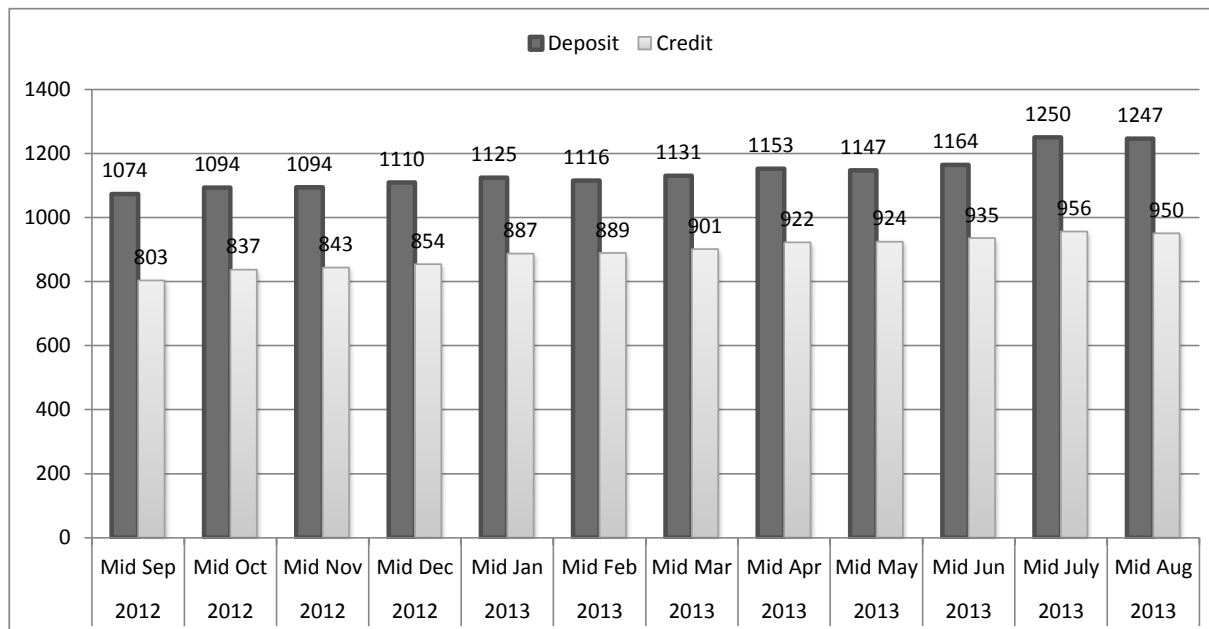


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2070 Saun
Mid-Aug, 2013

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Explanatory Notes

1 "Banking and Financial Statistics, Monthly" contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	86	56	30	203
Total Number of Licensed BFIs	31	86	59	33	209

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the last page
(List of Bank & Financial Institutions).

7 The following BFIs' Data has been pooled from previous months

Nepal Awash Finance Limited (Asar), Himalaya Finance (2069 asoj), PAGBB (Asar), MGBB (Asar),
Janautthan Samudayik Microfinance Dev. Bank (Asar)

Major Financial Indicators

as on Saun End, 2070

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	59.7%	9.5%	4.1%	73.3%
2	Total Credit/GDP	44.3%	7.8%	3.8%	55.9%
3	Total Credit/ Total Deposit	74.2%	81.5%	93.7%	76.2%
4	Lcy Credit/Lcy Deposit & Core Capital	70.8%	70.2%	80.7%	71.3%
5	Fixed Deposit/Total Deposit	34.7%	4.6%	3.3%	42.6%
6	Saving Deposit/Total Deposit	35.9%	51.6%	42.8%	38.3%
7	Current Deposit/Total Deposit	9.0%	1.5%	0.0%	7.5%
8	NPL/ Total Loan*	2.7%	4.6%	16.1%	3.9%
9	Total LLP/Total Loan	3.4%	4.4%	16.6%	4.4%
10	Deprived SectorLoan/Total Loan*	4.7%	4.3%	3.2%	4.5%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	17.2%	15.4%	21.3%	17.2%
2	Investment in Gov. Security/Total Deposit	14.3%	1.9%	2.5%	12.0%
3	Total Liquid Assets/Total Deposit	32.8%	35.5%	33.2%	33.2%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	10.7%	17.1%	15.1%	11.7%
2	Total Capital/RWA (%)	12.3%	17.9%	15.8%	13.2%
D. Other Information					
1	No. of Branches	1495	762	244	2501
2	No. of ATM	1239	233	27	1499
3	No. of Debit Card (in thousand)	3193.1	355.0	33.6	3581.7
4	No. of Credit Card (in thousand)	38.7	0.0	0.0	38.7
5	No. of Deposit Accounts (in thousand)	8476.7	2336.5	590.2	11403.4
6	No. of Loan (in thousand)	595.9	196.8	57.2	849.9
1	Wt. Avg Interest on Deposit	5.13			
	(a) Saving	3.86			
	(b) Fixed	8.01			
	(c) Call	5.09			
2	Wt. Avg Interest on Credit	12.14			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2012/13 Rs. 1701194 million (P)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

* Based on fourth quarter of FY 2069/70.

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggrega

Liabilities		Mid-July			Mid-Aug	% Change		
		2011	2012	2013	2013	2/1	3/2	4/3
		1	2	3	4			
1	CAPITAL FUND	103407.53	115162.99	131723.81	155611.34	11.4%	14.4%	18.1%
	a. Paid-up Capital	98418.17	104303.78	119506.94	119517.74	6.0%	14.6%	0.0%
	b. Statutory Reserves	17727.34	22068.14	26034.48	27340.19	24.5%	18.0%	5.0%
	c. Retained Earning	-24280.93	-24321.75	-22343.98	-1648.21	0.2%	-8.1%	-92.6%
	d. Others Reserves	11542.96	13112.82	8526.37	10401.62	13.6%	-35.0%	22.0%
2	BORROWINGS	34058.68	17805.91	26999.28	23018.94	-47.7%	51.6%	-14.7%
	a. NRB	13307.22	4286.68	2884.28	2013.25	-67.8%	-32.7%	-30.2%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	7112.90	-69.8%	217.5%	-32.0%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	3063.11	12.3%	17.8%	3.7%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2073.84	-46.3%	212.2%	-14.9%
	e. Bonds and Securities	6149.79	6933.22	8255.86	8755.86	12.7%	19.1%	6.1%
3	DEPOSITS	869951.43	1071394.11	1250060.76	1246785.76	23.2%	16.7%	-0.3%
	a. Current	80934.33	95993.06	111686.83	93475.37	18.6%	16.3%	-16.3%
	b. Savings	305589.21	400723.15	471213.39	477822.99	31.1%	17.6%	1.4%
	c. Fixed	332726.29	372137.55	423478.43	432136.47	11.8%	13.8%	2.0%
	d. Call Deposits	139308.18	187998.54	225705.34	225229.96	35.0%	20.1%	-0.2%
	e. Others	11393.42	14541.81	17976.78	18120.97	27.6%	23.6%	0.8%
4	Bills Payable	964.92	1626.36	1561.63	1668.48	68.5%	-4.0%	6.8%
5	Other Liabilities	106263.83	123660.25	140710.50	145086.26	16.4%	13.8%	3.1%
	1. Loan Loss Provision	30215.83	33873.99	42193.38	42210.81	12.1%	24.6%	0.0%
	2. Interest Suspense a/c	28130.02	26056.17	27876.90	31793.13	-7.4%	7.0%	14.0%
	3. Others	47917.98	63730.08	70640.22	71082.32	33.0%	10.8%	0.6%
6	Reconciliation A/c	9872.98	1537.81	7290.03	11462.61	-84.4%	374.1%	57.2%
7	Profit & Loss A/c	20198.37	19776.52	26600.12	2364.31	-2.1%	34.5%	-91.1%
	TOTAL	1144717.74	1350963.95	1584946.13	1585997.71	18.0%	17.3%	0.1%
Assets								
1	LIQUID FUNDS	147993.99	236056.86	259225.51	263977.26	59.5%	9.8%	1.8%
	a. Cash Balance	23950.22	31020.07	35728.20	29715.09	29.5%	15.2%	-16.8%
	Nepalese Notes & Coins	23410.19	30353.28	34876.13	28647.36	29.7%	14.9%	-17.9%
	Foreign Currency	540.03	666.79	852.06	1067.74	23.5%	27.8%	25.3%
	b. Bank Balance	90221.67	164605.21	173856.73	184218.60	82.4%	5.6%	6.0%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.87	130539.48	120.4%	8.6%	-0.2%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.11	24263.60	65.5%	-11.5%	4.3%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	6004.58	-16.6%	-25.8%	5.8%
	4. In Foreign banks	10513.86	10213.81	14111.40	23410.94	-2.9%	38.2%	65.9%
	c. Money at Call	33822.11	40431.58	49640.58	50043.57	19.5%	22.8%	0.8%
2	INVESTMENTS	107562.37	137304.43	151339.99	151442.89	27.7%	10.2%	0.1%
	a. Govt.Securities	105115.15	133251.15	149700.83	149791.95	26.8%	12.3%	0.1%
	b Others	2447.22	4053.28	1639.16	1650.94	65.6%	-59.6%	0.7%
3	SHARE & OTHER INVESTMENT	53582.86	52851.08	66725.48	65246.44	-1.4%	26.3%	-2.2%
4	LOANS & ADVANCES	698778.98	779560.90	945698.76	940830.85	11.6%	21.3%	-0.5%
	a. Private Sector	675113.87	741145.02	915005.01	913607.05	9.8%	23.5%	-0.2%
	b. Financial Institutions	17299.98	31389.29	21915.51	18829.43	81.4%	-30.2%	-14.1%
	c. Government Organizations	6365.14	7026.59	8778.24	8394.36	10.4%	24.9%	-4.4%
5	BILLS PURCHASED	5149.73	9634.19	9007.88	8583.70	87.1%	-6.5%	-4.7%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	936.88	573.1%	57.2%	-7.7%
7	FIXED ASSETS	24260.64	27146.40	28916.56	29067.05	11.9%	6.5%	0.5%
8	OTHER ASSETS	79138.14	93318.34	104440.10	108689.38	17.9%	11.9%	4.1%
	a. Accrued Interests	29689.70	27621.76	30609.74	36739.03	-7.0%	10.8%	20.0%
	b. Others	49448.44	65696.59	73830.36	71950.36	32.9%	12.4%	-2.5%
9	Expenses not Written off	775.30	586.90	623.30	615.18	-24.3%	6.2%	-1.3%
10	Non Banking Assets	1549.65	2225.09	3731.30	4664.30	43.6%	67.7%	25.0%
11	Reconciliation Account	21980.28	8638.94	10394.09	9109.20	-60.7%	20.3%	-12.4%
12	Profit & Loss A/c	3849.83	2994.86	3827.69	2834.57	-22.2%	27.8%	-25.9%
	TOTAL	1144717.74	1350963.88	1584946.15	1585997.71	18.0%	17.3%	0.1%

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Aug	% Change		
		2011	2012	2013	2013	2/1	3/2	4/3
		1	2	3	4			
1	CAPITAL FUND	59064.45	77142.57	94660.68	116293.91	30.6%	22.7%	22.9%
	a. Paid-up Capital	58294.88	65983.34	79652.07	79652.07	13.2%	20.7%	0.0%
	b. Statutory Reserves	14925.88	18708.72	21995.65	22853.22	25.3%	17.6%	3.9%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	4761.00	-21.1%	-26.2%	-132.9%
	d. Others Reserves	10674.85	12045.61	7465.92	9027.62	12.8%	-38.0%	20.9%
2	BORROWINGS	24852.84	15507.22	22792.86	19982.90	-37.6%	47.0%	-12.3%
	a. NRB	10226.06	4286.68	2314.28	2013.25	-58.1%	-46.0%	-13.0%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4598.93	-68.8%	273.9%	-37.6%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	3063.11	16.5%	35.8%	3.7%
	d. Other Financial Ins.	379.95	146.18	1905.41	1557.47	-61.5%	1203.5%	-18.3%
	e. Bonds and Securities	6057.77	6927.77	8250.14	8750.14	14.4%	19.1%	6.1%
3	DEPOSITS	687587.89	867978.25	1020830.77	1015161.15	26.2%	17.6%	-0.6%
	a. Current	78982.88	93304.43	108656.63	91020.14	18.1%	16.5%	-16.2%
	b. Savings	231094.43	304786.78	358546.88	364406.79	31.9%	17.6%	1.6%
	c. Fixed	253586.40	298835.74	345412.03	352088.17	17.8%	15.6%	1.9%
	d. Call Deposits	116624.66	161784.11	196045.33	195214.61	38.7%	21.2%	-0.4%
	e. Others	7299.52	9267.20	12169.90	12431.44	27.0%	31.3%	2.1%
4	Bills Payable	942.94	1599.38	1549.62	1658.44	69.6%	-3.1%	7.0%
5	Other Liabilities	84386.30	92665.24	104427.07	106432.40	9.8%	12.7%	1.9%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	25623.05	3.5%	15.8%	0.2%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	23166.72	-16.2%	5.8%	12.3%
	3. Others	39796.79	51079.35	58215.80	57642.63	28.4%	14.0%	-1.0%
6	Reconciliation A/c	5931.58	-3672.89	1927.71	5469.31	-161.9%	-152.5%	183.7%
7	Profit & Loss A/c	15598.52	15876.84	21060.43	1982.55	1.8%	32.6%	-90.6%
	TOTAL	878364.52	1067096.61	1267249.14	1266980.66	21.5%	18.8%	0.0%
Assets								
1	LIQUID FUNDS	98071.74	161785.49	185758.20	188122.23	65.0%	14.8%	1.3%
	a. Cash Balance	20265.25	26026.91	29908.23	24677.65	28.4%	14.9%	-17.5%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	23651.41	28.5%	14.6%	-18.7%
	Foreign Currency	500.27	628.90	800.94	1026.24	25.7%	27.4%	28.1%
	b. Bank Balance	63293.26	127706.17	140521.89	149484.48	101.8%	10.0%	6.4%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	120776.60	126.9%	9.1%	0.1%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	5168.10	77.3%	-15.2%	-10.2%
	3. Other Financial Ins.	284.61	187.69	160.35	197.93	-34.1%	-14.6%	23.4%
	4. In Foreign banks	10455.24	10161.35	13965.91	23341.85	-2.8%	37.4%	67.1%
	c. Money at Call	14513.24	8052.41	15328.08	13960.10	-44.5%	90.4%	-8.9%
2	INVESTMENTS	102655.92	131017.87	146469.06	146632.52	27.6%	11.8%	0.1%
	a. Govt. Securities	100267.30	127213.05	144855.42	145007.10	26.9%	13.9%	0.1%
	b. Others	2388.62	3804.83	1613.63	1625.42	59.3%	-57.6%	0.7%
3	SHARE & OTHER INVESTMENT	46901.44	50254.78	63457.22	62174.64	7.1%	26.3%	-2.0%
4	LOANS & ADVANCES	522853.34	612322.64	748753.66	743622.31	17.1%	22.3%	-0.7%
	a. Private Sector	503339.45	577113.21	723355.09	721386.32	14.7%	25.3%	-0.3%
	b. Financial Institutions	13362.34	28302.71	16673.89	14862.08	111.8%	-41.1%	-10.9%
	c. Government Organizations	6151.55	6906.71	8724.68	7373.91	12.3%	26.3%	-15.5%
5	BILLS PURCHASED	5073.85	9606.97	7438.39	8572.34	89.3%	-22.6%	15.2%
6	LOANS AGT. COLLECTED BILLS	95.96	645.89	1015.49	936.88	573.1%	57.2%	-7.7%
7	FIXED ASSETS	16098.81	19818.66	21164.90	21292.15	23.1%	6.8%	0.6%
8	OTHER ASSETS	66675.11	76147.88	85601.07	88432.16	14.2%	12.4%	3.3%
	a. Accrued Interests	24341.43	20790.32	23015.22	27934.38	-14.6%	10.7%	21.4%
	b. Others	42333.67	55357.56	62585.85	60497.78	30.8%	13.1%	-3.3%
9	Expenses not Written off	600.70	447.80	475.18	472.63	-25.5%	6.1%	-0.5%
10	Non Banking Assets	1376.57	1638.51	2037.98	2056.74	19.0%	24.4%	0.9%
11	Reconciliation Account	17961.09	3410.11	4988.80	3080.69	-81.0%	46.3%	-38.2%
12	Profit & Loss A/c	0.00	0.00	89.21	1585.37	0.0%	0.0%	1677.1%
	TOTAL	878364.52	1067096.59	1267249.16	1266980.65	21.5%	18.8%	0.0%

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Aug	% Change		
		2011	2012	2013	2013	2/1	3/2	4/3
		1	2	3	4			
1	CAPITAL FUND	22524.65	22702.17	25093.60	27056.25	0.8%	10.5%	7.8%
	a. Paid-up Capital	20895.09	21224.20	23568.92	23579.72	1.6%	11.0%	0.0%
	b. Statutory Reserves	1138.32	1555.69	2102.95	2352.54	36.7%	35.2%	11.9%
	c. Retained Earning	67.66	-764.13	-1107.11	432.15	-1229.4%	44.9%	-139.0%
	d. Others Reserves	423.58	686.41	528.84	691.84	62.1%	-23.0%	30.8%
2	BORROWINGS	4700.02	1193.00	2753.56	2092.08	-74.6%	130.8%	-24.0%
	a. NRB	2433.68	0.00	570.00	0.00	-100.0%	0.0%	-100.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	1570.00	-51.2%	152.6%	-4.6%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	516.37	-63.3%	160.7%	-3.1%
	e. Bonds and Securities	11.02	5.45	5.72	5.72	-50.6%	5.0%	0.0%
3	DEPOSITS	96886.67	127300.11	160248.43	161988.96	31.4%	25.9%	1.1%
	a. Current	1860.53	2657.06	2944.44	2430.72	42.8%	10.8%	-17.4%
	b. Savings	42968.28	60924.67	83213.86	83602.46	41.8%	36.6%	0.5%
	c. Fixed	31162.87	37454.34	45134.34	46603.80	20.2%	20.5%	3.3%
	d. Call Deposits	20407.66	25427.81	28492.09	28894.50	24.6%	12.1%	1.4%
	e. Others	487.34	836.23	463.70	457.48	71.6%	-44.5%	-1.3%
4	Bills Payable	17.78	18.91	8.37	8.13	6.3%	-55.7%	-2.8%
5	Other Liabilities	10858.30	13437.99	16738.21	18550.27	23.8%	24.6%	10.8%
	1. Loan Loss Provision	3520.41	4781.47	5813.08	5781.51	35.8%	21.6%	-0.5%
	2. Interest Suspense a/c	3189.40	3068.90	2577.67	3383.66	-3.8%	-16.0%	31.3%
	3. Others	4148.49	5587.62	8347.45	9385.10	34.7%	49.4%	12.4%
6	Reconciliation A/c	2577.40	3894.17	3374.89	3910.72	51.1%	-13.3%	15.9%
7	Profit & Loss A/c	2171.41	2347.45	3292.25	301.21	8.1%	40.2%	-90.9%
	TOTAL	139736.22	170893.79	211509.31	213907.63	22.3%	23.8%	1.1%

Assets

1	LIQUID FUNDS	29411.27	47387.40	52290.34	54435.23	61.1%	10.3%	4.1%
	a. Cash Balance	2465.05	3646.17	4833.15	4168.38	47.9%	32.6%	-13.8%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	4127.19	48.7%	32.5%	-13.7%
	Foreign Currency	38.09	37.08	50.85	41.19	-2.7%	37.2%	-19.0%
	b. Bank Balance	13229.83	20316.68	19565.43	20775.03	53.6%	-3.7%	6.2%
	1. In Nepal Rastra Bank	3511.87	5968.59	7458.04	7135.94	70.0%	25.0%	-4.3%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.64	10496.62	75.1%	-9.1%	10.4%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	3073.38	4.0%	-36.0%	25.2%
	4. In Foreign banks	58.62	52.46	145.49	69.09	-10.5%	177.3%	-52.5%
	c. Money at Call	13716.40	23424.55	27891.76	29491.82	70.8%	19.1%	5.7%
2	INVESTMENTS	2519.63	3728.21	3118.77	3077.31	48.0%	-16.3%	-1.3%
	a. Govt. Securities	2497.03	3701.16	3118.24	3076.78	48.2%	-15.7%	-1.3%
	b. Others	22.60	27.05	0.54	0.54	19.7%	-98.0%	0.0%
3	SHARE & OTHER INVESTMENT	3343.53	1626.01	2124.29	1789.57	-51.4%	30.6%	-15.8%
4	LOANS & ADVANCES	88923.32	100611.07	131169.31	131950.68	13.1%	30.4%	0.6%
	a. Private Sector	88169.21	99510.91	126314.47	127908.12	12.9%	26.9%	1.3%
	b. Financial Institutions	609.74	1022.55	4815.29	3036.13	67.7%	370.9%	-36.9%
	c. Government Organizations	144.37	77.61	39.54	1006.43	-46.2%	-49.1%	2445.4%
5	BILLS PURCHASED	45.71	10.73	1562.24	4.96	-76.5%	14461.6%	-99.7%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	3828.14	3904.49	4745.62	4769.27	2.0%	21.5%	0.5%
8	OTHER ASSETS	7635.07	8164.94	10593.92	11362.98	6.9%	29.7%	7.3%
	a. Accrued Interests	3339.09	3247.83	2813.95	3494.22	-2.7%	-13.4%	24.2%
	b. Others	4295.98	4917.11	7779.97	7868.76	14.5%	58.2%	1.1%
9	Expenses not Written off	110.60	68.87	72.85	69.68	-37.7%	5.8%	-4.4%
10	Non Banking Assets	12.72	275.99	940.33	1806.47	2069.5%	240.7%	92.1%
11	Reconciliation Account	2617.46	3917.20	3375.86	3926.84	49.7%	-13.8%	16.3%
12	Profit & Loss A/c	1288.76	1198.79	1515.77	714.63	-7.0%	26.4%	-52.9%
	TOTAL	139736.22	170893.70	211509.31	213907.63	22.3%	23.8%	1.1%

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-Aug	% Change		
		2011	2012	2013	2013	2/1	3/2	4/3
		1	2	3	4			
1	CAPITAL FUND	21818.44	15318.24	11969.53	12261.18	-29.8%	-21.9%	2.4%
	a. Paid-up Capital	19228.21	17096.24	16285.95	16285.95	-11.1%	-4.7%	0.0%
	b. Statutory Reserves	1663.13	1803.73	1935.89	2134.43	8.5%	7.3%	10.3%
	c. Retained Earning	482.56	-3962.52	-6783.91	-6841.35	-921.1%	71.2%	0.8%
	d. Others Reserves	444.53	380.79	531.61	682.15	-14.3%	39.6%	28.3%
2	BORROWINGS	4505.82	1105.70	1452.87	943.97	-75.5%	31.4%	-35.0%
	a. NRB	647.48	0.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	3260.98	675.16	1452.87	943.97	-79.3%	115.2%	-35.0%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	d. Other Financial Ins.	516.36	430.54	0.00	0.00	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	81.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
3	DEPOSITS	85476.88	76115.75	68981.56	69635.66	-11.0%	-9.4%	0.9%
	a. Current	90.92	31.57	85.76	24.51	-65.3%	171.6%	-71.4%
	b. Savings	31526.50	35011.70	29452.65	29813.75	11.1%	-15.9%	1.2%
	c. Fixed	47977.03	35847.48	32932.05	33444.51	-25.3%	-8.1%	1.6%
	d. Call Deposits	2275.86	786.61	1167.92	1120.85	-65.4%	48.5%	-4.0%
	e. Others	3606.57	4438.39	5343.18	5232.05	23.1%	20.4%	-2.1%
4	Bills Payable	4.20	8.07	3.63	1.91	92.2%	-55.0%	-47.4%
5	Other Liabilities	11019.23	17557.02	19545.22	20103.59	59.3%	11.3%	2.9%
	1. Loan Loss Provision	5355.35	6998.55	10798.00	10806.25	30.7%	54.3%	0.1%
	2. Interest Suspense a/c	1691.19	3495.35	4670.26	5242.75	106.7%	33.6%	12.3%
	3. Others	3972.70	7063.11	4076.96	4054.59	77.8%	-42.3%	-0.5%
6	Reconciliation A/c	1364.00	1316.54	1987.43	2082.58	-3.5%	51.0%	4.8%
7	Profit & Loss A/c	2428.44	1552.23	2247.44	80.55	-36.1%	44.8%	-96.4%
TOTAL		126617.00	112973.55	106187.68	105109.43	-10.8%	-6.0%	-1.0%

Assets

1	LIQUID FUNDS	20510.98	26883.96	21176.97	21419.80	31.1%	-21.2%	1.1%
	a. Cash Balance	1219.92	1346.98	986.82	869.06	10.4%	-26.7%	-11.9%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	868.76	10.5%	-26.7%	-11.9%
	Foreign Currency	1.67	0.82	0.26	0.30	-50.9%	-67.8%	14.1%
	b. Bank Balance	13698.58	16582.35	13769.41	13959.09	21.1%	-17.0%	1.4%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	2626.94	62.5%	-31.0%	-2.8%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	8598.88	48.6%	-11.4%	7.4%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	2733.27	-30.3%	-15.7%	-10.6%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	6591.65	60.1%	-28.3%	2.7%
2	INVESTMENTS	2386.81	2558.35	1752.16	1733.06	7.2%	-31.5%	-1.1%
	a. Govt. Securities	2350.81	2336.94	1727.17	1708.07	-0.6%	-26.1%	-1.1%
	b. Others	36.00	221.41	24.99	24.99	515.0%	-88.7%	0.0%
3	SHARE & OTHER INVESTMENT	3337.88	970.29	1143.97	1282.24	-70.9%	17.9%	12.1%
4	LOANS & ADVANCES	87002.32	66627.19	65775.79	65257.86	-23.4%	-1.3%	-0.8%
	a. Private Sector	83605.21	64520.90	65335.45	64312.61	-22.8%	1.3%	-1.6%
	b. Financial Institutions	3327.90	2064.03	426.32	931.23	-38.0%	-79.3%	118.4%
	c. Government Organizations	69.22	42.26	14.02	14.02	-38.9%	-66.8%	0.0%
5	BILLS PURCHASED	30.17	16.49	7.25	6.40	-45.3%	-56.1%	-11.7%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
7	FIXED ASSETS	4333.69	3423.26	3006.04	3005.63	-21.0%	-12.2%	0.0%
8	OTHER ASSETS	4827.95	9005.53	8245.11	8894.25	86.5%	-8.4%	7.9%
	a. Accrued Interests	2009.17	3583.61	4780.57	5310.43	78.4%	33.4%	11.1%
	b. Others	2818.78	5421.92	3464.54	3583.82	92.3%	-36.1%	3.4%
9	Expenses not Written off	64.00	70.23	75.26	72.87	9.7%	7.2%	-3.2%
10	Non Banking Assets	160.36	310.59	752.98	801.08	93.7%	142.4%	6.4%
11	Reconciliation Account	1401.74	1311.63	2029.43	2101.67	-6.4%	54.7%	3.6%
12	Profit & Loss A/c	2561.07	1796.07	2222.71	534.58	-29.9%	23.8%	-75.9%
TOTAL		126616.99	112973.60	106187.68	105109.43	-10.8%	-6.0%	-1.0%

Profit & Loss Account of Banks and Financial Institutions

(Up to Saun , 2070)

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	4316.90	1240.18	868.13	6425.22
1.1 Deposit Liabilities	4253.55	1230.07	857.47	6341.09
1.1.1 Saving A/c	1103.01	553.88	333.48	1990.36
1.1.2 Fixed A/c	2307.70	470.74	516.86	3295.29
1.1.2.1 Upto 3 Months Fixed A/c	144.81	15.64	12.09	172.54
1.1.2.2 3 to 6 Months fixed A/c	113.50	14.26	19.26	147.01
1.1.2.3 6 Months to 1 Year Fixed A/c	841.32	234.86	246.70	1322.88
1.1.2.4 Above 1 Year	1208.07	205.99	238.81	1652.86
1.1.3 Call Deposit	840.84	205.46	7.11	1053.42
1.1.4 Certificate of Deposits	2.00	0.00	0.02	2.02
1.2 Others	63.36	10.11	10.66	84.13
2 Commission/Fee Expense	24.07	0.44	0.35	24.86
3 Employees Expenses	1077.80	165.32	110.90	1354.02
4 Office Operating Expenses	724.90	192.07	133.43	1050.40
5 Exchange Fluctuation Loss	62.17	0.00	0.00	62.17
5.1 Due to Change in Exchange Rates	2.22	0.00	0.00	2.22
5.2 Due to Foreign Currency Transactions	59.95	0.00	0.00	59.96
6 Non-Operatiing Expenses	3.44	20.64	0.10	24.18
7. Provision for Risk	494.52	130.09	436.25	1060.86
7.1 Loan loss Provision	492.12	43.07	431.92	967.11
7.1.1 General Loan loss Provision	259.32	-143.63	20.69	136.38
7.1.2 Special Loan Loss Provision	232.80	186.70	411.23	830.73
7.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00
7.2. Provision for Non-Banking Assets	0.22	87.02	1.17	88.42
7.3. Provision for Loss on Investment	0.00	0.00	3.15	3.15
7.4. Provision for Loss of Other Assets	2.18	0.00	0.00	2.18
8 Loan Written Off	5.31	0.43	0.00	5.74
9 Provision for Staff Bonus	182.77	4.58	5.27	192.63
10 Provision for Income Tax	554.54	11.20	15.71	581.45
11 Others	1.73	0.00	0.35	2.08
12 Net Profit	1530.00	35.60	67.99	1633.59
TOTAL EXPENSES	8978.15	1800.56	1638.49	12417.20

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	5946.32	1101.36	835.87	7883.55
1.1. On Loans and Advance	5317.25	1033.94	750.78	7101.96
1.2. On Investment	311.93	7.99	10.64	330.56
1.2.1 Government Bonds	285.91	7.52	10.40	303.84
1.2.2 Foreign Bonds	-18.01	0.00	0.00	-18.01
1.2.3 NRB Bonds	27.95	0.47	0.00	28.41
1.2.4 Deventure & Bonds	16.08	0.00	0.24	16.32
1.3 Agency Balance	76.60	7.85	0.01	84.47
1.4 On Call Deposit	43.54	45.82	42.92	132.28
1.5 Others	196.99	5.77	31.51	234.27
2. Comission & Discount	579.23	49.25	12.33	640.82
2.1 Bills Purchase & Discount	26.92	0.06	0.00	26.98
2.2 Comission	464.99	32.21	6.02	503.22
2.3 Others	87.32	16.98	6.31	110.62
3 Income From Exchange Fluctuation	576.67	21.52	0.30	598.49
3.1 Due to Change in Exchange Rate	215.37	1.88	0.30	217.55
3.2 Due to Foreign Currency Trans.	361.29	19.65	0.00	380.94
4 Other Operating Income	315.34	76.55	46.25	438.15
5 Non Operating Income	7.94	7.26	5.00	20.21
6 Provision Written Back	334.21	95.36	213.25	642.82
7 Recovery from Written off Loan	84.55	0.30	0.81	85.66
8 Income from Extra Ordinary Expenses	1.07	0.00	2.65	3.72
9 Net Loss	1132.83	449.01	522.02	2103.86
TOTAL INCOME	8978.17	1800.63	1638.49	12417.28

Sector wise, Product wise and Security wise Credit of Banks and Financial Institutions

(as on Saun End, 2070)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	30967.18	6168.03	1920.90	39056.11
2	Fishery Related	527.28	124.61	30.13	682.02
3	Mining Related	3702.66	246.74	143.29	4092.69
4	Manufacturing (Producing) Related	177010.03	9243.05	4649.56	190902.65
5	Construction	72520.34	15648.94	9088.15	97257.43
6	Electricity, Gas and Water	18522.47	2102.41	216.53	20841.40
7	Metal Products, Mach. & Ele. Eqp.	9790.50	2082.10	861.21	12733.81
8	Tras., Com. and Public Utilities	24141.37	11380.99	5671.25	41193.62
9	Wholesaler & Retailer	159777.77	26825.71	9668.83	196272.31
10	Finance, Insurance and Real Estate	65079.01	12275.37	5809.74	83164.12
11	Hotel or Restaurant	19310.93	4686.99	1616.40	25614.32
12	Other Services	38083.99	6418.16	2304.79	46806.94
13	Consumption Loans	54423.75	9797.11	5552.76	69773.63
14	Local Government	1175.03	41.38	47.86	1264.27
15	Others	78099.22	24914.05	17682.86	120696.14
Total sectorwise Loan		753131.56	131955.64	65264.26	950351.46

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	115232.41	15301.09	8930.26	139463.76
2	Overdraft	146762.39	33383.38	0.00	180145.78
3	Trust Receipt Loan / Import Loan	41560.86	1.17	0.00	41562.03
4	Demand & Other Working Capital Loan	185376.58	17991.11	16208.23	219575.91
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	48670.91	12599.89	6710.33	67981.13
6	Real Estate Loan	62517.60	12430.80	10057.30	85005.70
7	Margin Nature Loan	7128.18	2710.76	2722.97	12561.90
8	Hire Purchase Loan	33905.82	13337.37	6529.94	53773.13
9	Deprived Sector Loan	30499.87	5182.62	1800.62	37483.11
10	Bills Purchased	9042.61	4.96	16.90	9064.47
11	Other Product	72434.32	19012.49	12287.71	103734.53
Total Product wise Loan		753131.55	131955.64	65264.26	950351.45

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	26643.98	3384.31	409.69	30437.98
2	Government Securities	1923.73	21.40	7.91	1953.04
3	Non Governmental Securities	4849.29	2109.46	1249.69	8208.43
4	Fixed Deposit Receipts	7478.24	1448.05	1605.69	10531.99
	Own	6781.72	1448.05	1605.69	9835.46
	Other Licences Institutions	696.53	0.00	0.00	696.53
5	Collateral of Properties	626203.40	121240.88	55891.26	803335.54
	Fixed Assets	486361.73	120949.11	55480.35	662791.19
	Current Assets	139841.67	291.77	410.91	140544.35
6	Against security of Bill	8719.96	5.94	23.95	8749.85
	Domestic Bills	583.50	4.20	23.95	611.64
	Foreign Bills	8136.46	1.74	0.00	8138.21
7	Against Guarantee	17099.49	2709.29	636.26	20445.04
	Government Guarantee	2950.72	97.04	33.23	3080.99
	Institutional Guarantee	10537.32	1147.33	325.90	12010.54
	Personal Guarantee	576.27	222.51	106.98	905.77
	Collective Guarantee	223.56	1207.70	17.75	1449.01
	Int. Rtd. Foreign Bank's Guarantee	85.28	10.57	0.00	95.85
	Other Guarantee	2726.35	24.13	152.41	2902.88
8	Credit Card	371.16	0.00	0.00	371.16
9	Others	59842.30	1036.32	5439.81	66318.43
Total Collateral wise Loan		753131.56	131955.64	65264.26	950351.46

Statement of Assets and Liabilities as on Saun end, 2070

S.N.	BFI Name	Manjusikree	Subhalaxmi	Jeebilis	Reliance	Lotus
Liabilities		0.00		0.00		
1	CAPITAL FUND	279.60	228.27	200.37	230.20	141.64
	a. Paid-up Capital	225.00	200.00	200.00	200.00	120.00
	b. Calls in Advance					
	c. Proposed Bonus Share					
	d. General Reserves	11.23	10.73	1.93	6.77	2.85
	e. Share Premium					
	f. Retained Earning	43.37	17.20	-1.56	23.44	18.79
	g. Others Reserves Fund		0.33			
2	BORROWINGS					
	a. NRB					
	b. Interbank Borrowing					
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	1098.18	720.00	540.55	1064.75	404.73
	a. Current					
	Domestic					
	Foreign					
	b. Savings	151.31	157.12	138.40	282.76	114.20
	Domestic	151.31	157.12	138.40	282.76	114.20
	Foreign					
	c. Fixed	497.45	453.70	251.85	447.87	175.49
	Domestic	497.45	453.70	251.85	447.87	175.49
	Foreign					
	d. Call Deposits					
	Domestic					
	Foreign					
	e. Others	449.42	109.18	150.30	334.12	115.05
	Domestic	449.42	109.18	150.30	334.12	115.05
	Foreign					
4	Bills Payable					
5	Other Liabilities	63.31	41.86	72.37	68.58	34.86
	1. Sundry Creditors	0.51	2.49	1.44	5.02	0.06
	2. Loan Loss Provision	20.32	9.76	39.16	25.57	12.67
	3. Interest Suspense a/c	16.88	8.52	22.10	15.32	8.55
	4. Others	25.59	21.08	9.67	22.68	13.59
6	Reconciliation A/c					
7	Profit & Loss A/c					
		1441.09	990.12	813.29	1363.53	581.24
Assets		0.00		0.00		
1	LIQUID FUNDS	319.56	261.55	122.17	460.59	215.88
	a. Cash Balance	13.03	4.99	6.87	10.43	1.88
	Nepalese Notes & Coins	13.03	4.99	6.87	10.43	1.88
	Foreign Currency					
	b. Bank Balance	306.54	256.56	115.29	450.16	214.00
	1. In Nepal Rastra Bank	72.81	21.19	17.53	32.14	19.85
	Domestic Currency	72.81	21.19	17.53	32.14	19.85
	Foreign Currency					
	2. "A"Class Licensed Institution	196.23	100.73	34.12	241.76	52.86
	Domestic Currency	196.23	100.73	34.12	241.76	52.86
	Foreign Currency					
	3. Other Financial Ins.	37.49	134.64	63.64	176.27	141.29
	4. In Foreign Banks					
	c. Money at Call					
	Domestic Currency					
	Foreign Currency					
2	INVESTMENT IN SECURITIES	10.00	20.00	3.45	5.96	6.00
	a. Govt Securities	10.00	20.00	3.45	5.96	6.00
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	50.29	6.51	39.60	43.96	5.92
	a. Interbank Lending					
	b. Non Residents					
	c. Others	50.29	6.51	39.60	43.96	5.92
4	LOANS & ADVANCES	966.65	648.85	580.06	829.91	330.60
	a. Private Sector	939.55	638.20	572.93	796.67	325.30
	b. Financial Institutions	27.10	10.65	7.13	33.24	5.30
	c. Government Organizations					
5	BILL PURCHASED					
	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	FIXED ASSETS	23.16	13.19	7.45	6.82	7.00
8	OTHER ASSETS	64.16	33.83	53.57	13.28	14.22
	a. Accrued Interest:	16.88	8.52	22.11	2.12	8.55
	Financial	0.47	0.06	0.05		0.03
	Government Enterprises			0.01	2.12	
	Private Sector	16.41	8.47	22.04		8.51
	b. Staff Loans / Adv.	36.01	10.24	9.93	0.96	0.85
	c. Sundry Debtors	1.49		7.62	3.02	0.73
	d. Cash In Transit					
	e. Others	9.78	15.07	13.92	7.17	4.09
9	Expenses not Written off			2.08	0.14	
10	Non Banking Assets					
11	Reconciliation Account					
12	Profit & Loss A/c	7.26	6.19	4.92	2.88	1.62
	TOTAL ASSETS	1441.09	990.12	813.29	1363.53	581.24

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	diyalo	Country	Alpine	Nigri	Katmandu	Garima	City	Bishow	Kabeli
Expenses	0.00	0.00	0.00				0.00		0.00		0.00	0.00	0.00	0.00		0.00				
1. Interest Expense	7.26	12.48	8.72	24.22	18.86	4.25	7.49	0.05	36.14	3.14	20.35	5.96	12.16	4.92	4.96	33.19	20.49	20.46	24.17	1.90
1.1 On Deposit Liabilities	7.26	12.48	8.71	23.22	18.86	4.25	7.49	0.05	34.44	3.14	20.35	5.96	12.16	4.92	4.96	32.74	20.43	20.30	24.02	1.90
1.1.1 Saving Account	3.70	4.44	5.99	12.68	7.78	2.36	1.85	0.00	14.63	1.50	10.81	0.00	3.08	2.14	2.12	15.92	10.45	10.51	5.98	1.27
1.1.2 Fixed Account	2.63	7.10	2.72	7.97	6.48	0.67	4.45	0.05	15.55	1.27	8.27	0.07	4.59	1.54	2.04	13.09	7.51	8.48	12.50	0.48
1.1.2.1 Up to 3 months Fixed Account	0.05	0.00			0.00		0.07		2.27	0.05			0.02		0.05	1.11	0.14	0.31	0.16	0.00
1.1.2.2 3 to 6 months Fixed Account	0.10	0.03	0.12	1.00	0.01	0.10	0.11		0.02	0.03	0.00	0.00	0.04	0.01	0.28	0.67	0.53	0.51	0.50	0.01
1.1.2.3 6 months to 1 year Fixed Account	0.75	4.37	1.12	5.36	2.26	0.39			7.22	0.86	5.99	0.06	3.77	0.91	0.97	7.85	4.54	5.13	7.94	0.21
1.1.2.4 Above 1 year Fixed Account	1.74	2.70	1.49	1.62	4.21	0.17	4.27	0.05	6.04	0.33	2.28	0.00	0.76	0.62	0.74	3.47	2.29	2.53	3.90	0.26
1.1.3 Call Deposit	0.92	0.94		2.58	4.61	1.22	1.19		4.25	0.37	1.26	5.90	4.49	1.25	0.80	3.72	2.48	1.32	5.53	0.15
1.1.4 Certificate of Deposit																				
1.2 On Borrowing			0.01	0.99					1.70							0.45	0.06	0.15	0.15	
2. Commission Expense													0.14			0.00				
3. Staff Expense	0.90	1.39	1.20	5.85	1.92	0.87	2.10	0.52	3.66	0.44	2.38	1.16	0.77	0.80	0.46	4.56	3.31	1.86	2.25	0.43
4. Office Operating Expenses	0.80	0.79	0.94	5.03	1.88	0.86	0.60	0.57	6.25	0.99	3.31	1.44	1.66	0.95	0.21	3.56	4.38	1.96	1.96	0.56
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense													0.04							
7. Provision for Risk				0.69				0.43								-0.71		0.10		0.05
7.1 Loan loss Provision				0.69				0.43								-0.71		0.10		0.05
7.1.1 General Loan loss Provision				0.47				0.43								-149.40		0.10		0.05
7.1.2 Special Loan Loss Provision				0.22												148.69				
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus			0.88	0.68								-0.34						0.00		0.02
10. Provision for Income Tax				2.04								-1.02						0.01		0.06
11. Others																				
12. Net Profit			8.84	4.76				0.91			-2.39	0.30		1.89				0.03		0.15
Total Expenses	8.96	14.66	20.58	43.27	22.67	5.97	10.19	2.47	46.05	4.56	22.28	8.87	14.76	8.57	5.63	40.60	28.19	24.42	28.38	3.18

Income																				
1. Interest Income	7.68	9.80	9.95	38.19	14.15	4.18	7.00	2.36	14.95	2.06	20.38	8.42	12.13	7.68	2.91	12.42	19.91	22.18	15.76	2.61
1.1 On Loans and Advances	7.68	9.80	9.95	38.10	14.15	4.17	7.00	2.36	12.80	2.05	20.34	7.92	9.79	7.61	2.91	12.28	19.91	21.90	15.75	1.99
1.2 On Investment									1.98				0.43	0.07		0.05				
1.2.1 Government Bonds									1.98				0.43	0.07		0.05				
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance												0.51								
1.4 On Call Deposit		0.01		0.05	0.00	0.01			0.17	0.01	0.03		1.92						0.01	0.62
1.5 On Others				0.03												0.09	0.00	0.28		
2. Commission and Discount	0.19	0.17	0.19	0.56	0.18	0.48	0.06	0.11	0.79	0.47	1.91	0.00	0.10	0.89	0.23	0.32	0.16	2.25	1.93	0.10
2.1 Bills Purchase and Discount																				
2.2 Commission	0.19	0.17	0.18	0.56	0.18	0.06	0.06	0.10	0.79	0.06	0.22	0.00	0.10	0.14		0.31	0.16	2.25	0.23	0.10
2.3 Others			0.01			0.42		0.01		0.41	1.68			0.75	0.23	0.01			1.69	
3. Exchange Fluctuation Income									0.43		0.00					0.69		0.00		
3.1 Due to Change in Exchange Rate									0.14		0.00					0.67		0.00		
3.2 Due to Foreign Currency Transaction									0.30							0.02		0.00		
4. Other Operating Income	0.79	1.10	0.52	4.41	1.93		1.67		1.58			0.44	0.70		0.22	1.09	2.88			0.46
5. Non Operating Income																				
6. Write Back from Provisions for loss			9.91	0.12																
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss	0.30	3.59			6.41	1.31	1.47		28.30	2.03			1.83		2.27	26.08	5.23		10.69	
Total Income	8.96	14.66	20.58	43.27	22.67	5.97	10.19	2.47	46.05	4.56	22.28	8.87	14.76	8.57	5.63	40.60	28.19	24.42	28.38	3.18

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Kamana	Corporate	Pahbhara	Purnima	Jyoti	Bagnati	Hamro	Kakre	Shine	Pacific	Cv/c	IDBL	Kanchan	Manbhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	
Expenses		0.00	0.00	0.00			0.00	0.00		0.00	0.00		0.00				0.00			0.00	
1. Interest Expense	15.19	9.80	10.01	9.16	26.98	1.90	2.65	0.02	26.02	4.12	1.85	14.61	5.59	1.94	4.13	8.20	2.39	9.20	24.64	2.36	
1.1 On Deposit Liabilities	13.98	9.75	10.01	9.16	26.98	1.90	2.65	0.02	26.02	4.12	1.79	13.66	5.59	1.94	4.13	8.20	2.39	9.20	24.64	2.36	
1.1.1 Saving Account	7.43	3.56	5.62	4.62	12.74	1.09	1.17	0.02	16.80	2.19	1.47	7.21	4.47	1.12	1.47	3.59	1.61	3.80	7.74	2.12	
1.1.2 Fixed Account	5.21	5.63	1.79	3.54	8.26	0.42	0.79		7.19	0.83	0.31	5.56	1.11	0.48	1.55	3.31	0.32	3.58	15.39	0.23	
1.1.2.1 Up to 3 months Fixed Account	0.15			0.07	0.00				0.00			0.01	0.06	0.00		0.00		0.01	0.01		
1.1.2.2 3 to 6 months Fixed Account	0.30		0.03	0.09	0.16				0.08	0.04		0.27	0.02	0.02	0.01	0.01		0.18	0.02		
1.1.2.3 6 months to 1 year Fixed Account	1.30	5.51	0.04	2.71	4.80	0.08	0.68		4.52	0.41	0.23	5.05	0.62	0.24	1.07	2.24	0.12	2.37	1.11	0.08	
1.1.2.4 Above 1 year Fixed Account	3.45	0.12	1.72	0.67	3.29	0.34	0.11		2.58	0.38	0.08	0.23	0.41	0.21	0.48	1.06	0.21	1.02	14.25	0.15	
1.1.3 Call Deposit	1.35	0.57	2.60	1.00	5.99	0.38	0.69		2.02	1.09		0.89		0.34	1.11	1.29	0.46	1.81	1.51	0.01	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing	1.21	0.05									0.06	0.95									
2. Commission Expense																	0.07				
3. Staff Expense	1.53	1.42	1.39	1.05	3.32	0.41	0.48	0.40	2.29	0.41	0.42	4.01	0.94	0.32	0.44	1.16	0.37	0.59	2.71	0.01	
4. Office Operating Expenses	1.56	0.93	1.06	1.18	5.70	0.27	0.52	0.46	2.20	1.04	0.80	3.80	0.83	0.14	0.28	1.98	0.33	1.01	4.10	0.21	
5. Foreign Exchange Loss												0.00									
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction												0.00									
6. Non Operating Expense	0.03																				
7. Provision for Risk																				60.72	
7.1 Loan loss Provision																					
7.1.1 General Loan loss Provision																					
7.1.2 Special Loan Loss Provision																					
7.1.3 Additional Loan Loss Provision																					
7.2. Provision for Non-Banking Assets																				60.72	
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets																					
8. Loan Written Off																					
9. Provision for Staff Bonus	0.15																				
10. Provision for Income Tax	0.45																				
11. Others																					
12. Net Profit	1.06					0.11	0.71	3.26					-2.62								
Total Expenses	19.98	12.16	12.46	11.40	36.00	2.70	4.35	4.14	30.52	5.56	3.06	22.42	4.73	2.40	4.85	11.34	3.17	10.80	92.17	2.58	
Income		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Interest Income	18.14	5.74	8.44	7.62	28.87	2.48	4.10	3.75	11.86	4.97	1.48	11.66	4.26	1.42	3.33	6.72	1.64	9.19	28.10	1.70	
1.1 On Loans and Advances	18.13	5.74	8.44	7.62	22.28	2.48	4.10	3.75	11.86	4.97	1.46	11.66	4.22	1.42	3.33	6.72	1.64	7.62	26.99	1.67	
1.2 On Investment				0.46														0.27	0.32		
1.2.1 Government Bonds				0.46														0.27	0.13		
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																			0.20		
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	0.01			6.13					0.00		0.01		0.04			0.00		1.30		0.04	
1.5 On Others		0.00																		0.79	
2. Commission and Discount	0.28	0.10	0.15	0.11	2.07	0.07	0.02	0.05	3.53	0.04		0.41	0.10	0.05	0.05	0.12	0.66	0.11	0.16	0.55	
2.1 Bills Purchase and Discount		0.06														0.00					
2.2 Commission	0.28	0.01	0.15	0.11	2.07	0.07	0.02	0.03	1.14	0.04		0.41	0.10	0.03	0.05	0.07	0.59		0.16	0.04	
2.3 Others		0.03						0.02	2.39						0.02	0.05	0.07	0.11		0.51	
3. Exchange Fluctuation Income				0.03																	
3.1 Due to Change in Exchange Rate				0.01																	
3.2 Due to Foreign Currency Transaction				0.02																	
4. Other Operating Income	1.55	0.29	0.83	1.27	0.43	0.16	0.23			0.32	0.47	0.91	0.37		0.33	0.94		1.01	0.47	0.02	
5. Non Operating Income	0.00							0.34													
6. Write Back from Provisions for loss																	0.03		45.00		
7. Recovery of written-off Loan																					
8. Income from Extra Ordinary transactions																					
9. Net Loss		6.02	3.04	2.40	4.60				15.12	0.24	1.12	9.45		0.94	1.14	3.56	0.84	0.49	18.44	0.31	
Total Income	19.98	12.16	12.46	11.40	36.00	2.70	4.35	4.14	30.52	5.56	3.06	22.42	4.73	2.40	4.85	11.34	3.17	10.80	92.17	2.58	

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Salpa	Sarjakoshi	Sajha	PrabhuDB	Apex	Green
Expenses	0.00		0.00	0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00			0.00			0.00
1. Interest Expense	24.24	6.27	0.65	22.11	8.13	0.43	4.58	1.42	5.05	1.50	4.35	6.66	0.96	43.04	0.65	0.62	0.46	47.74	37.93	
1.1 On Deposit Liabilities	24.24	6.26	0.65	21.70	8.13	0.43	4.58	1.42	5.05	1.50	4.35	6.66	0.96	43.04	0.65	0.62	0.46	47.72	37.90	
1.1.1 Saving Account	13.70	2.55	0.39	7.96	5.98	0.34	3.38	1.05	2.08	1.33	1.94	3.36	0.25	12.08	0.42	0.23	0.03	38.35	20.24	
1.1.2 Fixed Account	9.55	3.24	0.25	8.22	0.95	0.06	1.20	0.20	1.85	0.17	1.33	1.41	0.22	21.54	0.19	0.12	0.02	9.37	17.67	
1.1.2.1 Up to 3 months Fixed Account				0.04	0.03				0.03		0.01	0.00		4.39	0.02			0.09	0.55	
1.1.2.2 3 to 6 months Fixed Account	0.09		0.00	2.70	0.14	0.02			0.05	0.00	0.04	0.01		0.31	0.02	0.00		0.48	0.02	
1.1.2.3 6 months to 1 year Fixed Account	1.60		0.12	4.85	0.14	0.02	0.87		1.71	0.04	0.38	1.07		10.05	0.09	0.10	0.01	5.55	12.60	
1.1.2.4 Above 1 year Fixed Account	7.87	3.24	0.13	0.62	0.65	0.03	0.33	0.20	0.06	0.12	0.90	0.32	0.22	6.78	0.06	0.02	0.01	3.26	4.50	
1.1.3 Call Deposit	0.99	0.48	0.01	5.51	1.20	0.03		0.16	1.12		1.09	1.90	0.49	9.42	0.04	0.28	0.42			
1.1.4 Certificate of Deposit																				
1.2 On Borrowing		0.01		0.41														0.02	0.03	
2. Commission Expense																				
3. Staff Expense	6.05	0.68	0.22	2.35	0.98	0.09	0.72	0.21	0.58	0.37	0.84	0.85	0.31	4.47	0.26	0.28	0.44	7.32	0.45	
4. Office Operating Expenses	5.25	0.34	0.07	4.89	1.15	0.19	0.37	0.43	1.08	0.47	0.62	0.55	0.18	7.47	0.20	0.36	0.18	9.07	3.69	
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																				0.13
7. Provision for Risk	2.09																			
7.1 Loan loss Provision	2.09																			0.08
7.1.1 General Loan loss Provision	1.33																			0.08
7.1.2 Special Loan Loss Provision	0.75																			
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				0.43
9. Provision for Staff Bonus						0.01														
10. Provision for Income Tax						0.03														
11. Others																				
12. Net Profit	7.61					0.07	-0.73	0.19												
Total Expenses	45.23	7.29	0.93	29.35	10.26	0.82	4.95	2.25	6.70	2.34	5.82	8.06	1.46	54.98	1.10	1.34	1.08	64.26	42.49	

Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Interest Income	40.03	4.12	0.38	13.96	5.23	0.76	4.63	1.70	3.45	1.06	4.10	4.97	0.89	51.46	0.55	1.06	0.29	16.01	14.41	
1.1 On Loans and Advances	40.03	4.12	0.38	8.82	5.23	0.76	4.63	1.70	3.45	1.06	4.10	4.97	0.89	45.51	0.55	1.06	0.27	15.79	14.30	
1.2 On Investment														0.91						0.05
1.2.1 Government Bonds														0.91						0.05
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				0.07
1.4 On Call Deposit				5.14			0.00			0.00				5.04			0.02			0.00
1.5 On Others																				0.15
2. Commission and Discount	5.20	0.06	0.12	1.01	0.02	0.04	0.03		0.04	0.02	0.08	0.12	0.01	0.35	0.09	0.01	0.00	3.84	0.26	
2.1 Bills Purchase and Discount																				
2.2 Commission	3.38	0.06	0.12	1.01	0.02	0.04	0.03		0.04	0.02	0.08	0.12	0.01	0.35	0.09	0.01	0.00	3.84	0.26	
2.3 Others	1.83																			
3. Exchange Fluctuation Income				2.99										0.00						16.79
3.1 Due to Change in Exchange Rate				0.75																
3.2 Due to Foreign Currency Transaction				2.24										0.00						16.79
4. Other Operating Income		0.51		1.68	0.96	0.02	0.28	0.55	0.36	0.15	0.45	0.55	0.10	2.80	0.02	0.09	0.32	4.20	1.37	
5. Non Operating Income				0.01								0.02								0.13
6. Write Back from Provisions for loss		0.04																		
7. Recovery of written-off Loan																				
8. Income from Extra Ordinary transactions																				
9. Net Loss		2.57	0.43	9.71	4.06				2.85	1.11	1.20	2.40	0.45	0.38	0.44	0.19	0.47	23.29	26.46	
Total Income	45.23	7.29	0.93	29.35	10.26	0.82	4.95	2.25	6.70	2.34	5.82	8.06	1.46	54.98	1.10	1.34	1.08	64.26	42.49	

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Nepal Awans	NFL	NIRC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Kalitpur	United FC	General
Expenses		0.00		0.00									0.00		0.00		0.00	0.00	0.00	
1. Interest Expense	47.80	4.07	12.86	30.35	3.42	0.55	4.39	18.30	8.94	18.88	13.98	14.94	12.62	12.35	16.03	10.99	22.75	11.41	22.29	2.82
1.1 On Deposit Liabilities	47.80	4.07	12.86	30.35	3.42	0.55	4.39	15.97	8.94	18.88	13.98	14.29	10.64	12.35	16.03	10.99	22.75	11.41	22.29	2.82
1.1.1 Saving Account	11.20	0.87	2.61	7.36	2.61	0.24	1.00	4.57	1.77	7.62	2.56	0.00	3.77	2.94	6.11	1.93	7.28	4.17	9.81	0.48
1.1.2 Fixed Account	36.60	3.20	9.92	23.00	0.29	0.31	3.39	11.40	6.77	11.26	11.42	14.29	6.87	9.40	9.92	7.67	13.98	7.24	12.49	2.35
1.1.2.1 Up to 3 months Fixed Account		0.01		0.17			0.05		0.00		0.16	0.03		0.14	0.13		0.06	0.03	0.10	0.24
1.1.2.2 3 to 6 months Fixed Account		0.01	0.00	0.38			0.09		0.01	0.02	0.17	0.05		0.00	0.48		0.08	0.19	0.30	0.04
1.1.2.3 6 months to 1 year Fixed Account	13.30	2.18	4.55	16.98		0.01	1.25		4.80	0.02	4.32	5.48		8.71	7.43	3.06	3.08	4.19	2.70	
1.1.2.4 Above 1 year Fixed Account	23.30	1.01	5.37	5.46	0.29	0.30	2.00	11.40	1.96	11.22	6.77	8.73	6.87	0.55	1.88	4.61	10.75	2.83	9.39	2.07
1.1.3 Call Deposit			0.33		0.52				0.40							1.40		1.47		
1.1.4 Certificate of Deposit																		0.02		
1.2 On Borrowing								2.33				0.65	1.98							
2. Commission Expense								0.29									0.01			
3. Staff Expense	8.20	0.07	0.54	2.01	1.15	0.38	0.45	1.68	1.37	1.75	0.79	2.00	0.12	1.07	1.23	3.23	2.54	0.73	3.83	0.90
4. Office Operating Expenses	8.60	1.23	0.61	2.23	2.18	0.20	1.12	1.52	1.84	1.42	1.50	3.77	1.23	0.96	0.65	3.61	1.86	1.15	2.84	0.38
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense																	0.00			
7. Provision for Risk	8.40				28.14			7.50			55.45							1.14		
7.1 Loan loss Provision	8.10				28.14			7.50			55.45							1.14		
7.1.1 General Loan loss Provision	-0.20							7.50			0.86									
7.1.2 Special Loan Loss Provision	8.30				28.14						54.59									
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets																				
7.3. Provision for Loss on Investment	0.30																		1.14	
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus	2.20											0.64								
10. Provision for Income Tax	6.50											1.93								
11. Others																				
12. Net Profit	15.20	-4.82		-3.83			14.43	-3.90			1.07	4.50			1.13	1.17				
Total Expenses	96.90	0.55	14.01	30.77	34.88	15.56	2.06	29.29	12.14	22.04	72.79	27.78	13.98	14.37	19.04	19.00	27.15	14.42	28.97	4.11
Income																				
1. Interest Income	83.40	0.48	7.49	28.89	1.94	15.55	1.50	4.90	2.20	8.08	7.66	25.75	8.49	1.18	17.59	18.35	9.91	3.48	18.85	3.87
1.1 On Loans and Advances	65.10	0.48	7.43	28.85	1.94	15.55	1.50	4.82	2.20	8.08	6.49	24.11	6.10	1.18	17.59	11.77	9.91	3.44	18.46	3.87
1.2 On Investment												0.59				0.89				0.40
1.2.1 Government Bonds												0.59				0.89				0.40
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance																				
1.4 On Call Deposit			0.06	0.03						0.00	1.16	1.05								
1.5 On Others	18.30							0.08			0.00		2.39			5.69		0.04		
2. Commission and Discount		0.00	0.01	0.06				0.01	0.07	0.00	2.06	0.10	0.12	1.04	0.03	0.02	0.11	0.14	0.14	0.02
2.1 Bills Purchase and Discount																				
2.2 Commission		0.00	0.01	0.06				0.01	0.07	0.00	0.02	0.10	0.12	0.08	0.03		0.11	0.00	0.07	0.01
2.3 Others			0.00						0.00	2.04			0.96			0.02		0.14	0.08	0.02
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	3.20	0.00	0.09	1.74	0.05	0.00	0.31	0.42	0.99		0.86	1.71		0.42	1.27	0.63	1.39	0.19	1.83	
5. Non Operating Income	0.40	0.07		0.07	0.17		0.24					0.20			0.15					
6. Write Back from Provisions for loss	9.90				0.69						64.18									
7. Recovery of written-off Loan																			7.41	
8. Income from Extra Ordinary transactions																				
9. Net Loss			6.42		32.03			23.91	8.95	11.90			4.44	12.77			15.74	3.21	8.14	0.22
Total Income	96.90	0.55	14.01	30.77	34.88	15.56	2.06	29.29	12.14	22.04	72.79	27.78	13.98	14.37	19.04	19.00	27.15	14.42	28.97	4.11

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	MMBFL	CMBFCL	Crystal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC
Expenses		0.00		0.00			0.00						0.00		0.00		0.00	0.00	0.00	0.00
1. Interest Expense	2.22	0.35	8.90	15.23	14.48	9.61	2.61	0.02	291.99	0.03	31.69	3.30	4.50	0.59	7.66	0.09	24.32	4.75	9.34	29.80
1.1 On Deposit Liabilities	2.21	0.35	8.90	15.23	14.48	9.61	2.61	0.02	289.61	0.03	31.69	3.30	4.43	0.59	7.66	0.09	24.32	4.75	9.34	28.78
1.1.1 Saving Account	0.92	0.00	2.67	6.99	4.99	4.62	0.43		118.11		13.11	1.54	4.43	0.41	2.80	0.00	11.56	2.03	2.92	15.36
1.1.2 Fixed Account	1.29	0.35	6.23	8.24	9.49	4.98	2.18	0.02	171.50	0.03	18.58	1.76		0.18	4.87	0.09	12.76	2.72	6.42	13.41
1.1.2.1 Up to 3 months Fixed Account				0.41	0.01	0.53	0.00		7.32		0.12	0.04			0.12		0.26	1.20		0.03
1.1.2.2 3 to 6 months Fixed Account				2.06	0.70	0.02	1.53		10.15		0.30	0.01			0.30		0.21	0.01	0.02	0.13
1.1.2.3 6 months to 1 year Fixed Account	0.38			4.12	5.90	3.99	0.41		85.48	0.03	11.43	0.75		0.06	2.05		9.25	0.86	2.88	6.81
1.1.2.4 Above 1 year Fixed Account	0.90	0.35	6.23	1.65	2.88	0.44	0.23	0.02	68.54		6.72	0.96		0.13	2.39	0.09	3.05	0.66	3.52	6.45
1.1.3 Call Deposit																				
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.02								2.38				0.08							1.03
2. Commission Expense										0.06										
3. Staff Expense	0.28	0.68	0.43	1.12	1.15	0.64	0.64	0.00	44.25	0.44	2.40	0.82	1.06	0.67	0.53	0.31	2.49	0.60	1.41	3.54
4. Office Operating Expenses	0.67	0.42	0.37	0.76	1.28	1.05	0.61	0.00	57.53	0.69	4.37	0.95	0.46		0.36	0.44	3.26	1.07	0.75	4.88
5. Foreign Exchange Loss																				
5.1 Due to Change in Exchange Rates																				
5.2 Due to Foreign Currency Transaction																				
6. Non Operating Expense									0.09							0.01				
7. Provision for Risk				15.97					291.76											
7.1 Loan loss Provision				15.97					290.59											
7.1.1 General Loan loss Provision									7.43											
7.1.2 Special Loan Loss Provision				15.97					283.16											
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets									1.17											
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets																				
8. Loan Written Off																				
9. Provision for Staff Bonus																				2.43
10. Provision for Income Tax																				7.28
11. Others									0.35											
12. Net Profit		2.06	3.06		7.79			0.99		5.95		1.36		0.68	0.09					16.99
Total Expenses	3.18	3.50	12.76	33.08	24.69	11.29	3.87	1.00	685.98	7.17	38.47	6.42	6.03	1.95	8.65	0.84	30.07	6.41	11.49	64.91

Income																				
1. Interest Income	0.52	3.08	11.23	11.99	23.75	0.55	0.85	0.97	313.81	6.59	20.18	6.42	0.41	1.95	6.92	0.24	17.48	2.76	2.19	60.88
1.1 On Loans and Advances	0.52	3.08	11.23	11.99	23.51	0.55	0.85	0.97	269.83	6.59	20.18	6.41	0.41	1.62	5.26	0.24	17.48	2.76	1.99	60.86
1.2 On Investment					0.24				8.29											0.00
1.2.1 Government Bonds									8.29											0.00
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds					0.24															
1.3 On Agency Balance																				0.01
1.4 On Call Deposit									33.53		0.00			0.29	1.66					
1.5 On Others						0.00			2.16			0.01	0.00	0.05					0.20	0.01
2. Commission and Discount	0.52		0.00	0.83	0.18	0.00	0.01		2.39	0.02		0.00			0.04		1.85	0.03	0.28	0.32
2.1 Bills Purchase and Discount																				
2.2 Commission	0.01				0.18	0.00	0.01		2.39	0.02		0.00			0.03		1.85	0.03	0.01	0.32
2.3 Others	0.51		0.00	0.83		0.00						0.00			0.00					0.28
3. Exchange Fluctuation Income																				
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction																				
4. Other Operating Income	0.00	0.42	0.71		0.77	0.01	0.06	0.03	13.31	0.56	2.10		0.00		1.69	0.02	1.11	0.54	0.06	1.38
5. Non Operating Income		0.01							1.48				0.00							0.02
6. Write Back from Provisions for loss								2.33			107.30		0.05							
7. Recovery of written-off Loan			0.81																	
8. Income from Extra Ordinary transactions									2.65											
9. Net Loss	2.14			20.26		10.73	0.62		245.05		16.14		5.61			0.58	9.62	3.08	8.94	
Total Income	3.18	3.50	12.76	33.08	24.69	11.29	3.87	1.00	685.98	7.17	38.47	6.42	6.03	1.95	8.65	0.84	30.07	6.41	11.49	64.91

Profit and Loss Statement of upto Saun end, 2070

BFI Name	Bagamatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manushree	Budhshammi	Jebis	Reliance	Lotus
Expenses	0.00	0.00	0.00					0.00		0.00			0.00	0.00			0.00
1. Interest Expense	14.11	5.85	5.90	2.39	8.06	0.01	1.99	17.34	0.79	13.01	6.57	4.48	9.46	6.61	4.85	9.48	3.76
1.1 On Deposit Liabilities	14.11	5.70	5.90	2.39	6.66	0.01	1.99	16.74	0.79	13.01	6.57	4.44	9.46	6.61	4.85	9.48	3.76
1.1.1 Saving Account	8.10	5.52	2.43	0.89	4.01	0.00	0.67	11.75	0.75	6.57	4.47	2.00	4.42	1.18	1.03	5.02	1.82
1.1.2 Fixed Account	6.01	0.19	3.47	1.49	2.65	0.00	1.08	4.99	0.04	6.43	2.10	2.44	5.04	4.44	2.59	4.45	1.94
1.1.2.1 Up to 3 months Fixed Account	0.12		0.00		0.00			0.19		0.17	0.23		0.01	0.10	0.03	0.01	0.06
1.1.2.2 3 to 6 months Fixed Account	0.25		0.00		0.02			0.60		0.17	0.11	0.11	0.43	0.09	0.16	0.02	0.03
1.1.2.3 6 months to 1 year Fixed Account	4.13	0.18	1.24	1.49	1.47	0.00	0.51	3.54		5.41	0.92	2.00	2.37	3.11	1.92	0.08	1.62
1.1.2.4 Above 1 year Fixed Account	1.52	0.01	2.22		1.16	0.00	0.57	0.67	0.04	0.69	0.84	0.33	2.23	1.14	0.47	4.35	0.23
1.1.3 Call Deposit								0.25						0.99	1.23		
1.1.4 Certificate of Deposit																	
1.2 On Borrowing		0.15			1.41			0.60				0.04					
2. Commission Expense	0.00																
3. Staff Expense	1.54	0.69	0.62	0.56	0.89	0.30	0.45	1.68	0.17	1.27	1.18	0.42	0.66	1.09	0.70	0.60	0.31
4. Office Operating Expenses	0.78	0.29	0.58	0.87	0.98	0.15	0.58	2.40	0.17	1.42	0.55	0.52	1.02	1.33	1.07	1.02	0.57
5. Foreign Exchange Loss																	
5.1 Due to Change in Exchange Rates																	
5.2 Due to Foreign Currency Transaction																	
6. Non Operating Expense																	
7. Provision for Risk	3.70	21.28					2.90										
7.1 Loan loss Provision	2.15	21.12					2.90										
7.1.1 General Loan loss Provision		5.10															
7.1.2 Special Loan Loss Provision	2.15	16.02					2.90										
7.1.3 Additional Loan Loss Provision																	
7.2. Provision for Non-Banking Assets																	
7.3. Provision for Loss on Investment	1.55	0.16															
7.5. Provision for Loss of Other Assets																	
8. Loan Written Off																	
9. Provision for Staff Bonus																	
10. Provision for Income Tax																	
11. Others																	
12. Net Profit				2.72		1.02		0.34									
Total Expenses	20.13	28.12	7.10	6.54	9.94	1.47	5.92	21.42	1.47	15.70	8.29	5.42	11.14	9.03	6.62	11.09	4.64

	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Income																	
1. Interest Income	5.47	3.40	3.69	5.83	6.49	1.25	2.37	9.56	1.24	10.54	3.20	2.14	2.84	2.52	1.29	7.38	2.91
1.1 On Loans and Advances	5.44	3.20	3.69	5.83	5.01	1.25	1.35	6.64	1.24	10.54	3.15	2.14	2.84	2.52	1.29	5.11	2.91
1.2 On Investment							0.02	0.21			0.01						
1.2.1 Government Bonds							0.02	0.21			0.01						
1.2.2 Foreign Bonds																	
1.2.3 NRB Bonds																	
1.2.4 Debenture & Bonds																	
1.3 On Agency Balance																	
1.4 On Call Deposit				0.00			1.00	2.67			0.04	0.00				1.43	
1.5 On Others	0.03	0.20	0.00		1.48	0.00		0.04				0.00				0.84	
2. Commission and Discount	0.04	0.00	0.00		0.19	0.00	0.06	0.13	0.02		0.02	0.37	1.05	0.01	0.01	0.04	0.00
2.1 Bills Purchase and Discount		0.00															
2.2 Commission	0.00		0.00		0.18	0.00	0.06	0.13	0.02		0.02		0.02	0.01	0.01	0.04	
2.3 Others	0.03				0.01							0.37	1.02				0.00
3. Exchange Fluctuation Income								0.30									
3.1 Due to Change in Exchange Rate								0.30									
3.2 Due to Foreign Currency Transaction																	
4. Other Operating Income	0.99	0.49	0.22	0.71	0.50	0.23	0.34	0.84	0.22	1.69	0.44			0.31	0.40	0.79	0.12
5. Non Operating Income	-0.23		0.09														
6. Write Back from Provisions for loss		21.28					0.12										
7. Recovery of written-off Loan																	
8. Income from Extra Ordinary transactions																	
9. Net Loss	13.85	2.94	3.09		2.75		3.03	10.60		3.47	4.64	2.92	7.26	6.19	4.92	2.88	1.62
Total Income	20.13	28.12	7.10	6.54	9.94	1.47	5.92	21.42	1.47	15.70	8.29	5.42	11.14	9.03	6.62	11.09	4.64

Statement of Credit as on Saun end, 2070

BFI Name	Country	Alpine	Nilgiri	Kasamwajap	Garima	Chy	Bishow	Kabelli	Kamana	Corporate	Patbhara	Pumima	lyoti	Bagmati	Hamro
Sector Wise															
Agricultural and Forest Related	72.52	64.60	7.89	31.56	62.03	136.99	79.49	13.53	77.68	119.65	18.42	57.04	34.10	22.60	26.04
Fishery Related									2.95	2.73					
Mining Related				10.62											
Manufacturing (Producing) Related	72.15	12.41		334.81	82.50	66.97		0.15	55.11	216.92	29.16	70.05	234.35	17.04	
Construction	56.28			412.51	457.81	605.82	235.64	27.21	480.25	120.71	108.68	50.09	500.73	33.34	14.81
Electricity, Gas and Water	0.09			96.20	20.75								264.49		
Metal Products, Mach. & Ele. Eqp.	11.58			47.36	5.24	27.41			17.69	16.31			63.98		
Tras., Com. and Public Utilities	5.57	88.55	18.89	185.23	371.09	491.95		5.43	186.05	107.49		77.94	339.27		1.82
Wholesaler & Retailer	356.81	133.84	118.32	472.30	335.31	388.59	1235.66	35.76	332.77	205.15	314.27	280.92	309.18	72.52	123.10
Finance, Insurance and Real Estate	30.41	77.65	8.31	909.55	60.38	45.48	154.78		76.91	90.85		40.82	264.84	6.74	
Hotel or Restaurant	33.84	10.03		163.97	76.43	147.62	94.59	4.65	57.74	10.74	10.34		60.37		
Other Services	13.99			140.18	142.31	170.59	23.85	8.00	105.90	0.94	22.03	26.34	81.76		0.60
Consumption Loans	68.14	5.21	70.77	149.83	302.33	156.07	632.03	83.65	146.08	24.35	218.07	43.21	484.88	17.47	58.88
Local Government				4.85	0.03								4.60		
Others	407.11	227.24	240.59	554.59	597.38	91.41	119.60	66.10	215.70	111.29	233.54	232.90	754.19	30.52	79.98
TOTAL sectorwise	1128.49	619.53	464.76	3513.56	2513.59	2328.90	2575.64	244.48	1754.85	1027.11	954.49	879.31	3396.74	200.24	305.22

Product Wise															
Term Loan	21.94	275.93	48.87	262.99	404.04	295.33	419.27	53.10	337.67	101.54			588.82	27.77	1.82
Overdraft	503.55	141.95	153.14	1314.67	846.84	293.17	886.01		565.34	296.17	319.46	145.86	767.19	0.27	29.08
Trust Receipt Loan / Import Loan															
Demand & Other Working Capital Loan	285.03		118.32	272.14	0.42			59.21		206.15	93.67	287.74	309.00	111.09	68.89
Res. Per. H. Loan (Up to Rs. 10 mil.)	50.84	51.57	27.21	350.43	411.98	599.68	235.64	23.60	365.76	71.33	108.68	50.09	364.80	30.80	10.81
Real Estate Loan	23.33	26.08	8.31	810.01	75.76	65.12	154.78		54.23	68.72		40.82	360.89	6.74	
Margin Nature Loan				211.56		17.72			0.70	10.68			146.86		34.35
Hire Purchase Loan	64.80	105.05	18.89	152.99	418.48	541.82	272.01	5.56	240.94	128.19	26.04	109.83	342.44	14.76	13.88
Deprived Sector Loan	42.93	14.82	19.26	125.69	118.28	138.26	119.60	11.61	59.71	38.53	30.11	32.15	100.69	6.10	11.89
Bills Purchased															
Other Product	136.07	4.13	70.77	13.09	237.81	377.79	488.34	91.40	130.50	105.79	376.53	212.82	416.05	2.71	134.50
Total Product wise Loan	1128.49	619.53	464.76	3513.56	2513.59	2328.90	2575.64	244.48	1754.85	1027.11	954.49	879.31	3396.74	200.24	305.22

Collateral Wise															
Gold and Silver			62.89	102.26	195.16	79.53	321.92	80.95	85.74		187.44		122.98		8.82
Government Securities															
Non Governmental Securities						17.72							146.86		34.35
Fixed Deposit Receipts	13.04	4.13	7.81	32.65	37.20	24.47	38.10	2.45	22.93	3.56	4.60	11.32	17.72	2.71	1.83
Own	13.04	4.13	7.81	32.65	37.20	24.47	38.10	2.45	22.93	3.56	4.60	11.32	17.72	2.71	1.83
Other Licences Institutions															
Collateral of Properties	1103.59	600.58	394.07	3117.57	2192.02	2057.13	2096.02	161.08	1629.06	1001.51	761.93	867.99	3002.28	197.53	260.22
Fixed Assets	1103.59	600.58	394.07	3117.57	2192.02	2057.13	2096.02	161.08	1629.06	1001.51	761.93	867.99	2973.02	197.53	260.22
Current Assets													29.26		
Against security of Bill				1.74											
Domestic Bills															
Foreign Bills				1.74											
Against Guarantee	11.86	14.82		150.04	89.21	150.05	119.60		6.49	0.30			75.12		
Government Guarantee	11.86	1.97				4.07	2.69						4.60		
Institutional Guarantee				121.03									46.77		
Personal Guarantee				29.00		30.92			6.49	0.30			13.87		
Collective Guarantee		12.85			89.21	115.07	116.91						9.89		
Int. Rtd. Foreign Bank's Guarantee															
Other Guarantee															
Credit Card															
Others				109.30					10.63	21.74	0.53		31.78		
Total	1128.49	619.53	464.76	3513.56	2513.59	2328.90	2575.64	244.48	1754.85	1027.11	954.49	879.31	3396.74	200.24	305.22

Statement of Credit as on Saun end, 2070

BFI Name	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Maitubum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Mt. Makalu	Sindhu	Sahara	NCommunity	Cosmos
Sector Wise																							
Agricultural and Forest Related	28.51	90.80	35.25	29.66	13.40	13.87	7.99	23.28	79.36	9.39	12.91	45.04	59.71	34.65	38.27	1.10	124.23	78.06	7.76	3.93	1.97	53.88	1.86
Fishery Related		0.22	0.21	0.15	11.33	0.15		0.20	4.82	0.12			0.21		0.88		2.50	0.04					
Mining Related					18.93							6.98					2.49	1.55					
Manufacturing (Producing) Related	4.80	214.70	37.13		215.57	42.70	5.38	36.71	148.34	8.88		62.21	4.50	12.96	29.86	16.43	284.58	12.49	0.92	11.06	2.59	41.20	1.54
Construction	27.96	198.30	103.67	30.68	234.13	108.96	36.86	24.93	105.16	6.65	145.38	255.39	25.14	11.48	131.30	16.84	352.47	35.83	4.63	43.24	0.49	71.15	9.02
Electricity, Gas and Water			1.09				0.46		5.16			32.79	1.50				6.32						
Metal Products, Mach. & Ele. Eqp.	1.42		9.13					6.34	12.38		15.87	147.86	1.70	13.16	15.78		74.83	15.47			1.00	12.15	
Tras., Com. and Public Utilities		608.91	38.54	6.54	102.99	43.53	23.85	44.49	64.62	64.65	225.66	100.94	38.90		63.21	1.65	117.71	49.73	3.14	165.70	0.26	5.72	17.77
Wholesaler & Retailer	95.26	779.92	107.21	62.92	459.28	210.16	48.92	59.63	122.94	66.36	345.95	41.49	93.44	107.05	37.16	49.28	547.63	285.76	5.79	162.29	39.47	75.80	19.86
Finance, Insurance and Real Estate		207.66	2.36		290.06	38.36	7.03	18.97	27.80		85.87	396.63		11.00	24.00		37.01	0.26		6.30		11.00	
Hotel or Restaurant	7.19	44.60	9.27	4.85	14.89	9.86	1.19	6.60	13.43	3.39		10.51		4.53	19.92	7.89	282.93	5.78	0.03	5.47	0.13	22.17	
Other Services	5.04	131.88	26.38	0.43	170.60	38.70	3.16	11.03	20.16	0.49	14.78	131.27	2.99	12.09	36.40	5.14	102.38	18.98	10.54	0.20	0.68	24.89	28.15
Consumption Loans	1.36	157.22	50.62	4.59	298.12	2.07	4.57	31.58	61.49	66.28	45.87	91.14	19.45	10.45	106.16	20.27	356.38		16.54	61.58	0.53	9.52	24.44
Local Government																							
Others	132.15	767.38	83.27	78.20	500.03	169.01	53.54	148.74	136.97	49.27	74.21	205.04	20.13	26.64	96.55	7.23	542.42	173.73	3.07	50.73	77.98	93.54	23.86
TOTAL sectorwise	303.69	3201.60	504.12	218.02	2329.33	677.39	192.93	412.52	802.64	275.49	966.50	1527.30	267.68	244.00	599.50	125.82	2833.90	677.68	52.41	510.51	125.09	421.02	126.50

Product Wise																							
Term Loan	79.36	233.09			42.15	14.12	37.37	41.29	54.93	29.59	92.23	275.45	38.13	81.84	108.88		182.81	134.07	1.09	75.74			32.24
Overdraft	154.27	532.95	22.40	2.50	564.42	167.65	90.87	260.92	254.79	48.45	282.84	325.52	81.73	5.94	133.30	38.91	1335.50	280.17	0.80	153.82		81.25	16.81
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		1000.80	146.26	130.22	197.30	124.21		9.65	135.78	38.81		91.99			111.59	42.89	263.02		17.54		115.94	3.99	
Res. Per. H. Loan (Up to Rs. 10 mil.)		160.83	103.67	30.08	181.06	105.48	23.91	12.07	65.34	6.68	145.38	89.21	24.77		88.32	16.37	309.54	34.35	3.54	43.24		55.38	6.41
Real Estate Loan	27.96	245.12			276.69	38.36	7.03	17.58	10.43		85.87	397.62	0.38	11.00	35.12		87.70	10.35				8.50	
Margin Nature Loan		6.12			106.60	27.06		11.58			18.47	0.26			1.98		2.87			11.78			
Hire Purchase Loan	1.73	736.75	48.33	7.87	134.26	43.53	23.69	31.44	122.54	68.18	254.67	199.27	39.53	107.04	74.10	4.17	263.61	42.49	1.93	165.70	0.26	19.71	23.68
Deprived Sector Loan	28.51	101.56	16.24	21.80	76.56	25.50	6.10	11.61	27.14	10.80	31.13	64.43	6.63	17.65	21.10	3.84	99.18	39.61	5.83	10.23	6.44	15.58	11.79
Bills Purchased																							
Other Product	11.85	184.37	167.23	25.55	750.29	131.47	3.97	16.38	131.70	72.98	74.38	65.33	76.25	20.53	25.11	19.63	289.66	136.64	21.68	50.00	2.44	236.62	35.57
Total Product wise Loan	303.69	3201.60	504.12	218.02	2329.33	677.39	192.93	412.52	802.64	275.49	966.50	1527.30	267.68	244.00	599.50	125.82	2833.90	677.68	52.41	510.51	125.09	421.02	126.50

Collateral Wise																							
Gold and Silver			40.00	2.90	142.79						60.22			18.56		87.21	15.39	277.63		27.20	44.48		17.71
Government Securities					5.40																		
Non Governmental Securities					106.60						1.50	18.47	0.04		1.98		2.87				11.78		
Fixed Deposit Receipts	1.36	23.26	0.82	0.36	13.15	2.07	2.37	5.02	8.84	1.43	13.19	42.56	0.22	4.93	4.20	0.72	9.30	3.71	0.20	5.32	0.53	2.37	
Own	1.36	23.26	0.82	0.36	13.15	2.07	2.37	5.02	8.84	1.43	13.19	42.56	0.22	4.93	4.20	0.72	9.30	3.71	0.20	5.32	0.53	2.37	
Other Licences Institutions																							
Collateral of Properties	302.33	3132.11	463.29	202.18	1991.14	648.25	189.62	404.60	793.80	213.84	951.82	1327.39	247.21	239.07	500.09	108.56	2507.95	636.65	23.83	448.93	124.57	413.60	97.01
Fixed Assets	302.33	3132.11	463.29	202.18	1991.14	648.25	189.62	404.60	793.80	213.84	951.82	1327.39	247.21	239.07	500.09	108.56	2507.95	636.65	23.83	448.93	124.57	413.60	97.01
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		40.11			70.25		0.94					64.43	1.65		6.03		36.14	37.32	1.19			5.06	11.79
Government Guarantee												5.12											
Institutional Guarantee		39.00			70.19							59.31			6.00		30.00						
Personal Guarantee					0.06												5.80						
Collective Guarantee		1.11					0.94						1.65		0.03		0.34	37.32				5.06	11.79
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																				1.19			
Credit Card																							
Others		6.12		12.58		27.06		2.89				74.45				1.16							
Total	303.69	3201.60	504.12	218.02	2329.33	677.39	192.93	412.52	802.64	275.49	966.50	1527.30	267.68	244.00	599.50	125.82	2833.90	677.68	52.41	510.51	125.09	421.02	126.50

Statement of Credit as on Saun end, 2070

BFI Name	Manaslu	Ekata	Kailash	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Green	Map of Annapurna	NFL	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFL	NHMFL	Goodwill	
Sector Wise																						
Agricultural and Forest Related	23.64	15.99	8.95	40.10		8.83	6.00	260.68	137.51		30.30	9.72	106.99	40.87	6.00	40.48	11.22	0.21	161.17	92.43	109.61	
Fishery Related				14.49				3.40					3.13									
Mining Related	1.26		1.42					43.15	31.71			7.50			51.00					5.17		
Manufacturing (Producing) Related	10.72	33.81	8.61	261.32	0.35	0.26	2.06	274.89	306.21		21.94	36.63	233.22	96.85	5.55			112.46	117.42	52.60		
Construction	72.31	48.73	10.88	664.12		9.11	4.82	488.79	224.81		366.50	45.91	42.10	713.84	194.75	166.22	68.44	356.86	181.91	404.15	177.43	462.65
Electricity, Gas and Water	0.95			19.71				89.07			15.73	8.05								0.55		
Metal Products, Mach. & Ele. Eqp.		28.18		96.73		8.81	1.61	10.59	51.43				19.76	3.45					45.64	9.27	25.49	102.29
Tras., Com. and Public Utilities	43.88	151.59	9.96	716.15	0.34	3.81	12.78	255.17	188.18		1.23	39.58	97.23		0.65	15.08			52.95	124.36	169.97	124.19
Wholesaler & Retailer	55.22	61.03	26.77	877.81	22.86	18.21	26.64	762.83	1097.31		145.68	281.46	335.69	67.00	71.94	81.51	248.89	14.22	476.64	52.87	744.45	
Finance, Insurance and Real Estate			0.50	760.38				1138.89	420.40			94.81	180.21	153.67		37.92			61.05	74.50	214.52	
Hotel or Restaurant	4.10	9.04	4.71	354.89	2.50		0.28	639.17	85.22		17.48	58.71	45.31	37.72	12.09	3.76			3.87	23.05	31.85	
Other Services	9.80	25.72	0.30	321.00	13.48	0.44	3.50	330.90	57.06		1.20	5.00	108.47			13.89			38.29	33.13	34.79	69.70
Consumption Loans	132.70	62.67	8.78	204.45	0.95	4.08	0.10	389.72	176.02		30.20	84.72	200.59	120.60	256.70	10.50	105.02	99.02	154.93	114.47	182.09	122.98
Local Government															33.18	7.79						
Others	106.77	166.69	23.50	1115.31	2.85	29.90		1173.75	1146.71		96.72	98.53	1623.49	2056.16	14.90	72.01	23.87	115.71	421.10	317.84	54.11	
TOTAL sectorwise	461.36	603.44	104.38	5446.45	43.32	83.44	57.79	5861.00	3922.58	396.70	460.91	882.69	3587.92	2940.36	338.84	445.89	739.85	781.25	1964.98	1351.89	1789.98	

Product Wise																						
Term Loan	27.15	7.14	43.59	563.05	5.35	25.21	5.20	436.78	103.68		0.94	314.99	133.00	215.02	68.64	121.99			200.58	869.89	264.15	673.60
Overdraft	90.03	174.71	22.47	1426.12	35.95	32.56	47.67		315.55													
Trust Receipt Loan / Import Loan			1.17																			
Demand & Other Working Capital Loan	7.42	1.00		654.99		3.32		2333.46	1604.51		230.19	198.18	708.75	333.37		72.01	248.89	123.07	386.27			
Res. Per. H. Loan (Up to Rs. 10 mil.)	72.31	48.73	11.80	664.12		9.11	4.82	182.67	294.47	299.40	35.76	15.05	657.45	32.61	11.60	68.44	335.27	101.09	200.74	149.93	368.70	
Real Estate Loan		42.22		630.31				995.46	302.35	55.80	10.15	104.22	196.86	2028.60	236.69	37.92	21.59	92.94	141.88	214.52	263.32	
Margin Nature Loan				14.94				274.02	36.30		35.94	138.58	64.02	64.13	3.57	105.02		109.23	5.47	53.75	54.11	
Hire Purchase Loan	47.59	182.98	15.10	840.01		7.89	0.10	459.88	236.47		1.28	44.46	145.42	181.77	4.58	15.08	14.46	60.65	150.80	169.97	142.34	
Deprived Sector Loan	16.16	23.35	4.68	169.19	1.08	4.78		149.42	119.93	11.30	16.06	5.09	105.20	33.18	6.00	7.79	23.87	25.62	62.65	42.36	98.86	
Bills Purchased								0.76														
Other Product	200.70	123.32	5.57	483.73	0.95	0.56		1028.56	909.33	30.20	130.59	62.13	1577.21	51.68	7.76	17.65	95.78	68.09	147.28	457.21	189.04	
Total Product wise Loan	461.36	603.44	104.38	5446.45	43.32	83.44	57.79	5861.00	3922.58	396.70	460.91	882.69	3587.92	2940.36	338.84	445.89	739.85	781.25	1964.98	1351.89	1789.98	

Collateral Wise																						
Gold and Silver	122.81	28.07		71.62				41.29	39.22											15.21		28.70
Government Securities																					0.01	
Non Governmental Securities				14.94					36.30					64.13	3.57	87.44		109.23				
Fixed Deposit Receipts	6.18	3.21	3.63	53.74	0.95			29.86	43.25	30.20	48.72	57.13	47.05	10.80	3.00	17.58	81.46	36.28	0.81	141.76	94.28	
Own	6.18	3.21	3.63	53.74	0.95			29.86	43.25	30.20	48.72	57.13	47.05	10.80	3.00	17.58	81.46	36.28	0.81	141.76	94.28	
Other Licences Institutions																						
Collateral of Properties	326.03	571.78	100.75	5154.50	42.38	83.44	57.79	5779.15	3716.43	366.50	354.07	762.03	3469.88	1109.44	332.25	340.87	634.53	599.63	1858.94	1128.32	1510.60	
Fixed Assets	326.03	571.78	100.75	5154.50	42.38	83.44	57.79	5779.15	3716.43	366.50	354.07	762.03	3469.88	1109.44	332.25	340.87	634.53	599.63	1856.86	1128.32	1510.60	
Current Assets																					2.08	
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee	6.33			150.49				10.70	39.01					33.18					36.11	5.20		102.29
Government Guarantee				13.15																3.25		
Institutional Guarantee				116.88					36.70					33.18						22.16		
Personal Guarantee	6.33			20.46				10.70	2.31										10.70	3.62		
Collective Guarantee																				0.59		
Int. Rtd. Foreign Bank's Guarantee																						
Other Guarantee																				1.00		102.29
Credit Card																						
Others		0.38		1.17					48.38		58.12	63.53	70.99	1722.80	0.02		23.87		84.80	81.81	54.11	
Total	461.36	603.44	104.38	5446.45	43.32	83.44	57.79	5861.00	3922.58	396.70	460.91	882.69	3587.92	2940.36	338.84	445.89	739.85	781.25	1964.98	1351.89	1789.98	

Statement of Credit as on Saun end, 2070

BFI Name	SFL	SIFCL	Lumbini	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Naradurga	Janki	Pokhara	Central	Premier	Arun	Mulparasara	Synergy	Srijana	Om	MMBFL	CMBFCL	Crystal	
Sector Wise																							
Agricultural and Forest Related		49.41	32.83	31.94	22.63		6.47	0.48	0.40	56.61	22.57	37.71	37.12	6.36	25.33	20.71	93.50	10.35	15.17		367.77		
Fishery Related					17.27				0.00								1.30						
Mining Related		1.70	0.85	1.40		3.18	2.80		0.00	0.35			18.60	1.31	14.30		10.26						
Manufacturing (Producing) Related	124.33	148.07	190.20	453.93	168.05		47.37	4.68	15.28	226.21	95.11	87.99	74.14	130.20		4.80	205.73		117.37	38.21	792.47		
Construction	159.13	283.68	184.55	117.61	463.70	50.08	769.02	67.48	17.97	11.64	137.12	65.05	163.83	129.31	34.12	21.30	255.89	5.69	329.65	50.47	2.11	199.30	
Electricity, Gas and Water		0.84		17.01					0.00			3.79	5.82	27.59			92.50						
Metal Products, Mach. & Ele. Eqp.		4.74		126.77	5.30		221.61		1.85	11.92			4.02	42.60	9.30		28.10		5.00	0.13			
Tras., Com. and Public Utilities	131.76	52.92	125.63	853.22	294.36		31.41		32.53	6.66		364.52	45.77	104.06			336.93		262.79	23.52	5.44		
Wholesaler & Retailer	456.28	163.16	216.87	236.28	506.05	341.43	20.14	150.57	13.81	239.32	299.00	322.23	67.35	64.57	48.87	27.58	257.99	188.93	602.59	62.79	175.00		
Finance, Insurance and Real Estate		91.93	87.05	381.23	381.57	554.97	278.06		26.16	60.14	60.26	166.28	202.42	180.31			140.23		214.02	209.68	12.59		
Hotel or Restaurant		59.81	200.88	19.52	123.53				0.00	65.80	11.92	62.05	11.04	9.33	11.30		80.16	18.35	133.49	0.55	84.08		
Other Services	11.79	235.00	227.62	86.89	52.78	144.73	0.98	9.09	6.79	23.23	57.08	69.90	43.73	7.70	0.13	7.70	328.47	4.81	17.93	13.59	2.15		
Consumption Loans	21.00	118.00	20.95	58.21	136.81	94.01	997.11	10.44	18.96	67.54	58.41	10.83	52.50	41.96	9.25	25.04	222.08	14.49	361.01	23.33	7.79	10.38	
Local Government				0.55					0.00	1.52	2.01												
Others	253.73	2.71	229.10	258.55	252.14	125.79	291.36	200.81	72.50	97.32	84.29	511.99	446.01	214.77	49.67	3.89	318.84	277.55	1164.12	206.01	854.87	444.57	
TOTAL sectorwise	1158.02	1211.97	1516.53	2643.11	2424.21	1314.18	2666.32	443.54	206.27	868.27	827.76	1702.35	1172.36	960.08	202.27	111.02	2371.97	520.17	3223.13	628.28	2304.28	654.25	

Product Wise																							
Term Loan		171.61		593.41	119.21	341.43	1.42		6.02	0.40	394.11	181.28	7.22	35.64			68.02	792.79	188.93	450.01	148.07	1287.49	373.86
Overdraft									0.00														
Trust Receipt Loan / Import Loan									0.00														
Demand & Other Working Capital Loan	663.16	381.59	900.35	565.52	789.98		217.68		31.08	700.62		480.69	760.09	315.83	83.67		288.59		497.85	96.58	175.60	16.77	
Res. Per. H. Loan (Up to Rs. 10 mil.)	93.90	216.72	99.00	49.90	257.58	50.08	374.17		12.10	4.34	137.12			122.63	309.19		21.30	408.87		246.81	2.25	127.86	
Real Estate Loan	65.22	153.82	184.50	353.22	410.55	554.97	178.68	67.48	21.66	81.96	60.26	231.73	174.92	172.93	49.04		391.90		364.56	197.52	702.67	132.02	
Margin Nature Loan	16.85	90.50	7.80	17.18	80.72	21.20	323.60	9.71	14.70	47.85			9.09	13.17			38.16		9.86	49.11		0.02	
Hire Purchase Loan	131.76	45.72	65.16	859.53	308.61	25.41	911.62	6.45	28.89	2.42	5.27	364.52	48.12	32.55	5.55	6.36	122.22	8.17	275.61	22.75	7.01	3.66	
Deprived Sector Loan	30.00	36.93	32.50	42.75	69.64	43.27	71.96	6.52	7.51	30.68	22.62	42.58	50.30	29.97	4.82	3.89	68.07	18.96	87.04	4.43	12.00	0.07	
Bills Purchased									0.00														
Other Product	157.12	115.09	227.23	161.61	387.91	277.84	587.19	353.38	84.31		208.38	401.55		50.81	59.19	11.46	261.39	304.11	1291.39	109.82	117.27		
Total Product wise Loan	1158.02	1211.97	1516.53	2643.11	2424.21	1314.18	2666.32	443.54	206.27	868.27	827.76	1702.35	1172.36	960.08	202.27	111.02	2371.97	520.17	3223.13	628.28	2304.28	654.25	

Collateral Wise																							
Gold and Silver							28.80													226.91			
Government Securities																							
Non Governmental Securities		90.50		17.18	85.72	21.20		9.71	14.70	43.07				9.09	13.17					14.13	18.59		
Fixed Deposit Receipts	21.00	27.50	16.43	36.58	42.26	47.40	83.29	10.44	4.26	22.62	51.01	10.83	30.23	22.05	3.69	18.69	164.76	7.43	90.91	13.00	4.00	6.70	
Own	21.00	27.50	16.43	36.58	42.26	47.40	83.29	10.44	4.26	22.62	51.01	10.83	30.23	22.05	3.69	18.69	164.76	7.43	90.91	13.00	4.00	6.70	
Other Licences Institutions																							
Collateral of Properties	1137.02	1093.77	1437.35	2528.31	2242.41	1018.32	2062.33	423.39	177.82	802.58	772.44	1691.51	1133.04	908.29	148.90	92.33	1884.36	8.17	2891.19	540.70	2288.28	647.53	
Fixed Assets	1137.02	1093.77	1437.35	2528.31	2242.41	1018.32	2062.33	423.39	177.82	802.58	772.44	1691.51	1133.04	908.29	148.90	92.33	1884.36	8.17	2891.19	540.70	2288.28	647.53	
Current Assets						387.87																	
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		0.20	32.50	43.14	50.20		10.29		9.49					16.57			4.02			44.64	12.00		
Government Guarantee				15.25										2.00			4.02						
Institutional Guarantee			32.50	7.50	50.02		10.19		4.50					14.00						34.19	12.00		
Personal Guarantee		0.20		0.39	0.17		0.10		4.99					0.57							10.46		
Collective Guarantee																							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee				20.00																			
Credit Card																							
Others			30.24	17.91	3.62	227.26	481.61				4.31				49.67		318.84	504.58		11.35		0.02	
Total	1158.02	1211.97	1516.53	2643.11	2424.21	1314.18	2666.32	443.54	206.27	868.27	827.76	1702.35	1172.36	960.08	202.27	111.02	2371.97	520.17	3223.13	628.28	2304.28	654.25	

Statement of Credit as on Saun end, 2070

BFI Name	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Imperial	Kuber	NEFL	Seti	hama	reliable	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jeebils	Reliance	Lotus	Bhaktapur	
Sector Wise																									
Agricultural and Forest Related	6.34	7.49	27.78	40.37	5.13	62.85	85.71				5.44	21.76	2.87	4.95	6.37	59.19	20.72		30.24	14.65	38.41	7.00	0.63	26.62	
Fishery Related			3.45	1.97				2.50							0.16		0.00					0.05			
Mining Related						0.70			6.50	4.98							12.70								
Manufacturing (Producing) Related	83.69	7.70	142.03	8.36	28.06	315.85	55.48	17.40	21.82	15.43	33.44	13.89		4.85	52.61	34.30	42.55	92.00	46.56	2.10	3.39			27.26	
Construction	206.24	37.98	532.34	107.49	37.74	149.29	221.79	29.27	42.91	36.77	59.11	3.65	7.37	81.48	32.30	206.01	119.28	17.20	53.88	49.31	69.43	187.87	34.83	65.13	
Electricity, Gas and Water						39.75	0.51																4.40		
Metal Products, Mach. & Ele. Eqp.	2.69	0.10	68.52	0.94	0.07	62.91	15.23			0.48	0.38				0.77		5.22		26.64	2.22	0.15	7.66			
Tras., Com. and Public Utilities	8.98		461.55	182.06	46.49	2.19	180.96	313.16	27.51	3.71	140.84		60.55	119.99	3.28	306.18	38.98	76.07	84.71	47.62	51.89	123.94	73.71	20.10	
Wholesaler & Retailer	6.28	6.58	438.22	40.13	81.61	493.21	77.88		120.83	44.95	61.57	73.80	17.67	417.78	8.22	285.81	73.58	21.50	119.10	96.52	67.69	53.33	40.35	41.08	
Finance, Insurance and Real Estate	66.63	10.70	7.40	0.60	194.91	803.50	45.47	58.14	42.18	272.68	38.64		76.32	86.00	0.24	77.74	44.62	12.10	66.02	9.00	6.97	18.50	5.30	2.50	
Hotel or Restaurant	2.55	0.06	116.31	2.95	7.82	125.63	1.78		7.50	5.33	2.04		5.29	15.50		74.48	18.65	50.00	17.49	10.55	6.55	17.59		2.70	
Other Services	62.11	12.82	84.84	6.49	66.40	55.33	71.99	0.05	25.40	38.07	8.37	11.76	42.83	2.80	0.10	2.77	35.58	14.40	32.44	28.60	14.98	5.68	15.65	8.74	
Consumption Loans	67.75	55.04	127.24	26.84	87.58	133.42	122.48	6.03	15.03	25.74	120.11	2.48	2.74	210.98	2.01	20.73	96.44	19.01	129.16	97.84	171.88	69.14	52.62	28.55	
Local Government											1.30						1.51								
Others	242.43	49.33	847.84	70.59	340.63	782.70	325.21	115.13	244.01	166.80	221.04	25.13	99.76	648.44	45.74	483.52	228.40	320.59	314.97	245.97	149.96	331.43	107.50	20.71	
TOTAL sectorwise	755.68	187.80	2857.52	488.79	896.43	3027.32	1204.79	541.68	553.69	614.94	692.28	152.48	315.39	1587.92	104.04	1569.03	729.97	573.43	966.65	648.85	580.06	829.91	330.60	243.40	

Product Wise																									
Term Loan	188.66		108.25	22.64		29.76	34.40	0.03		9.43	223.81	7.02	10.01	88.32	17.92	53.30	37.90		40.59		5.72		8.33	20.47	
Overdraft																									
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan		44.46	740.55	170.32	486.78	1784.20	166.33	431.43	321.94	244.92	78.96	119.66	132.42	355.59		365.40	141.17	346.15	575.08	203.75	91.00		56.12	85.65	
Res. Per. H. Loan (Up to Rs. 10 mil.)	130.80	12.87	428.71		37.74	201.24	204.38	29.27	37.41	31.89	58.51		3.66	92.36	32.30	206.01		18.69	32.25	49.31	62.31	173.15	12.52	41.47	
Real Estate Loan	144.36	6.20	154.91	122.32	180.13	502.13	38.08	51.84	73.56	70.72	45.14		61.37	141.79	0.24	77.74	147.21	59.20	82.00	58.07	19.00	44.90	22.31		
Margin Nature Loan	36.61	44.21			68.06	257.16	147.05	7.62	61.54	2.51	103.11		19.53	74.82		7.60	68.26	33.55	125.08	57.04	151.68	62.99	11.22		
Hire Purchase Loan	18.88	1.03	523.43	79.54	53.90	93.10	208.81	9.42	31.49	20.15	152.39	1.64	70.49	119.99	1.92	306.18	31.80	51.63	77.21	89.72	62.65	137.58	105.64	63.20	
Deprived Sector Loan	22.27	6.08	76.69	33.85	35.35	89.05	72.02	12.03	16.69	1.14	19.54	6.28	14.94	41.23	3.50	53.39	31.12	12.24	27.10	20.74	14.37	21.86	12.17	2.50	
Bills Purchased		3.80								2.60				1.50			9.00								
Other Product	214.11	69.15	824.99	60.12	34.46	70.68	333.72	0.05	11.05	231.57	10.82	14.23	2.97	672.33	48.17	499.41	263.51	51.97	7.34	170.22	173.34	389.44	102.28	30.11	
TOTAL Product wise Loan	755.68	187.80	2857.52	488.79	896.43	3027.32	1204.79	541.68	553.69	614.94	692.28	152.48	315.39	1587.92	104.04	1569.03	729.97	573.43	966.65	648.85	580.06	829.91	330.60	243.40	

Collateral Wise																									
Gold and Silver			19.12												84.45										6.50
Government Securities						7.90																			
Non Governmental Securities		44.21			68.06	147.05			3.17	103.11				74.82			68.26	14.50	125.08						
Fixed Deposit Receipts	12.26	9.47	27.76	21.56	12.18	50.17	24.13	6.03	11.05	8.95	4.95	0.98	2.74	15.35	0.88	13.13	8.37	6.81	6.33	37.32	6.95	9.90	3.26	0.99	
Own	12.26	9.47	27.76	21.56	12.18	50.17	24.13	6.03	11.05	8.95	4.95	0.98	2.74	15.35	0.88	13.13	8.37	6.81	6.33	37.32	6.95	9.90	3.26	0.99	
Other Licences Institutions																									
Collateral of Properties	648.54	122.37	2810.64	466.99	783.33	2602.71	1021.56	502.75	466.80	596.40	565.91	151.50	272.53	919.58	103.06	1528.91	642.83	351.15	785.80	540.36	403.92	676.88	297.72	231.91	
Fixed Assets	648.54	122.34	2810.64	466.99	783.33	2602.71	1021.56	502.75	466.80	596.40	565.91	151.50	272.53	898.65	103.06	1528.91	642.83	351.15	785.80	540.36	403.92	676.88	297.72	231.91	
Current Assets		0.03												20.93											
Against security of Bill																	9.00							14.95	
Domestic Bills																	9.00							14.95	
Foreign Bills																									
Against Guarantee	6.22	7.63			32.86	44.82	12.05	2.78		2.77			20.59			19.40	1.51	17.90			17.11	21.13	25.67	4.00	
Government Guarantee							4.85									2.35	1.51								
Institutional Guarantee	5.00	4.51			32.86	13.00	4.20			0.32			14.94								4.00	19.03	5.30	2.50	
Personal Guarantee	1.22	3.12			31.82	3.00	2.78			2.45			5.65								13.00	2.10	9.15	1.50	
Collective Guarantee																17.05					0.11				
Int. Rtd. Foreign Bank's Guarantee																									
Other Guarantee																		17.90						11.22	
Credit Card																									
Others	88.67	4.12		0.24		321.73		30.12	75.84	3.64	18.30		19.53	493.73	0.10	7.60		183.08	49.43	71.17	152.08	107.05	3.95		
TOTAL	755.68	187.80	2857.52	488.79	896.43	3027.32	1204.79	541.68	553.69	614.94	692.28	152.48	315.39	1587.92	104.04	1569.03	729.97	573.43	966.65	648.85	580.06	829.91	330.60	243.40	

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities					Mid-Aug	% Change		
		2011	2012	2013	2013			
		1	2	3	4	2/1	3/2	4/3
1	CAPITAL FUND	2408.8	2816.6	3801.3	4738.4	16.93	34.96	24.65
	a. Paid-up Capital	1546.3	1717.2	2234.0	2529.0	11.05	30.10	13.20
	b. Statutory Reserves	245.6	288.3	383.5	461.2	17.42	33.02	20.24
	c. Retained Earning	-25.6	107.6	208.2	636.2	-520.65	93.51	205.64
	d. Others Reserves	642.5	703.6	975.6	1112.0	9.50	38.66	13.98
2	BORROWINGS	13037.6	16586.4	20216.3	19042.7	27.22	21.88	-5.80
	a. NRB	200.9	198.4	210.3	252.2	-1.26	6.01	19.92
	f. Others	12836.7	16388.0	20006.0	18790.5	27.67	22.08	-6.08
3	DEPOSITS	3537.4	5235.2	7221.6	7361.3	47.99	37.94	1.93
4	Other Liabilities	1818.6	2502.9	3009.7	3196.9	37.62	20.25	6.22
	a. Loan Loss Provision	436.3	505.5	694.0	693.8	15.87	37.30	-0.02
	b. Interest Suspense a/c	354.0	410.0	446.9	519.6	15.82	9.01	16.27
	c. Others	1028.4	1587.5	1868.8	1983.5	54.36	17.72	6.14
5	Reconciliation A/c	223.2	2236.6	688.6	737.1	902.07	-69.21	7.05
6	Profit & Loss A/c	470.7	629.8	837.9	177.5	33.79	33.04	-78.81
	Total	21496.4	30007.5	35775.3	35254.0	39.59	19.22	-1.46
Assets								
1	LIQUID FUNDS	3272.2	5843.5	6322.8	5699.4	78.58	8.20	-9.86
	a. Cash Balance	31.8	44.2	42.8	30.2	39.04	-3.25	-29.31
	b. Bank Balance	2632.4	3253.9	3561.6	4035.4	23.61	9.46	13.30
	c. Money at Call	608.1	2545.4	2718.5	1633.8	318.59	6.80	-39.90
2	INVESTMENT IN SECURITIES EXCEPT SHARES	164.7	128.7	116.2	116.2	-21.89	-9.71	0.00
3	SHARE & OTHER INVESTMENT	1560.5	2040.6	2963.6	2972.4	30.77	45.23	0.30
4	LOANS & ADVANCES	14649.9	17738.3	23401.7	23515.5	21.08	31.93	0.49
	Institutional	14649.9	6194.1	6740.3	6548.2	-57.72	8.82	-2.85
	Individual		11544.2	16661.4	16967.3	0.00	44.33	1.84
5	FIXED ASSETS	259.3	340.2	444.6	457.8	31.18	30.67	2.97
6	OTHER ASSETS	1253.2	1594.9	1685.8	1776.4	27.27	5.70	5.37
7	Expenses not Written off	1.1	0.7	9.8	10.3	-35.14	1301.73	5.24
8	Reconciliation Account	253.0	2234.8	699.6	640.9	783.26	-68.70	-8.39
9	Profit & Loss A/c	82.5	85.8	131.2	65.1	4.09	52.88	-50.40
	Total	21496.4	30007.5	35775.4	35254.0	39.59	19.22	-1.46

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban
1	CAPITAL FUND	43.86	-189.71	137.13	50.47	108.53	388.54	1589.90	269.45	370.11	288.60
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	200.00	520.00	106.14	157.62	131.39
	b. Statutory Reserve	5.72	1.36	16.62	6.30	6.40	42.06	131.66	33.88	76.52	61.96
	c. Retained Earning	-29.44	-249.57	13.28	-37.54	0.00	106.26	425.71	123.24	128.07	2.00
	d. Others Reserve fund	7.58	0.00	7.22	8.15	2.13	40.22	512.52	6.18	7.90	93.25
2	BORROWINGS	608.13	166.21	992.61	601.05	539.13	2671.76	2994.42	1164.53	1601.10	1559.22
	a. NRB	48.01	16.45	0.96	4.44	34.75	2.10	0.00	9.68	11.10	0.00
	B. Others	560.12	149.77	991.66	596.61	504.38	2669.66	2994.42	1154.85	1590.00	1559.22
3	DEPOSITS	87.95	57.87	338.61	268.49	280.89	1333.87	0.00	435.99	2481.33	1207.17
4	OTHER LIABILITIES	249.25	293.22	323.97	114.80	225.79	408.07	236.84	93.15	204.81	390.24
	1. Loan Loss Provision	41.61	55.23	72.55	45.47	95.60	68.12	93.30	24.63	34.44	50.55
	2. Interest Suspense a/c	153.51	117.79	62.28	33.18	59.02	45.31	15.23	5.16	0.00	16.04
	3. Others	54.13	120.19	189.14	36.16	71.18	294.63	128.31	63.36	170.37	323.65
5	RECONCILIATION A/C	3.11	54.64	4.23	1.64	-3.26	0.00	0.00	0.00	0.00	17.45
6	PROFIT & LOSS A/C	0.05	0.00	12.94	5.40	30.76	19.14	39.01	15.02	6.82	12.01
	TOTAL LIABILITIES	992.35	382.23	1809.49	1041.86	1181.84	4821.37	4860.16	1978.13	4664.16	3474.70
Assets											
1	LIQUID FUNDS	51.24	6.47	377.51	175.36	144.07	610.15	512.22	319.18	1006.64	313.21
	a. Cash Balance	1.34	1.57	2.01	2.50	3.50	5.66	0.02	0.88	3.54	0.73
	b. Bank Balance	49.90	4.89	375.50	68.14	130.57	63.60	512.20	33.06	1003.10	28.91
	c. Money at Call	0.00	0.00	0.00	104.72	10.00	540.88	0.00	285.24	0.00	283.56
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00
3	SHARES & OTHER INVESTMENT	0.80	0.80	89.75	1.15	116.02	137.79	1970.43	40.01	6.20	335.34
4	LOANS & ADVANCES	696.10	128.63	1108.41	725.26	763.76	3694.32	2249.22	1493.23	3305.66	2588.90
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2249.22	0.00	0.00	0.00
	Individual	696.10	128.63	1108.41	725.26	763.76	3694.32	0.00	1493.23	3305.66	2588.90
5	FIXED ASSETS	13.84	1.90	9.05	13.44	18.43	144.79	2.20	13.70	116.14	23.93
6	OTHER ASSETS	223.16	190.94	224.77	126.65	78.32	197.91	126.10	106.67	154.06	213.32
7	EXPENSES NOT WRITTEN OFF	7.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	52.96	0.00	0.00	0.00	-2.31	0.00	5.34	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.54	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	992.35	382.23	1809.49	1041.86	1181.84	4821.37	4860.16	1978.13	4664.16	3474.70

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Particulars	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kailika	Mirmire	Janautthan	Mithila	Womi
1	CAPITAL FUND	793.80	90.78	16.44	36.87	20.07	107.93	14.71	35.68	9.91	11.60	21.18	9.02
	a. Paid-up Capital	200.00	64.40	14.00	25.00	15.70	100.00	10.01	30.00	14.00	11.00	16.50	10.20
	b. Statutory Reserve	44.96	16.91	0.91	3.31	1.01	7.74	1.06	1.24	0.00	0.60	0.87	0.00
	c. Retained Earning	132.84	2.51	1.53	8.42	3.37	0.18	3.64	4.10	-4.09	0.00	3.44	-1.18
	d. Others Reserve fund	416.01	6.95	0.00	0.14	0.00	0.00	0.00	0.34	0.00	0.00	0.37	0.00
2	BORROWINGS	3575.31	581.58	79.68	141.63	128.98	801.18	90.26	82.33	49.30	26.60	18.86	10.53
	a. NRB	9.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.86	0.00
	B. Others	3565.98	581.58	79.68	141.63	128.98	801.18	90.26	82.33	49.30	26.60	0.00	10.53
3	DEPOSITS	0.00	394.38	31.22	89.74	69.63	0.00	23.35	31.07	5.26	9.37	7.87	3.42
4	OTHER LIABILITIES	402.93	109.22	8.30	20.31	24.30	37.70	5.57	6.86	5.69	1.43	4.95	0.75
	1. Loan Loss Provision	60.24	17.46	5.53	1.18	4.77	7.66	2.23	1.36	2.22	0.41	2.39	0.19
	2. Interest Suspense a/c	1.56	4.48	0.00	0.00	0.43	0.00	0.00	0.01	2.35	0.03	0.98	0.18
	3. Others	341.14	87.27	2.77	19.13	19.11	30.04	3.34	5.48	1.12	1.00	1.59	0.38
5	RECONCILIATION A/C	0.00	505.51	0.00	145.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	PROFIT & LOSS A/C	16.40	5.91	0.69	1.26	0.62	2.00	0.42	1.81	0.18	1.52	0.87	0.00
	TOTAL LIABILITIES	4788.44	1687.38	136.33	434.83	243.62	948.80	134.31	157.75	70.34	50.52	53.73	23.77

Assets

1	LIQUID FUNDS	1086.84	195.56	46.10	52.26	35.84	186.19	17.43	27.48	4.99	4.97	4.28	1.20
	a. Cash Balance	0.15	1.56	0.02	2.35	0.16	0.00	0.53	0.62	0.06	0.01	0.06	0.04
	b. Bank Balance	1086.69	194.00	1.53	1.36	1.41	186.19	16.90	26.86	4.94	0.14	4.22	0.11
	c. Money at Call	0.00	0.00	44.56	48.54	34.27	0.00	0.00	0.00	0.00	4.82	0.00	1.05
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99
3	SHARES & OTHER INVESTMENT	140.01	74.51	14.01	0.00	0.00	0.00	0.00	0.00	5.00	0.09	0.00	0.00
4	LOANS & ADVANCES	3497.51	941.08	72.38	230.95	200.51	728.59	114.52	127.42	52.03	43.54	45.90	18.96
	Institutional	3497.51	0.00	72.38	0.00	0.00	728.59	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	941.08	0.00	230.95	200.51	0.00	114.52	127.42	52.03	43.54	45.90	18.96
5	FIXED ASSETS	19.04	8.33	1.74	2.54	2.30	10.54	1.95	2.23	5.45	0.63	0.84	1.09
6	OTHER ASSETS	45.01	36.05	2.11	3.91	4.96	23.48	0.41	0.61	3.19	1.24	2.28	0.44
7	EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00	0.25	0.05	0.00	0.10
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.02	431.84	0.00	145.01	0.00	0.00	0.00	0.00	-0.57	0.00	0.00	0.00
10	PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	0.00
	TOTAL ASSETS	4788.44	1687.38	136.33	434.83	243.62	948.80	134.31	157.75	70.34	50.52	53.73	23.77

Statement of Assets and Liabilities of Micro finance Development Banks as on Saun end, 2070

	Particulars	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero
1	CAPITAL FUND	70.48	60.95	78.77	98.18	10.55	13.06	70.39	13.49	14.22	14.00	69.45
	a. Paid-up Capital	70.00	60.00	77.00	98.00	10.55	14.00	70.00	14.00	14.00	14.00	69.40
	b. Statutory Reserve	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	0.38	0.95	-0.74	0.00	0.00	-0.94	0.39	-0.58	0.00	0.00	0.00
	d. Others Reserve fund	0.00	0.00	2.51	0.18	0.00	0.00	0.00	0.08	0.22	0.00	0.05
2	BORROWINGS	61.81	32.50	0.00	0.00	27.14	25.00	227.50	115.00	69.37	0.00	0.00
	a. NRB	0.00	0.00	0.00	0.00	27.14	0.00	0.00	0.00	69.37	0.00	0.00
	B. Others	61.81	32.50	0.00	0.00	0.00	25.00	227.50	115.00	0.00	0.00	0.00
3	DEPOSITS	16.98	6.64	0.64	0.52	3.67	1.00	150.17	0.84	23.32	0.04	0.02
4	OTHER LIABILITIES	3.51	1.81	1.86	1.09	1.39	1.03	6.90	0.86	9.82	0.13	0.36
	1. Loan Loss Provision	0.94	0.44	0.09	0.00	0.33	0.09	3.65	0.20	0.98	0.00	0.00
	2. Interest Suspense a/c	0.95	0.44	0.15	0.23	0.00	0.07	0.00	0.20	0.00	0.01	0.00
	3. Others	1.63	0.93	1.62	0.87	1.06	0.87	3.25	0.47	8.84	0.12	0.36
5	RECONCILIATION A/C	0.00	0.00	0.00	0.01	0.00	7.81	0.15	0.00	0.00	0.81	0.00
6	PROFIT & LOSS A/C	0.00	0.28	0.00	1.12	0.25	0.00	3.03	0.00	0.00	0.00	0.00
	TOTAL LIABILITIES	152.78	102.17	81.28	100.92	42.99	47.90	458.14	130.20	116.73	14.99	69.84
Assets												
1	LIQUID FUNDS	4.57	52.45	61.61	66.65	1.19	25.91	90.34	108.10	33.71	10.81	64.95
	a. Cash Balance	0.24	0.00	0.14	0.02	0.34	0.04	0.04	0.00	2.05	0.00	0.00
	b. Bank Balance	0.68	50.30	0.01	66.63	0.84	0.23	2.60	108.10	1.00	10.81	0.00
	c. Money at Call	3.65	2.15	61.46	0.00	0.00	25.64	87.70	0.00	30.65	0.00	64.94
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	40.00	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	LOANS & ADVANCES	90.71	44.19	13.34	27.27	38.74	8.73	364.63	19.55	80.12	0.87	0.46
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46
	Individual	90.71	44.19	13.34	27.27	38.74	8.73	364.63	19.55	80.12	0.87	0.00
5	FIXED ASSETS	15.19	4.21	5.17	5.00	1.11	4.38	2.25	1.60	0.28	1.63	2.84
6	OTHER ASSETS	2.29	0.87	1.12	1.06	1.55	0.67	0.70	0.56	0.70	0.08	1.24
7	EXPENSES NOT WRITTEN OFF	0.00	0.00	0.00	0.94	0.40	0.00	0.23	0.26	0.17	0.59	0.00
8	NON BANKING ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	RECONCILIATION A/C	0.00	0.00	0.00	0.00	0.00	7.81	0.00	0.00	0.00	0.81	0.00
10	PROFIT & LOSS A/C	0.02	0.00	0.03	0.00	0.00	0.40	0.00	0.13	1.75	0.19	0.36
	TOTAL ASSETS	152.78	102.17	81.28	100.92	42.99	47.90	458.14	130.20	116.73	14.99	69.84

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Samakisan	NERUDE	Naya Nepal	Summit
1 Interest Expenses	0.16	0.00	0.20	1.11	114.01	23.42	7.43	0.00	32.55	16.99	0.62	7.08	0.09	1.67
1.1 Deposit Liabilities	0.16	0.00	0.20	1.11	15.58	8.34	0.00	0.00	23.28	8.05	0.00	3.17	0.00	0.63
1.2 On Borrowing	0.00	0.00	0.00	0.00	98.44	15.08	7.43	0.00	9.27	8.94	0.62	3.91	0.09	1.04
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	3.03	0.00	0.00	0.00
3 Employees Expenses	4.08	1.67	4.67	3.92	62.36	20.77	1.07	7.11	13.84	17.05	1.59	5.45	0.30	1.25
4 Office Operatiing Expenses	1.83	0.18	1.07	1.04	11.10	4.27	0.37	2.23	9.65	4.34	0.55	0.91	0.15	0.51
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.00	0.00	0.00	0.00	20.98	0.94	0.00	3.47	1.02	-0.74	0.00	0.95	0.00	0.05
6.1 Loan loss Provision	0.00	0.00	0.00	0.00	20.98	0.94	0.00	3.47	1.02	-0.74	0.00	0.95	0.00	0.05
6.1.1 General Loan loss Provision	0.00	0.00	0.00	0.00	20.98	0.56	0.00	3.47	0.92	-0.74	0.00	0.18	0.00	0.05
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.38	0.00	0.00	0.10	0.00	0.00	0.77	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.38	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	2.80	0.00	0.00	0.00	0.00	1.72	2.34	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	8.39	0.00	0.00	0.00	0.00	5.15	7.03	0.00	0.00	0.00
10 Net Profit	0.05	0.00	12.94	5.40	19.58	19.14	39.01	15.02	6.82	12.01	16.40	5.91	0.69	1.26
TOTAL EXPENSES	6.11	1.85	18.89	11.47	239.23	68.54	47.88	27.83	74.27	56.52	31.56	20.31	1.24	4.74
Income														
1. Interest Income	6.11	1.29	16.90	10.78	199.73	61.38	13.37	25.88	58.53	55.81	31.56	20.31	1.07	3.93
1.1 On Loans and Advances	5.22	1.28	16.90	10.52	141.59	58.95	0.00	25.71	53.33	53.61	31.54	18.43	1.07	3.93
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.22	0.00	0.00	0.57	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.89	0.01	0.00	0.25	58.14	2.21	13.37	0.17	4.64	2.19	0.02	1.88	0.00	0.00
2. Comission & Discount	0.00	0.02	1.75	0.00	0.00	0.35	0.00	1.74	0.41	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.41	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.02	1.66	0.00	0.00	0.35	0.00	1.74	0.00	0.00	0.00	0.00	0.00	0.00
3 Other Operating Income	0.00	0.00	0.23	0.00	18.00	6.81	1.60	0.18	4.81	0.71	0.00	0.00	0.17	0.81
4 Non Operating Income	0.00	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.00	0.00	0.00	0.00	21.50	0.00	32.91	0.00	0.13	0.00	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.38	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	6.11	1.85	18.89	11.47	239.23	68.54	47.88	27.83	74.27	56.52	31.56	20.31	1.24	4.74

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO	Manila	Vijay	Kisan	Clean Village	FORWARD	Reliable
1 Interest Expenses	1.51	3.93	0.81	0.34	0.73	0.15	0.11	0.03	0.51	0.25	0.00	0.00	0.13	0.22	2.79	0.13
1.1 Deposit Liabilities	0.63	0.00	0.14	0.18	0.01	0.03	0.00	0.02	0.11	0.05	0.00	0.00	0.00	0.01	0.97	0.01
1.2 On Borrowing	0.88	3.93	0.67	0.16	0.73	0.12	0.11	0.01	0.40	0.21	0.00	0.00	0.13	0.21	1.83	0.12
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
3 Employees Expenses	0.62	0.39	0.30	0.05	0.29	0.18	0.24	0.15	1.01	0.34	0.21	0.30	0.15	0.12	1.57	0.18
4 Office Operatiing Expenses	0.63	0.31	0.48	0.21	0.17	0.07	0.08	0.09	0.32	0.21	0.10	0.17	0.08	0.23	0.50	0.10
5 Non-Operatiing Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.09	0.00	0.00	0.12	0.00	0.15	0.00	0.04	0.11	0.02	0.00	0.00	0.00	0.02	0.00	0.05
6.1 Loan loss Provision	0.08	0.00	0.00	0.12	0.00	0.06	0.00	0.04	0.11	0.02	0.00	0.00	0.00	0.02	0.00	0.05
6.1.1 General Loan loss Provision	0.07	0.00	0.00	0.08	0.00	0.06	0.00	0.04	0.11	0.02	0.00	0.00	0.00	0.02	0.00	0.05
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	0.09	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.31	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Net Profit	0.62	2.00	0.42	1.81	0.18	0.37	0.44	0.00	0.00	0.28	0.00	0.02	0.25	0.00	3.03	0.00
TOTAL EXPENSES	3.87	7.77	2.01	2.54	1.37	0.93	0.87	0.30	1.95	1.10	0.31	0.50	0.61	0.58	7.89	0.46
Income																
1. Interest Income	3.53	7.49	1.79	1.93	0.70	0.66	0.72	0.23	1.69	1.10	0.15	0.29	0.61	0.15	7.68	0.22
1.1 On Loans and Advances	3.22	6.23	1.79	1.93	0.70	0.61	0.72	0.23	1.32	0.73	0.15	0.29	0.50	0.10	7.68	0.22
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.31	1.26	0.00	0.00	0.00	0.05	0.00	0.00	0.37	0.37	0.00	0.00	0.11	0.06	0.00	0.00
2. Comission & Discount	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.21	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.21	0.00
3 Other Operating Income	0.33	0.03	0.22	0.60	0.67	0.26	0.15	0.07	0.23	0.00	0.12	0.21	0.00	0.00	0.00	0.11
4 Non Operating Income	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.03	0.00	0.00	0.40	0.00	0.13
TOTAL INCOME	3.87	7.77	2.01	2.54	1.37	0.93	0.87	0.30	1.95	1.10	0.31	0.50	0.61	0.58	7.89	0.46

Statement of Profit and Loss of Micro finance Developmet Banks upto Saun end, 2070

Particulars	Mahuli	Suryodaya	Mero
1 Interest Expenses	0.34	0.00	0.00
1.1 Deposit Liabilities	0.31	0.00	0.00
1.2 On Borrowing	0.03	0.00	0.00
2 Commission/Fee Expense	0.00	0.00	0.00
3 Employees Expenses	1.87	0.11	0.21
4 Office Operatiing Expenses	0.66	0.11	0.15
5 Non-Operatiing Expenses	0.00	0.00	0.00
6. Provision for Risk	0.52	0.00	0.00
6.1 Loan loss Provision	0.52	0.00	0.00
6.1.1 General Loan loss Provision	0.52	0.00	0.00
6.1.2 Special Loan Loss Provision	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00
7 Loan Written Off	0.00	0.00	0.00
8 Provision for Staff Bonus	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00
10 Net Profit	0.00	0.00	0.00
TOTAL EXPENSES	3.39	0.22	0.36
Income			
1. Interest Income	1.61	0.02	0.01
1.1 On Loans and Advances	1.61	0.00	0.00
1.2 On Investment	0.00	0.00	0.00
1.5 Others	0.00	0.02	0.01
2. Comission & Discount	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00
2.2 Comission	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00
3 Other Operating Income	0.02	0.00	0.00
4 Non Operating Income	0.00	0.00	0.00
5 Provision Written Back	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00
8 Net Loss	1.75	0.19	0.36
TOTAL INCOME	3.39	0.22	0.36

Miscellaneous information of Micro finance Development Banks as on Saun end, 2070

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swarabamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	47	75	25	75	45	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	47	67	25	39	45	54	15	5	6	3
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	393	160	356	1104	0	655	830	941	493	249	57	89	52
कुल कर्मचारी संख्या	216	91	217	172	210	544	26	216	429	548	48	247	29	71	56
कुल शाखा संख्या	31	21	44	30	39	118	1	56	68	108	8	40	6	12	8
कुल केन्द्र संख्या	1363	595	1571	1081	1602	8298	0	4153	9012	6936	0	3618	288	827	844
कुल समूह संख्या	12046	3006	12534	5762	7866	30236	0	16087	33765	36316	39939	15886	772	2490	2565
निष्क्रिय समूह संख्या	1368	1778	1104	2215.8	1440	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	33777	19659	64288	31552	37468	185231	0	79121	179899	166371	309187	68677	3755	12582	12854
निष्क्रिय सदस्य संख्या	16932	7238	5520	11079	7201	0	0	429	1651	0	13091	0	185	0	0
कुल ऋणी संख्या	30991	8639	39182	20473	36299	127490	88	58305	138779	110162	213733	52849	3094	9437	9624
कुल कर्जा वितरण	9493.71	1721.01	12442.52	5418.05	7549.55	22370.50	8947.16	8392.79	18722.59	20839.34	13772.03	6812.07	398.64	981.03	748.99
लघु व्यवसाय कर्जा	7172.19	1289.81	11411.20	4426.30	6222.37	19862.34	0.00	7602.62	17323.04	20514.13	13772.03	1328.42	360.13	855.50	728.76
लघु उद्यम/धितो कर्जा	2175.14	310.59	952.08	991.75	770.45	1096.86	0.00	758.84	1066.77	325.21	0.00	72.88	38.52	125.53	20.23
अन्य कर्जा	146.38	120.62	79.23	0.00	556.73	1411.30	8947.16	31.33	332.79	0.00	0.00	5410.76	0.00	0.00	0.00
कर्जाको साँवा असुली	8797.61	1592.39	11334.10	4692.79	6785.78	18676.19	6697.94	6899.56	15416.93	18250.44	10274.51	5870.99	326.27	750.08	548.48
लघु व्यवसाय कर्जाको साँवा असुली	6812.64	1200.54	10435.51	3923.05	5715.58	16829.25	0.00	6205.25	14706.19	18090.20	10274.51	1056.58	300.10	689.67	544.49
लघु उद्यम/धितो कर्जाको साँवा असुली	1860.50	272.61	820.92	769.74	549.07	781.03	0.00	663.51	419.14	160.24	0.00	17.59	26.17	60.42	3.98
अन्य कर्जाको साँवा असुली	124.47	119.23	77.67	0.00	521.14	1065.91	6697.94	30.80	291.61	0.00	0.00	4796.81	0.00	0.00	0.00
कुल बाँकी कर्जा	696.10	128.63	1108.41	725.26	763.76	3694.32	2249.22	1493.23	3305.66	2588.90	3497.51	941.08	72.38	230.95	200.51
लघु व्यवसाय कर्जा बाँकी	359.55	89.26	975.69	503.25	506.79	3033.09	0.00	1397.38	2616.85	2423.93	3497.51	271.84	60.03	165.84	184.27
लघु उद्यम/धितो कर्जा बाँकी	314.65	37.98	131.16	222.01	221.38	315.84	0.00	95.33	647.63	164.96	0.00	55.29	12.35	65.11	16.24
अन्य कर्जा बाँकी	21.91	1.38	1.57	0.00	35.59	345.39	2249.22	0.53	41.18	0.00	0.00	613.95	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	41.00	61.61	87.75	38.79	95.82	33.98	0.00	7.19	1.51	45.08	16.75	11.39	7.76	2.41	3.29
भाखा नाघेको ऋणी संख्या	0	4186	4884	4949	7201	3661	0	432	120	6143	8	1373	316	172	150
ब्याज असुली रकम	5.22	75.90	458.90	10.52	368.55	631.57	0.00	25.71	991.95	1298.22	1577.43	18.43	34.17	64.80	0.00
असुल हुन बाँकी ब्याज रकम	153.51	117.79	62.28	33.18	59.02	0.00	15.23	5.16	1.37	18.22	1.56	3.86	0.00	0.00	0.43
कर्जा नोक्सानी व्यवस्था	41.61	55.23	72.55	45.47	95.60	66.97	93.30	24.63	34.44	50.55	78.24	17.46	5.53	1.18	4.77
कुल बचतकर्ता संख्या	20567	13830	38832	31121	40693	181129	0	79121	179836	166371	0	68677	0	12582	12854
कुल बचत रकम	87.95	57.87	338.61	268.49	280.89	1333.87	0.00	435.99	2481.33	1207.17	0.00	394.38	31.22	89.74	69.63
अनिवार्य बचत	16.94	32.16	221.13	142.75	170.90	650.63	0.00	324.40	565.48	481.48	0.00	113.22	16.29	27.43	8.40
स्वेच्छिक बचत	70.85	23.67	98.34	125.74	36.00	318.30	0.00	111.59	484.36	708.23	0.00	281.17	14.93	62.32	18.60
अन्य बचत	0.17	2.04	19.13	0.00	73.99	182.73	0.00	0.00	1199.19	17.46	0.00	0.00	0.00	0.00	42.64
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	182.21	0.00	0.00	232.30	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.64%	44.99%	30.55%	37.02%	36.78%	36.11%	0.00%	29.20%	75.06%	46.63%	0.00%	41.91%	43.13%	38.86%	34.73%
लघु उद्यम कर्जा/कुल कर्जा (%)	45.20%	29.53%	11.83%	30.61%	28.99%	8.55%	0.00%	6.38%	19.59%	6.37%	0.00%	5.88%	17.06%	28.19%	8.10%

Miscellaneous information of Micro finance Development Banks as on Saun end, 2070

विवरण	First	Nagbela	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya	Mero
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	10	12	1	3	4	10	10	75	10	20	10	75
सेवा पुगेको जिल्ला संख्या	38	2	5	3	5	3	4	12	3	3	4	1	1	7	1	8	1	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	0	48	78	35	19	19	23	79	13	9	20	16	7	241	12	295	1	1
कुल कर्मचारी संख्या	12	30	40	19	21	15	17	37	14	16	18	11	8	102	9	139	8	7
कुल शाखा संख्या	1	4	8	4	5	3	5	11	1	2	4	1	1	17	2	24	1	1
कुल केन्द्र संख्या	0	353	439	172	1	136	105	433	103	55	76	85	38	1690	58	1820	0	6
कुल समूह संख्या	0	1094	1412	502	858	460	105	1124	269	186	76	456	98	6177.2	145	7905	7	25
निष्क्रिय समूह संख्या	0	0	0	20	188	24	0	0	8	0	0	0	0	0	0	1913	0	0
कुल सदस्य संख्या	0	4637	7070	2701	6378	2314	1392	6293	1311	897	1222	2242	434	33076	744	45887	77	125
निष्क्रिय सदस्य संख्या	0	0	0	45	601	132	9	0	0	1	5	0	0	0	0	9566	0	0
कुल ऋणी संख्या	90	3580	4251	2047	3126	2239	965	3436	1210	310	685	734	272	22052	433	30155	24	13
कुल कर्जा वितरण	1477.30	359.50	356.90	100.33	66.69	223.02	27.69	137.27	77.01	14.46	29.86	43.59	9.87	1586.14	21.83	337.89	0.87	0.46
लघु व्यवसाय कर्जा	0.00	256.12	317.58	84.74	54.90	202.15	26.39	133.09	64.59	14.46	29.86	43.59	9.87	1544.14	20.20	254.739	0.87	0.46
लघु उद्यम/धितो कर्जा	0.00	79.00	39.31	9.12	11.78	18.31	1.30	1.23	0.00	0.00	0.00	0.00	0.00	1.30	1.63	0.865	0	0
अन्य कर्जा	1477.30	24.38	0.00	6.47	0.00	2.56	0.00	2.95	12.42	0.00	0.00	0.00	0.00	40.70	0.00	82.289	0	0
कर्जाको साँवा असुली	748.71	244.98	229.48	42.79	36.58	177.11	8.74	46.56	32.82	1.12	2.59	4.84	1.14	1221.51	2.27	257.78	0.00	0.00
लघु व्यवसाय कर्जाको साँवा असुली	0.00	186.07	207.84	32.57	24.51	157.33	8.67	45.68	28.85	1.12	2.59	4.84	1.14	1187.20	1.62	197.63	0	0
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	42.77	21.64	2.98	12.07	17.32	0.07	0.19	0.00	0.00	0.00	0.00	0.00	0.06	0.65	0.55	0	0
अन्य कर्जाको साँवा असुली	748.71	16.15	0.00	7.24	0.00	2.47	0.00	0.69	3.97	0.00	0.00	0.00	0.00	34.26	0.00	59.60	0	0
कुल बाँकी कर्जा	728.59	114.52	127.42	52.03	-8.33	45.90	18.96	90.71	44.19	13.34	27.27	38.74	8.73	364.63	19.55	80.12	0.87	
लघु व्यवसाय कर्जा बाँकी	0.00	71.40	109.74	46.52	-5.05	44.82	17.73	87.41	35.74	13.34	27.27	38.74	8.73	356.95	18.58	57.11	0.87	0.46
लघु उद्यम/धितो कर्जा बाँकी	0.00	37.36	17.68	6.27	-3.28	0.99	1.23	1.04	0.00	0.00	0.00	0.00	0.00	1.24	0.98	0.32	0	0
अन्य कर्जा बाँकी	728.59	5.76	0.00	-0.76	0.00	0.09	0.00	2.26	8.45	0.00	0.00	0.00	0.00	6.44	0.00	22.69	0	0
भाखा नाघेको कर्जा रकम	0.00	3.66	0.09	5.06	59.59	1.97	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0	0
भाखा नाघेको ऋणी संख्या	0	0	66	159	7	71	0	0	4	0	0	0	0	0	0	58.00	0	0
ब्याज असुली रकम	6.23	0.00	27.89	8.45	4.59	7.18	1.23	1.32	5.20	0.24	0.51	1.53	0.17	20.62	0.32	2.16	0	0
असुल हुन बाँकी ब्याज रकम	0.00	0.00	0.01	2.35	0.44	0.98	0.31	0.95	0.00	0.00	0.23	0.00	0.07	0.00	0.00	0.00	0.00508	0.0007
कर्जा नोक्सानी व्यवस्था	7.66	2.23	1.36	2.22	0.41	2.39	0.19	0.94	0.44	0.09	0.19	0.00	0.09	3.65	0.20	0.97	0	0.0046
कुल बचतकर्ता संख्या	0	4637	7002	2638	11575	2334	1401	6293	1311	896	1217	0	434	33076	744	111166.40	77	125
कुल बचत रकम	0.00	46.21	31.07	5.26	24.75	7.25	3.42	16.98	6.64	0.64	0.52	3.67	1.00	150.17	0.84	42.72	0.04	0.02
अनिवार्य बचत	0.00	32.47	4.67	3.26	15.75	2.61	2.25	8.54	5.85	0.28	0.42	0.71	0.12	55.79	0.71	26.06	0.0338	0.0063
स्वेच्छिक बचत	0.00	13.73	7.27	1.86	9.00	4.59	1.16	6.20	0.77	0.26	0.07	2.95	0.87	40.73	0.13	7.50	0.0077	0.0013
अन्य बचत	0.00	0.01	19.12	0.14	0.00	0.05	0.01	2.23	0.02	0.10	0.02	0.00	0.01	53.65	0.00	9.16	0.00077	0.0123
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
कुल बचत/कुल कर्जा (%)	0.00%	40.36%	24.38%	10.11%	-296.98%	15.79%	18.03%	18.71%	15.03%	4.78%	1.89%	9.46%	11.45%	41.18%	4.32%	0.53	0.04859	0.0429
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	32.62%	13.87%	12.05%	39.36%	2.16%	6.50%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.00%	0.00%

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global IME Bank Limited	Global	20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime	22	Sunrise Bank Limited	Sunrise
23	Grand Bank Limited	Grand	24	NMB Bank Limited	NMB
25	Kist Bank Limited	Kist	26	Janata Bank Nepal Limited	Janata
27	Mega Bank Nepal Limited	Mega	28	Commerz and Trust Bank Nepal Limited	CTBNL
29	Civil Bank Limited	Civil	30	Century Commercial Bank	Century
31	Sanima Bank	Sanima			
B. Development Banks					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Yeti Bikas Bank Limited	Yeti	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechcha Bikas Bank Limited	Suvekchha
15	Bageshowri Development Bank Limited	Bageshowri	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure	20	Business Universal Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	24	H. & B. Development Bank Limited	H & B
25	Arniko Development Bank Limited	Araniko	26	NDEP Development Bank Limited	NDEP
27	Clean Energy Development Bank Limited	CEDBL	28	Miteri Development Bank Limited	Miteri
29	Tinau Bikas Bank Limited	Tinau	30	Rising Development Bank Limited	Rising
31	Muktinath Bikas Bank Limited	Muktinath	32	Sewa Bikas Bank Limited	Sewa
33	Kankai Bikas Bank Limited	Kankai	34	Public Development Bank Limited	Public
35	Mahakali Bikas Bank Limited	Mahakali	36	Ace Development Bank Limited	Ace
37	Bhargab Bikas Bank Limited	Bhargav	38	Sangrila Bikas Bank Limited	Shangrila
39	Professional Diyalo Bikas Bank Limited	diyalo	40	Country Development Bank Limited	Country
41	Alpine Development Bank Limited	Alpine	42	Nilgiri Bikas Bank Limited	Nilgiri
43	Kasthamandap Development Bank Limited	Kastamandap	44	Garima Bikas Bank Limited	Garima
45	City Development Bank Limited	City	46	Biswo Bikas Bank Limited	Bishow
47	Kabeli Bikas Bank Limited	Kabeli	48	Kamana Bikas Bank Limited	Kamana
49	Corporate Development Bank Limited	Corporate	50	Pathibhara Bikas Bank Limited	Pathibhara
51	Purnima Bikas Bank Limited	Purnima	52	Jyoti Development Bank Limited	Jyoti
53	Bagmati Development Bank Limited	Bagmati	54	Hamro Bikas Bank Limited	Hamro
55	Kakre Bihar Bikas Bank Limited	Kakre	56	Shine Development Bank Limited	Shine
57	Pacific Development Bank Limited	Pacific	58	Civic Development Bank Limited	Civic
59	International Development Bank Limited	IDBL	60	Kanchan Development Bank Limited	Kanchan
61	Matribhumi Bikas Bank Limited	Matribhumi	62	Bright Development Bank Limited	Bright
63	Innovative Development Bank Limited	Innovative	64	Jhimruk Bikas Bank Limited	Jhimruk
65	Metro Development Bank Limited	Metro	66	Vibor Bikash Bank Limited	Vibor
67	Gaumukhi Bikas Bank Limited	Gaumukhi	68	Raptiveri Bikas Bank Limited	Raptiveri
69	Nepal Consumer Development Bank Limited	Consumer	70	Khandbari Development Bank Limited	Khadbari
71	Tourism Development Bank Limited	Tourism	72	Mission Development Bank Limited	Mission
73	Mount Makalu Development Bank Limited	Mt. Makalu	74	Sindhu Bikas Bank Limited	Sindhu
75	Sahara Development Bank Limited	Sahara	76	Nepal Community Development Bank Limited	N.Community
77	Cosmos Development Bank Limited	Cosmos	78	Manasalu Development Bank Limited	Manaslu
79	Ekata Development Bank Limited	Ekata	80	Kalinchowk Development Bank Limited	Kalinchowk
81	Kailash Bikash Bank	Kailash	82	Salpa Bikas Bank	Salpa
83	Saptakoshi Bikas Bank Limited	Saptakoshi	84	Sajha Bikash Bank Limited	Sajha
85	Prabhu Bikas Bank Limited	PrabhuDB	86	Apex Development Bank Limited	Apex
87	Green Development Bank	Green			
C. Finance Companies					
1	Nepal Aawas Finance Limited	Nepal Aawas	2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital	4	Narayani National Finance Limited	NNFL
5	Nepal Share Markets and Finance Limited	NSMFL	6	Peoples Finance Limited	Peoples
7	Kathmandu Finance Limited	KFL	8	Himalaya Finance Limited	Himalaya
9	Union Finance Limited	Union	10	Paschimanchal Finance Co.Limited	PFCL
11	Nepal Housing & Merchant Finance Limited	NHMFL	12	Goodwill Finance Limited	Goodwill
13	Siddhartha Finance Limited	SFL	14	Shree Investment & Finance Co. Limited	SIFCL
15	Lumbini Finance & Leasing Co. Limited	Lumbini	16	International Leasing & Finance Co. Limited	ILFCO
17	Mahalaxmi Finance Limited	Mahalaxmi	18	Lalitpur Finance Co. Limited	Lalitpur
19	United Finance Co. Limited	United FC	20	General Finance Limited	General
21	Progressive Finance Limited	Progressive	22	Nava Durga Finance Co.Limited	Navadurga

23	Janaki Finance Co. Limited	Janaki	24	Pokhara Finance Limited	Pokhara
25	Central Finance Limited	Central	26	Premier Finance Co. Limited	Premier
27	Arun Finance Limited	Arun	28	Multipurpose Finance Co. Limited	Multipurpose
29	Synergy Finance Limited	Synergy	30	Shrijana Finance Limited	Srijana
31	Om Finance Limited	Om	32	World Merchant Banking & Finance Limited	WMBFL
33	Capital Merchant Banking & Finance Co. Limited	CMBFCL	34	Crystal Finance Limited	Crystal
35	Guheshworil Merchant Banking & Finance Limited	Guheshwori	36	Patan Finance Co. Limited	Patan
37	Fewa Finance Limited	Fewa	38	Everest Finance Limited	Everest
39	Prudential Finance Company Limited	Prudential	40	ICFC Finance Limited	ICFC
41	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	42	Civil Merchant Bittiya Sanstha Limited	Civil
43	Imperial Finance Limited	Imperial	44	Kuber Merchant Finance Limited	Kuber
45	Nepal Express Finance Limited	NEFL	46	Seti Bittiya Sanstha Limited	Seti
47	Hama Merchant & Finance Limited	hama	48	Reliable Finance Limited	reliable
49	Namaste Bitya Sanstha Limited.	Namaste	50	Kaski Finance Limited	Kaski
51	Zenith Finance Limited	Zenith	52	Unique Finance Limited	Unique
53	Manjushree Financial Institution Limited	Manjushree	54	Subhalaxmi Finance Limited	Subhalaxmi
55	Jebil's Finance Limited	Jebils	56	Reliance Finance Limited	Reliance
57	Lotus Investment Finance Limited	Lotus	58	Bhaktapur Finance Limited	Bhaktapur

D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DEPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan Samudayik Microfinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank Ltd.	Mahila	26	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
27	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	28	Clean Village Microfinance Bittiya Sanstha Ltd.	Clean Village
29	Forward Community Microfinance Bittiya Sanstha Limited	FORWARD	30	Reliable Microfinance Bittiya Sanstha Limited	Reliable
31	Mahuli Samudayik Lagubitta Bittiya Sanstha Limited	Mahuli	32	Suryodaya Laghubitta Bittiya Sansatha Limited	Suryodaya
33	Mero Microfinance Bittiya Sanstha Limited	Mero			