Institution	275.0	318.9			770.0	837.5					116.0	146.5			1.0	1100.0		980.0	650.0	666.4	1130.0
c. Foreign Banks and Fin. Ins.																					
d. Other Financial Ins.			600.0			400.0					300.0		75.0				45.0				
e. Bonds and Securities																					
3. DEPOSITS	**4318.0**	**5178.3**	**9995.2**	**6510.0**	**16335.0**	**16578.4**	**5113.0**	**154.0**	**3263.9**		**7209.0**	**6803.4**	**3615.9**	**7014.4**	**9712.0**	**7881.2**	**2824.0**	**5265.7**	**5498.0**	**7779.5**	**8389.8**
a. Current																					
Domestic																					
Foreign																					
b. Savings	1256.0	1495.3	4290.7	1857.0	7657.0	7407.2	1449.0		653.7		2129.0	3457.6	639.0	2161.0	2288.0	2302.3	1114.0	1578.4	2177.0	3223.4	3238.9
Domestic	1256.0	1495.3	4290.7	1857.0	7657.0	7407.2	1449.0		653.7		2129.0	3457.6	639.0	2161.0	2288.0	2302.3	1114.0	1578.4	2177.0	3223.4	3238.9
Foreign																					
c. Fixed	3062.0	3627.7	5704.5	4653.0	8678.0	9171.2	3658.0	153.1	2610.2		5004.0	3345.8	2976.9	4806.1	7424.0	5578.9	1704.0	3639.9	3321.0	4556.1	5121.2
Domestic	3062.0	3627.7	5704.5	4653.0	8678.0	9171.2	3658.0	153.1	2610.2		5004.0	3345.8	2976.9	4806.1	7424.0	5578.9	1704.0	3039.9	3321.0	4556.1	5121.2
Foreign																		600.0			
d. Call Deposits											70.0						6.0				
e. Others		55.3					6.0	1.0			6.0			47.4				94.8			59.3
4. Bills Payable											**3.0**										
5. Contra Account																					
6. Other Liabilities	**688.0**	**7096.6**	**14810.5**	**1421.0**	**2128.0**	**2258.3**	**1997.0**	**61.9**	**573.5**		**722.0**	**455.3**	**406.9**	**1203.2**	**2745.0**	**781.1**	**572.0**	**781.5**	**1005.3**	**465.6**	**1601.7**
1. Sundry Creditors	296.0	6021.0	13375.0	328.0	754.0	122.0	1563.0	0.6	5.6		44.0	75.3	4.7	41.1		25.0	28.0	41.4	35.0	24.7	36.5
2. Loan Loss Provision	123.0	359.3	400.2	510.0	639.0	681.4	206.0	19.0	252.4		144.0	163.7	189.4	530.1	394.0	327.7	324.0	267.1	406.0	126.0	918.2
3. Interest Suspense a/c	75.0	209.3	199.5	332.0	87.0	217.8	132.0	16.1	88.1		30.0	89.0	77.5	269.9	121.0	168.4	132.0	62.5	185.0	17.6	326.7
4. Others			676.8	50.0	46.0	224.1	5.0	26.2	4.1				46.5				63.0		217.6		154.8
7. Reconcillation A/c											**594.0**								**80.0**		
8. Profit & Loss A/c	**154.0**	**469.2**	**696.0**	**270.0**	**488.0**	**488.9**	**259.0**	**19.4**			**571.0**	**864.5**	**79.1**	**551.3**	**595.0**	**177.7**	**136.0**	**186.0**	**349.5**	**251.9**	**1008.4**
Total Sources of Fund :	**6464.0**	**13809.5**	**27363.1**	**10357.0**	**22439.0**	**25101.7**	**8408.0**	**538.5**	**4457.9**		**10201.0**	**9173.1**	**4567.7**	**9753.5**	**14111.0**	**10780.4**	**3823.0**	**8377.9**	**8445.0**	**10252.0**	**13412.6**
1. LIQUID FUNDS	**693.0**	**6793.0**	**14453.3**	**806.0**	**1927.0**	**3220.7**	**2347.0**	**78.6**	**662.7**		**810.0**	**1325.6**	**392.0**	**1459.9**	**3176.0**	**2833.5**	**217.0**	**338.1**	**892.4**	**465.6**	**1229.9**
a. Cash Balance	8.0	16.0	62.7	48.0	244.0	125.6	37.0	6.8	24.4		17.0	33.0	31.2	177.2	28.0	53.3	44.0	42.0	64.4	99.4	61.8
Nepalese Notes & Coins	8.0	16.0	62.7	48.0	244.0	125.6	37.0	6.8	24.4		17.0	33.0	31.2	177.2	28.0	53.3	44.0	42.0	64.4	99.4	61.8
Foreign Currency																					
b. Bank Balance	685.0	6777.0	910.4	758.0	595.0	1803.6	2310.0	71.8	638.3		642.0	1292.6	360.8	1282.7	3148.0	1589.9	173.0	296.1	828.0	366.3	574.5
1. In Nepal Rastra Bank	121.0	5708.8	851.5	238.0	444.0	1782.6	147.0	3.3	116.8		182.0	150.2	94.1	2.0	298.0	194.8	4.0	125.5	145.0	205.9	486.1
Domestic Currency	121.0	5708.8	851.5	238.0	444.0	1782.6	147.0	3.3	116.8		182.0	150.2	94.1	2.0	298.0	194.8	4.0	125.5	145.0	205.9	486.1
Foreign Currency																					
2. "A"Class Licensed Institution	564.0	781.9	58.9	455.0	151.0	21.0	1290.0	68.6	313.2		286.0	267.4	187.3	1280.7	2516.0	1395.1	169.0	170.6	643.0	62.8	88.4
Domestic Currency	564.0	781.9	58.9	455.0	151.0	21.0	1290.0	68.6	313.2		286.0	267.4	187.3	1280.7	2516.0	1395.1	169.0	170.6	643.0	62.8	88.4
Foreign Currency																					
3. Other Financial Ins.		286.3		65.0			873.0		208.4		174.0		79.4		334.0				40.0	97.6	
4. In Foreign banks												875.0									
c.Money at Call			13480.2		1088.0	1291.5					151.0					1190.3					593.6
Domestic Currency			13480.2		1088.0	1291.5					151.0					1190.3					593.6
Foreign Currency																					
2. INVESTMENTS	**50.0**	**418.0**	**125.0**	**177.0**	**83.0**	**161.0**					**100.0**				**125.0**			**982.9**		**424.0**	**136.3**
a. Govt.Securities	50.0	418.0	125.0	177.0	83.0	161.0					100.0				125.0			982.9		424.0	136.3
b. NRB Bond																					
c. Govt.Non-Fin. Ins.																					
d. Other Non-Fin Ins.																					
e Non Residents																					
3. SHARE & OTHER INVESTMENT	**682.0**	**526.1**	**3473.0**	**559.0**	**113.0**	**524.7**	**120.0**	**46.8**	**761.3**		**568.1**	**57.9**	**254.0**	**699.2**	**115.0**	**1.5**	**110.0**	**540.1**	**1.3**	**71.0**	**672.0**
1. Non Residents				5.0									1.0						1.3		
2.Others	681.0	365.0	3360.0	480.0		400.0	120.0		740.0		568.0	11.8	250.0	678.9	63.0		100.0	400.0		68.0	600.0
4. LOANS & ADVANCES	**4711.0**	**5267.9**	**7678.1**	**7421.0**	**19832.0**	**17741.7**	**5665.0**	**377.1**	**2739.3**	0.0	**7222.3**	**6709.6**	**3709.7**	**6666.1**	**9278.0**	**7615.2**	**2685.0**	**5597.2**	**6830.0**	**8001.3**	**10582.5**
a. Govt.non-financial inst.																					
b. Pvt. Sector	4711.0	4203.1	5634.3	7421.0	12734.0	17741.7	5665.0	218.4	2694.3		3800.0	6709.6	3433.5	6666.1	9278.0	7615.2	2685.0		6830.0	6958.9	5249.9
c. Financial Institutions									45.0												
d. others		1064.8	2043.8		7098.0			158.7			3422.3		276.2							1042.4	5332.6
5. BILL PURCHED																					**88.3**
a. Domestic Bills Purchased																					88.3
b. Foreign Bills Purchased																					
c. Import Bills & Imports																					
6. LOANS AGAINST COLLECTED BILLS																					
a. Against Domestic Bills																					
b. Against Foreign Bills																					
7. Contra Account																					
8. FIXED ASSETS	**17.0**	**25.1**	**456.2**	**318.0**	**121.0**	**2309.2**	**33.0**	**17.0**	**142.0**		**249.0**	**179.1**	**49.2**	**362.5**	**754.0**	**40.2**	**22.0**	**670.4**	**138.6**	**1118.1**	**29.4**
9. OTHER ASSETS	**311.0**	**779.4**	**609.6**	**754.0**	**357.0**	**1072.4**	**228.0**	**19.0**	**133.8**		**609.0**	**375.9**	**162.8**	**473.5**	**480.0**	**286.6**	**161.0**	**150.8**	**285.0**	**161.2**	**518.7**
a. Accrued Interests	103.0	157.0	199.5	332.0	88.0	217.8	132.0	16.1	88.1		54.7	89.0	77.5	276.3	173.0	168.4	132.0	62.5	157.0	21.8	326.8
Govt. Entp.																				0.9	
Private Sector	103.0	157.0	199.5	332.0	88.0	217.8	132.0	16.1	88.1		54.7	89.0	77.5	276.3	173.0	168.4	132.0	62.5	157.0	20.9	326.8
b. Staff Loans / Adv.	111.0		0.6	147.0	45.0	134.4		0.1			32.0	46.7		77.6				3.7		4.1	27.2
c. Sundry Debtors	9.0	26.6		105.0	16.0	88.1		0.8	1.2		40.0	79.3	54.4	11.6		29.2	11.0		128.0	7.1	
d. Cash In Transit											1.7										
e. Others	88.0	595.8	409.5	170.0	208.0	632.2	96.0	2.0	44.5		482.3	160.9	31.0	108.0	307.0	89.0	18.0	84.6	0.0	128.1	164.8
10. Expenses not Written off					**6.0**						**9.0**	**2.7**			**117.0**	**1.7**	**1.0**	**79.6**		**6.5**	**0.8**
11. Non Banking Assets			**568.0**	**100.0**		**54.0**	**15.0**		**18.9**					**90.3**	**66.0**	**1.8**	**247.0**	**18.8**	**212.7**	**4.3**	**154.8**
12. Reconcillation Account				**222.0**		**17.9**					**633.7**			**2.1**					**85.0**		
13. Profit & Loss A/c												**522.3**					**380.0**				
TOTAL USES OF FUNDS :	**6464.0**	**13809.5**	**27363.2**	**10357.0**	**22439.0**	**25101.7**	**8408.0**	**538.5**	**4457.9**		**10201.1**	**9173.1**	**4567.7**	**9753.5**	**14111.0**	**10780.4**	**3823.0**	**8377.9**	**8445.0**	**10252.0**	**13412.6**

Table No. 48 - contd.
Sources & Uses of Funds of FINANCE COMPANIES
Mid - July, 2008

Rs. In Lakh

Sources & Uses	Investa Finance	Yeti Finance	Standard Finance	International Leasing & Finance	Mahalaxmi Finance	Lalitpur Finance	Bhajuratna Finance & Saving	United Finance	General Finance	Nepal Srelanka Merchant B. & Fin.	Merchant Finance	Alpic Everest Finance	Nawa Durga Finance	Janaki Finance	Pokhara Finance	Central Finance co	Premier Finance	Arun Finance & Saving Co.	Multipurpose Finance Co.	Banwal Finance
1. CAPITAL FUND	**424.5**	**455.2**	**965.0**	**1760.2**	**1085.0**	**1209.6**	**491.3**	**1593.0**	**342.0**	**(4995.0)**	**311.4**	**923.2**	**531.8**	**619.1**	**1098.2**	**1055.0**	**550.2**	**(302.5)**	**75.9**	**828.6**
a. Paid-up Capital	240.0	312.5	726.0	1440.0	800.0	759.4	385.0	1450.0	242.0	1000.0	300.0	779.9	456.0	400.0	600.0	897.0	475.2	110.0	60.0	696.7
b. General Reseves	70.4	133.0	124.9	313.7	272.0	277.7	55.4	134.0	65.0		11.4	116.9	75.1	98.8	224.9	158.0	70.0	4.9	4.6	98.8
c. Share Premium																				
d. Retained Earning	66.2	9.7	114.1	6.5	13.0	112.5	15.8	9.0	13.0	(5995.0)		26.4	0.8	20.3	161.3		5.0	(417.8)	4.6	33.1
e. Others Reserves	48.0					60.0	35.0		22.0					100.0	112.0		0.0	0.4	0.7	0.0
1. Ex.Eq.Fund																				
2. Other																				
2. BORROWINGS	0.0	**50.0**	**209.6**	**9140.8**	**650.0**	**1945.1**	0.0	**3655.0**	0.0	**21.3**		**900.6**	**290.0**				**700.0**			**600.0**
a. NRB																				
b. "A"Class Licensed Institution	0.0	50.0	209.6	8040.8	650.0	1945.1	0.0	3655.0	0.0	21.3		508.6	200.0							600.0
c. Foreign Banks and Fin. Ins.																				
d. Other Financial Ins.				1100.0								392.0	90.0				700.0			
e. Bonds and Securities																				
3. DEPOSITS	**146.5**	**3939.6**	**5233.6**	**10633.8**	**10559.6**	**9483.0**	**2014.3**	**7899.0**	**5011.0**	**6221.1**	**1587.3**	**5893.3**	**4160.8**	**4917.5**	**10053.5**	**7161.0**	**3898.3**	**650.5**	**438.9**	**8000.3**
a. Current	146.5																			
Domestic	146.5																			
Foreign																				
b. Savings		1925.7	1410.5	1938.8	3996.6	4355.3	571.3	2803.0	1800.0	224.9	401.1	1364.0	2388.3	1058.7	4822.2	1512.0	1832.4	198.6	125.7	3609.3
Domestic		1925.7	1410.5	1938.8	3996.6	4355.3	571.3	2803.0	1800.0	224.9	401.1	1364.0	2388.3	1058.7	4822.2	1512.0	1829.9	198.6	125.7	3609.3
Foreign																	2.5			
c. Fixed		2012.0	3823.1	8695.0	6223.0	5127.7	1443.0	5096.0	3211.0	2717.6	1186.2	4529.4	1772.5	3619.1	5231.4	5649.0	2043.9	452.0	313.2	4173.9
Domestic		2012.0	3823.1	8695.0	6223.0	5127.7	1443.0	5096.0	3211.0	2717.6	1186.2	4529.4	1772.5	3619.1	5231.4	5649.0	2043.9	452.0	313.2	4173.9
Foreign																				
d. Call Deposits										3092.2										
e. Others		3.9			340.0					201.9				239.8			44.1			217.1
4. Bills Payable																				
5. Contra Account																				
6. Other Liabilities	**302.4**	**736.3**	**778.4**	**3051.7**	**742.4**	**1231.3**	**377.9**	**1022.0**	**335.0**	**8715.6**	**406.7**	**1597.6**	**307.5**	**1269.9**	**2163.3**	**723.0**	**1577.8**	**663.8**	**125.1**	**1033.0**
1. Sundry Creditors	0.5	40.8	17.1	1162.2	367.0	6.2	36.2	373.0	49.0	55.7	5.6	65.7	12.4	5.2	1359.9	93.0	1321.8	6.3	6.9	55.1
2. Loan Loss Provision	296.4	149.0	118.1	542.8	227.0	761.8	85.3	224.0	133.0	5564.4	178.6	621.2	76.9	509.9	119.5	161.0	122.1	252.7	34.5	308.8
3. Interest Suspense a/c	0.0	30.1	50.7	267.5	47.0	253.1	41.7	74.0	144.0	2541.0	45.7	264.9	40.7	340.7	311.5	52.0	73.4	282.3	32.8	223.0
4. Others		271.7	81.3	357.1	72.4			49.0	7.0	16.6	82.4	37.4	22.1	1.2	22.4		40.8			
7. Reconcillation A/c					**2294.0**															
8. Profit & Loss A/c	**68.5**	**128.8**	**340.6**	**459.5**	**1394.0**	**720.4**	**70.5**	**418.9**	**210.0**	**333.3**	**18.6**	**231.6**	**109.2**	**435.2**	**123.9**	**286.0**	**175.0**		**80.0**	**232.3**
Total Sources of Fund :	**941.9**	**5309.9**	**7527.3**	**25046.0**	**16725.0**	**14589.4**	**2953.9**	**14588.0**	**5898.0**	**10296.2**	**2324.0**	**9546.4**	**5399.3**	**7241.8**	**13438.9**	**9225.0**	**6901.2**	**1011.8**	**719.9**	**10694.2**
1. LIQUID FUNDS	**120.5**	**263.9**	**1732.2**	**1422.8**	**1670.0**	**1308.8**	**286.7**	**985.0**	**590.0**	**48.0**	**518.1**	**666.5**	**424.2**	**822.9**	**1622.9**	**1257.0**	**1614.7**	**83.8**	**68.2**	**2219.9**
a. Cash Balance	1.8	6.0	22.2	56.9	116.0	14.7	3.0	26.0	54.0	6.4	23.0	34.3	41.2	85.0	14.1	44.0	99.9	13.5	9.6	58.0
Nepalese Notes & Coins	1.8	6.0	22.2	56.9	116.0	14.7	3.0	26.0	54.0	6.4	23.0	34.3	41.2	85.0	14.1	44.0	99.9	13.5	9.6	54.8
Foreign Currency																				3.2
b. Bank Balance	118.8	134.2	429.2	1365.9	1554.0	1294.1	283.7	656.0	536.0	41.6	174.2	632.1	383.0	132.4	1608.8	1213.0	1514.8	70.3	58.6	2161.9
1. In Nepal Rastra Bank	4.5	91.3	150.7	615.3	371.0	777.4	65.6	552.0	145.0	0.7	34.2	113.6	246.5	100.5	220.6	321.0	220.2	6.0		28.1
Domestic Currency	4.5	91.3	150.7	615.3	371.0	777.4	65.6	552.0	145.0	0.7	34.2	113.6	246.5	100.5	220.6	321.0	220.2	6.0		28.1
Foreign Currency																				
2. "A"Class Licensed Institution	0.0	29.3	235.4	632.1	1161.0	516.7	218.1	30.0	391.0	40.8	7.5	482.7	102.1	31.9	1388.1		1294.5	64.3	58.6	1424.1
Domestic Currency		29.3	235.4	632.1	1161.0	516.7	218.1	30.0	391.0	40.8	7.5	482.7	102.1	31.9	1388.1		1294.5	64.3	58.6	1424.1
Foreign Currency																				
3. Other Financial Ins.	114.3	13.6	43.1	118.5	22.0			74.0			132.5	35.9	34.5			892.0				709.6
4. In Foreign banks														0.0						
c.Money at Call		123.7	1280.9					303.0			320.9			605.5						
Domestic Currency		123.7	1280.9					303.0			320.9			605.5						
Foreign Currency																				
2. INVESTMENTS			**9.8**	**2170.5**	**125.0**	**28.9**	**45.1**	**325.0**					**67.3**			**163.0**	**16.0**			**631.9**
a. Govt.Securities			9.8	2170.5	125.0	28.9	45.1	325.0					67.3			163.0	16.0			631.9
b. NRB Bond																				
c. Govt.Non-Fin. Ins.																				
d. Other Non-Fin Ins.																				
e Non Residents																				
3. SHARE & OTHER INVESTMENT		**575.4**	**423.4**	**53.0**	**1292.0**	**814.9**	**305.6**	**104.0**		**588.7**	**4.4**	**528.0**	**744.6**	**130.0**	**2872.9**	**198.0**	**165.5**	0.0	**0.3**	**76.0**
1. Non Residents																				
2.Others		570.0	200.0	6.3	1200.0	500.0		100.0		75.0		525.3	744.0	130.0	2850.0	50.0	150.0	0.0	0.0	
4. LOANS & ADVANCES	**797.5**	**4027.5**	**4279.4**	**18441.2**	**9852.0**	**11531.7**	**2056.4**	**12494.0**	**5027.0**	**5697.1**	**1425.7**	**7057.1**	**3936.8**	**5898.6**	**8579.5**	**7364.0**	**4501.9**	**445.7**	**520.1**	**6895.3**
a. Govt.non-financial inst.																				
b. Pvt. Sector	797.5	4027.5	4279.4	12069.8	8784.0		2056.4	12494.0	5027.0	359.5	1425.7	5882.4	3742.3	3495.7	8579.5	7364.0	4501.9	445.7	520.1	6110.2
c. Financial Institutions												10.3								
d. others				6371.4	1068.0					5337.6		1164.4	194.5	2402.8						785.1
5. BILL PURCHED																				
a. Domestic Bills Purchased																				
b. Foreign Bills Purchased																				
c. Import Bills & Imports																				
6. LOANS AGAINST COLLECTED BILLS																				
a. Against Domestic Bills																				
b. Against Foreign Bills																				
7. Contra Account																				
8. FIXED ASSETS	**4.4**	**52.7**	**570.8**	**2144.6**	**171.0**	**357.3**	**13.6**	**155.0**	**30.0**	**471.5**	**9.3**	**324.7**	**105.3**	**24.9**	**11.3**	**54.0**	**412.8**	**3.0**	**18.4**	**334.5**
9. OTHER ASSETS	**19.5**	**99.1**	**499.4**	**636.8**	**206.0**	**547.8**	**235.1**	**473.0**	**225.0**	**2877.3**	**102.2**	**554.4**	**121.2**	**362.3**	**322.2**	**180.0**	**161.6**	**328.9**	**49.3**	**478.2**
a. Accrued Interests	0.0	30.1	58.5	267.3	47.0	28.3	41.7	77.0	144.0	2551.1	45.9	284.6	40.7	344.9	231.0	52.0	75.7	295.9	32.8	234.4
Govt. Entp.			7.9					3.0												
Private Sector	0.0	30.1	50.7	267.3	47.0	28.3	41.7	74.0	144.0	2551.1	45.9	284.6	40.7	344.9	231.0	52.0	75.7	295.9	32.8	234.4
b. Staff Loans / Adv.	1.0		18.4		16.0	54.8	0.8	3.0	15.0	15.1	14.5	19.0	5.4			2.0		0.2	4.3	12.1
c. Sundry Debtors	18.5	7.4	0.2	57.9	142.0	49.2	188.1	23.0	65.0	267.6	8.8	117.7	10.9	1.6	1.0	19.0	2.1	32.6	8.9	180.5
d. Cash In Transit												5.8								
e. Others	0.0	61.6	422.4	311.6	1.0	415.5	4.5	370.0	1.0	43.5	33.0	133.2	64.3	15.9	90.2	107.0	83.8	0.2	3.3	51.2
10. Expenses not Written off			**1.5**	**176.6**	**7.0**		**2.2**	**3.0**						**2.3**		**4.0**	**0.4**	**11.5**	**0.7**	**12.0**
11. Non Banking Assets		**291.2**	**10.8**	**0.5**	**34.0**		**9.2**	**49.0**	**19.0**	**24.2**	**72.5**	**424.2**		**0.8**	**30.1**	**5.0**	**28.3**	**46.9**	**8.2**	**46.6**
12. Reconcillation Account					**2295.0**							**(8.5)**								
13. Profit & Loss A/c					**1073.0**					**589.6**	**191.7**	0.0						**92.1**	**54.8**	
TOTAL USES OF FUNDS :	**941.9**	**5309.9**	**7527.3**	**25046.0**	**16725.0**	**14589.4**	**2953.9**	**14588.0**	**5898.0**	**10296.2**	**2324.0**	**9546.3**	**5399.3**	**7241.8**	**13438.9**	**9225.0**	**6901.2**	**1011.9**	**719.9**	**10694.1**

Table No. 48 - contd.
Sources & Uses of Funds of FINANCE COMPANIES
Mid - July, 2008

Rs. In Lakh

Sources & Uses	Srijana Finance	Om Finance	Cosmic Merchant Banking & Finance	World Merchant Banking & Finance	Capital Merchant Banking & Finance	Crystal Finance	Royal Merchant Banking & Finance	Gaiheshowri Merchant B. & Fin.	Patan Finance	Kist Merchant Banking & Finance	Fewa Finance	Everest Finance	Birgung Finance	Prudencial Bittiya Sansiha Ltd	ICFC Bittya Samstha	IME Financial Institution	Sagarmatha Merchant B. & Fin.	Shikhar Bittiya Sanstha	Civil Merchant Bittiya Sanstha	Prabhu Finance
1. CAPITAL FUND	**182.7**	**986.0**	**850.2**	**926.1**	**3550.6**	**670.7**	**1273.5**	**900.7**	**512.7**	**8281.9**	**802.0**	**251.8**	**770.1**	**1071.1**	**895.0**	**1105.2**	**359.1**	**304.4**	**542.0**	**1567.6**
a. Paid-up Capital	140.0	700.0	750.5	720.0	3461.5	490.0	1214.9	616.8	500.0	8000.0	700.0	200.0	725.9	1000.0	749.4	1000.0	300.0	300.0	500.0	1600.0
b. General Reseves	16.7	96.0	99.7	104.7	89.1	32.1	58.6	46.3	12.7	205.3	74.0	11.8	35.5	26.1	42.0	21.0	11.8	4.4	8.0	0.9
c. Share Premium															0.0					
d. Retained Earning	26.0	69.0		101.5		78.7		237.5		76.6	28.0	0.0	8.7	7.4	2.4	23.6			28.0	(33.3)
e. Others Reserves	0.0	121.0				70.0						40.0		37.6	101.2	60.6	47.3		2.0	0.0
1. Ex.Eq.Fund															0.0					
2. Other															0.0					
2. BORROWINGS			**464.0**	**205.8**	**575.8**		**1877.8**	**928.0**		**2486.0**	**0.0**	**0.0**	**400.0**	**450.0**	**383.6**	**300.0**	**0.0**			**4.0**
a. NRB															0.0					
b. "A"Class Licensed Institution			464.0	205.8	375.8		727.8	178.5		2486.0	0.0	0.0	400.0	250.0	383.6	300.0	0.0			4.0
c. Foreign Banks and Fin. Ins.															0.0					
d. Other Financial Ins.					200.0		1150.0	749.5						200.0	0.0					
e. Bonds and Securities															0.0					
3. DEPOSITS	**497.7**	**9223.0**	**3212.5**	**9580.4**	**15885.0**	**6617.4**	**6643.6**	**4099.3**	**3865.7**	**27457.5**	**8424.0**	**2070.9**	**7975.8**	**3178.2**	**10104.3**	**10541.1**	**3827.9**	**2269.7**	**2977.0**	**9955.1**
a. Current										854.1					0.0					
Domestic										854.1					0.0					
Foreign															0.0					
b. Savings	253.6	4638.0	848.1	2784.8	4021.1	717.3	2643.7	922.6	1022.5	17651.3	3776.0	839.9	3687.2	1173.7	5997.0	7110.7	825.7	555.5	1003.0	8042.1
Domestic	253.6	4638.0	848.1	2784.8	4021.1	717.3	2640.1	922.6	1022.5	17651.3	3776.0	839.9	3687.2	1173.7	5997.0	7110.7	825.7	555.5	1003.0	8042.1
Foreign							3.7								0.0					
c. Fixed	200.3	4583.0	2364.5	6795.6	11863.9	5889.1	3999.9	3176.8	2843.2	7859.1	4648.0	1231.0	4241.1	1975.0	4091.6	2704.5	3002.2	1682.4	1505.0	1828.0
Domestic	200.3	4583.0	2364.5	6795.6	11863.9	5889.1	3999.9	3176.8	2843.2	7859.1	4648.0	1231.0	4241.1	1975.0	4091.6	2704.5	3002.2	1682.4	1505.0	1828.0
Foreign															0.0					
d. Call Deposits										1093.0					0.0	709.2			469.0	
e. Others	43.7	2.0				11.0							20.7	29.5	15.7	33.5		63.6		60.0
4. Bills Payable															0.0					
5. Contra Account															0.0					
6. Other Liabilities	**103.7**	**1371.0**	**2687.1**	**582.7**	**1021.0**	**1502.2**	**402.0**	**487.6**	**1413.4**	**1633.2**	**710.0**	**233.3**	**1421.3**	**1509.3**	**2211.3**	**2876.4**	**3375.0**	**140.5**	**1969.0**	**3616.5**
1. Sundry Creditors	26.6	994.0	300.7	73.5	29.9	771.5	20.5	41.9	892.9	39.8	193.0	3.6	1090.8	1275.4	1613.5	2139.4	3103.5	1.6	1860.0	83.0
2. Loan Loss Provision	7.4	123.0	1720.3	153.3	544.9	261.1	245.5	237.2	123.5	358.6	179.0	124.9	189.3	80.0	209.0	144.7	116.8	65.3	47.0	109.2
3. Interest Suspense a/c	8.0	89.0	507.2	45.1	86.0	165.0	53.8	73.9	15.9	26.0	41.0	56.5	43.6	31.3	27.9	22.4	0.0	27.4	28.0	20.1
4. Others	15.7					4.2	39.8		107.7	529.0			3.8	1.0	73.6	515.6	6.2	5.2	3.0	3368.1
7. Reconcillation A/c										**5029.4**					0.0					
8. Profit & Loss A/c		**1035.0**	0.0	**406.3**	**624.7**	**87.9**	**418.6**		**85.3**	**365.6**	**241.0**	**95.4**	**263.4**	**183.0**	**333.7**	**460.6**	**78.5**	**73.3**	**110.0**	**247.1**
Total Sources of Fund :	**784.0**	**12615.0**	**7213.8**	**11701.3**	**21657.0**	**8878.1**	**10615.6**	**6415.6**	**5877.1**	**45253.6**	**10177.0**	**2651.3**	**10830.6**	**6391.6**	**13928.0**	**15283.4**	**7640.5**	**2787.9**	**5598.0**	**15390.3**
1. LIQUID FUNDS	**197.6**	**1885.0**	**349.7**	**2026.4**	**1829.4**	**1490.2**	**2403.6**	**346.8**	**1374.1**	**9643.6**	**1418.0**	**442.9**	**2329.6**	**1348.9**	**4983.6**	**3889.0**	**4029.8**	**447.3**	**1901.0**	**5120.0**
a. Cash Balance	10.7	22.0	20.9	457.8	44.9	18.0	24.1	7.6	4.5	792.4	24.0	31.9	39.2	28.9	102.4	453.0	30.2	39.6	26.0	289.0
Nepalese Notes & Coins	10.7	22.0	20.9	457.8	44.9	18.0	24.1	7.6	4.5	792.4	24.0	31.6	37.6	28.9	102.4	453.0	30.2	39.6	26.0	284.0
Foreign Currency												0.3	1.6		0.0					5.0
b. Bank Balance	186.9	351.0	328.7	1568.7	1784.4	1472.2	2379.5	339.2	1369.7	8851.2	183.0	411.0	2290.4	1320.0	4881.2	3436.0	3999.6	407.7	1875.0	4831.0
1. In Nepal Rastra Bank	1.0	351.0	100.0	50.8	438.7	137.7	463.1	123.1	80.5	2099.1	175.0	43.4	222.7	88.5	1198.7	855.3	2874.8	144.7	223.0	340.0
Domestic Currency	1.0	351.0	100.0	50.8	438.7	137.7	463.1	123.1	80.5	2099.1	175.0	43.4	222.7	88.5	1198.7	855.3	2874.8	144.7	223.0	340.0
Foreign Currency															0.0					
2. "A"Class Licensed Institution	175.9		210.7	350.0	1058.5	1334.4	940.6	209.4	1249.9	2908.2	8.0	309.4	881.7	383.6	2105.5	1756.8	708.2	62.0	1480.0	3491.0
Domestic Currency	175.9		210.7	350.0	1058.5	1334.4	940.6	209.4	1249.9	2908.2	8.0	309.4	881.7	383.6	2105.5	1756.8	708.2	62.0	1480.0	3481.0
Foreign Currency															0.0					10.0
3. Other Financial Ins.	10.0		18.1	1167.9	287.3		975.8	6.7	39.3	3843.9		58.2	1186.0	847.9	1577.0	824.0	416.6	201.0	172.0	1000.0
4. In Foreign banks															0.0					
c.Money at Call		1512.0									1211.0				0.0					
Domestic Currency		1512.0									1211.0				0.0					
Foreign Currency															0.0					
2. INVESTMENTS		**45.0**				**2.0**	**483.1**			**75.0**	**5.0**		**98.6**		**4.8**					**25.0**
a. Govt.Securities		45.0				2.0	483.1			75.0	5.0		98.6		4.8					25.0
b. NRB Bond															0.0					
c. Govt.Non-Fin. Ins.															0.0					
d. Other Non-Fin Ins.															0.0					
e Non Residents															0.0					
3. SHARE & OTHER INVESTMENT	**1.0**	**210.0**	**510.0**	**1389.9**	**877.4**	**156.1**	**926.5**	**85.8**	**649.3**	**2752.8**	**25.0**		**75.0**	**1056.0**	**560.0**	**100.0**	**71.1**		**900.0**	**780.2**
1. Non Residents															0.0					
2.Others		200.0	400.0	1389.0	625.0	146.3	925.0		649.0	2466.5	25.0			960.0	560.0	100.0			900.0	750.0
4. LOANS & ADVANCES	**478.1**	**8959.0**	**4395.6**	**7885.4**	**17551.7**	**5851.7**	**6515.8**	**5031.1**	**2991.5**	**24882.9**	**8545.0**	**2105.8**	**7883.5**	**3669.2**	**7716.2**	**10204.7**	**3415.1**	**2278.3**	**2644.0**	**7634.0**
a. Govt.non-financial inst.															0.0					
b. Pvt. Sector	478.1	8959.0	4395.6	7885.4	17551.7	5851.7	5281.0	5031.1	2859.2	24882.9	8545.0	2105.8	6134.9	3669.2	6619.0	8667.6	572.1	1584.0	2644.0	
c. Financial Institutions															0.0					
d. others							1234.7						1748.6		1097.2	1537.1	2843.0	694.3		7634.0
5. BILL PURCHED													**7.9**		**8.4**				**48.0**	
a. Domestic Bills Purchased													7.9		8.4					
b. Foreign Bills Purchased															0.0				48.0	
c. Import Bills & Imports															0.0					
6. LOANS AGAINST COLLECTED BILLS															0.0					
a. Against Domestic Bills															0.0					
b. Against Foreign Bills															0.0					
7. Contra Account															0.0					
8. FIXED ASSETS	**3.5**	**450.0**	**48.2**	**55.6**	**902.5**	**1096.8**	**50.4**	**537.6**	**239.8**	**1295.2**	**31.0**	**8.2**	**69.8**	**44.2**	**108.6**	**176.6**	**64.9**	**18.5**	**19.0**	**936.0**
9. OTHER ASSETS	**61.5**	**334.0**	**833.9**	**251.7**	**496.1**	**281.4**	**173.1**	**412.3**	**476.5**	**729.8**	**153.0**	**89.5**	**286.7**	**273.3**	**472.3**	**913.1**	**59.6**	**43.8**	**81.0**	**885.0**
a. Accrued Interests	8.0	89.0	507.2	45.1	83.9	165.0	56.9	283.8	405.6	25.7	41.0	56.5	44.8	49.3	46.6	23.5	15.5	27.1	28.0	20.0
Govt. Entp.															0.0	1.9				
Private Sector	8.0	89.0	507.2	45.1	83.9	165.0	56.9	283.8	405.6	25.7	41.0	56.5	44.8	49.3	46.6	21.5	15.5	27.1	28.0	20.0
b. Staff Loans / Adv.		40.0	42.6	38.3	2.2		2.8		18.9	163.4			141.2	0.3	68.3		6.9	1.6		26.0
c. Sundry Debtors	12.4	14.0	38.0		38.9	13.3	9.3	98.6	4.3	(66.5)	5.0	5.8	3.7		86.0	2.4		0.2	16.0	393.0
d. Cash In Transit															0.0					
e. Others	41.1	191.0	246.1	168.3	371.0	103.0	104.2	29.9	47.8	607.2	107.0	27.2	97.0	223.7	271.4	887.2	37.2	14.9	37.0	446.0
10. Expenses not Written off	**1.2**	**2.0**	**1.2**	**3.7**			**60.4**	**2.0**		**75.0**		**4.9**			**74.1**				**5.0**	**5.0**
11. Non Banking Assets	**41.2**			**88.5**			**2.7**		**145.9**				**79.5**		0.0					
12. Reconcillation Account										**5799.4**					0.0					**5.0**
13. Profit & Loss A/c		**730.0**	**1075.4**												0.0					
TOTAL USES OF FUNDS :	**784.0**	**12615.0**	**7213.8**	**11701.3**	**21657.0**	**8878.1**	**10615.6**	**6415.6**	**5877.2**	**45253.6**	**10177.0**	**2651.3**	**10830.6**	**6391.6**	**13928.0**	**15283.4**	**7640.5**	**2787.9**	**5598.0**	**15390.2**

Table No. 48 - contd.
Sources & Uses of Funds of FINANCE COMPANIES
Mid - July, 2008

Rs. In Lakh

Sources & Uses	Imperial Bittiya Sansiha	Kuber Merchant Bittiya Sansiha	Nepal Express Finance	Valley Finance	Seti Bittiya Sansiha	Hama Financial Institution	Reliable Investment Bittiya Sansiha	Lord Buddha Financial Institution	Api Financial Institution	Namaste Bittiya Sansiha	Kaski Finance co.	Suryodarshan Financial Institution	Zenith Merchant Financial Institution	Unique Financial Institution	Manjushree Financial Institution	Swastik Merchant Finance Co	Shuvalaxmi Finance Ltd	TOTAL
1. CAPITAL FUND	**545.0**	**504.0**	**805.4**	**283.0**	**83.4**	**408.7**	**594.0**	**525.0**	**462.9**	**101.0**	**450.0**	**300.0**	**570.0**	**300.0**	**700.0**	**318.0**	**704.7**	**74454.2**
a. Paid-up Capital	500.0	500.0	800.0	275.0	102.0	445.0	578.0	525.0	420.0	101.0	450.0	300.0	570.0	300.0	700.0	318.0	700.0	69107.3
b. General Reseves	10.0	4.0		5.1		5.3	3.0										4.7	7876.9
c. Share Premium									48.8									48.8
d. Retained Earning	35.0		5.4	2.9	(18.6)	(41.7)	13.0		(5.9)									(4553.2)
e. Others Reserves	0.0	0.0																1964.4
1. Ex.Eq.Fund																		0.0
2. Other																		0.0
2. BORROWINGS	**200.0**	**900.0**				**400.0**	**1206.0**				**200.0**	**367.0**	**350.0**	**400.0**	**350.0**	**575.0**	**600.0**	**43649.5**
a. NRB																		0.0
b. "A"Class Licensed Institution		900.0				400.0	1106.0					267.0	50.0	100.0	350.0	0.0	500.0	35773.0
c. Foreign Banks and Fin. Ins.																		0.0
d. Other Financial Ins.	200.0						100.0				200.0	100.0	300.0	300.0		575.0	100.0	7876.5
e. Bonds and Securities																		0.0
3. DEPOSITS	**3773.0**	**3518.3**	**1423.8**	**1179.5**	**682.3**	**1933.9**	**8301.0**	**2243.0**	**1119.8**	**455.0**	**3678.0**	**457.0**	**2357.3**	**998.0**	**2446.1**	**419.0**	**1149.9**	**522821.7**
a. Current															35.2			1035.8
Domestic															35.2			1035.8
Foreign																		0.0
b. Savings	1113.0	2106.1	975.4	781.8	398.0	932.2	5002.0	1706.0	972.1	403.0	1821.0	335.0	1638.2	577.0	345.9	180.0	583.6	229069.8
Domestic	1113.0	2106.1	975.4	781.8	398.0	932.2	5002.0	1706.0	972.1	403.0	1821.0	335.0	1638.2	577.0	345.9	180.0	583.6	229063.7
Foreign																		6.2
c. Fixed	1901.0	1412.2	417.7	397.7	84.6	901.7	3299.0	537.0	147.7	52.0	1741.0	121.0	719.1	421.0	315.9	239.0	566.3	282696.7
Domestic	1901.0	1412.2	417.7	397.7	84.6	901.7	3299.0	537.0	147.7	52.0	1741.0	121.0	719.1	421.0	315.9	239.0	566.3	282096.7
Foreign			0.0															600.0
d. Call Deposits	759.0		30.0		199.8						116.0				1748.1			8292.3
e. Others			1.4			100.0						1.0			1.0		0.1	1841.0
4. Bills Payable			0.0															**3.0**
5. Contra Account																		0.0
6. Other Liabilities	**205.0**	**243.0**	**35.9**	**55.1**	**136.8**	**2282.4**	**297.0**	**76.0**	**153.4**	**14.0**	**95.0**	**1774.1**	**37.8**	**1900.0**	**2398.3**	**1642.0**	**2982.9**	**132432.3**
1. Sundry Creditors	1.0	26.0	0.0	1.8	111.8	0.4	31.0	9.0	136.5	1.0	5.0	1744.0	6.5	1863.0	2341.3		2921.9	66136.9
2. Loan Loss Provision	107.0	102.0	12.4	13.7	9.3	74.2	197.0	30.0	10.7	10.0	34.0	12.0	24.7	21.0	25.7	8.0	20.0	25100.1
3. Interest Suspense a/c	44.0	36.7	0.0	4.5	5.8	16.3	38.0	8.0	5.1	1.0	13.0	2.0	0.6	3.0	2.9	1.0	8.3	9761.2
4. Others	7.0	27.6	17.0			104.5		6.0	1.0			0.0		3.0	1.3	1627.0	2.2	9707.0
7. Reconcillation A/c			**86.0**	0.0	0.0				**4.2**									**8087.6**
8. Profit & Loss A/c	**167.0**	**51.3**	**34.4**	**162.9**	**32.7**	**26.7**	**131.0**	**36.0**	**10.0**	**(17.0)**	**24.0**	**17.0**	**6.5**	**104.0**	**24.3**	**(2.0)**	**18.9**	**22391.2**
Total Sources of Fund :	**4890.0**	**5216.6**	**2385.5**	**1680.4**	**935.1**	**5051.7**	**10529.0**	**2880.0**	**1750.2**	**553.0**	**4447.0**	**2915.1**	**3321.6**	**3702.0**	**5918.7**	**2952.0**	**5456.4**	**803839.5**
1. LIQUID FUNDS	**875.0**	**1110.2**	**737.3**	**319.2**	**374.7**	**2115.1**	**2761.0**	**445.0**	**736.8**	**258.0**	**1021.0**	**1582.0**	**750.0**	**1893.0**	**3150.5**	**1720.0**	**3412.1**	**177417.4**
a. Cash Balance	30.0	11.9	9.5	29.9	41.0	1.8	43.0	11.0	15.3	23.0	21.0	24.0	11.1	8.0	93.6	20.0	147.3	5883.7
Nepalese Notes & Coins	30.0	11.9	9.5	29.9	41.0	1.8	43.0	11.0	15.3	22.0	21.0	24.0	11.1	8.0	93.6	20.0	147.3	5872.6
Foreign Currency										1.0								11.1
b. Bank Balance	845.0	1098.3	727.8	289.4	333.7	2063.3	2220.0	434.0	721.5	235.0	1000.0	1558.0	738.9	1885.0	505.2	1700.0	3264.8	145282.4
1. In Nepal Rastra Bank	104.0	663.1	1.0	25.7		291.3	315.0	52.0	39.9		114.0	25.0	55.0	30.0	505.1	41.0	100.4	38526.0
Domestic Currency	104.0	663.1	1.0	25.7		291.3	315.0	52.0	39.9		114.0	25.0	55.0	30.0	505.1	41.0	100.4	38526.0
Foreign Currency																		0.0
2. "A"Class Licensed Institution	251.0	435.2	411.4	263.7	248.9	1772.1	15.0	226.0	57.2	235.0	45.0	1321.0	348.3	1560.0	0.1	638.0	203.1	65482.6
Domestic Currency	251.0	435.2	411.4	263.7	248.9	1772.1	15.0	226.0	57.2	235.0	45.0	1321.0	348.3	1560.0	0.1	638.0	203.1	65472.6
Foreign Currency																		10.0
3. Other Financial Ins.	490.0		315.4		84.8		1890.0	156.0	624.4		841.0	212.0	335.6	295.0		1021.0	2961.3	40398.8
4. In Foreign banks																		875.0
c.Money at Call						50.0	498.0								2551.7			26251.2
Domestic Currency						50.0	498.0								2551.7			26251.2
Foreign Currency																		0.0
2. INVESTMENTS				**11.8**								**17.0**						**7175.0**
a. Govt.Securities				11.8								17.0						7175.0
b. NRB Bond																		0.0
c. Govt.Non-Fin. Ins.																		0.0
d. Other Non-Fin Ins.																		0.0
e Non Residents																		0.0
3. SHARE & OTHER INVESTMENT		**300.0**	**250.0**			**160.6**		**100.0**						**50.0**	**100.0**			**35899.0**
1. Non Residents																		7.3
2.Others		300.0	250.0			160.6		100.0						50.0	100.0			32082.6
4. LOANS & ADVANCES	**3741.0**	**3586.5**	**1244.2**	**1186.7**	**542.3**	**2526.4**	**7439.0**	**2254.0**	**967.1**	**288.0**	**3352.0**	**1232.0**	**2473.4**	**1558.0**	**2573.6**	**795.0**	**1940.2**	**514941.5**
a. Govt.non-financial inst.																		0.0
b. Pvt. Sector	3741.0	3586.5	1244.2	1186.7	542.3	1625.6	7439.0	1700.0	665.9	288.0	3352.0	1232.0	2473.4	1558.0	2573.6	795.0	1624.6	431127.3
c. Financial Institutions																		55.3
d. others						900.8		554.0	301.2								315.6	66497.6
5. BILL PURCHED																		**227.9**
a. Domestic Bills Purchased																		179.9
b. Foreign Bills Purchased																		48.0
c. Import Bills & Imports																		0.0
6. LOANS AGAINST COLLECTED BILLS																		**0.0**
a. Against Domestic Bills																		0.0
b. Against Foreign Bills																		0.0
7. Contra Account																		**0.0**
8. FIXED ASSETS	**181.0**	**35.0**	**17.1**	**14.6**	**5.1**	**33.1**	**32.0**	**47.0**	**17.2**	**5.0**	**39.0**	**54.0**	**49.1**	**48.0**	**48.6**	**35.0**	**52.1**	**20166.3**
9. OTHER ASSETS	**93.0**	**101.0**	**31.6**	**14.5**	**10.6**	**152.6**	**297.0**	**23.0**	**21.0**	**2.0**	**25.0**	**11.1**	**36.9**	**17.0**	**41.3**	**402.0**	**39.1**	**29285.4**
a. Accrued Interests	44.0	37.0	4.1	4.5	5.9	18.0	72.0	8.0	5.1	1.0	13.0	2.0	0.5	3.0	0.0	1.0	8.3	10424.6
Govt. Entp.																		13.7
Private Sector	44.0	37.0	4.1	4.5	5.9	18.0	72.0	8.0	5.1	1.0	13.0	2.0	0.5	3.0	0.0	1.0	8.3	10410.9
b. Staff Loans / Adv.	0.0	24.2			0.1	0.1	23.0	9.0										2034.2
c. Sundry Debtors		13.5	6.9	0.8	0.3	0.6	11.0	4.0	13.0				36.4	2.0	5.2		15.1	3367.0
d. Cash In Transit					0.3													7.8
e. Others	49.0	26.3	20.6	9.1	4.3	134.0	191.0	2.0	2.9	1.0	12.0	9.1	0.0	12.0	36.0	401.0	15.7	13459.4
10. Expenses not Written off		**20.0**	**18.8**	**1.0**	**2.5**	**5.2**			**3.9**		**10.0**	**3.0**	**12.2**	**9.0**	**4.7**		**13.1**	**1450.2**
11. Non Banking Assets		**63.9**				**58.8**												**3132.5**
12. Reconcillation Account			**86.5**						**4.2**									**9142.3**
13. Profit & Loss A/c				**132.7**				**11.0**				**16.0**		**127.0**				**4995.5**
TOTAL USES OF FUNDS :	**4890.0**	**5216.6**	**2385.5**	**1680.4**	**935.1**	**5051.7**	**10529.0**	**2880.0**	**1750.2**	**553.0**	**4447.0**	**2915.1**	**3321.6**	**3702.0**	**5918.7**	**2952.0**	**5456.5**	**803839.5**

Table No.49

Sources and Uses of Funds of FINANCE COMPANIES

Mid - July, 2008

Rs in Lakh

	Within Ktm.Valley (53)* (A)	Out of Ktm.Valley (25) (B)	Total (C)	Percentage Share	
				A	B
1. CAPITAL FUND	**58331.7**	**16122.5**	**74454.2**	**78.3**	**21.7**
a. Paid-up Capital	56345.1	12762.2	69107.3	81.5	18.5
b. General Reseves	5456.0	2420.9	7876.9	69.3	30.7
c. Share Premium	0.0	48.8	48.8	0.0	100.0
d. Retained Earning	(4959.5)	406.3	(4553.2)	108.9	(8.9)
e. Others Reserves	1486.1	478.3	1964.4	75.7	24.3
1. Ex.Eq.Fund	0.0	0.0	0.0		
2. Other	0.0	0.0	0.0		
2. BORROWINGS	**39932.2**	**3717.3**	**43649.5**	**91.5**	**8.5**
a. NRB	0.0	0.0	0.0		
b. "A"Class Licensed Institution	32300.7	3472.3	35773.0	90.3	9.7
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0		
d. Other Financial Ins.	7631.5	245.0	7876.5	96.9	3.1
e. Bonds and Securities	0.0	0.0	0.0		
3. DEPOSITS	**400355.8**	**122465.9**	**522821.7**	**76.6**	**23.4**
a. Current	889.3	146.5	1035.8	85.9	14.1
Domestic	889.3	146.5	1035.8	85.9	14.1
Foreign	0.0	0.0	0.0		
b. Savings	176217.6	52852.2	229069.8	76.9	23.1
Domestic	176211.5	52852.2	229063.7	76.9	23.1
Foreign	6.2	0.0	6.2	100.0	0.0
c. Fixed	214522.4	68174.4	282696.7	75.9	24.1
Domestic	213922.4	68174.4	282096.7	75.8	24.2
Foreign	600.0	0.0	600.0	100.0	0.0
d. Call Deposits	7940.5	351.8	8292.3	95.8	4.2
e. Others	924.1	916.9	1841.0	50.2	49.8
4. Bills Payable	**3.0**	**0.0**	**3.0**	**100.0**	**0.0**
5. Contra Account	**0.0**	**0.0**	**0.0**		
6. Other Liabilities	**115113.5**	**17318.8**	**132432.3**	**86.9**	**13.1**
1. Sundry Creditors	60725.4	5411.5	66136.9	91.8	8.2
2. Loan Loss Provision	20267.2	4832.8	25100.1	80.7	19.3
3. Interest Suspense a/c	7406.8	2354.4	9761.2	75.9	24.1
4. Others	8949.0	758.0	9707.0	92.2	7.8
7. Reconcillation A/c	**5623.4**	**2464.2**	**8087.6**	**69.5**	**30.5**
8. Profit & Loss A/c	**15394.6**	**6996.6**	**22391.2**	**68.8**	**31.2**
TOTAL SOURCES OF FUNDS :	**634754.2**	**169085.4**	**803839.5**	**79.0**	**21.0**
1. LIQUID FUNDS	**153217.3**	**24200.1**	**177417.4**	**86.4**	**13.6**
a. Cash Balance	4314.8	1568.9	5883.7	73.3	26.7
Nepalese Notes & Coins	4309.8	1562.8	5872.6	73.4	26.6
Foreign Currency	5.0	6.1	11.1	45.2	54.8
b. Bank Balance	127191.5	18091.0	145282.4	87.5	12.5
1. In Nepal Rastra Bank	35956.7	2569.3	38526.0	93.3	6.7
Domestic Currency	35956.7	2569.3	38526.0	93.3	6.7
Foreign Currency	0.0	0.0	0.0		
2. "A"Class Licensed Institution	56023.1	9459.5	65482.6	85.6	14.4
Domestic Currency	56013.1	9459.5	65472.6	85.6	14.4
Foreign Currency	10.0	0.0	10.0	100.0	0.0
3. Other Financial Ins.	35211.7	5187.1	40398.8	87.2	12.8
4. In Foreign banks	0.0	875.0	875.0	0.0	100.0
c.Money at Call	21711.1	4540.2	26251.2	82.7	17.3
Domestic Currency	21711.1	4540.2	26251.2	82.7	17.3
Foreign Currency	0.0	0.0	0.0		
2. INVESTMENTS	**6186.5**	**988.5**	**7175.0**	**86.2**	**13.8**
a. Govt.Securities	6186.5	988.5	7175.0	86.2	13.8
b. NRB Bond	0.0	0.0	0.0		
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0		
d. Other Non-Fin Ins.	0.0	0.0	0.0		
e Non Residents	0.0	0.0	0.0		
3. SHARE & OTHER INVESTMENT	**27973.4**	**7925.6**	**35899.0**	**77.9**	**22.1**
1. Non Residents	6.0	1.3	7.3	82.1	17.9
2.Others	24677.9	7404.7	32082.6	76.9	23.1
4. LOANS & ADVANCES	**392575.3**	**122366.1**	**514941.5**	**76.2**	**23.8**
a. Govt.non-financial inst.	0.0	0.0	0.0		
b. Pvt. Sector	322323.5	108803.7	431127.3	74.8	25.2
c. Financial Institutions	55.3	0.0	55.3	100.0	0.0
d. others	52935.3	13562.4	66497.6	79.6	20.4
5. BILL PURCHED	**220.0**	**7.9**	**227.9**	**96.5**	**3.5**
a. Domestic Bills Purchased	172.0	7.9	179.9	95.6	4.4
b. Foreign Bills Purchased	48.0	0.0	48.0	100.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0		
6. LOANS AGAINST COLLECTED BILLS	**0.0**	**0.0**	**0.0**		
a. Against Domestic Bills	0.0	0.0	0.0		
b. Against Foreign Bills	0.0	0.0	0.0		
7. CONTRA ACCOUNT	**0.0**	**0.0**	**0.0**		
8. FIXED ASSETS	**18004.4**	**2161.9**	**20166.3**	**89.3**	**10.7**
9. OTHER ASSETS	**24481.9**	**4803.4**	**29285.4**	**83.6**	**16.4**
a. Accrued Interests	8136.8	2287.8	10424.6	78.1	21.9
Govt. Entp.	13.7	0.0	13.7	100.0	0.0
Private Sector	8123.1	2287.8	10410.9	78.0	22.0
b. Staff Loans / Adv.	1611.6	422.5	2034.2	79.2	20.8
c. Sundry Debtors	2666.5	700.5	3367.0	79.2	20.8
d. Cash In Transit	7.5	0.3	7.8	96.1	3.9
e. Others	12067.0	1392.7	13459.7	89.7	10.3
10. Expenses not Written off	**1360.2**	**90.1**	**1450.2**	**93.8**	**6.2**
11. Non Banking Assets	**1915.5**	**1217.0**	**3132.5**	**61.1**	**38.9**
12. Reconcillation Account	**6669.5**	**2472.8**	**9142.3**	**73.0**	**27.0**
13. Profit & Loss A/c	**2143.4**	**2852.1**	**4995.5**	**42.9**	**57.1**
TOTAL USES OF FUNDS :	**634754.4**	**169085.4**	**803839.8**	**79.0**	**21.0**

Table No. 50

Sectorwise Outstanding Credit of FINANCE COMPANIES

Mid-July 2008

Rs. In Lakh

Heads \ Banks	NHDFCO 1	NFSCO 2	NFCO 3	AFCO 4	NIDC CM 5	NSMCO 6	PFCO 7	KAFAL 8	UFCO 9	MFCO 10	NaFCO 11	PaFCO 12	GORKHA 13	SFCO 14	NHMFCO 15	UF-CMCO 16
1 Agriculture	0.0	14.0	196.0	0.0	0.0	0.0	0.0	16.0	109.0	0.0	438.0	154.0	0.0	0.0	234.0	0.0
2 Mines														0.0	0.0	
3 Manufacturings	0.0	20.0	1010.0	786.0	468.0	804.0	78.0	0.0	373.0	15.0	497.0	167.0	35.0	207.0	173.0	29.0
4 Construction	0.0	2900.0	2249.0	6348.0	955.0	5453.0	2099.0	1712.0	2527.0	38.0	2128.0	0.0	633.0	841.0	4827.0	2924.0
5 Metal Productions,Machinary & Electrical Tools & fitting	0.0	12.0		898.0	13.0	2.0	0.0	0.0	21.0	0.0	0.0	0.0	12.0	0.0	45.0	0.0
6 Transportation Equipment Production & Fitting				16.0	296.0	0.0	0.0	0.0	22.0			0.0	0.0		939.0	91.0
7 Transportation, Communications & Public Services	0.0	0.0	240.0	6364.0	29.0	230.0	0.0	39.0	1209.0	128.0	0.0	0.0	1014.0	296.0	16.0	0.0
8 Wholesaler & Retailers	0.0	0.0	1185.0	2856.0	667.0	2027.0	1943.0	189.0	379.0	135.0	965.0	1098.0	241.0	32.0	334.0	4007.0
9 Finance, Insurance & Fixed Assets			287.0	437.0	351.0	343.0	0.0	0.0	488.0	0.0	521.0	0.0	0.0	0.0	13.0	0.0
10 Service Industries	0.0	169.0	672.0	1920.0	274.0	4894.0	73.0	72.0	383.0	9.0	0.0	0.0	61.0	46.0	836.0	162.0
11 Consumable Loan	0.0	850.0	58.0	206.0	1842.0	693.0	756.0	600.0	1158.0	52.0	1048.0	0.0	301.0	0.0	477.0	212.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	4711.0	1303.0	1147.0	1.0	2783.0	3295.0	716.0	111.0	554.0	0.0	1112.0	5247.0	1413.0	1263.0	1384.0	190.0
Total	**4711.0**	**5268.0**	**7044.0**	**19832.0**	**7678.0**	**17741.0**	**5665.0**	**2739.0**	**7223.0**	**377.0**	**6709.0**	**6666.0**	**3710.0**	**2685.0**	**9278.0**	**7615.0**

Heads \ Banks	SIFC 17	SIDDHARTH 18	GFC 19	IME 20	HFSC 21	YETI 22	INVESTA 23	LUMBINI 24	STANDARD 25	MAHALAXMI 26	BFSCO 27	LALITPUR 28	ILFCO 29	UNITED 30	NSMB 31	GENERAL 32
1 Agriculture	521.0	0.0	6.0	289.0	0.0	2.0	97.0	56.0	0.0	265.0	69.0	0.0	0.0	0.0	0.0	12.0
2 Mines				30.0	32.0			50.0	15.0			71.0		26.0	0.0	
3 Manufacturings	844.0	249.0	366.0	1200.0	0.0	506.0	0.0	586.0	377.0	520.0	37.0	296.0	0.0	169.0	713.0	2836.0
4 Construction	1374.0	3382.0	5482.0	3000.0	520.0	834.0	79.0	4569.0	646.0	3217.0	795.0	4743.0	529.0	82.0	1116.0	0.0
5 Metal Productions,Machinary & Electrical Tools & fitting	0.0	0.0	0.0	158.0	6.0	2.0	0.0	41.0	8.0	63.0	0.0	24.0	13.0	937.0	274.0	6.0
6 Transportation Equipment Production & Fitting	94.0	0.0	0.0	346.0	156.0	0.0	0.0	0.0		0.0	424.0	916.0	17.0		165.0	0.0
7 Transportation, Communications & Public Services	185.0	1385.0	0.0	116.0	0.0	299.0	597.0	1539.0	438.0	1951.0	0.0	186.0	9519.0	397.0	394.0	0.0
8 Wholesaler & Retailers	1163.0	1213.0	1652.0	555.0	281.0	582.0	0.0	1521.0	483.0	1665.0	447.0	379.0	0.0	272.0	724.0	1171.0
9 Finance, Insurance & Fixed Assets	998.0	0.0	111.0	1140.0	297.0	0.0	0.0	513.0	0.0	0.0	0.0	182.0	0.0	28.0	0.0	0.0
10 Service Industries	506.0	208.0	417.0	256.0	0.0	0.0	0.0	1314.0	27.0	715.0	0.0	1853.0	7800.0	294.0	2218.0	0.0
11 Consumable Loan	112.0	180.0	2170.0	100.0	0.0	274.0	0.0	224.0	1308.0	326.0	27.0	1198.0	247.0	10289.0	6.0	922.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	2204.0	213.0	0.0	3015.0	511.0	1528.0	24.0	169.0	977.0	1130.0	257.0	1684.0	316.0	0.0	87.0	80.0
Total	**8001.0**	**6830.0**	**10204.0**	**10205.0**	**1803.0**	**4027.0**	**797.0**	**10582.0**	**4279.0**	**9852.0**	**2056.0**	**11532.0**	**18441.0**	**12494.0**	**5697.0**	**5027.0**

Heads \ Banks	MERCHANT 33	ALPIC 34	NFCL 35	PFL 36	JFCL 37	CFC 38	PFCO 39	AFSL 40	MS&IFCO 41	BUTWAL 42	Kaski 43	SFL 44	OM 45	COSMIC 46	World 47	Capital 48
1 Agriculture	0.0	0.0	125.0	26.0	0.0	0.0	0.0	0.0	73.0	53.0	40.0	25.0	0.0	264.0	0.0	163.0
2 Mines	1.0	24.0	0.0							33.0						
3 Manufacturings	52.0	1045.0	416.0	0.0	459.0	15.0	333.0	0.0	18.0	234.0	118.0	0.0	55.0	192.0	0.0	0.0
4 Construction	668.0	1070.0	166.0	1916.0	2005.0	1142.0	2172.0	0.0	125.0	234.0	1854.0	0.0	3836.0	1073.0	3487.0	526.0
5 Metal Productions,Machinary & Electrical Tools & fitting	13.0	76.0	68.0	0.0	0.0	0.0	0.0	127.0	0.0	19.0	0.0	0.0	5.0	200.0	0.0	0.0
6 Transportation Equipment Production & Fitting		143.0	61.0	518.0						8.0				1226.0	0.0	141.0
7 Transportation, Communications & Public Services	505.0	205.0	66.0	0.0	231.0	1027.0	782.0	0.0	92.0	1598.0	348.0	0.0	762.0	0.0	882.0	0.0
8 Wholesaler & Retailers	44.0	367.0	1345.0	4844.0	1917.0	418.0	1005.0	0.0	86.0	469.0	524.0	19.0	2684.0	483.0	0.0	0.0
9 Finance, Insurance & Fixed Assets	17.0	3063.0	1033.0	0.0	0.0	0.0	0.0	0.0	0.0	2954.0	17.0	50.0	983.0	559.0	0.0	0.0
10 Service Industries	9.0	117.0	198.0	474.0	268.0	0.0	25.0	0.0	0.0	785.0	130.0	0.0	134.0	110.0	2639.0	0.0
11 Consumable Loan	16.0	141.0	459.0	37.0	989.0	607.0	185.0	0.0	59.0	508.0	0.0	0.0	157.0	289.0	356.0	547.0
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.0	0.0	0.0	0.0	0.0	0.0
13 Others	101.0	806.0	0.0	764.0	29.0	4155.0	0.0	319.0	67.0	0.0	315.0	384.0	343.0	0.0	521.0	16175.0
Total	**1426.0**	**7057.0**	**3937.0**	**8579.0**	**5898.0**	**7364.0**	**4502.0**	**446.0**	**520.0**	**6895.0**	**3352.0**	**478.0**	**8959.0**	**4396.0**	**7885.0**	**17552.0**

Heads \ Banks	Crystal 49	Royal 50	Guheshwori 51	Patan 52	Kist 53	Fewa 54	Everest 55	Birgunj 56	Prudent 57	CFC 58	ZENITH 59	Sagarmatha 60	Shikhar 61	CIVIL 62	Prabhu 63	Imperial 64
1 Agriculture	0.0	0.0	0.0	66.0	59.0	33.0	3.0	0.0	14.0	0.0	0.0	14.0	0.0	0.0	10.0	35.0
2 Mines		19.0												7.0		0.0
3 Manufacturings	0.0	333.0	0.0	322.0	72.0	339.0	0.0	179.0	62.0	198.0	0.0	37.0	0.0	0.0	361.0	400.0
4 Construction	2087.0	902.0	919.0	334.0	3085.0	3008.0	1358.0	1912.0	433.0	441.0	773.0	572.0	35.0	290.0	775.0	1019.0
5 Metal Productions,Machinary & Electrical Tools & fitting	0.0	31.0	0.0	10.0	6.0	251.0	0.0	185.0	0.0	20.0	14.0	0.0	0.0	0.0	293.0	8.0
6 Transportation Equipment Production & Fitting		91.0	48.0			101.0		529.0	0.0			0.0		1.0	249.0	825.0
7 Transportation, Communications & Public Services	882.0	257.0	26.0	1.0	352.0	2117.0	291.0	579.0	277.0	0.0	155.0	894.0	0.0	149.0	730.0	0.0
8 Wholesaler & Retailers	0.0	251.0	0.0	429.0	285.0	1498.0	259.0	1093.0	160.0	247.0	112.0	25.0	1266.0	327.0	481.0	505.0
9 Finance, Insurance & Fixed Assets	0.0	2879.0	1682.0	0.0	0.0	105.0	0.0	0.0	823.0	0.0	716.0	838.0	0.0	1114.0	303.0	180.0
10 Service Industries	2039.0	355.0	11.0	49.0	131.0	550.0	39.0	359.0	197.0	54.0	355.0	141.0	5.0	39.0	255.0	43.0
11 Consumable Loan	356.0	233.0	141.0	503.0	1759.0	127.0	39.0	244.0	512.0	1001.0	0.0	108.0	38.0	237.0	118.0	126.0
12 Local Government	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others	488.0	1165.0	2201.0	1277.0	19134.0	416.0	117.0	2803.0	1191.0	5755.0	348.0	786.0	934.0	480.0	4059.0	600.0
Total	**5852.0**	**6516.0**	**5031.0**	**2991.0**	**24883.0**	**8545.0**	**2106.0**	**7883.0**	**3669.0**	**7716.0**	**2473.0**	**3415.0**	**2278.0**	**2644.0**	**7634.0**	**3741.0**

Heads \ Banks	Kuber 65	Nepal Exp. 66	Valley 67	Seti 68	Hama 69	Reliable 70	Lord Budda 71	Api Finance 72	Namaste 73	Suryadarshan 74	Unique 75	Manjushree 76	Subhalaxmi 77	Swostik 78	**Total**
1 Agriculture	1.0	10.0	0.0	95.0	0.0	10.0	3.0	0.0	0.0	0.0					**3600.0**
2 Mines										0.0					**308.0**
3 Manufacturings	0.0	19.0	0.0	23.0	24.0	0.0	128.0	26.0	0.0	0.0		23.0	15.0		**18859.0**
4 Construction	1393.0	40.0	613.0	30.0	368.0	1023.0	201.0	342.0	0.0	323.0	207.0	759.0	0.0		**109518.0**
5 Metal Productions,Machinary & Electrical Tools & fitting	56.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0			0.0			**3919.0**
6 Transportation Equipment Production & Fitting	16.0			53.0	12.0	155.0				147.0	0.0		232.0		**8038.0**
7 Transportation, Communications & Public Services	239.0	566.0	0.0	18.0	0.0	698.0	528.0	261.0	0.0		426.0	124.0			**42639.0**
8 Wholesaler & Retailers	38.0	3.0	491.0	180.0		2184.0	353.0	242.0	0.0	50.0	44.0	187.0	0.0		**53081.0**
9 Finance, Insurance & Fixed Assets	938.0	104.0	0.0	0.0	28.0	1081.0	765.0	0.0	0.0	86.0		777.0	105.0	40.0	**26949.0**
10 Service Industries	45.0	0.0	0.0	0.0	12.0	64.0	5.0	62.0	0.0	0.0	13.0		1.0		**34892.0**
11 Consumable Loan	2.0	89.0	53.0	0.0	0.0	610.0	33.0	27.0	0.0				3.0	33.0	**36378.0**
12 Local Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	33.0				145.0	**187.0**
13 Others	858.0	413.0	29.0	143.0	2080.0	1615.0	238.0	7.0	288.0	593.0	868.0	704.0	1584.0	577.0	**113155.0**
Total	**3586.0**	**1244.0**	**1186.0**	**542.0**	**2526.0**	**7440.0**	**2254.0**	**967.0**	**288.0**	**1232.0**	**1558.0**	**2574.0**	**1940.0**	**795.0**	**451523.0**

Table No. 51

Unaudited Financial Results of FINANCE COMPANIES

Mid - July, 2008

(Rs. in Million)

S. N.	Particulars\ Name of Finance Companies	Nepal Awas Finance co	Nepal Finance	NIDC Capital Market	National Finance	Annapuma Finance	Nepal Share Market & Finance	Peoples Finance	Mercantile Finance	Kathmandu Finance	Himalaya Finance & Saving Co	Union Finance	Narayani Finance	Gorkha Finance	Pachhimanchal Finance	Nepal Housing & Merchant Finance	Universal Finance	Samjhana Finance	Goodwill Finance	Siddhartha Finance	Shree Investment & Finance	Lumbini Finance & Leasing	Investa Finance
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1.	***Total Capital and Liabilities (1.1 to 1.7)***	**638.8**	**1406.0**	**2641.2**	**1035.9**	**2166.7**	**2484.6**	**822.0**	**52.8**	**434.4**	**231.8**	**904.7**	**830.6**	**456.7**	**948.4**	**1411.1**	**1083.0**	**345.1**	**837.8**	**844.5**	**1031.7**	**1341.3**	**74.8**
1.1	Paid Up Capital	70.5	45.0	101.2	156.9	201.6	432.0	84.0	18.0	38.0	48.0	72.5	66.7	30.0	72.2	80.4	60.2	22.2	105.0	67.7	84.0	90.0	24.0
1.2	Reserve and Surplus	47.8	76.6	94.6	85.8	119.0	70.8	36.1	15.6	29.1	(16.6)	53.2	45.0	17.4	58.3	54.9	52.4	(38.0)	57.8	18.3	50.0	96.2	35.6
1.3	Debenture and Bond																						
1.4	Borrowings	27.5	31.9	60.0		77.0	123.8					41.6	14.7		0.0	0.1	110.0	4.5	98.0	65.0	66.6	113.0	
1.5	***Deposits (a+ b)***	***431.8***	***517.8***	***999.5***	***651.0***	***1633.5***	***1657.8***	***511.3***	***15.4***	***326.4***	***183.4***	***720.7***	***680.3***	***361.6***	***701.4***	***971.2***	***788.1***	***298.6***	***521.8***	***549.8***	***778.0***	***839.0***	***14.7***
	a. Domestic Currency	431.8	517.8	999.5	651.0	1633.5	1657.8	511.3	15.4	326.4	183.4	720.7	680.3	361.6	701.4	971.2	788.1	298.6	521.8	549.8	778.0	839.0	14.7
	b. Foreign Currency																						
1.6	Income Tax Liability	7.1	39.9	0.0		22.5	34.9	0.7	0.5		0.7		0.6	0.5									
1.7	Other Liabilities	54.2	694.9	1385.9	142.2	113.2	165.4	189.9	3.3	40.9	16.2	16.7	23.5	47.2	116.5	304.4	72.3	57.8	55.1	143.7	53.0	203.0	0.6
2.	***Total Assets (2.1 to 2.7)***	**638.8**	**1406.0**	**2641.2**	**1035.9**	**2166.7**	**2484.6**	**822.0**	**52.8**	**434.4**	**231.8**	**904.7**	**830.6**	**456.7**	**948.4**	**1411.1**	**1083.0**	**345.1**	**837.8**	**844.5**	**1031.7**	**1341.3**	**74.8**
2.1	Cash and Bank Balance	69.4	679.3	92.6	80.7	83.9	192.9	244.8	7.9	66.3	25.3	124.0	24.6	18.1	146.0	292.6	164.3	21.7	33.8	85.2	46.6	123.0	12.1
2.2	Money at Call and Short Notice			1353.9		108.8	129.2					12.3		26.1									
2.3	Investments	73.2	94.4	355.2	73.5	15.0	68.6	3.1	4.7	75.5	11.5	11.4	113.8	20.4	69.9	49.0	123.4	11.0	152.3	4.1	49.2	80.8	
2.4	Loans and Advances	471.1	530.9	727.8	742.1	1919.4	1774.2	566.5	37.7	273.9	148.6	707.6	654.6	371.0	666.9	927.8	761.5	263.5	559.7	683.1	800.1	1058.3	60.4
2.5	Fixed Assets	1.7	2.5	45.6	31.8	11.9	230.9	3.3	1.7	14.2	16.1	13.2	17.9	4.1	36.3	75.4	4.0	2.9	67.0	13.9	111.8	3.0	0.5
2.6	Non Banking Assets		14.6	8.5	22.2		5.4	0.0		0.0	1.1		0.0		9.0	6.6	1.0	24.7	1.9	21.3	6.9	15.5	
2.7	Other Assets	23.5	84.3	57.6	85.5	27.7	83.5	4.3	0.9	4.6	29.2	36.1	19.7	17.1	20.3	59.7	28.8	21.3	23.1	37.0	17.0	60.7	2.0
3.	***Profit and Loss Account (up to this Quarter)***																						
3.1	Interest Income	65.2	67.6	101.0	79.5	192.9	210.8	65.1	4.6	43.6	6.9	83.5	74.8	44.7	105.0	124.6	99.7	23.2	59.8	91.9	93.8	142.3	9.0
3.2	Interest Expense	33.3	32.7	57.2	36.9	104.9	125.6	40.6	1.1	25.9	3.7	54.6	41.3	26.2	47.5	74.6	62.0	28.2	40.2	42.7	56.1	56.3	1.1
A.	***Net Interest Income (3.1 - 3.2)***	**31.9**	**34.9**	**43.8**	**42.6**	**87.9**	**85.2**	**24.5**	**3.5**	**17.6**	**3.2**	**28.9**	**33.5**	**18.5**	**57.5**	**50.0**	**37.8**	**(5.0)**	**19.6**	**49.2**	**37.7**	**86.0**	**7.9**
3.3	Fees, Commission and Discount	2.8	0.1	2.4	0.1	0.3	1.2	0.0	0.3	0.4		1.7	0.3	0.8	4.4	5.6	0.9	0.6	6.3	0.0		10.8	
3.4	Other Operating Income	2.5	7.8	11.3	5.7	14.9	13.7	1.6	0.1	3.1	0.2	6.8	6.2	5.1	2.8	6.0	6.6	0.6	3.6	7.8	8.0	0.4	1.3
3.5	Foreign Exchange Gain/Loss (Net)																						
3.5	Foreign Exchange Gain/loss								0.0														
B.	***Total Operating Income (A.+3.3+3.4+3.5)***	**37.2**	**42.8**	**57.5**	**48.4**	**103.1**	**100.2**	**26.2**	**4.0**	**21.1**	**3.4**	**37.4**	**40.0**	**24.4**	**64.6**	**61.6**	**45.2**	**(3.8)**	**29.5**	**57.0**	**45.7**	**97.2**	**9.1**
3.6	Staff Expenses	6.1	4.7	8.5	9.7	9.8	19.6	3.6	1.2	4.2	0.9	10.0	4.4	5.1	7.7	8.1	5.2	3.8	6.1	7.9	7.5	5.2	1.4
3.7	Other Operating Expenses	5.5	5.1	13.3	11.0	8.1	24.6	5.3	1.4	4.9	1.0	14.8	4.8	4.7	9.4	7.3	6.9	3.6	9.6	11.7	8.8	5.4	0.9
C.	***Operating Profit Before Provision (B.-3.6-3.7)***	**25.6**	**33.1**	**35.6**	**27.7**	**85.2**	**56.0**	**17.2**	**1.4**	**12.1**	**1.5**	**12.7**	**30.8**	**14.7**	**47.5**	**46.2**	**33.1**	**(11.2)**	**13.8**	**37.4**	**29.3**	**86.6**	**6.9**
3.8	Provision for Possible Losses	0.9	6.4	0.0	3.6	6.8	2.8	0.0		0.0	1.1	1.4	2.7	1.9	0.0	6.7	4.5	2.5	4.2	0.0	1.8	0.0	
D.	***Operating Profit (C. -3.8)***	**24.7**	**26.8**	**35.6**	**24.1**	**78.4**	**53.2**	**17.2**	**1.4**	**12.1**	**0.5**	**11.3**	**28.1**	**12.7**	**47.5**	**39.4**	**28.5**	**(13.7)**	**9.6**	**37.4**	**27.5**	**86.6**	**6.9**
3.9	Non Operating Income / Expenses (Net)		13.4	18.2			22.7	0.1		0.4	0.4	80.4	5.2	0.4	(1.1)	8.1			0.7	0.2	0.4		
3.10	Write Back of Provision for Possible Loss		6.8	13.5			2.6	3.0	0.3	3.0			1.2		14.4	0.0		6.1	8.3	2.4	12.5	3.3	
E.	***Profit from Regular Activities (D+3.9+3.10)***	**24.7**	**46.9**	**67.3**	**24.1**	**78.4**	**78.5**	**20.3**	**1.7**	**15.5**	**0.9**	**91.6**	**34.4**	**13.1**	**60.8**	**47.5**	**28.5**	**(7.6)**	**18.5**	**39.9**	**40.4**	**89.8**	**8.6**
3.11	Extraordinary Income/Expenses (Net)						(0.0)	5.7		(0.1)			(0.2)			(0.0)						11.0	
F.	***Profit before Bonus and Taxes (E. + 3.11)***	**24.7**	**46.9**	**67.3**	**24.1**	**78.4**	**78.5**	**25.9**	**1.7**	**15.4**	**0.9**	**91.6**	**34.2**	**13.1**	**60.8**	**47.5**	**28.5**	**(7.6)**	**18.5**	**39.9**	**40.4**	**100.8**	**8.6**
3.12	Provision for Staff Bonus	2.2		6.1		7.1	7.1	2.4		1.4		8.3	3.1	1.2	5.5	4.3	2.6		1.7	3.6	3.7	9.2	
3.13	Provision for Tax	7.1		19.3		22.5	22.5	7.4	0.5	4.3		26.2	9.8	3.6	23.3	13.6	8.2		3.7	11.4	11.6	28.9	
G.	***Net Profit/Loss (F. - 3.12-3.13)***	**15.4**	**46.9**	**41.9**	**24.1**	**48.8**	**48.9**	**16.1**	**1.2**	**9.6**	**0.9**	**57.1**	**21.3**	**8.3**	**32.0**	**29.6**	**17.8**	**(7.6)**	**13.2**	**24.9**	**25.2**	**62.8**	**8.6**
4.	***Ratios (At the end of this Quarter)***																						
4.1	Capital Fund to RWA	0.2	0.2	0.1	0.3	0.2	0.3	0.2		0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1	(0.0)	0.2	0.2	0.1	0.2	0.6
4.2	Non Performing Loan (NPL) To Total Loan	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.3
4.3	Total Loan Loss Provision to Total NPL	160.7	117.4	154.2	115.9	143.0	133.9	136.6	121.5	192.5	167.8	222.8	180.6	308.0	114.9	129.0	129.0	107.9	140.0	129.9	271.1	197.0	103.0

Table No. 51 - contd.

Unaudited Financial Results of FINANCE COMPANIES

Mid - July, 2008

(Rs. in Million)

S. N.	Particulars\ Name of Finance Companies	Yeti Finance	Standard Finance	International Leasing & Finance	Mahalaxmi Finance	Lalitpur Finance	Bhajurama Finance & Saving	United Finance	General Finance	Nepal Sreelanka Merchant B. & Fin.	Merchant Finance	Alpic Everest Finance	Nawa Durga Finance	Janaki Finance	Pokhara Finance	Central Finance co	Premier Finance	Arun Finance & Saving Co.	Multipurpose Finance Co.	Butwal Finance	Srijana Finance	Om Finance	Cosmic Merchant Banking & Finance
		23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
1.	***Total Capital and Liabilities (1.1 to 1.7)***	**500.8**	**715.7**	**2504.8**	**1321.9**	**1460.2**	**295.4**	**1400.8**	**564.0**	**975.1**	**182.8**	**965.9**	**540.2**	**637.7**	**1343.9**	**917.3**	**687.3**	**62.2**	**57.8**	**1071.6**	**78.4**	**1188.5**	**613.9**
1.1	Paid Up Capital	31.3	72.6	144.0	80.0	75.9	38.5	145.0	24.2	100.0	30.0	78.0	45.6	40.0	60.0	89.7	47.5	11.0	3.0	69.7	14.0	70.0	75.1
1.2	Reserve and Surplus	22.3	58.0	78.0	32.5	88.6	17.7	40.4	25.4	(625.1)	(16.2)	21.2	18.6	66.0	49.8	44.4	18.4	(40.5)	1.5	27.7	4.3	47.8	(97.6)
1.3	Debenture and Bond			0.0						0.0													
1.4	Borrowings	5.0	21.0	914.1	65.1	194.5		365.5		2.1		61.5	29.0				70.0			60.0			46.4
1.5	***Deposits (a+ b)***	***394.0***	***523.4***	***1063.4***	***1060.5***	***948.3***	***201.4***	***789.9***	***501.3***	***622.1***	***158.7***	***616.8***	***416.1***	***491.8***	***1005.3***	***716.1***	***387.6***	***61.4***	***39.0***	***799.9***	***49.8***	***922.3***	***321.3***
	a. Domestic Currency	394.0	523.4	1063.4	1060.5	948.3	201.4	789.9	501.3	622.1	158.7	616.8	416.1	491.8	1005.3	716.1	387.6	61.4	39.0	799.9	49.8	922.3	321.3
	b. Foreign Currency			0.0						0.0													
1.6	Income Tax Liability	3.3	7.1	21.1			0.5			0.0	1.1				0.0				0.0		3.8	(0.1)	12.8
1.7	Other Liabilities	45.1	33.7	284.3	84.0	152.8	37.3	60.0	13.1	876.0	9.2	188.4	30.9	40.0	228.7	67.1	163.8	30.4	14.3	114.3	6.6	148.6	255.9
2.	***Total Assets (2.1 to 2.7)***	**500.8**	**715.7**	**2504.8**	**1321.9**	**1460.2**	**295.4**	**1400.8**	**564.0**	**975.1**	**182.8**	**965.9**	**540.2**	**637.7**	**1343.9**	**917.3**	**687.3**	**62.2**	**57.8**	**1071.6**	**78.4**	**1188.5**	**613.9**
2.1	Cash and Bank Balance	12.7	17.3	142.9	167.1	130.9	28.7	61.2	46.5	4.8	51.8	57.4	42.4	21.7	1.4	125.7	161.5	7.4	2.0	187.1	18.8	37.4	35.0
2.2	Money at Call and Short Notice	13.7	155.9	0.0				37.2		0.0				60.5	160.9							151.3	
2.3	Investments	57.5	42.7	221.7	141.7	84.4	35.1	42.7	0.0	65.4	0.3	47.6	77.0	13.0	287.3	36.1	18.2		0.0	105.6	1.1	25.6	51.0
2.4	Loans and Advances	402.8	416.1	1844.1	985.2	1153.2	205.6	1227.0	488.9	569.7	124.2	732.4	393.7	538.9	858.0	736.5	450.2	43.3	46.1	689.5	47.8	895.8	439.6
2.5	Fixed Assets	5.3	57.1	214.5	17.0	35.4	1.4	15.5	2.4	33.5	0.9	17.5	10.5	1.1	1.1	5.3	41.3	0.4	2.7	33.5	0.3	44.8	4.8
2.6	Non Banking Assets	2.0		0.1	3.4	1.7	0.9	0.0	2.6	13.9		86.4		0.2	3.0	0.5		5.6	0.9	6.9	4.1		
2.7	Other Assets	6.9	26.6	81.5	7.6	54.6	23.8	17.2	23.6	287.8	5.7	24.6	16.6	2.2	32.2	13.2	16.2	5.6	6.1	49.1	6.3	33.7	83.5
3.	***Profit and Loss Account (up to this Quarter)***			0.0						0.0													
3.1	Interest Income	44.6	117.5	210.2	110.3	126.8	31.9	124.4	57.1	42.3	21.0	53.8	41.7	83.2	106.5	98.6	61.2	2.0	2.8	99.8	8.4	88.0	38.7
3.2	Interest Expense	28.7	75.8	134.9	65.5	73.9	14.8	63.3	40.6	47.1	11.9	44.3	23.6	40.6	75.6	57.9	35.6	6.2	2.3	58.6	3.7	63.0	29.9
A.	***Net Interest Income (3.1 - 3.2)***	**15.9**	**41.7**	**75.3**	**44.8**	**53.0**	**17.1**	**61.1**	**16.5**	**(4.9)**	**9.2**	**9.5**	**18.0**	**42.6**	**30.9**	**40.7**	**25.6**	**(4.2)**	**0.5**	**41.3**	**4.7**	**25.0**	**8.9**
3.3	Fees, Commission and Discount	0.7	8.9	23.4	2.2	0.8	0.4	16.1	0.4	0.1	0.1	0.2	0.3	2.6	7.8	3.0	0.4	0.2	0.0	3.5	0.3	0.5	0.3
3.4	Other Operating Income	3.3	8.7	0.0	5.1	12.5	2.0	7.3	5.3	2.0	1.2	2.6	5.7	3.0		10.2	4.9	0.9	0.1	7.0	1.5	15.0	2.4
3.5	Foreign Exchange Gain/Loss (Net)			0.0						0.0													
3.5	Foreign Exchange Gain/loss																						
B.	***Total Operating Income (A.+3.3+3.4+3.5)***	**19.9**	**59.3**	**98.7**	**52.1**	**66.3**	**19.4**	**84.5**	**22.1**	**(2.8)**	**10.5**	**12.2**	**24.0**	**48.3**	**38.7**	**53.9**	**30.8**	**(3.0)**	**0.6**	**51.8**	**6.5**	**40.6**	**11.6**
3.6	Staff Expenses	5.0	6.2	12.6	10.9	6.7	3.0	13.6	4.9	11.9	2.8	2.6	2.7	2.1	3.5	4.7	4.9	0.9	0.3	7.4	1.1	3.7	5.9
3.7	Other Operating Expenses	5.1	13.3	14.0	9.1	5.8	6.1	22.9	5.5	5.9	2.9	4.7	3.6	2.6	3.3	5.8	7.0	1.0	0.3	14.7	1.4	5.6	6.8
C.	***Operating Profit Before Provision (B.-3.6-3.7)***	**9.8**	**39.8**	**72.1**	**32.1**	**53.8**	**10.2**	**48.0**	**11.7**	**(20.6)**	**4.7**	**4.9**	**17.7**	**43.5**	**31.8**	**43.5**	**18.9**	**(5.0)**	**(0.1)**	**29.6**	**4.0**	**31.3**	**(1.1)**
3.8	Provision for Possible Losses	2.3	0.7	0.0	6.3	14.5	0.2	5.5		15.0	4.6	1.9		0.0	12.0	2.4	1.4		0.9	6.3	0.7	0.5	23.1
D.	***Operating Profit (C. -3.8)***	**7.5**	**39.2**	**72.1**	**25.8**	**39.3**	**10.1**	**42.5**	**11.7**	**(35.5)**	**0.1**	**3.0**	**17.7**	**43.5**	**19.9**	**41.1**	**17.5**	**(5.0)**	**(1.0)**	**23.3**	**3.3**	**30.8**	**(24.2)**
3.9	Non Operating Income / Expenses (Net)	0.9	6.1	0.7	2.5	30.0				9.9						1.1				(0.1)		0.0	3.9
3.10	Write Back of Provision for Possible Loss	4.5	9.7	0.9	3.8	0.8	1.2	0.3	3.9	0.6	3.6			0.0		0.6					0.0		
E.	***Profit from Regular Activities (D+3.9+3.10)***	**12.8**	**55.0**	**73.8**	**32.1**	**70.1**	**11.3**	**42.8**	**15.6**	**(25.1)**	**3.7**	**3.0**	**17.7**	**43.5**	**19.9**	**42.7**	**17.5**	**(5.0)**	**(1.0)**	**23.2**	**3.3**	**30.8**	**(20.3)**
3.11	Extraordinary Income/Expenses (Net)	0.1	(0.3)	0.0		0.0		(0.8)		0.6										0.0			
F.	***Profit before Bonus and Taxes (E. + 3.11)***	**12.9**	**54.7**	**73.8**	**32.1**	**70.1**	**11.3**	**42.0**	**15.6**	**(25.6)**	**3.7**	**3.0**	**17.7**	**43.5**	**19.9**	**42.7**	**17.5**	**(5.0)**	**(1.0)**	**23.2**	**3.3**	**30.8**	**(20.3)**
3.12	Provision for Staff Bonus	1.2	5.0	6.7	2.9	6.4	1.0	3.8	1.6	0.0	0.4		1.6	4.0	1.8	3.9	1.6		0.0	2.1		2.8	
3.13	Provision for Tax	3.7	15.7	21.1	9.2	19.8	3.2	12.1	4.4	0.0	1.1		5.1	12.5	5.7	11.7	5.5		0.0	6.7	1.0	8.8	
G.	***Net Profit/Loss (F. - 3.12-3.13)***	**8.0**	**34.1**	**46.0**	**20.0**	**43.9**	**7.0**	**26.1**	**9.6**	**(25.6)**	**2.3**	**3.0**	**11.0**	**27.1**	**12.4**	**27.2**	**10.4**	**(5.0)**	**(1.0)**	**14.5**	**2.3**	**19.2**	**(20.3)**
4.	***Ratios (At the end of this Quarter)***								0.0														
4.1	Capital Fund to RWA	0.1	0.3	0.1	0.1	0.1	0.2	0.2	0.1	(0.7)	0.1	0.1	0.1	0.2	0.1	0.2	0.1	(0.0)	0.1	0.1	0.3	0.1	(0.0)
4.2	Non Performing Loan (NPL) To Total Loan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.7	0.1	0.0	0.0	0.0	0.4
4.3	Total Loan Loss Provision to Total NPL	1.4	1.6	281.6	175.1	133.7	133.8	223.6	151.3	100.0	118.3	0.6	173.3	83.5	216.0	2.0	1.6	0.9	65.0	1.5	59.8	3.6	1.0

Table No. 51 - contd.

Unaudited Financial Results of FINANCE COMPANIES

Mid - July, 2008

(Rs. in Million)

S. N.	Particulars\ Name of Finance Companies	World Merchant Banking & Finance	Capital Merchant Banking & Finance	Crystal	Royal Merchant Banking & Finance	Guheshwori	Patan Finance	Kist Merchant Banking & Finance	Fewa Finance	Everest Finance	Birgung Finance	Prudencial Bittiya Sanstha Ltd	ICFC Bittya Samstha	IME Financial Institution	Sagamatha	Shikhar Bittiya Sanstha	Civil Merchant Bittiya Sanstha	Prabhu Finance	Imperial Bittiya Sanstha	Kuber Merchant Bittiya Sanstha	Nepal Express Finance	Valley Finance
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1.	***Total Capital and Liabilities (1.1 to 1.7)***	**1174.3**	**2165.5**	**903.2**	**920.8**	**632.4**	**587.8**	**4022.4**	**1003.1**	**265.1**	**1083.7**	**639.2**	**1383.6**	**1526.4**	**765.0**	**276.0**	**559.8**	**1527.6**	**489.0**	**520.9**	**230.0**	**157.5**
1.1	Paid Up Capital	72.0	346.2	49.0	121.5	61.7	50.0	800.0	70.0	20.0	72.6	100.0	74.9	100.0	30.0	30.0	50.0	160.0	50.0	50.0	80.0	27.5
1.2	Reserve and Surplus	66.6	71.4	19.9	33.9	19.5	1.3	64.8	34.4	11.1	21.0	18.5	47.7	39.2	13.7	5.5	15.2	13.1	4.6	1.9	4.0	5.0
1.3	Debenture and Bond																					
1.4	Borrowings	20.6	57.6		147.3	92.8		248.6			40.0	45.0	38.4	30.0				0.4	20.0	89.2		
1.5	***Deposits (a+ b)***	***957.9***	***1572.6***	***660.6***	***596.6***	***409.6***	***379.4***	***2745.8***	***842.4***	***207.1***	***797.8***	***317.8***	***1010.4***	***1053.8***	***382.8***	***227.0***	***297.8***	***995.5***	***377.3***	***351.8***	***142.4***	***122.1***
	a. Domestic Currency	957.9	1572.6	660.6	596.6	409.6	379.4	2745.8	842.4	207.1	797.8	317.8	1010.4	1053.8	382.8	227.0	297.8	995.5	377.3	351.8	142.4	122.1
	b. Foreign Currency																					
1.6	Income Tax Liability	0.0		6.3	1.7	7.6		40.6	0.6		7.6	5.2	15.4	13.2	3.8			7.5		2.2		
1.7	Other Liabilities	57.2	117.9	167.4	19.9	41.2	157.0	122.7	55.7	26.9	144.8	152.6	196.9	290.2	334.7	13.6	196.9	351.1	37.2	25.8	3.6	2.9
2.	***Total Assets (2.1 to 2.7)***	**1174.3**	**2165.5**	**903.2**	**920.9**	**632.4**	**587.8**	**4022.4**	**1003.1**	**265.1**	**1083.7**	**639.2**	**1383.6**	**1526.4**	**765.0**	**276.0**	**559.8**	**1527.6**	**489.0**	**520.9**	**230.0**	**157.5**
2.1	Cash and Bank Balance	202.6	182.9	149.0	168.7	34.7	137.4	965.0	20.7	39.3	167.9	134.9	130.1	45.3	3.7	44.7	190.1	511.3	87.5	110.2	73.7	18.9
2.2	Money at Call and Short Notice								121.2				368.3	343.6	400.3							
2.3	Investments	139.0	87.7	15.9	124.5	29.6	95.0	282.8	3.1	5.0	82.4	88.1	55.5	10.0	7.1		90.0	80.6		30.0	25.0	29.2
2.4	Loans and Advances	788.5	1755.2	585.2	612.3	503.1	299.3	2488.3	854.5	210.6	788.4	366.9	771.6	1020.5	341.5	227.8	269.2	752.6	374.1	358.7	124.4	105.0
2.5	Fixed Assets	5.6	90.0	109.7	5.0	53.8	1.2	129.5	1.7	0.8	7.0	4.4	11.0	17.7	6.5	1.8	1.9	93.6	18.1	3.5	1.7	1.5
2.6	Non Banking Assets	12.3			0.3		14.6				8.0									6.3		
2.7	Other Assets	26.3	49.8	43.4	10.1	11.3	40.2	156.8	2.0	9.4	30.1	44.8	47.3	89.4	6.0	1.7	8.7	89.5	9.3	12.2	5.1	2.9
3.	***Profit and Loss Account (up to this Quarter)***																					
3.1	Interest Income	118.6	184.3	38.2	88.2	63.8	43.7	235.9	92.5	27.1	93.6	50.6	159.4	94.9	52.2	29.0	33.2	92.5	73.4	48.9	14.9	8.4
3.2	Interest Expense	74.8	106.4	25.5	50.3	32.1	31.0	139.9	51.3	16.9	54.7	27.5	97.4	44.1	31.3	17.4	19.0	57.3	50.3	33.3	7.3	4.1
A.	***Net Interest Income (3.1 - 3.2)***	**43.8**	**77.9**	**12.7**	**37.9**	**31.7**	**12.7**	**96.0**	**41.2**	**10.2**	**38.9**	**23.1**	**62.1**	**50.9**	**20.9**	**11.6**	**14.3**	**35.2**	**23.1**	**15.6**	**7.6**	**4.2**
3.3	Fees, Commission and Discount	9.2	0.1	0.1	0.3	0.4	0.0	3.7	0.2		3.9	2.6	11.0	11.0	1.9	2.4	0.3	16.4	0.5	0.5	0.6	1.4
3.4	Other Operating Income	0.1	13.5	4.7	6.0	5.8	4.4	24.8	9.6	3.5	7.9	3.0	10.3	10.8	3.9	0.5	3.9	9.1	5.5	5.7	1.2	0.8
3.5	Foreign Exchange Gain/Loss (Net)																					
3.5	Foreign Exchange Gain/loss																					
B.	***Total Operating Income (A.+3.3+3.4+3.5)***	**53.1**	**91.5**	**17.4**	**44.2**	**37.9**	**17.1**	**124.5**	**51.0**	**13.7**	**50.7**	**28.8**	**83.4**	**72.6**	**26.7**	**14.6**	**18.5**	**60.6**	**29.1**	**21.7**	**9.4**	**6.4**
3.6	Staff Expenses	6.2	5.9	2.1	6.0	2.7	2.9	15.1	2.8	0.9	6.5	3.2	8.2	6.8	3.9	1.8	2.3	11.2	2.4	2.9	2.1	1.9
3.7	Other Operating Expenses	10.8	10.3	5.6	8.5	4.9	4.3	34.3	4.5	1.9	10.1	4.5	11.4	11.2	5.3	2.9	3.1	19.4	2.7	5.9	3.4	1.1
C.	***Operating Profit Before Provision (B.-3.6-3.7)***	**36.1**	**75.3**	**9.8**	**29.7**	**30.3**	**9.9**	**75.1**	**43.8**	**10.9**	**34.1**	**21.0**	**63.8**	**54.6**	**17.6**	**9.9**	**13.0**	**30.0**	**24.0**	**13.0**	**3.9**	**24.1**
3.8	Provision for Possible Losses	13.0	14.3	1.0	0.0	7.0	2.1	12.9	5.1	1.4	7.5	2.7	10.2	8.6	5.1	3.8	1.9	7.3	7.3	4.9	0.5	0.6
D.	***Operating Profit (C. -3.8)***	**23.2**	**61.0**	**8.8**	**29.7**	**23.3**	**7.7**	**62.2**	**38.7**	**9.5**	**26.6**	**18.3**	**53.6**	**46.1**	**12.5**	**6.0**	**11.2**	**22.7**	**16.7**	**8.0**	**3.4**	**(59.3)**
3.9	Non Operating Income / Expenses (Net)	(0.3)	0.8		0.4	0.3	(0.5)	11.2										3.5				
3.10	Write Back of Provision for Possible Loss	21.7			3.9											0.0						
E.	***Profit from Regular Activities (D+3.9+3.10)***	**44.6**	**61.8**	**8.8**	**34.1**	**23.6**	**7.3**	**73.4**	**38.7**	**9.5**	**26.6**	**18.3**	**53.6**	**46.1**	**12.5**	**6.0**	**11.2**	**26.2**	**16.7**	**8.0**	**3.4**	**59.3**
3.11	Extraordinary Income/Expenses (Net)	(3.9)			(0.4)			0.0														
F.	***Profit before Bonus and Taxes (E. + 3.11)***	**40.6**	**61.8**	**8.8**	**33.7**	**23.6**	**7.3**	**73.4**	**38.7**	**9.5**	**26.6**	**18.3**	**53.6**	**46.1**	**12.5**	**6.0**	**11.2**	**26.2**	**16.7**	**8.0**	**3.4**	**39.8**
3.12	Provision for Staff Bonus	3.7			3.1	2.2		6.7	3.5	0.9	2.4	1.7	4.9	4.2	1.1	0.6	1.0	2.4	1.5	0.7		
3.13	Provision for Tax	12.8			10.6	6.8		21.0	11.1	2.7	7.6	5.2	15.4	13.2	3.6	1.7	0.1	7.5	4.8	2.2		
G.	***Net Profit/Loss (F. - 3.12-3.13)***	**24.1**	**61.8**	**8.8**	**20.0**	**14.7**	**7.3**	**45.7**	**24.1**	**5.9**	**16.6**	**11.4**	**33.4**	**28.7**	**7.8**	**3.8**	**10.1**	**16.3**	**10.4**	**5.1**	**3.4**	**(58.6)**
4.	***Ratios (At the end of this Quarter)***																					
4.1	Capital Fund to RWA	0.1	0.2	0.1	0.2	0.2	0.1	0.3	0.1	0.2	0.1	0.3	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.5	0.3
4.2	Non Performing Loan (NPL) To Total Loan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	0.0
4.3	Total Loan Loss Provision to Total NPL	220.2	150.4	99.4	143.1	232.9	111.4	4.7	1754.0	1.2	165.1	194.3	241.6	437.0	542.4	68.0	398.8	4.3	152.3	179.5	1038.1	2.7

Table No. 51 - contd.

Unaudited Financial Results of FINANCE COMPANIES

Mid - July, 2008

(Rs. in Million)

S. N.	Particulars\ Name of Finance Companies	Seti Bittiya Sanstha	Hama Financial Institution	Reliable Invesment Bittiya Sanstha	Lord Buddha Financial Institution	Api Financial Institution	Nameste Bittiya Sanstha	Kaski Finance	Suryadarshan Financial Institution	Zenith Merchant Financial Institution	Unique Financial Institution	Manjushree Financial Institution	Swastik Merchant Finance Co	Shuvalaxmi Finance Ltd	Total
		66	67	68	69	70	71	72	73	74	75	76	77	78	
1.	***Total Capital and Liabilities (1.1 to 1.7)***	**54.5**	**505.2**	**1055.1**	**282.2**	**174.5**	**55.3**	**444.4**	**287.2**	**332.2**	**357.5**	**591.9**	**295.1**	**545.6**	**65923.8**
1.1	Paid Up Capital	5.1	44.5	57.8	52.5	42.0	10.1	30.0	30.0	57.0	30.0	70.0	31.8	70.0	6261.2
1.2	Reserve and Surplus	0.1	0.2	14.7	3.0	5.3	(1.8)	17.4	0.1	0.7	(2.2)	2.4	(0.3)	2.4	1496.7
1.3	Debenture and Bond						0.0			0.0			0.0	0.0	0.0
1.4	Borrowings		40.0	120.6			0.0	20.0	36.7	35.0	40.0	35.0	57.5	60.0	3942.3
1.5	***Deposits (a+ b)***	***47.7***	***193.4***	***830.1***	***224.3***	***112.0***	***45.6***	***367.8***	***45.7***	***235.7***	***99.8***	***244.6***	***41.8***	***115.0***	43295.2
	a. Domestic Currency	47.7	193.4	830.1	224.3	112.0	45.6	367.8	45.7	235.7	99.8	244.6	41.8	115.0	43295.2
	b. Foreign Currency						0.0			0.0			0.0	0.0	0.0
1.6	Income Tax Liability	0.0		6.0			0.0	0.3		0.3		1.1	0.0	1.1	277.3
1.7	Other Liabilities	1.5	227.1	25.9	2.3	15.2	1.3	8.8	174.8	3.5	190.0	238.7	164.3	297.2	10651.1
2.	***Total Assets (2.1 to 2.7)***	**54.5**	**505.2**	**1055.1**	**282.2**	**174.5**	**55.3**	**444.4**	**287.2**	**332.2**	**357.5**	**591.9**	**295.1**	**545.6**	65923.8
2.1	Cash and Bank Balance	12.5	206.5	291.4	44.6	73.7	25.8	14.0	7.1	75.0	189.5	59.9	172.0	341.2	8928.0
2.2	Money at Call and Short Notice		5.0			0.0	0.0	88.1	151.1	0.0		255.2	0.0	0.0	3942.4
2.3	Investments		16.1		10.0	0.0	0.0		1.7	0.0	5.0	10.0	0.0	0.0	4136.7
2.4	Loans and Advances	40.7	252.6	744.9	222.4	96.7	28.8	335.2	121.9	247.3	155.8	257.4	79.5	194.0	44370.0
2.5	Fixed Assets	0.5	2.6	3.2	2.8	1.6	0.5	4.0	2.4	4.9	4.7	4.9	2.5	5.2	1861.5
2.6	Non Banking Assets		5.9				0.0			0.0			0.0	0.0	318.3
2.7	Other Assets	0.9	16.5	15.5	2.4	2.6	0.2	3.1	3.0	4.9	2.6	4.6	41.2	5.2	2366.9
3.	***Profit and Loss Account (up to this Quarter)***									0.0					0.0
3.1	Interest Income	3.6	24.1	87.8	21.1	7.3	2.0	22.8	8.3	14.2	11.0	12.1	5.4	17.7	5240.3
3.2	Interest Expense	1.6	14.5	56.8	12.3	4.0	1.3	15.4	4.1	8.1	6.1	5.0	2.9	9.8	3103.9
A.	***Net Interest Income (3.1 - 3.2)***	**1.9**	**9.6**	**31.0**	**8.8**	**3.2**	**0.7**	**7.4**	**4.2**	**6.1**	**4.9**	**7.1**	**2.4**	**7.9**	2136.4
3.3	Fees, Commission and Discount	0.3	2.3	2.8	0.9	0.2	0.4	0.2	0.4	3.0		0.6	0.2	1.4	190.4
3.4	Other Operating Income	0.3	2.2	10.4	4.1	1.9	0.8	4.9	2.1	0.0	2.1	3.3	1.5	3.7	388.6
3.5	Foreign Exchange Gain/Loss (Net)						**0.0**			**0.0**			**0.0**	**0.0**	0.0
3.5	Foreign Exchange Gain/loss														0.0
B.	***Total Operating Income (A.+3.3+3.4+3.5)***	**2.5**	**14.1**	**44.1**	**13.7**	**5.3**	**1.9**	**12.4**	**6.7**	**9.2**	**7.0**	**10.9**	**4.2**	**13.0**	2715.3
3.6	Staff Expenses	0.9	1.8	4.6	1.8	1.4	0.9	2.3	1.5	1.6	1.8	1.5	1.4	2.6	380.0
3.7	Other Operating Expenses	0.5	4.5	4.5	4.4	2.4	0.8	3.4	3.9	4.0	5.3	2.9	2.2	4.6	525.2
C.	***Operating Profit Before Provision (B.-3.6-3.7)***	**1.1**	**7.8**	**35.0**	**7.6**	**1.5**	**0.2**	**6.8**	**1.4**	**3.5**	**(0.2)**	**6.5**	**0.6**	**5.8**	1830.9
3.8	Provision for Possible Losses	0.3	3.5	15.3	2.2	0.5	1.0	3.4	1.2	2.5	2.1	2.6	0.8	2.0	299.8
D.	***Operating Profit (C. -3.8)***	**0.8**	**4.3**	**19.7**	**5.4**	**1.0**	**(0.8)**	**3.4**	**0.1**	**1.0**	**(2.2)**	**3.9**	**(0.3)**	**3.8**	1448.3
3.9	Non Operating Income / Expenses (Net)	0.3					0.0			0.0					220.1
3.10	Write Back of Provision for Possible Loss			1.3			0.0			0.0					134.1
E.	***Profit from Regular Activities (D+3.9+3.10)***	**1.1**	**4.3**	**21.0**	**5.4**	**1.0**	**(0.8)**	**3.4**	**0.1**	**1.0**	**(2.2)**	**3.9**	**(0.3)**	**3.8**	1922.8
3.11	Extraordinary Income/Expenses (Net)									0.0					11.5
F.	***Profit before Bonus and Taxes (E. + 3.11)***	**1.1**	**4.3**	**21.0**	**5.4**	**1.0**	**(0.8)**	**3.4**	**0.1**	**1.0**	**(2.2)**	**3.9**	**(0.3)**	**3.8**	1913.7
3.12	Provision for Staff Bonus	0.1	0.4	1.9	0.5	0.1	0.0	0.3	0.0	0.1		0.4		0.3	160.7
3.13	Provision for Tax	0.0	0.1	6.0	1.3	0.1	0.0	0.7		0.3		1.1		1.1	507.9
G.	***Net Profit/Loss (F. - 3.12-3.13)***	**1.0**	**3.8**	**13.1**	**3.7**	**0.8**	**(0.8)**	**2.4**	**0.1**	**0.6**	**(2.2)**	**2.4**	**(0.3)**	**2.4**	1146.7
4.	***Ratios (At the end of this Quarter)***														
4.1	Capital Fund to RWA	0.1	0.2	0.1	0.2	0.4	0.2	0.1	0.2	0.2	0.1	0.2	0.2	0.3	
4.2	Non Performing Loan (NPL) To Total Loan		0.0	0.0		0.0							0.0	0.0	
4.3	Total Loan Loss Provision to Total NPL	0.0	1.6	7.5		851.0							3248.8	3627.3	

Table No. 52

NPL Status of FINANCE COMPANIES

S.N	Name of Finance Companies	Mid - July											
		2005 (59)			2006 (70)			2007 (74)			2008 (78)		
		Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA	Total Loan	Total NPA	% Of NPA
1	Nepal Housing Dev. Finance Co.	395.67	10.92	2.76	431.92	6.95	1.61	443.51	6.96	1.57	471.10	7.63	1.62
2	Nepal Finance Co. Ltd.	248.54	16.83	6.77	335.16	37.70	11.25	421.05	34.57	8.21	526.79	30.40	5.77
3	NIDC Capital Markets Limited	474.06	62.15	13.11	527.01	54.55	10.35	565.47	35.62	6.30	767.81	25.95	3.38
4	National Finance Co. Ltd.	492.43	45.65	9.27	509.69	47.10	9.24	549.29	21.48	3.91	742.10	44.01	5.93
5	Annapurna Finance Co. Ltd.	868.23	25.53	2.94	1025.73	50.26	4.90	1461.62	36.25	2.48	1983.20	44.42	2.24
6	Nepal Share Markets & Finance Ltd.	1016.12	49.52	4.87	1106.52	56.54	5.11	1372.37	55.86	4.07	1774.17	50.92	2.87
7	Peoples Finance Ltd.	356.29	11.23	3.15	529.33	8.58	1.62	564.52	11.52	2.04	566.50	15.01	2.65
8	Mercantile Finance Co. Ltd.	242.54	14.24	5.87	29.48	3.23	10.97	33.93	2.75	8.10	37.71	1.23	3.25
9	Kathmandu Finance LTD.	80.00	17.78	22.23	250.66	19.40	7.74	284.15	16.45	5.79	273.93	13.09	4.78
10	Himalaya Finance & Savings Co.Ltd.	116.14	13.57	11.68	129.23	0.00	0.00	148.55	3.92	2.64		N/A	
11	Union Finance company Limited	352.79	27.60	7.82	419.74	12.89	3.07	586.71	5.10	0.87	722.23	6.64	0.92
12	Narayeni Finance Ltd.	180.55	10.90	6.04	414.48	12.02	2.90	523.36	7.17	1.37	670.96	9.13	1.36
13	Gorakha Finance Ltd.	585.27	27.81	4.75	265.23	8.35	3.15	291.01	14.35	4.93	370.97	7.42	2.00
14	Paschimanchal Finance Co. Ltd.	438.80	25.10	5.72	614.62	107.74	17.53	668.03	60.99	9.13	666.61	46.13	6.92
15	Nepal Housing & Merch. Fin. Ltd.	535.91	68.33	12.75	718.27	52.58	7.32	801.15	59.85	7.47	927.80	32.66	3.52
16	Universal Finance Limited	438.80	25.54	5.82	437.54	37.54	8.58	595.27	20.72	3.48	761.52	25.43	3.34
17	Samjhana Finance Co. Ltd.*	192.22	6.50	3.38	206.92	10.30	4.98	230.60	18.79	8.15	268.50	30.05	11.19
18	Goodwill Finance Co. Ltd.	543.68	14.26	2.62	341.79	46.38	13.57	348.01	22.66	6.51	559.72	16.51	2.95
19	Siddartha Finance Ltd.	369.50	18.60	5.03	378.82	34.09	9.00	625.19	28.95	4.63	683.00	22.54	3.30
20	Shri Investment & Fin. Co. Ltd.	369.50	20.26	5.48	590.94	12.06	2.04	698.72	10.90	1.56	800.13	3.60	0.45
21	Lumbini Fin. & Leasing Co. Ltd.	215.80	19.45	9.01	756.12	108.73	14.38	812.61	101.25	12.46	1058.25	46.56	4.40
22	Investa Finance Ltd.	381.30	11.88	3.12	83.64	18.01	21.53	84.14	17.87	21.24	79.75	24.72	31.00
23	Yeti Finance Co. Ltd.	285.96	9.57	3.35	244.43	12.61	5.16	244.25	8.65	3.54	402.75	10.59	2.63
24	Standard Finance Ltd.	678.62	31.33	4.62	484.08	8.76	1.81	636.83	14.84	2.33	427.94	7.49	1.75
25	International Leasing & Fina. Co. Ltd.	531.39	17.93	3.37	946.35	53.56	5.66	1239.68	50.46	4.07	1844.12	19.18	1.04
26	Mahalaxmi Finance Ltd.	566.43	37.57	6.63	595.53	17.75	2.98	759.38	12.76	1.68	985.20	12.91	1.31
27	Lalitpur Finance Co. Ltd.	566.42	29.79	5.26	781.13	27.73	3.55	825.89	42.78	5.18	1153.17	56.27	4.88
28	Bhajuratna Finance & Savings Co. Ltd.	151.63	14.16	9.34	164.46	7.66	4.66	197.89	5.32	2.69	205.64	6.37	3.10
29	United Finance Limited	543.34	7.14	1.31	588.11	10.59	1.80	815.97	8.32	1.02	1249.40	10.12	0.81
30	General Finance Ltd.	210.30	34.53	16.42	208.55	31.16	14.94	424.29	8.70	2.05	502.70	8.70	1.73
31	Nepal Srilanka Merchant Bank LTD.	617.60	109.13	17.67	614.11	123.62	20.13	543.35	458.48	84.38	569.71	556.32	97.65
32	Merchant Finance Co. Ltd.	110.69	5.14	4.65	110.17	12.81	11.63	124.83	6.05	4.85	142.57	15.58	10.93
33	Alpic Everest Finance Ltd.	600.30	95.09	15.84	671.43	38.67	5.76	784.51	31.38	4.00	705.71	34.44	4.88
34	Navadurga Finance Co. Ltd.	162.90	8.80	5.40	176.20	11.77	6.68	256.41	4.36	1.70	393.68	4.45	1.13
35	Janaki Finance Co. Ltd.	376.50	27.90	7.41	412.26	23.95	5.81	457.17	35.16	7.69	589.86	50.96	8.64
36	Pokhara Finance Limited	660.40	41.94	6.35	710.66	34.25	4.82	825.56	35.09	4.25	857.95	41.18	4.80
37	Central Finance Co. Ltd.	297.10	11.41	3.84	421.05	6.99	1.66	497.81	8.16	1.64	736.40	8.25	1.12
38	Premier Finance Co. Ltd.	215.30	12.29	5.71	250.18	3.45	1.38	292.58	4.86	1.66	450.19	7.56	1.68
39	Arun Finance & Savings Co. Ltd.*	55.90	34.61	61.91	30.08	14.05	46.70	17.95	12.17	67.82	44.57	30.23	67.82
40	Multipurpose Finance Co. Ltd	20.80	1.01	4.86	32.42	3.89	12.00	39.89	3.59	9.00	52.01	6.24	12.00
41	Butawal Finance Limited	506.50	37.23	7.35	541.91	14.14	2.61	568.93	15.76	2.77	689.53	20.82	3.02
42	Shrijana Finance Company	21.40	0.95	4.44	28.11	0.39	1.39	43.55	0.36	0.82	47.81	0.44	0.92
43	Om Finance Limited	363.80	4.95	1.36	456.57	5.30	1.16	650.45	5.33	0.82	895.90	3.40	0.38
44	Cosmic Merchant Bankg & Fin. Limited	516.70	311.21	60.23	617.63	22.67	3.67	461.63	22.39	4.85	439.56	168.00	38.22
45	World Merchant Banking & Fin. Limited	399.30	7.63	1.91	566.28	0.00	0.00	720.30	482.60	67.00	788.54	6.54	0.83
46	Capital Merchant Banking & Fin. Limited	429.50	7.39	1.72	754.97	11.17	1.48	1109.64	22.19	2.00	1755.17	35.81	2.04
47	Crystal FinanceLimited	392.80	30.09	7.66	398.30	0.00	0.00	430.75	14.04	3.26	585.17	26.33	4.50
48	Royal Merchant Banking & Finance	246.70	16.23	6.58	383.70	14.54	3.79	539.12	20.00	3.71	651.58	17.53	2.69
49	Guheshwori Merch.Banking & Fin. Co. Ltd.	192.60	3.72	1.93	223.99	0.00	0.00	371.72	6.47	1.74	503.11	10.16	2.02
50	Patan Finance Co. Ltd.	243.60	11.67	4.79	279.98	82.65	29.52	301.93	13.41	4.44	299.15	12.89	4.31
51	Kist Merchant Banking & Fin. Limited	337.53	0.00	0.00	665.46	585.60	0.80	1120.16	19.15	1.71	2488.29	7.71	0.31
52	Fewa Finance Co. Ltd.	240.98	0.00	0.00	405.80	73.04	18.00	624.44	1.06	0.17	854.50	1.03	0.12
53	Everest Finance Co. Ltd.	90.90	1.62	1.78	137.67	2.67	1.94	177.78	8.73	4.91	210.58	10.49	4.98
54	Birgunj Finance Co. Ltd.	191.30	0.77	0.40	337.36	9.99	2.96	540.35	4.86	0.90	788.35	10.09	1.28
55	Prudensial Finance Co. Ltd.	81.10	0.00		128.05	0.04	0.03	309.16	0.71	0.75	366.92	3.93	1.07
56	ICFC Bittya Sanstha Ltd.	132.45	0.00	0.00	200.86	4.66	2.32	460.24	6.72	1.46	7716.15	89.51	1.16
57	IME Financial Institution Ltd.				148.17	0.00	0.00	488.38	1.03	0.21	1020.47	3.27	0.32
58	Sagarmatha Merchant Banking & Finance LTD.				48.57	0.00	0.00	326.68	11.83	3.62	341.51	2.12	0.62
59	Shikhar Bittiya Sanstha ltd.				43.97	0.00	0.00	164.90	2.19	1.33	227.83	9.59	4.21
60	Civil Merchant Bitiya Sanstha Limited.				23.01	0.00	0.00	176.63	0.00	0.00	264.40	11.63	4.40
61	Prabhu Finance Co. Ltd.							288.05	0.58	0.20	763.40	251.92	33.00
62	Imperial Bitiya Sanstha Limited.							311.46	24.92	8.00	374.10	7.00	1.87
63	Kuber Bitiya Sanstha Limited.							256.46	0.00	0.00	358.65	4.81	1.34
64	Nepal Express Finance Ltd.							77.05	0.00	0.00	124.42	0.12	0.10
65	Valley Finance Co.							70.34	11.25	16.00	118.67	0.27	0.23
66	Seti Bitiya Sanstha Limited.							40.67	0.00	0.00	54.23	0.00	0.00
67	Hama Financial Institution Ltd.							139.67	0.00	0.00	252.64	4.19	1.66
68	Rilayabal Bittiya Sanstha Limited.							458.57	0.09	0.02	743.90	0.30	0.04
69	Lord budda financial Institution							82.22	0.00	0.00	225.40	0.00	0.00
70	Api Financial financial Institution Ltd.							20.91	0.00		96.71	0.13	0.13
71	Nameste Bitiya Sanstha Limited.										28.80	0.00	0.00
72	Kaski Finance Co.										335.20	0.00	0.00
73	Suryadarshan Financial Institution Ltd.										123.20	0.00	0.00
74	Zenith Merchant Financial Institution										247.34	0.00	0.00
75	Unique Financial Institution Ltd.										155.80	0.00	0.00
76	Manjushree Financial Institution Ltd.										257.36	0.00	0.00
77	Subhalaxmi Finance Ltd.										79.50	0.02	0.03
78	Swostik Merchant Finance Company Ltd.										194.02	0.05	0.03
79	Nepal Merchant Banking & Fin. Ltd. [1]	753.60	29.16	3.87	1004.45	46.71	4.65	1395.89	24.15	1.73			
80	Nepal Bangladesh Fin. & Leasing Co. Ltd. [2]	207.90	64.35	30.95	193.77	65.63	33.87	275.42	83.62	30.36			
81	Ace Finance company Ltd. [3]	751.66	51.12	6.80	722.18	36.11	5.00	918.73	10.57	1.15			
	Total	**19932.87**	**1506.40**	**7.56**	**23934.38**	**2015.16**	**8.42**	**32425.65**	**2040.76**	**6.29**	**51494.17**	**2118.64**	**4.11**

* Figures in paranthesis show the number of Finance Companies.

[1] Upgraded to Commercial Bank

[2] Merged with Nepal Bangaldesh Bank

[3] Upgraded to Development Bank

Table No. 53

List of Class C Licensed Financial Institutions (Finance Companies)

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

Table No. 54

Sources & Uses of Funds of RURAL DEVELOPMENT BANKS

(AGGREGATE)

(Rs. in Lakh)

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

Table No 55

Sources & Uses of Fund Rural Development Banks

Mid-July 2008

(Rs. in Lakh)

		PUGBB 1	MGBB 2	PAGBB 3	MPGBB 4	SPGBB 5	TOTAL
1	**CAPITAL FUND**	**709.0**	**792.0**	**680.0**	**297.0**	**599.0**	**3077.0**
	a. Paid-up Capital	600.0	700.0	600.0	600.0	585.0	3085.0
	b. General Reserves	109.0	14.0	80.0	38.0	14.0	255.0
	c. Share Premium	0.0	0.0		0.0		0.0
	d. Retained Earning	0.0	0.0	0.0	(537.0)	0.0	(537.0)
	e. Others Reserves	0.0	78.0		196.0	0.0	274.0
	1. Ex.Eq.Fund	0.0		0.0	0.0	0.0	0.0
	2. Other	0.0	78.0	0.0	196.0	0.0	274.0
2	**BORROWINGS**	**5322.0**	**7070.0**	**4331.0**	**9055.0**	**4938.0**	**30716.0**
	a. NRB	0.0	0.0	144.0	0.0	220.0	364.0
	b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0
	c. Foreign Banks and Fin. Ins.	0.0		0.0	0.0	0.0	0.0
	d. Other Financial Ins.	5322.0	7070.0	4187.0	9055.0	4718.0	30352.0
	e. Bonds and Securities						0.0
3	**DEPOSITS**	**1892.0**	**1415.0**	**1276.0**	**915.0**	**418.0**	**5916.0**
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0
	Domestic	0.0		0.0	0.0	0.0	0.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	b. Savings	1892.0	1415.0	1276.0	915.0	418.0	5916.0
	Domestic	1892.0	1415.0	1276.0	915.0	418.0	5916.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0
	e. Others	0.0	0.0	0.0	0.0	0.0	0.0
4	**Bills Payable**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.0
6	**Other Liabilities**	**797.0**	**148.0**	**382.0**	**118.0**	**1409.0**	**2854.0**
	1. Sundry Creditors	0.0	0.0	25.0	0.0	10.0	35.0
	2. Loan Loss Provision	276.0	0.0	0.0	0.0	359.0	635.0
	3. Interest Suspense a/c	0.0	0.0	0.0	0.0	714.0	714.0
	4. Others	521.0	148.0	357.0	118.0	326.0	1470.0
7	**Reconcillation A/c**	**0.0**	**0.0**	**0.0**	**0.0**	**1010.0**	**1010.0**
8	**Profit & Loss A/c**	0.0	0.0	0.0	0.0	0.0	0.0
	TOTAL LIABILITIES	**8720.0**	**9425.0**	**6669.0**	**10385.0**	**8374.0**	**43573.0**
1	**LIQUID FUNDS**	**524.0**	**370.0**	**672.0**	**379.0**	**119.0**	**2064.0**
	a. Cash Balance	42.0	157.0	49.0	22.0	17.0	287.0
	Nepalese Notes & Coins	42.0	157.0	49.0	22.0	17.0	287.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
	b. Bank Balance	482.0	213.0	623.0	331.0	102.0	1751.0
	1. In Nepal Rastra Bank	42.0	12.0	2.0	68.0	0.0	124.0
	Domestic Currency	42.0	12.0	2.0	68.0	0.0	124.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0
	2. "A"Class Licensed Institution	440.0	201.0	0.0	263.0	33.0	937.0
	Domestic Currency	440.0	201.0	0.0	263.0	33.0	937.0
	Foreign Currency	0.0		0.0	0.0	0.0	0.0
	3. Other Financial Ins.	0.0	0.0	621.0	0.0	69.0	690.0
	4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0
	C.Money at Call	0.0	0.0	0.0	26.0	0.0	26.0
	Domestic Currency	0.0	0.0		26.0	0.0	26.0
	Foreign Currency	0.0	0.0		0.0	0.0	0.0
2	**INVESTMENT IN SECURITIES**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Govt.Securities	0.0	0.0	0.0	0.0	0.0	0.0
	b. NRB Bond	0.0	0.0		0.0	0.0	0.0
	c. Govt.Non-Fin. Ins.	0.0	0.0		0.0		0.0
	d. Other Non-Fin Ins.	0.0	0.0		0.0		0.0
	e Non Residents		0.0		0.0		0.0
3	**SHARE & OTHER INVESTMENT**	**8.0**	**4715.0**	**1079.0**	**7800.0**	**3533.0**	**17135.0**
	1.1 Non Residents	0.0	0.0		0.0		0.0
	2.Others	8.0	4715.0	1079.0	7800.0	3533.0	17135.0
4	**LOANS & ADVANCES**	**7992.0**	**3791.0**	**4513.0**	**1861.0**	**1530.0**	**19687.0**
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
	b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0
	c. Pvt. Sector	7992.0	3791.0	4513.0	1861.0	1530.0	19687.0
							0.0
5	**BILL PURCHED**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0
	c. Import Bills & Imports	0.0		0.0	0.0	0.0	0.0
6	**LOANS AGAINST COLLECTED BILLS**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Against Domestic Bills	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	b. Against Foreign Bills	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
8	**FIXED ASSETS**	**26.0**	**22.0**	**39.0**	**42.0**	**25.0**	**154.0**
9	**OTHER ASSETS**	**170.0**	**193.0**	**366.0**	**303.0**	**1009.0**	**2041.0**
	a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	0.0
	Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0
	Private Sector	0.0	0.0	0.0	0.0	0.0	0.0
	b. Sundry Debtors	0.0	0.0	20.0	0.0	7.0	27.0
	c. Cash In Transit	0.0	0.0	0.0	0.0	24.0	24.0
	d. Others	170.0	193.0	346.0	303.0	978.0	1990.0
10	**Expenses not Written off**	**0.0**	**0.0**	**0.0**	**0.0**		**0.0**
11	**Non Banking Assets**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
12	**Reconcillation Account**	**0.0**	**0.0**	**0.0**	**0.0**	**961.0**	**961.0**
13	**Profit & Loss A/c**	0.0	**334.0**	0.0	0.0	**1197.0**	**1531.0**
	TOTAL ASSETS	**8720.0**	**9425.0**	**6669.0**	**10385.0**	**8374.0**	**43573.0**

PUGBB = Purbanchal Grameen Bikash Bank.
MGBB = Madhyamanchal Grameen Bikash Bank.
PAGBB = Paschimanchal Grameen Bikash Bank.
MPGBB = Madhya Paschimanchal Grameen Bikash Bank.
SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No.56

Sources & Uses of Funds of MICRO CREDIT DEVELOPMENT BANKS

(AGGREGATE)

(Rs. in Lakh)

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

Table No. 57

Sources & Uses of Funds of MICRO CREDIT DEVELOPMENT BANKS

Mid- July 2008

(Rs in Lakh)

	SOURCES & USES	NIRDHAN 1	DIPROSE 2	CHHIMEK 3	RMDC 4	SANA KISAN 5	SWABALAMBAN 6	NERUDE 7	TOTAL
1	**CAPITAL FUND**	**1410.0**	**276.0**	**577.0**	**3677.0**	**2379.0**	**955.0**	**228.0**	**9502.0**
	a. Paid-up Capital	791.0	226.0	510.0	3200.0	1231.0	250.0	138.0	6346.0
	b. General Reserves	81.0	39.0	66.0	202.0	22.0	193.0	12.0	615.0
	c. Share Premium	0.0	0.0	0.0	0.0		0.0		0.0
	d. Retained Earning	83.0	10.0	1.0	255.0	0.0	196.0	50.0	595.0
	e. Others Reserves	455.0	1.0	0.0	20.0	1126.0	316.0	28.0	1946.0
	1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	2. Other	455.0	1.0	0.0	20.0	1126.0	316.0	28.0	1946.0
									0.0
2	**BORROWINGS**	**7239.0**	**3386.0**	**5604.0**	**18275.0**	**12309.0**	**4881.0**	**1596.0**	**53290.0**
	a. NRB	72.0	162.0	99.0	0.0	242.0			575.0
	b. "A"Class Licensed Institution	7167.0	3224.0	4501.0	3622.0	12067.0	3450.0		34031.0
	c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	13467.0	0.0	0.0		13467.0
	d. Other Financial Ins.	0.0	0.0	1004.0	1186.0	0.0	1431.0	1596.0	5217.0
	e. Bonds and Securities		0.0	0.0					0.0
									0.0
3	**DEPOSITS**	**2450.0**	**739.0**	**2630.0**	**0.0**	**422.0**	**2562.0**	**681.0**	**9484.0**
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	b. Savings	2450.0	739.0	2630.0	0.0	422.0	2562.0	681.0	9484.0
	Domestic	2450.0	739.0	2630.0	0.0	422.0	2562.0	681.0	9484.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	c. Fixed	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Domestic	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	d. Call Deposits	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	e. Others	0.0	0.0	0.0	0.0	0.0	0.0		0.0
4	**Bills Payable**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**		**0.0**
6	**Other Liabilities**	**1143.0**	**202.0**	**277.0**	**4317.0**	**2142.0**	**597.0**	**84.0**	**8762.0**
	1. Sundry Creditors	75.0	23.0	24.0	11.0	735.0	110.0	1.0	979.0
	2. Loan Loss Provision	421.0	98.0	85.0	502.0	763.0	196.0	24.0	2089.0
	3. Interest Suspense a/c	228.0	0.0	0.0	167.0	0.0	19.0		414.0
	4. Others	419.0	81.0	168.0	3637.0	644.0	272.0	59.0	5280.0
7	**Reconcillation A/c**	**203.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**203.0**
8	**Profit & Loss A/c**	**108.0**	**218.0**	**201.0**	**218.0**	**110.0**	**158.0**	**0.0**	**1013.0**
	TOTAL LIABILITIES	**12553.0**	**4821.0**	**9289.0**	**26487.0**	**17362.0**	**9153.0**	**2589.0**	**82254.0**
1	**LIQUID FUNDS**	**1670.0**	**466.0**	**2546.0**	**2063.0**	**991.0**	**1484.0**	**347.0**	**9567.0**
	a. Cash Balance	16.0	9.0	1.0	0.0	21.0	35.0	5.0	87.0
	Nepalese Notes & Coins	16.0	9.0	1.0	0.0	21.0	35.0	5.0	87.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	b. Bank Balance	339.0	457.0	2545.0	2063.0	970.0	1449.0	342.0	8165.0
	1. In Nepal Rastra Bank	50.0	0.0	156.0	330.0	0.0	41.0	11.0	588.0
	Domestic Currency	50.0	0.0	156.0	94.0	0.0	41.0	11.0	352.0
	Foreign Currency	0.0	0.0	0.0	236.0	0.0	0.0		236.0
	2. "A"Class Licensed Institution	289.0	455.0	1718.0	1720.0	970.0	1071.0	331.0	6554.0
	Domestic Currency	289.0	455.0	1718.0	1720.0	970.0	1071.0	331.0	6554.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	3. Other Financial Ins.	0.0	2.0	671.0	13.0	0.0	337.0		1023.0
	4. in Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	C.Money at Call	1315.0	0.0	0.0	0.0	0.0	0.0	0.0	1315.0
	Domestic Currency	1315.0	0.0	0.0	0.0	0.0	0.0		1315.0
	Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0		0.0
2	**INVESTMENT IN SECURITIES**	**837.0**	**0.0**	**0.0**	**125.0**	**0.0**	**0.0**	**0.0**	**962.0**
	a. Govt.Securities	387.0	0.0	0.0	125.0	0.0	0.0		512.0
	b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	d. Other Non-Fin Ins.	450.0	0.0	0.0	0.0	0.0	0.0		450.0
	e Non Residents		0.0	0.0	0.0	0.0	0.0		0.0
3	**SHARE & OTHER INVESTMENT**	**317.0**	**875.0**	**708.0**	**11371.0**	**971.0**	**2441.0**	**260.0**	**16943.0**
	1.1 Non Residents	0.0	0.0	0.0	0.0		0.0		0.0
	2.Others	317.0	875.0	708.0	11371.0	971.0	2441.0	260.0	16943.0
4	**LOANS & ADVANCES**	**8360.0**	**3336.0**	**5647.0**	**12544.0**	**14454.0**	**4832.0**	**1922.0**	**51095.0**
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	c. Pvt. Sector	8360.0	3336.0	5647.0	12544.0	14454.0	4832.0	1922.0	51095.0
									0.0
5	**BILL PURCHED**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0		0.0
6	**LOANS AGAINST COLLECTED BILLS**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
	b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0		0.0
8	**FIXED ASSETS**	**703.0**	**31.0**	**181.0**	**0.0**	**27.0**	**35.0**	**46.0**	**1023.0**
9	**OTHER ASSETS**	**608.0**	**113.0**	**204.0**	**384.0**	**882.0**	**360.0**	**13.0**	**2564.0**
	a. Accrued Interests	240.0	0.0	11.0	135.0	813.0	19.0	0.0	1218.0
	Govt. Entp.	0.0	0.0	11.0	135.0	0.0	0.0		146.0
	Private Sector	240.0	0.0	0.0	0.0	813.0	19.0		1072.0
	b. Sundry Debtors	108.0	0.0	145.0	4.0	6.0	168.0	1.0	432.0
	c. Cash In Transit	0.0	0.0	0.0	0.0	20.0	2.0		22.0
	d. Others	260.0	113.0	48.0	245.0	43.0	171.0	12.0	892.0
10	**Expenses not Written off**	**58.0**	**0.0**	**3.0**	**0.0**	**0.0**	**0.0**	**1.0**	**62.0**
11	**Non Banking Assets**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
12	**Reconcillation Account**	**0.0**	**0.0**	**0.0**	**0.0**	**1.0**	**1.0**	**0.0**	**2.0**
13	**Profit & Loss A/c**	**0.0**	**0.0**	**0.0**	**0.0**	**36.0**	**0.0**	**0.0**	**36.0**
	TOTAL ASSETS	**12553.0**	**4821.0**	**9289.0**	**26487.0**	**17362.0**	**9153.0**	**2589.0**	**82254.0**

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.
2.DIPROSC = DIPRSOC DEVELOPMENT BANK
3.CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.
4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.
5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD
6. SWABALAMBAN = SWABALAMBAN LAGHU BITTA BIKASH BANK LTD.
7. NERUDE = NERUDE LAGHU BITTA BIKAS BANK LTD.

Table No. 58

List of Class 'D' Licensed Rural & Micro Credit Development Banks

Mid - July, 2008

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

List of other Financial Institutions licensed by NRB

Mid - July, 2008

List of SAVING & CREDIT COOPERATIVES (Non Classified)

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

List of NON GOVERNMENT ORGANIZATION (Non Classified)

	Name	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu	4429384	
2	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitwan	056529392	
3	Chartare yuba Club	2000/06/05	Baglung	068520846	
4	Mahuli Samudyik Bijkas Kendra	2000/06/12	Saptari	031521485	
5	United Youth Community (UNYC NEPAL)	2000/06/29	Bardiya	08460189	
6	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari	031523165	031523165
7	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2000/08/23	Dhankuta	026520253	
8	Grameen Jagaran Manch (Programm Co-ordination Offi	2000/09/11	Baglung	068520972	
9	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari		
10	Jan Jagaran Manch	2000/10/26	Rasuwa	010569333	
11	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat	067520229	
12	Dhaulagiri Community Research Dev. Centre	2000/10/21	Baglung	068520249	
13	Nepal Enviroment & Pollution Eradication UNESCO Na	2001/07/05	Gangabu	4442618	
14	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta	026520523	
15	Women Enterprises Association of Nepal	2001/09/24	Kathmandu	4227906	
16	Center for Women's Right and Development	2002/04/30	Kathmandu		
17	MANUSHI	2002/05/03	Kathmandu	016911705	4412680
18	Life Development Society	2002/06/18	Morang	021522528	
19	Women Development and Child Care Foundation	2002/07/02	Saptari	031520288	
20	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu	4780212	
21	Patan Buisiness and Professional Women	2002/07/02	Lalitpur	5548777	
22	Women Development Centre	2002/07/02	Chitwan	056522993	
23	Womens Self -Relient Society	2002/07/14	Chitwan	056522907	
24	Women Development Centre of Nepal	2002/07/12	Lalitpur	5532308	
25	Bhagawan Youth Club, Alapot, Ktm.	2002/07/23	Kathmandu	4450202	
26	Creative Women Environment Development Associatio	2002/07/24	Kathmandu	4421010	
27	Srijana Community Development Center,Siraha	2002/07/25	Siraha	061522851	
28	Shreejana Development Center,Kaski	2002/08/22	Kaski		
29	Cottage & Small Industries Organization,Kathmandu	2002/09/02	Kathmandu	4472166	
30	Rural Area Dev. & Research Programme,Parbat	2002/09/03	Parbat	067520233	
31	Adarsha Yuba Club,Bhaktapur	2002/09/06	Bhaktapur		
32	Society Welfare Action Nepal (SWAN),Dang	2002/10/25	Dang		
33	Social Upgrade in Progress of Education Region (SUPE	2002/10/29	Dang		
34	Nepal Women Community Service Center,Dang	2002/10/30	Dang	085260402	
35	Forum for Rural Women Ardency Development,(FORW	2002/12/30	Sunsari	025540456	025540610
36	Gramin Mahila Bikash Sanstha	2003/04/23	Dang	082560837	
37	Ama Samaj Shangh,Chitawan	2003/04/29	Chitwan		
38	Gramin Mahila Utthan Kendra, Dang	2003/06/18	Dang		
39	Khurkot Youba Club ,Parbat	2003/09/14	Parbat		
40	Grameen Sewa Nepal (G.S.N.), Kailali.	2003/09/18	Kailali	091580134	
41	Nari Avudya Kendra	2003/10/24	Chitwan		
42	Mahila Upakar Manch	2003/10/29	Banke	081540144	081540744
43	Chhimek Samaj Sewa Sanstha	2004/09/29	Kathmandu		
44	Sawabalamban Bikash Kendra	2004/11/01	Kathmandu	425597	4430363
45	Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu	4244723	4262396
46	Gramin Swayam Sewak Samaj	2005/11/20	Hariwon,Sarlahi	046530151	

Table No. 59

Sources and Uses of Funds of SAVING & CREDIT C0-OPERATIVES SOCIETIES

(Liscensed by NRB)

(AGGREGATE)

(Rs. in thousand)

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

Table No. 60

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

(Liscensed by NRB))

Mid - July, 2008

(Rs. In Thousand)

	SOURCES AND USES	Naba-jiban	Sagun	NCFSO	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree*	Sah-Bittiya	Mana Kamana	BCFSL	Vyccu	Kisan	Himalay	Star	Upakar Saving	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	**CAPITAL FUNDS**	**31715.0**	19176.0	**36802.0**	**44174.0**	**25759.0**	**22346.0**	**27186.0**	**35400.0**	**10722.0**	**13627.0**	**11183.0**	**12669.0**	**5944.0**	**79383.0**	**5538.0**	**19254.0**	**400878.0**
	a. Paid up Capital	19986.0	12092.0	31059.0	34708.0	20232.0	13954.0	26126.0	30426.0	9157.0	11500.0	6994.0	6307.0	5484.0	46057.0	5511.0	14011.0	293604.0
	b. General Reserves	5048.0	2673.0	3489.0	4506.0	1901.0	8392.0	747.0	3052.0	990.0	534.0	1240.0	3625.0	321.0	19389.0	-	1767.0	57674.0
	c. Other Reserves	6681.0	4411.0	2254.0	4960.0	3626.0	0.0	313.0	1922.0	575.0	1593.0	2949.0	2737.0	139.0	13937.0	27.0	3476.0	49600.0
2	**DEPOSITS**	**400014.0**	122235.0	**277976.0**	**461957.0**	**135869.0**	**165196.0**	**237427.0**	**426642.0**	**98743.0**	**85878.0**	**49211.0**	**88040.0**	**46054.0**	**327951.0**	**40047.0**	**54899.0**	**3018139.0**
	a. Saving	354205.0	68111.0	127812.0	184361.0	91250.0	148189.0	154751.0	374883.0	61405.0	50490.0	30913.0	70638.0	43238.0	161461.0	40047.0	47151.0	2008905.0
	b. Fixed	45809.0	54124.0	150164.0	24717.0	44619.0	17007.0	82676.0	51759.0	10625.0	35388.0	6507.0	17402.0	2816.0	166490.0	-	7748.0	717851.0
	c. Others	-	0.0	0.0	252879.0	0.0	0.0		-	26713.0	0.0	11791.0	0.0	-	0.0	-	0.0	291383.0
3	**BORROWINGS**	0.0	0.0	**59173.0**	0.0	0.0	**58799.0**	0.0	0.0	0.0	**68878.0**	0.0	**850.0**	**4712.0**		**2247.0**	**12041.0**	**206700.0**
	a. NRB	-	-	-	-	-	-	-	-	-	-	0.0	0.0	-	-	-	-	0.0
	b. Commercial Banks	-	-	59173.0	-	-	-	-	-	-	0.0	-	-	-	-	2247.0	12041.0	73461.0
	c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0
	d. Other Financial Institution	-	-	0.0	-	0.0	58799.0	-	-	-	68878.0	0.0	850.0	4712.0	0.0	-	-	133239.0
4	**OTHERS LIABILITIES**	**184769.0**	**56508.0**	**14894.0**	**75251.0**	**8620.0**	**39180.0**	**32581.0**	**184976.0**	**31660.0**	**6455.0**	**8477.0**	**4763.0**	**3651.0**	**20998.0**	**5799.0**	**1621.0**	**680203.0**
5	**P/L Account**	**8531.0**	**3259.0**	**7230.0**	**7444.0**	0.0	0.0	0.0	**4365.0**	0.0	0.0	**2151.0**	**3981.0**	**1244.0**	**9971.0**	**6456.0**	0.0	**54632.0**
	TOTAL SOURCES OF FUNDS	**625029.0**	**201178.0**	**396075.0**	**588826.0**	**170248.0**	**285521.0**	**297194.0**	**651383.0**	**141125.0**	**174838.0**	**71022.0**	**110303.0**	**61605.0**	**438303.0**	**60087.0**	**87815.0**	**4360552.0**
	TOTAL USES OF FUNDS	**625029.0**	**201178.0**	**396075.0**	**588826.0**	**170248.0**	**285521.0**	**297194.0**	**651383.0**	**141125.0**	**174838.0**	**71022.0**	**110303.0**	**61605.0**	**438303.0**	**60087.0**	**87815.0**	**4360552.0**
6	**LIQUIED FUNDS**	**123063.0**	**31083.0**	**45497.0**	**132138.0**	**24533.0**	**96656.0**	**32307.0**	**113130.0**	**38205.0**	**9997.0**	**17293.0**	**26933.0**	**10753.0**	**34989.0**	**11591.0**	**12156.0**	**760324.0**
	a. Cash in Hand	6478.0	789.0	7619.0	3557.0	1710.0	1251.0	12235.0	27893.0	2142.0	396.0	905.0	3082.0	1591.0	2194.0	511.0	2976.0	75329.0
	b. Bal.with NRB	4407.0	699.0	1718.0	1800.0	700.0	855.0	0.0	0.0	36063.0	-	300.0	350.0	-	1766.0	188.0	201.0	49047.0
	c. Bal.with Dom. Bank	112178.0	29595.0	36160.0	126781.0	22123.0	94550.0	20072.0	85237.0	0.0	9601.0	16088.0	23501.0	9162.0	31029.0	10892.0	8979.0	635948.0
7	**INVESTMENTS**	**623.0**	**274.0**	**108377.0**	**10101.0**	**128.0**	**5516.0**	**15.0**	**501.0**	**101.0**	**1915.0**	**101.0**	**693.0**	**10.0**	**94162.0**	**103.0**	**422.0**	**223042.0**
	a. Govt. Securities	-	0.0	2500.0	0.0	-	0.0	-	-	-		-	-	-	1375.0	0.0		3875.0
	b. NRB Bond/Fixed Deposit	-	-	0.0	-	-	-	-	-	0.0	-	0.0	0.0	0.0	0.0	-		0.0
	c. Others	623.0	274.0	105877.0	10101.0	128.0	5516.0	15.0	501.0	101.0	1915.0	101.0	693.0	10.0	92787.0	103.0	422.0	219167.0
8	**LOANS & ADVANCES**	**306852.0**	**119807.0**	**201788.0**	**385309.0**	**141977.0**	**150372.0**	**249970.0**	**328866.0**	**73401.0**	**157459.0**	**44761.0**	**79753.0**	**46680.0**	**265930.0**	**36271.0**	**72987.0**	**2662183.0**
	a. Commercial Loan	29294.0	12672.0	45697.0	309624.0	96781.0	10219.0	169445.0	162584.0	**23245.0**	15265.0	9903.0	-	36322.0	17525.0	19917.0	30601.0	989094.0
	b. Production Loan	32263.0	966.0	3885.0	4353.0	0.0	2319.0	0.0	0.0	0.0	0.0	0.0	0.0	711.0	890.0	1679.0	10077.0	57143.0
	c. Loan on FDR & Secu.	2731.0	3215.0	7189.0	24595.0	1428.0	76.0	10032.0	62520.0	788.0	3709.0	74.0	-	477.0	7171.0	1027.0	88.0	125120.0
	d. Others	242564.0	102954.0	145017.0	46737.0	43768.0	137758.0	70493.0	103762.0	49368.0	138485.0	34784.0	79753.0	9170.0	240344.0	13648.0	32221.0	1490826.0
9	**OTHERS ASSETS**	**194491.0**	**50014.0**	**40413.0**	**61278.0**	**3610.0**	**32977.0**	**14902.0**	**208886.0**	**29418.0**	**5467.0**	**8867.0**	**2924.0**	**4162.0**	43222.0	**12122.0**	**2250.0**	**715003.0**

Table No. 61

Sources & Uses of Funds of MICRO FINANCE NGOs

Mid -July. 2008

(Rs. in thousand)

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	**Funds and Reserves**	-	**662.0**	0.0	**2881.0**	0.0	**340.0**	0.0	**156.0**	-	111.0	0.0	0.0	**127.0**	**519.0**	**1146.0**	0.0	**1462.0**	0.0		**438.0**	0.0		0.0	**650.0**	**642.0**
2	**Staff Fund**	**660.0**	0.0	**11.0**	**456.0**	0.0	**20072.0**	0.0	0.0	0.0	0.0	**234.0**	0.0	0.0	0.0	0.0	0.0	0.0	**528.0**		**1874.0**	**5271.0**		**33.0**	**50.0**	**74.0**
	2.1Staff Welfare Fund	33.0	-	-	423.0	-	-	0.0	-	-	-	17.0		-	-	-	-	-	390.0			-		14.0	18.0	-
	2.2 Staff Provident Fund	627.0	-	-	33.0	-	-	-	-	-	-	66.0		-	-	-	-	0.0	9.0					-	28.0	-
	2.3 Others	-	-	11.0	0.0	-	20072.0	-		-	-	151.0		-	-	-	-	0.0	129.0		1874.0	5271.0		19.0	4.0	74.0
3	**Savings and Deposits**				20393.0	5253.0			493.0																	17313.0
4	**Borrowings**	**171507.0**	0.0	**7741.0**	**37709.0**	**6960.0**	**85447.0**	0.0	**296.0**	**1065.0**	0.0	**10405.0**	**11527.0**	**1000.0**	**13677.0**	**1028.0**	**872.0**	**16895.0**	**131334.0**		**736.0**	**3301.0**	0.0	**34.0**	**4665.0**	**2278.0**
	4.1 Domestic	**169834.0**	0.0	**7741.0**	**37709.0**	0.0	**85447.0**	0.0	**296.0**	**1065.0**	0.0	**10405.0**	**11527.0**	**1000.0**	**13677.0**	0.0	**872.0**	**16895.0**	**131334.0**		**736.0**	**778.0**		**34.0**	**4665.0**	**2278.0**
	(a) CSD	0.0	-	-	-	-	-	-	0.0	-	-			-	-	-	-	0.0	0.0			0.0		0.0	0.0	60.0
	(b) Dom. Bank	169834.0	-	-	-	-	-	-	-	-	-			1000.0	10000.0	-	477.0	0.0	34927.0		736.0			0.0	0.0	2218.0
	(C) Dev. Banks	-	-	0.0	37709.0	-	-	-	0.0	-	-			-	-	-	-	0.0	93560.0		-	-		0.0	4610.0	0.0
	(d) Financial Institutions	-	0.0	7741.0	-	0.0	65000.0	-	0.0	1065.0	0.0	10405.0	11527.0	-	3677.0	-	-	15395.0	0.0		0.0	0.0		0.0	0.0	0.0
	(e) Social Institutions	-	-	-	-	-	-	-	0.0	-	-	0.0		-	-	-	384.0	1500.0	2347.0		0.0	0.0		0.0	0.0	0.0
	(f) Others	-	-	0.0	0.0	0.0	20447.0	-	296.0	-	-	0.0	0.0	-	0.0	0.0	11.0	0.0	500.0		0.0	778.0		34.0	55.0	0.0
	4.2 Foreign Institutions	**1673.0**	0.0	0.0	0.0	**6960.0**	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	**1028.0**	0.0	0.0	0.0		0.0	**2523.0**		0.0	0.0	0.0
	(a) Financial Institutions	0.0	-	-	-	6960.0	-	-	-	-	-			-	0.0	-	-	-	-		-	-		-	-	-
	(b) Social Institutions	1673.0	-	-	-	0.0	-	-	-	-	-			-	-	-	-	-	-			-		-	-	-
	(C) Others	0.0	-	-	0.0	-	-	-	-	-	-	0.0		-		1028.0	-	-	-		0.0	2523.0		-	-	-
5	Risk Bearing Fund	609.0	28.0	384.0	2812.0	111.0	2073.0	145.0	0.0	-	36.0	395.0	334.0	-	154.0	125.0	-	583.0	3943.0		22.0	-		-	87.0	0.0
6	**Others Liabilities**	**12386.0**	**843.0**	**9417.0**	**3719.0**	**3.0**	**784.0**	**137.0**	**277.0**	0.0	**2.0**	**3636.0**	**8947.0**	**58.0**	**6107.0**	**4839.0**	**102.0**	**11840.0**	**73990.0**		**1175.0**	0.0		**865.0**	**2554.0**	**8.0**
	(a) Sundry Debtors	67.0	769.0	9417.0	1864.0	3.0	84.0	137.0	0.0	-	2.0	0.0	8513.0	15.0	5444.0	0.0	32.0	11242.0	171.0		0.0	-		865.0	1833.0	0.0
	(b) Others	12319.0	74.0	0.0	1855.0		700.0	-	277.0	-	-	3636.0	434.0	43.0	663.0	4839.0	70.0	598.0	73819.0		1175.0	0.0		0.0	721.0	8.0
7	**P/L Account**	**14817.0**	**184.0**	**110.0**	**11529.0**	**(153.0)**	**6125.0**	-	0.0	**1078.0**	**(3.0)**	1265.0	1991.0	**(582.0)**	0.0	**922.0**	**98.0**	**91.0**	**8713.0**		0.0	**3337.0**		**132.0**	0.0	**102.0**
	Total Sources of Funds	**199979.0**	**1717.0**	**17663.0**	**79499.0**	**12174.0**	**114841.0**	**282.0**	**1222.0**	**2143.0**	**146.0**	**15935.0**	**22799.0**	**603.0**	**20457.0**	**8060.0**	**1072.0**	**30871.0**	**218508.0**		**4245.0**	**11909.0**		**1064.0**	**8006.0**	**20417.0**
	Total Uses of Funds	**199979.0**	**1717.0**	**17663.0**	**79499.0**	**12174.0**	**114841.0**	**282.0**	**1222.0**	**2143.0**	**146.0**	**15935.0**	**22799.0**	**603.0**	**20457.0**	**8060.0**	**1072.0**	**30871.0**	**218508.0**		**4245.0**	**11909.0**		**1064.0**	**8006.0**	**20417.0**
1	Cash in Hand	293.0	38.0	152.0	110.0	53.0	216.0	-	0.0	-	17.0	11.0	93.0	35.0	20.0	5.0	-	46.0	317.0		1.0	3.0		20.0	22.0	991.0
2	Bal. With Dom .Banks	147316.0	285.0	432.0	2402.0	1071.0	65994.0	4.0	243.0	2.0	88.0	2120.0	976.0	-	716.0	2047.0	95.0	1490.0	29182.0		329.0	76.0		68.0	152.0	1786.0
3	**Micro Credit**	**38247.0**	**1088.0**	**16668.0**	**64871.0**	**11091.0**	**42989.0**	-	**508.0**	**1065.0**	0.0	**12310.0**	**21437.0**	**471.0**	**8118.0**	**3668.0**	**679.0**	**29164.0**	**178571.0**		**1777.0**	**150.0**		**837.0**	**7101.0**	**17306.0**
4	Govt. Bond	0.0	-	-	173.0	-	-	-	-	-	-		0.0	-	10000.0	-	0.0	-	-		-	9942.0		-	-	-
5	**Fixed Assets**	**330.0**	**78.0**	**285.0**	**788.0**	**82.0**	**1047.0**	**148.0**	**72.0**	**1076.0**	**29.0**	**96.0**	**153.0**	**22.0**	**290.0**	**301.0**	**68.0**	**150.0**	**8442.0**		**2130.0**	0.0		0.0	**189.0**	**233.0**
	5.1 Land and Building	-	-	177.0	340.0		700.0	-	-	800.0	-			-	-	-	-	-	5867.0		1990.0	-		-	-	-
	5.2 Furniture and Fixtures	185.0	22.0	7.0	233.0	40.0	97.0	46.0	0.0	52.0	-	96.0	153.0	22.0	290.0	73.0	34.0	0.0	385.0		134.0	-		0.0	15.0	97.0
	5.3 Vehicles	27.0	3.0	-	0.0		145.0	-	0.0	87.0	-			-	-	2.0	-	0.0	385.0		-	-		0.0	107.0	0.0
	5.4 Computer and Office equip.	118.0	53.0	101.0	215.0	42.0	105.0	102.0	72.0	137.0	29.0	0.0		-	-	226.0	34.0	150.0	1805.0		6.0	0.0		-	67.0	136.0
6	**Others**	**13793.0**	**228.0**	**126.0**	**11155.0**	**(123.0)**	**4595.0**	**130.0**	**399.0**	0.0	**12.0**	**1398.0**	**140.0**	**75.0**	**1313.0**	**2039.0**	**230.0**	**21.0**	**1996.0**		**8.0**	**1738.0**		**139.0**	**542.0**	**101.0**
	6.1 Interest Receivable	0.0	67.0	-	0.0	-	0.0	-	-	-	-	0.0		-	-	-	-	-	-		-	-		-	-	-
	6.2 Stationary Stock	19.0	-	0.0	512.0	105.0	113.0	-	-	-	-	121.0		13.0	46.0	-	-	0.0	241.0		8.0	-		18.0	0.0	101.0
	6.3 Staff Loan	259.0	0.0	0.0	102.0	0.0	3070.0	-	168.0	-	-	184.0	0.0	0.0	426.0	1021.0	7.0	-	0.0		-	-		3.0	0.0	-
	6.4 Sundry Debtors	1604.0	20.0	0.0	450.0	0.0	474.0	130.0	81.0	-	-	5.0	140.0	62.0	0.0	973.0	198.0	0.0	1755.0		0.0	-		0.0	76.0	0.0
	6.5 Others	11911.0	141.0	126.0	10091.0	(228.0)	938.0	-	150.0	-	12.0	1088.0		-	841.0	45.0	25.0	21.0	0.0		0.0	1738.0		118.0	466.0	0.0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

1.Nepal Rural Devlopment Society Org,Kathmandu
2.Nepal Sikara Rural Devlopment Centre,chitawan.
3.Chartare Youth Club,Baglung
4.Mahuli Samudyik Bijkas Kendra,Saptari
5.United Youth Community,Bardiya(UNYC NEPA
6.Community Women Devlopment Centre,Saptari
7. Grameen Jagaran Manch (Programm Co-ordination Office),Baglung
8. Rural Awarness Forum, Baglung.
9. Sarbodaya Grameen Bikas Sangh,Saptari
10. People Awarness Forum,Rasuwa
11.Rastriya Shaichik Tatha Samajik Bikas Sanstha,Parbat
12. Dhaulagiri Community Resources Dev. Centre
13.Nepal Enviroment & Polution Eradication UNESCO Nepal Gangabu
14. SOLVE (Society of Local Volunteers Efforts),Dhankuta
15. Women Enterprises Assocition of Nepal
16. Center for Woman's Right & Development,Kathmandu
17. Manushi , Gyaneshwar,Kathmandu
18. Jeevan Bikas Samaj, Morang
19.Women Development and Child Care Foundation,Saptari
20. Mahila Aadarsha Sewa Center,Kathmandu
21. Patan Business & Professional Women , Pulchock, Lalitpur.
22.Women Development Centre, Chitwan.
23.Women's Self -Reliant Society
24.Women Development Centre of Nepal,Lalitpur
25. Bhagawan Youth Club, Alapot, Ktm.
26. Creative Women Environment Development Association,Kathmandu
27.Srijana Community Development Center,Siraha
28.Shreejana Development Cen
29.Cottage & Small Industries C
30.Rural Area Dev. & Research
31.Adarsha Yuba Club,Bhaktap
32.Society Welfare Action Nep
33.Social Upgrade in Progress c

Table No. 61 - contd.

Sources & Uses of Funds of MICRO FINANCE NGOs

Mid -July. 2008

(Rs. in thousand)

		26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	Total
1	**Funds and Reserves**	**823.0**	0.0	**2090.0**			0.0	0.0	0.0	0.0	0.0		**15.0**			**211.0**		**2131.0**	**8886.0**	**64286.0**	**72500.0**	**1955.0**	**162031.0**
2	**Staff Fund**	0.0	0.0	**900.0**			0.0	0.0	0.0	0.0	**1604.0**		0.0	0.0	0.0	0.0		**67.0**	**2623.0**		**7446.0**	**544.0**	**41787.0**
	2.1Staff Welfare Fund	-	-	-			-				0.0					-		67.0	1174.0		1500.0		3636.0
	2.2 Staff Provident Fund	-	-	-			0.0				0.0					-		0.0	1449.0		5932.0		8144.0
	2.3 Others	0.0	0.0	900.0			0.0				1604.0					0.0		0.0	0.0		14.0	544.0	30667.0
3	**Savings and Deposits**		4072.0								73314.0			4009.0				1097.0		108378.0		918.0	235240.0
4	**Borrowings**	**125.0**	**17841.0**	**3534.0**			**1597.0**	0.0	0.0	0.0	**180913.0**		**316.0**	**5373.0**	0.0	**1702.0**		**2567.0**	**157963.0**	**232551.0**	**381261.0**	0.0	**1478422.0**
	4.1 Domestic	**125.0**	**17650.0**	**3534.0**			**1572.0**	0.0	0.0	0.0	**180913.0**		**316.0**	**5373.0**	0.0	**8.0**		**2567.0**	**156388.0**	**232422.0**	**381261.0**	0.0	**1478422.0**
	(a) CSD	0.0	0.0	0.0			0.0				0.0					0.0		0.0	0.0		0.0		60.0
	(b) Dom. Bank	0.0	0.0	0.0			0.0				31628.0					0.0		0.0	156388.0	155000.0	381261.0		943469.0
	(C) Dev. Banks	0.0	17650.0	0.0			0.0				0.0					0.0		0.0	0.0		0.0		153529.0
	(d) Financial Institutions	0.0	0.0	3534.0			0.0				149285.0					0.0			0.0	74070.0	0.0		341699.0
	(e) Social Institutions		0.0	0.0			0.0				0.0		95.0	4936.0		0.0		2327.0	0.0		0.0		11589.0
	(f) Others	125.0	0.0	0.0			1572.0				0.0		221.0	437.0		8.0		240.0	0.0	3352.0	0.0		28076.0
	4.2 Foreign Institutions	0.0	**191.0**	0.0			**25.0**	0.0	0.0	0.0	0.0		0.0	0.0	0.0	**1694.0**		0.0	**1575.0**	**129.0**	0.0	0.0	**15798.0**
	(a) Financial Institutions		0.0	0.0			0.0				0.0					1694.0		0.0	0.0	129.0	0.0		8783.0
	(b) Social Institutions	-	-	-			0.0				0.0					-		-	1575.0		0.0		3248.0
	(C) Others	-	191.0	-			25.0				-					0.0		-	-		-		3767.0
5	Risk Bearing Fund	69.0	298.0	11.0			4.0				4870.0			175.0		96.0		105.0	1022.0	8277.0	0.0		26768.0
6	**Others Liabilities**	0.0	**1079.0**	**46.0**			**10.0**	0.0	0.0	0.0	**7653.0**	0.0	0.0	**668.0**	0.0	**834.0**		**166.0**	**32201.0**	**18159.0**	**122271.0**	**604.0**	**325984.0**
	(a) Sundry Debtors		0.0	46.0			0.0				3210.0					0.0		12.0	2510.0	12272.0	0.0	72.0	58580.0
	(b) Others	0.0	1079.0	0.0			10.0				4443.0			668.0		834.0		154.0	29691.0	5887.0	122271.0	532.0	266800.0
7	**P/L Account**	**86.0**	0.0	**(96.0)**			0.0	0.0	0.0	0.0	**33349.0**			**436.0**		0.0		**748.0**	**12331.0**	0.0	0.0		**96610.0**
	Total Sources of Funds	**1103.0**	**23290.0**	**6485.0**			**1611.0**				**301703.0**		**331.0**	**10661.0**	0.0	**2843.0**		**6881.0**	**215026.0**	**431651.0**	**583478.0**	**4021.0**	**2382696.0**
	Total Uses of Funds	**1103.0**	**23290.0**	**6485.0**			**1611.0**				**301703.0**		**331.0**	**10661.0**	0.0	**2843.0**		**6881.0**	**215026.0**	**431651.0**	**583478.0**	**4021.0**	**2382696.0**
1	Cash in Hand	98.0	243.0	12.0			72.0				13.0			25.0		79.0		155.0	8526.0	206.0	548.0	34.0	12454.0
2	Bal. With Dom .Banks	9.0	1968.0	433.0			284.0				55512.0		15.0	1229.0		372.0		1299.0	0.0	7696.0	90013.0	681.0	416385.0
3	**Micro Credit**	**750.0**	0.0	**4026.0**			**1221.0**				**235851.0**		**229.0**			**1677.0**		**3223.0**	**83928.0**	**193457.0**	0.0		**982478.0**
4	Govt. Bond	-	-	-			-				-					-		-	-	-	-		20115.0
5	**Fixed Assets**	**166.0**	**188.0**	**1932.0**			**13.0**				**5753.0**		**62.0**	**24.0**	0.0	**293.0**		**1675.0**	**9234.0**	**26357.0**	**23612.0**	**261.0**	**85840.0**
	5.1 Land and Building	-	-	1175.0			0.0				3020.0		3.0	24.0		100.0		1508.0	7126.0	24218.0	14254.0		61302.0
	5.2 Furniture and Fixtures	58.0	0.0	143.0			13.0				599.0		29.0			193.0		26.0	519.0	620.0	1175.0		5356.0
	5.3 Vehicles	53.0	0.0	0.0			0.0				473.0					0.0		12.0	289.0	175.0	6004.0		7762.0
	5.4 Computer and Office equip.	55.0	188.0	614.0			0.0				1661.0		30.0			-		129.0	1300.0	1344.0	2179.0	261.0	11159.0
6	**Others**	**80.0**	**20891.0**	**82.0**			**21.0**				**4574.0**		**25.0**	**9383.0**	0.0	**422.0**		**529.0**	**113338.0**	**203935.0**	**469305.0**	**3045.0**	**868730.0**
	6.1 Interest Receivable	-	20716.0	0.0			0.0				-					-		0.0	-		-		20783.0
	6.2 Stationary Stock	0.0	0.0	12.0			0.0				416.0			20.0		0.0		53.0	0.0	669.0	0.0		2467.0
	6.3 Staff Loan		0.0	0.0			6.0				93.0					7.0		49.0	253.0	1595.0	0.0	203.0	7446.0
	6.4 Sundry Debtors		175.0	53.0			0.0				4065.0					273.0		0.0	4019.0	5376.0	0.0		19929.0
	6.5 Others	80.0	0.0	17.0			15.0				0.0		25.0	9363.0		142.0		427.0	109066.0	196295.0	469305.0	2842.0	815060.0

1.Nepal Rural Devlopment Society Orgter,Kaski
2.Nepal Sikara Rural Devlopment CentOrganization,Kathmandu
3.Chartare Youth Club,Baglung ı Programme,Parbat
4.Mahuli Samudyik Bijkas Kendra,Sapur
5.United Youth Community,Bardiya(Ual (SWAN),Dang
6.Community Women Devlopment Cenf Education Region (SUPER),Dang
34.Nepal Women Community Service Center,Dang
35.Forum for Rural Women Ardency Development [FORWARD] Sunsari
36.Gramin Mahila Bikash Sanstha
37.Ama Samaj Shangh,Chitawan
38.Gramin Mahila Utthan Kendra,Dang
39.Khurkot Youba Club ,Parbat
40.Grameen Sewa Nepal,(G.S.N.) Kailali.
41 Nari Avudya Kendra,Narayangadh
42 Mahila Upakar Manch ,Kohalpur,Banke
43 Neighbourhood Society Service Center (NSSC), Kathmandu.
44 Swabalamban Bikas Kendra, Kathmandu.
45 Development Project Service Center (DEROSC-NEPAL),Kathmandu.
46 Gramin swayam sweak samaj Sarlahi