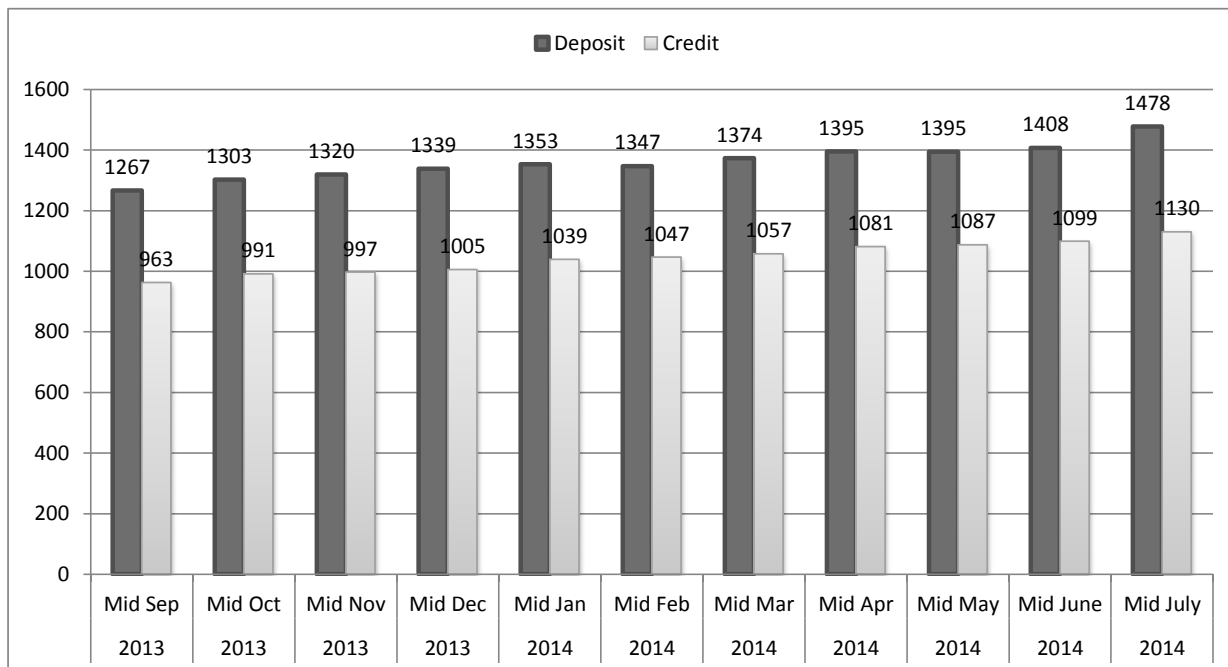


# BANKING & FINANCIAL STATISTICS

(Monthly)  
(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department  
Statistics Division

2071 Asar  
Mid-July, 2014

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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	30	83	52	36	201
Total Number of Licensed BFIs	30	84	53	37	204

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).

## Major Financial Indicators

as on Asar End, 2071

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	62.46	10.37	3.81	76.63
2	Total Credit/GDP	46.78	8.39	3.41	58.58
3	Total Credit/ Total Deposit	74.90	80.93	89.65	76.45
4	Lcy Credit/Lcy Deposit & Core Capital	71.61	71.02	76.55	71.80
5	Fixed Deposit/Total Deposit	30.31	27.01	46.79	30.68
6	Saving Deposit/Total Deposit	37.40	52.56	43.54	39.76
7	Current Deposit/Total Deposit	10.38	1.98	0.11	8.74
8	NPL/ Total Loan	2.92	4.16	14.33	3.76
9	Total LLP/Total Loan	3.51	4.24	15.87	4.33
10	Deprived SectorLoan/Total Loan	5.18	5.43	3.55	5.12
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	17.60	17.04	22.35	17.76
2	Investment in Gov. Security/Total Deposit	12.88	1.62	3.33	10.89
3	Total Liquid Assets/Total Deposit	31.68	36.09	35.83	32.48
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.39	14.80	15.17	11.27
2	Total Capital/RWA	12.03	15.61	15.92	12.74
<b>D. Other Information</b>					
1	No. of Branches	1547	818	239	2604
2	No. of ATM	1362	260	30	1652
3	No. of Debit Card	3641960	465640	23642	4131242
4	No. of Credit Card	57898	0	0	57898
5	No. of Deposit Accounts	9791383	2773198	564993	13129574
6	No. of Loan	647701	244362	47942	940005
1	<b>Wt. Avg Interest on Deposit</b>	<b>4.17</b>			
	(a) Saving	3.19			
	(b) Fixed	6.67			
	(c) Call	4.24			
2	<b>Wt. Avg Interest on Credit</b>	<b>10.51</b>			

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2013/14 Rs. 1928517 million (P)

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

**Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)**

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	103407.53	115162.99	131724.33	142837.64	145861.43	11.4%	14.4%	2.1%
	a. Paid-up Capital	98418.17	104303.78	119506.94	125575.43	128985.27	6.0%	14.6%	2.7%
	b. Statutory Reserves	17727.34	22068.14	26038.22	33195.22	32722.08	24.5%	18.0%	-1.4%
	c. Retained Earning	-24280.93	-24321.75	-22344.20	-26360.82	-27214.24	0.2%	-8.1%	3.2%
	d. Others Reserves	11542.96	13112.82	8523.37	10427.82	11368.33	13.6%	-35.0%	9.0%
<b>2</b>	<b>BORROWINGS</b>	34058.68	17805.91	26999.28	23140.65	18202.84	-47.7%	51.6%	-21.3%
	a. NRB	13307.22	4286.68	2884.28	1466.75	2010.04	-67.8%	-32.7%	37.0%
	b. "A"Class Licensed Institution	10915.97	3297.01	10466.63	6995.08	5182.01	-69.8%	217.5%	-25.9%
	c. Foreign Banks and Fin. Ins.	2232.33	2507.93	2954.26	2412.12	4.12	12.3%	17.8%	-99.8%
	d. Other Financial Ins.	1453.38	781.08	2438.25	2316.57	1306.53	-46.3%	212.2%	-43.6%
	e. Bonds and Securities	6149.79	6933.22	8255.86	9950.14	9700.14	12.7%	19.1%	-2.5%
<b>3</b>	<b>DEPOSITS</b>	869951.43	1071394.11	1250061.98	1407674.97	1477832.61	23.2%	16.7%	5.0%
	a. Current	80934.33	95993.06	111686.53	115723.42	129108.41	18.6%	16.3%	11.6%
	b. Savings	305589.21	400723.15	471215.43	568363.35	587593.46	31.1%	17.6%	3.4%
	c. Fixed	332726.29	372137.55	423478.43	447935.71	453408.61	11.8%	13.8%	1.2%
	d. Call Deposits	139308.18	187998.54	225704.81	255378.83	285024.29	35.0%	20.1%	11.6%
	e. Others	11393.42	14541.81	17976.78	20273.67	22697.85	27.6%	23.6%	12.0%
<b>4</b>	<b>Bills Payable</b>	964.92	1626.36	1561.63	1545.16	1553.13	68.5%	-4.0%	0.5%
<b>5</b>	<b>Other Liabilities</b>	106263.83	123660.25	140770.30	190013.69	169227.44	16.4%	13.8%	-10.9%
	1. Loan Loss Provision	30215.83	33873.99	42223.77	49666.37	48932.49	12.1%	24.6%	-1.5%
	2. Interest Suspense a/c	28130.02	26056.17	27920.72	39963.91	30453.76	-7.4%	7.2%	-23.8%
	3. Others	47917.98	63730.08	70625.81	100383.41	89841.19	33.0%	10.8%	-10.5%
<b>6</b>	<b>Reconciliation A/c</b>	9872.98	1537.81	7290.04	4330.43	2869.47	-84.4%	374.1%	-33.7%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	20198.37	19776.52	26544.74	22751.05	31566.75	-2.1%	34.2%	38.7%
<b>TOTAL</b>		<b>1144717.74</b>	<b>1350963.95</b>	<b>1584952.29</b>	<b>1792293.60</b>	<b>1847113.68</b>	<b>18.0%</b>	<b>17.3%</b>	<b>3.1%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	147993.99	236056.86	259224.93	280209.76	319196.62	59.5%	9.8%	13.9%
	a. Cash Balance	23950.22	31020.07	35728.20	33485.48	41862.07	29.5%	15.2%	25.0%
	Nepalese Notes & Coins	23410.19	30353.28	34876.14	32520.03	41073.72	29.7%	14.9%	26.3%
	Foreign Currency	540.03	666.79	852.06	965.45	788.35	23.5%	27.8%	-18.3%
	b. Bank Balance	90221.67	164605.21	173856.67	192073.78	220546.60	82.4%	5.6%	14.8%
	1. In Nepal Rastra Bank	54649.30	120457.25	130802.82	132294.25	162286.93	120.4%	8.6%	22.7%
	2. "A"Class Licensed Institution	15881.98	26284.33	23269.10	30052.98	34656.48	65.5%	-11.5%	15.3%
	3. Other Financial Ins.	9176.54	7649.81	5673.35	5701.58	5302.85	-16.6%	-25.8%	-7.0%
	4. In Foreign banks	10513.86	10213.81	14111.40	24024.96	18300.33	-2.9%	38.2%	-23.8%
	c. Money at Call	33822.11	40431.58	49640.06	54650.50	56787.95	19.5%	22.8%	3.9%
<b>2</b>	<b>INVESTMENTS</b>	107562.37	137304.43	151339.99	160947.86	162544.89	27.7%	10.2%	1.0%
	a. Govt.Securities	105115.15	133251.15	149700.83	159244.06	160867.12	26.8%	12.3%	1.0%
	b Others	2447.22	4053.28	1639.16	1703.80	1677.78	65.6%	-59.6%	-1.5%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	53582.86	52851.08	66725.48	70160.45	72656.22	-1.4%	26.3%	3.6%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	698778.98	779560.90	945698.45	1089380.72	1119260.81	11.6%	21.3%	2.7%
	a. Private Sector	675113.87	741145.02	915010.01	1060852.24	1084965.27	9.8%	23.5%	2.3%
	b. Financial Institutions	17299.98	31389.29	21910.20	21014.25	26247.72	81.4%	-30.2%	24.9%
	c. Government Organizations	6365.14	7026.59	8778.24	7514.23	8047.82	10.4%	24.9%	7.1%
<b>5</b>	<b>BILLS PURCHASED</b>	5149.73	9634.19	9007.88	9028.68	9805.60	87.1%	-6.5%	8.6%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	95.96	645.89	1015.49	722.54	737.25	573.1%	57.2%	2.0%
<b>7</b>	<b>FIXED ASSETS</b>	24260.64	27146.40	28916.79	30462.03	30477.72	11.9%	6.5%	0.1%
<b>8</b>	<b>OTHER ASSETS</b>	79138.14	93318.34	104448.21	140795.50	123962.34	17.9%	11.9%	-12.0%
	a. Accrued Interests	29689.70	27621.76	30638.63	45613.91	32041.34	-7.0%	10.9%	-29.8%
	b. Others	49448.44	65696.59	73809.58	95181.59	91920.99	32.9%	12.3%	-3.4%
<b>9</b>	<b>Expenses not Written off</b>	775.30	586.90	622.02	557.32	491.99	-24.3%	6.0%	-11.7%
<b>10</b>	<b>Non Banking Assets</b>	1549.65	2225.09	3731.30	4515.76	4756.96	43.6%	67.7%	5.3%
<b>11</b>	<b>Reconciliation Account</b>	21980.28	8638.94	10394.09	2448.25	-1032.54	-60.7%	20.3%	-142.2%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	3849.83	2994.86	3827.69	3064.72	4255.78	-22.2%	27.8%	38.9%
<b>TOTAL</b>		<b>1144717.74</b>	<b>1350963.88</b>	<b>1584952.31</b>	<b>1792293.59</b>	<b>1847113.65</b>	<b>18.0%</b>	<b>17.3%</b>	<b>3.1%</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	59064.45	77142.57	94660.68	105548.53	108212.91	30.6%	22.7%	2.5%
	a. Paid-up Capital	58294.88	65983.34	79652.07	84542.51	87454.02	13.2%	20.7%	3.4%
	b. Statutory Reserves	14925.88	18708.72	21995.65	28197.45	27696.23	25.3%	17.6%	-1.8%
	c. Retained Earning	-24831.16	-19595.10	-14452.96	-15965.39	-16561.92	-21.1%	-26.2%	3.7%
	d. Others Reserves	10674.85	12045.61	7465.92	8773.96	9624.58	12.8%	-38.0%	9.7%
<b>2</b>	<b>BORROWINGS</b>	24852.84	15507.22	22792.86	19512.48	15228.20	-37.6%	47.0%	-22.0%
	a. NRB	10226.06	4286.68	2314.28	1466.75	2010.04	-58.1%	-46.0%	37.0%
	b. "A"Class Licensed Institution	6320.98	1970.74	7368.77	4038.70	2601.47	-68.8%	273.9%	-35.6%
	c. Foreign Banks and Fin. Ins.	1868.09	2175.84	2954.26	2412.12	4.12	16.5%	35.8%	-99.8%
	d. Other Financial Ins.	379.95	146.18	1905.41	1644.76	912.42	-61.5%	1203.5%	-44.5%
	e. Bonds and Securities	6057.77	6927.77	8250.14	9950.14	9700.14	14.4%	19.1%	-2.5%
<b>3</b>	<b>DEPOSITS</b>	687587.89	867978.25	1020830.77	1144500.80	1204463.40	26.2%	17.6%	5.2%
	a. Current	78982.88	93304.43	108656.63	112347.54	125065.83	18.1%	16.5%	11.3%
	b. Savings	231094.43	304786.78	358546.88	434659.46	450524.99	31.9%	17.6%	3.7%
	c. Fixed	253586.40	298835.74	345412.03	360216.35	365048.50	17.8%	15.6%	1.3%
	d. Call Deposits	116624.66	161784.11	196045.33	223069.54	247429.62	38.7%	21.2%	10.9%
	e. Others	7299.52	9267.20	12169.90	14207.91	16394.45	27.0%	31.3%	15.4%
<b>4</b>	<b>Bills Payable</b>	942.94	1599.38	1549.62	1530.10	1513.82	69.6%	-3.1%	-1.1%
<b>5</b>	<b>Other Liabilities</b>	84386.30	92665.24	104427.07	145534.35	127781.31	9.8%	12.7%	-12.2%
	1. Loan Loss Provision	21340.08	22093.98	25582.29	31708.90	31622.89	3.5%	15.8%	-0.3%
	2. Interest Suspense a/c	23249.43	19491.92	20628.97	28474.64	21397.75	-16.2%	5.8%	-24.9%
	3. Others	39796.79	51079.35	58215.80	85350.81	74760.68	28.4%	14.0%	-12.4%
<b>6</b>	<b>Reconciliation A/c</b>	5931.58	-3672.89	1927.71	-1160.35	-2495.70	-161.9%	-152.5%	115.1%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	15598.52	15876.84	21060.43	17569.18	23141.71	1.8%	32.6%	31.7%
	<b>TOTAL</b>	<b>878364.52</b>	<b>1067096.61</b>	<b>1267249.14</b>	<b>1433035.09</b>	<b>1477845.65</b>	<b>21.5%</b>	<b>18.8%</b>	<b>3.1%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	98071.74	161785.49	185758.20	194921.88	226401.82	65.0%	14.8%	16.2%
	a. Cash Balance	20265.25	26026.91	29908.23	27209.32	34628.53	28.4%	14.9%	27.3%
	Nepalese Notes & Coins	19764.98	25398.02	29107.29	26331.46	33928.61	28.5%	14.6%	28.9%
	Foreign Currency	500.27	628.90	800.94	877.86	699.91	25.7%	27.4%	-20.3%
	b. Bank Balance	63293.26	127706.17	140521.89	151520.71	177300.62	101.8%	10.0%	17.0%
	1. In Nepal Rastra Bank	48727.39	110572.60	120642.29	121168.60	149910.91	126.9%	9.1%	23.7%
	2. "A"Class Licensed Institution	3826.02	6784.54	5753.34	6403.64	9153.13	77.3%	-15.2%	42.9%
	3. Other Financial Ins.	284.61	187.69	160.35	26.93	18.78	-34.1%	-14.6%	-30.3%
	4. In Foreign banks	10455.24	10161.35	13965.91	23921.54	18217.79	-2.8%	37.4%	-23.8%
	c. Money at Call	14513.24	8052.41	15328.08	16191.86	14472.67	-44.5%	90.4%	-10.6%
<b>2</b>	<b>INVESTMENTS</b>	102655.92	131017.87	146469.06	154976.59	156830.54	27.6%	11.8%	1.2%
	a. Govt.Securities	100267.30	127213.05	144855.42	153310.35	155190.33	26.9%	13.9%	1.2%
	b. Others	2388.62	3804.83	1613.63	1666.24	1640.22	59.3%	-57.6%	-1.6%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	46901.44	50254.78	63457.22	66533.72	69534.76	7.1%	26.3%	4.5%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	522853.34	612322.64	748753.66	866484.32	891629.91	17.1%	22.3%	2.9%
	a. Private Sector	503339.45	577113.21	723355.09	840129.90	860588.35	14.7%	25.3%	2.4%
	b. Financial Institutions	13362.34	28302.71	16673.89	18897.29	23050.77	111.8%	-41.1%	22.0%
	c. Government Organizations	6151.55	6906.71	8724.68	7457.12	7990.78	12.3%	26.3%	7.2%
<b>5</b>	<b>BILLS PURCHASED</b>	5073.85	9606.97	7438.39	9018.02	9794.86	89.3%	-22.6%	8.6%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	95.96	645.89	1015.49	722.54	737.25	573.1%	57.2%	2.0%
<b>7</b>	<b>FIXED ASSETS</b>	16098.81	19818.66	21164.90	22354.35	22600.03	23.1%	6.8%	1.1%
<b>8</b>	<b>OTHER ASSETS</b>	66675.11	76147.88	85601.07	117553.35	102400.91	14.2%	12.4%	-12.9%
	a. Accrued Interests	24341.43	20790.32	23015.22	33883.82	22763.51	-14.6%	10.7%	-32.8%
	b. Others	42333.67	55357.56	62585.85	83669.52	79637.40	30.8%	13.1%	-4.8%
<b>9</b>	<b>Expenses not Written off</b>	600.70	447.80	475.18	433.78	398.44	-25.5%	6.1%	-8.1%
<b>10</b>	<b>Non Banking Assets</b>	1376.57	1638.51	2037.98	2275.95	2046.79	19.0%	24.4%	-10.1%
<b>11</b>	<b>Reconciliation Account</b>	17961.09	3410.11	4988.80	-2941.79	-6377.24	-81.0%	46.3%	116.8%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	0.00	0.00	89.21	702.37	1847.55	0.0%	0.0%	163.0%
	<b>TOTAL</b>	<b>878364.52</b>	<b>1067096.59</b>	<b>1267249.16</b>	<b>1433035.07</b>	<b>1477845.62</b>	<b>21.5%</b>	<b>18.8%</b>	<b>3.1%</b>

**Statement of Assets and Liabilities of Development Banks**

	Liabilities	Mid-July			Mid-June	Mid-July	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	22524.65	22702.17	25094.11	27316.71	27683.64	0.8%	10.5%	1.3%
	a. Paid-up Capital	20895.09	21224.20	23568.92	25152.49	25606.53	1.6%	11.0%	1.8%
	b. Statutory Reserves	1138.32	1555.69	2105.95	2690.05	2706.17	36.7%	35.4%	0.6%
	c. Retained Earning	67.66	-764.13	-1106.59	-1370.06	-1481.47	-1229.4%	44.8%	8.1%
	d. Others Reserves	423.58	686.41	525.84	844.23	852.40	62.1%	-23.4%	1.0%
<b>2</b>	<b>BORROWINGS</b>	4700.02	1193.00	2753.56	3081.82	2408.48	-74.6%	130.8%	-21.8%
	a. NRB	2433.68	0.00	570.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	1334.02	651.10	1645.00	2410.02	2014.38	-51.2%	152.6%	-16.4%
	c. Foreign Banks and Fin. Ins.	364.24	332.08	0.00	0.00	0.00	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	557.07	204.37	532.84	671.80	394.11	-63.3%	160.7%	-41.3%
	e. Bonds and Securities	11.02	5.45	5.72	0.00	0.00	-50.6%	5.0%	0.0%
<b>3</b>	<b>DEPOSITS</b>	96886.67	127300.11	160249.64	190965.12	199932.80	31.4%	25.9%	4.7%
	a. Current	1860.53	2657.06	2944.14	3312.34	3964.21	42.8%	10.8%	19.7%
	b. Savings	42968.28	60924.67	83215.90	102235.06	105094.40	41.8%	36.6%	2.8%
	c. Fixed	31162.87	37454.34	45134.34	53612.76	53998.41	20.2%	20.5%	0.7%
	d. Call Deposits	20407.66	25427.81	28491.56	31275.48	36345.53	24.6%	12.0%	16.2%
	e. Others	487.34	836.23	463.70	529.48	530.25	71.6%	-44.5%	0.1%
<b>4</b>	<b>Bills Payable</b>	17.78	18.91	8.37	12.41	32.71	6.3%	-55.7%	163.5%
<b>5</b>	<b>Other Liabilities</b>	10858.30	13437.99	16778.07	21870.22	20116.85	23.8%	24.9%	-8.0%
	1. Loan Loss Provision	3520.41	4781.47	5847.74	7136.25	6860.14	35.8%	22.3%	-3.9%
	2. Interest Suspense a/c	3189.40	3068.90	2594.60	4812.11	3117.96	-3.8%	-15.5%	-35.2%
	3. Others	4148.49	5587.62	8335.74	9921.85	10138.76	34.7%	49.2%	2.2%
<b>6</b>	<b>Reconciliation A/c</b>	2577.40	3894.17	3374.90	3746.44	3671.63	51.1%	-13.3%	-2.0%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2171.41	2347.45	3251.27	3034.42	5079.57	8.1%	38.5%	67.4%
	<b>TOTAL</b>	<b>139736.22</b>	<b>170893.79</b>	<b>211509.94</b>	<b>250027.13</b>	<b>258925.69</b>	<b>22.3%</b>	<b>23.8%</b>	<b>3.6%</b>

**Assets**

<b>1</b>	<b>LIQUID FUNDS</b>	29411.27	47387.40	52289.75	62297.88	68931.29	61.1%	10.3%	10.6%
	a. Cash Balance	2465.05	3646.17	4833.15	5349.61	6139.82	47.9%	32.6%	14.8%
	Nepalese Notes & Coins	2426.96	3609.10	4782.29	5262.48	6051.74	48.7%	32.5%	15.0%
	Foreign Currency	38.09	37.08	50.85	87.14	88.07	-2.7%	37.2%	1.1%
	b. Bank Balance	13229.83	20316.68	19565.36	25188.01	27923.34	53.6%	-3.7%	10.9%
	1. In Nepal Rastra Bank	3511.87	5968.59	7457.99	8493.11	9163.59	70.0%	25.0%	7.9%
	2. "A"Class Licensed Institution	5973.60	10461.52	9507.63	14132.14	15810.29	75.1%	-9.1%	11.9%
	3. Other Financial Ins.	3685.74	3834.11	2454.26	2459.34	2866.92	4.0%	-36.0%	16.6%
	4. In Foreign banks	58.62	52.46	145.49	103.42	82.54	-10.5%	177.3%	-20.2%
	c. Money at Call	13716.40	23424.55	27891.24	31760.25	34868.13	70.8%	19.1%	9.8%
<b>2</b>	<b>INVESTMENTS</b>	2519.63	3728.21	3118.77	3416.78	3230.11	48.0%	-16.3%	-5.5%
	a. Govt. Securities	2497.03	3701.16	3118.24	3416.65	3229.98	48.2%	-15.7%	-5.5%
	b. Others	22.60	27.05	0.54	0.12	0.12	19.7%	-98.0%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3343.53	1626.01	2124.29	1772.60	1564.99	-51.4%	30.6%	-11.7%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	88923.32	100611.07	131168.99	157894.00	161799.22	13.1%	30.4%	2.5%
	a. Private Sector	88169.21	99510.91	126319.47	156760.60	160516.87	12.9%	26.9%	2.4%
	b. Financial Institutions	609.74	1022.55	4809.98	1097.56	1246.52	67.7%	370.4%	13.6%
	c. Government Organizations	144.37	77.61	39.54	35.83	35.83	-46.2%	-49.1%	0.0%
<b>5</b>	<b>BILLS PURCHASED</b>	45.71	10.73	1562.24	4.26	4.34	-76.5%	14461.6%	2.0%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
<b>7</b>	<b>FIXED ASSETS</b>	3828.14	3904.49	4745.85	5375.99	5259.37	2.0%	21.5%	-2.2%
<b>8</b>	<b>OTHER ASSETS</b>	7635.07	8164.94	10596.49	12669.35	11379.64	6.9%	29.8%	-10.2%
	a. Accrued Interests	3339.09	3247.83	2815.95	4954.82	3316.39	-2.7%	-13.3%	-33.1%
	b. Others	4295.98	4917.11	7780.55	7714.53	8063.25	14.5%	58.2%	4.5%
<b>9</b>	<b>Expenses not Written off</b>	110.60	68.87	71.58	48.81	43.37	-37.7%	3.9%	-11.1%
<b>10</b>	<b>Non Banking Assets</b>	12.72	275.99	940.33	1239.36	1539.64	2069.5%	240.7%	24.2%
<b>11</b>	<b>Reconciliation Account</b>	2617.46	3917.20	3375.86	3678.86	3645.30	49.7%	-13.8%	-0.9%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1288.76	1198.79	1515.77	1629.27	1528.41	-7.0%	26.4%	-6.2%
	<b>TOTAL</b>	<b>139736.22</b>	<b>170893.70</b>	<b>211509.94</b>	<b>250027.13</b>	<b>258925.69</b>	<b>22.3%</b>	<b>23.8%</b>	<b>3.6%</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2011	2012	2013	2014	2014	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	21818.44	15318.24	11969.53	9972.40	9964.89	-29.8%	-21.9%	-0.1%
	a. Paid-up Capital	19228.21	17096.24	16285.95	15880.42	15924.71	-11.1%	-4.7%	0.3%
	b. Statutory Reserves	1663.13	1803.73	1936.62	2307.71	2319.67	8.5%	7.4%	0.5%
	c. Retained Earning	482.56	-3962.52	-6784.65	-9025.37	-9170.85	-921.1%	71.2%	1.6%
	d. Others Reserves	444.53	380.79	531.61	809.63	891.35	-14.3%	39.6%	10.1%
<b>2</b>	<b>BORROWINGS</b>	4505.82	1105.70	1452.87	546.36	566.16	-75.5%	31.4%	3.6%
	a. NRB	647.48	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	3260.98	675.16	1452.87	546.36	566.16	-79.3%	115.2%	3.6%
	c. Foreign Banks and Fin. Ins.	0.00	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	0.00	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	81.00	0.00	0.00	0.00	0.00	-100.0%	0.0%	0.0%
<b>3</b>	<b>DEPOSITS</b>	85476.88	76115.75	68981.56	72209.06	73436.41	-11.0%	-9.4%	1.7%
	a. Current	90.92	31.57	85.76	63.54	78.38	-65.3%	171.6%	23.3%
	b. Savings	31526.50	35011.70	29452.65	31468.83	31974.07	11.1%	-15.9%	1.6%
	c. Fixed	47977.03	35847.48	32932.05	34106.60	34361.69	-25.3%	-8.1%	0.7%
	d. Call Deposits	2275.86	786.61	1167.92	1033.81	1249.13	-65.4%	48.5%	20.8%
	e. Others	3606.57	4438.39	5343.18	5536.28	5773.15	23.1%	20.4%	4.3%
<b>4</b>	<b>Bills Payable</b>	4.20	8.07	3.63	2.65	6.60	92.2%	-55.0%	149.0%
<b>5</b>	<b>Other Liabilities</b>	11019.23	17557.02	19565.16	22609.12	21329.27	59.3%	11.4%	-5.7%
	1. Loan Loss Provision	5355.35	6998.55	10793.74	10821.21	10449.46	30.7%	54.2%	-3.4%
	2. Interest Suspense a/c	1691.19	3495.35	4697.16	6677.16	5938.05	106.7%	34.4%	-11.1%
	3. Others	3972.70	7063.11	4074.26	5110.74	4941.75	77.8%	-42.3%	-3.3%
<b>6</b>	<b>Reconciliation A/c</b>	1364.00	1316.54	1987.43	1744.34	1693.55	-3.5%	51.0%	-2.9%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2428.44	1552.23	2233.04	2147.45	3345.47	-36.1%	43.9%	55.8%
	<b>TOTAL</b>	<b>126617.00</b>	<b>112973.55</b>	<b>106193.21</b>	<b>109231.38</b>	<b>110342.35</b>	<b>-10.8%</b>	<b>-6.0%</b>	<b>1.0%</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	20510.98	26883.96	21176.97	22990.00	23863.52	31.1%	-21.2%	3.8%
	a. Cash Balance	1219.92	1346.98	986.82	926.55	1093.73	10.4%	-26.7%	18.0%
	Nepalese Notes & Coins	1218.25	1346.17	986.56	926.10	1093.36	10.5%	-26.7%	18.1%
	Foreign Currency	1.67	0.82	0.26	0.45	0.37	-50.9%	-67.8%	-18.6%
	b. Bank Balance	13698.58	16582.35	13769.41	15365.06	15322.64	21.1%	-17.0%	-0.3%
	1. In Nepal Rastra Bank	2410.04	3916.06	2702.54	2632.55	3212.44	62.5%	-31.0%	22.0%
	2. "A"Class Licensed Institution	6082.36	9038.28	8008.13	9517.20	9693.05	48.6%	-11.4%	1.8%
	3. Other Financial Ins.	5206.19	3628.01	3058.74	3215.31	2417.15	-30.3%	-15.7%	-24.8%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
	c. Money at Call	5592.47	8954.63	6420.74	6698.39	7447.15	60.1%	-28.3%	11.2%
<b>2</b>	<b>INVESTMENTS</b>	2386.81	2558.35	1752.16	2554.49	2484.24	7.2%	-31.5%	-2.8%
	a. Govt.Securities	2350.81	2336.94	1727.17	2517.06	2446.81	-0.6%	-26.1%	-2.8%
	b. Others	36.00	221.41	24.99	37.44	37.44	515.0%	-88.7%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3337.88	970.29	1143.97	1854.13	1556.47	-70.9%	17.9%	-16.1%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	87002.32	66627.19	65775.79	65002.40	65831.69	-23.4%	-1.3%	1.3%
	a. Private Sector	83605.21	64520.90	65335.45	63961.73	63860.05	-22.8%	1.3%	-0.2%
	b. Financial Institutions	3327.90	2064.03	426.32	1019.39	1950.43	-38.0%	-79.3%	91.3%
	c. Government Organizations	69.22	42.26	14.02	21.28	21.21	-38.9%	-66.8%	-0.3%
<b>5</b>	<b>BILLS PURCHASED</b>	30.17	16.49	7.25	6.40	6.40	-45.3%	-56.1%	0.0%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%
<b>7</b>	<b>FIXED ASSETS</b>	4333.69	3423.26	3006.04	2731.70	2618.31	-21.0%	-12.2%	-4.2%
<b>8</b>	<b>OTHER ASSETS</b>	4827.95	9005.53	8250.65	10572.80	10181.79	86.5%	-8.4%	-3.7%
	a. Accrued Interests	2009.17	3583.61	4807.46	6775.27	5961.44	78.4%	34.2%	-12.0%
	b. Others	2818.78	5421.92	3443.18	3797.54	4220.34	92.3%	-36.5%	11.1%
<b>9</b>	<b>Expenses not Written off</b>	64.00	70.23	75.26	74.73	50.19	9.7%	7.2%	-32.8%
<b>10</b>	<b>Non Banking Assets</b>	160.36	310.59	752.98	1000.45	1170.53	93.7%	142.4%	17.0%
<b>11</b>	<b>Reconciliation Account</b>	1401.74	1311.63	2029.43	1711.18	1699.39	-6.4%	54.7%	-0.7%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	2561.07	1796.07	2222.71	733.09	879.82	-29.9%	23.8%	20.0%
	<b>TOTAL</b>	<b>126616.99</b>	<b>112973.60</b>	<b>106193.21</b>	<b>109231.38</b>	<b>110342.35</b>	<b>-10.8%</b>	<b>-6.0%</b>	<b>1.0%</b>



## Profit & Loss Account of Banks and Financial Institutions

(Up to Asar , 2071)

Expenses	Class "A"	Class "B"	Class "C"	Total
<b>1 Interest Expenses</b>	49263.53	13000.57	5887.25	68151.35
1.1 Deposit Liabilities	47872.14	12811.12	5802.37	66485.63
1.1.1 Saving A/c	13593.22	5944.44	2225.47	21763.14
1.1.2 Fixed A/c	26009.72	5071.10	3502.38	34583.20
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	93.84	37.66	2866.37
1.1.2.2 3 to 6 Months fixed A/c	861.78	146.20	57.33	1065.31
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	2573.54	1746.08	15136.29
1.1.2.4 Above 1 Year	11596.41	2257.51	1661.31	15515.23
1.1.3 Call Deposit	8238.57	1795.59	74.49	10108.65
1.1.4 Certificate of Deposits	30.63	0.00	0.02	30.64
1.2 Others	1391.40	189.45	84.88	1665.72
<b>2 Commission/Fee Expense</b>	441.61	5.43	1.00	448.04
<b>3 Employees Expenses</b>	15561.92	2356.60	829.30	18747.82
<b>4 Office Operating Expenses</b>	11195.23	2905.88	966.71	15067.83
<b>5 Exchange Fluctuation Loss</b>	23.74	7.25	0.00	30.99
5.1 Due to Change in Exchange Rates	12.23	3.98	0.00	16.21
5.2 Due to Foreign Currency Transactions	11.51	3.26	0.00	14.77
<b>6 Non-Operating Expenses</b>	15.61	110.83	17.43	143.87
<b>7. Provision for Risk</b>	8339.38	3525.12	2410.35	14274.84
7.1 Loan loss Provision	8091.42	2554.92	1716.07	12362.41
7.1.1 General Loan loss Provision	2084.15	563.53	187.76	2835.44
7.1.2 Special Loan Loss Provision	6007.27	1934.63	1482.55	9424.45
7.1.3 Additional Loan Loss Provision	0.00	56.76	45.76	102.52
7.2. Provision for Non-Banking Assets	207.96	642.02	648.27	1498.26
7.3. Provision for Loss on Investment	-1.14	2.81	38.45	40.12
7.4. Provision for Loss of Other Assets	41.14	325.37	7.55	374.06
<b>8 Loan Written Off</b>	269.95	165.54	188.06	623.54
<b>9 Provision for Staff Bonus</b>	2660.27	569.23	222.60	3452.11
<b>10 Provision for Income Tax</b>	8232.63	1810.11	635.01	10677.75
<b>11 Others</b>	6.14	36.78	2.14	45.06
<b>12 Net Profit</b>	21294.17	4691.95	3345.47	29331.59
<b>TOTAL EXPENSES</b>	<b>117304.18</b>	<b>29185.27</b>	<b>14505.33</b>	<b>160994.78</b>

Income	Class "A"	Class "B"	Class "C"	Total
<b>1. Interest Income</b>	95849.23	22130.34	9212.31	127191.89
1.1. On Loans and Advance	91023.28	20111.26	8350.25	119484.79
1.2. On Investment	3239.70	152.46	110.82	3502.98
1.2.1 Government Bonds	2816.91	137.26	95.26	3049.44
1.2.2 Foreign Bonds	28.74	0.00	0.00	28.74
1.2.3 NRB Bonds	218.55	6.77	8.72	234.04
1.2.4 Deventure & Bonds	175.50	8.42	6.84	190.76
1.3 Agency Balance	714.00	168.42	79.67	962.10
1.4 On Call Deposit	258.09	1401.86	448.70	2108.65
1.5 Others	614.16	296.34	222.87	1133.37
<b>2. Comission &amp; Discount</b>	7252.50	616.60	182.33	8051.43
2.1 Bills Purchase & Discount	231.59	0.20	0.00	231.80
2.2 Comission	6022.89	401.50	93.18	6517.57
2.3 Others	998.02	214.90	89.15	1302.07
<b>3 Income From Exchange Fluctuation</b>	4118.09	50.60	0.00	4168.69
3.1 Due to Change in Exchange Rate	219.24	0.94	0.00	220.18
3.2 Due to Foreign Currency Trans.	3898.85	49.67	0.00	3948.52
<b>4 Other Operating Income</b>	3614.09	1372.85	521.75	5508.69
<b>5 Non Operating Income</b>	1241.27	2135.56	664.61	4041.44
<b>6 Provision Written Back</b>	4031.87	1658.69	2989.11	8679.68
<b>7 Recovery from Written off Loan</b>	776.54	10.34	19.14	806.02
<b>8 Income from Extra Ordinary Expenses</b>	420.58	69.49	36.25	526.32
<b>9 Net Loss</b>	0.00	1140.79	879.82	2020.61
<b>TOTAL INCOME</b>	<b>117304.17</b>	<b>29185.27</b>	<b>14505.33</b>	<b>160994.77</b>

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

(as on Asar End, 2071)

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	37810.81	8423.26	1918.01	48152.08
2	Fishery Related	2491.48	214.77	40.81	2747.06
3	Mining Related	3258.97	275.24	45.84	3580.05
4	Manufacturing (Producing) Related	207142.86	10699.48	4647.36	222489.70
5	Construction	88914.98	19507.92	10209.97	118632.87
6	Electricity, Gas and Water	21784.34	3617.75	204.52	25606.61
7	Metal Products, Mach. & Ele. Eqp.	10887.77	2385.15	722.06	13994.97
8	Tras., Com. and Public Utilities	25221.64	12897.59	5588.33	43707.55
9	Wholesaler & Retailer	205667.15	29633.88	8665.13	243966.15
10	Finance, Insurance and Real Estate	72768.84	12797.65	4787.27	90353.77
11	Hotel or Restaurant	24846.43	6278.73	1784.46	32909.63
12	Other Services	43987.36	7909.36	2257.51	54154.23
13	Consumption Loans	68227.23	12728.61	6047.38	87003.21
14	Local Government	1096.16	38.04	48.53	1182.73
15	Others	88042.57	34396.15	18870.91	141309.64
<b>Total sectorwise Loan</b>		<b>902162.01</b>	<b>161803.56</b>	<b>65838.09</b>	<b>1129803.67</b>

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	142965.53	21437.34	8666.94	173069.81
2	Overdraft	170872.66	40494.92	0.00	211367.58
3	Trust Receipt Loan / Import Loan	48161.32	0.00	0.00	48161.32
4	Demand & Other Working Capital Loan	216015.90	19857.01	14734.55	250607.47
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	64673.30	16820.26	7991.30	89484.87
6	Real Estate Loan	60467.66	12773.90	9240.60	82482.16
7	Margin Nature Loan	11988.14	4112.98	3930.51	20031.63
8	Hire Purchase Loan	41023.45	15906.14	6724.31	63653.90
9	Deprived Sector Loan	40962.32	7564.63	2049.60	50576.56
10	Bills Purchased	10034.34	4.34	6.40	10045.08
11	Other Product	94997.38	22832.03	12493.87	130323.28
<b>Total Product wise Loan</b>		<b>902162.00</b>	<b>161803.56</b>	<b>65838.09</b>	<b>1129803.66</b>

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	27088.37	3680.33	333.97	31102.67
2	Government Securities	968.71	5.85	17.56	992.12
3	Non Governmental Securities	8973.82	3181.68	1936.64	14092.14
4	Fixed Deposit Receipts	7359.78	1709.14	1705.66	10774.58
	Own	6478.67	1709.14	1705.66	9893.47
	Other Licences Institutions	881.11	0.00	0.00	881.11
5	Collateral of Properties	733614.96	147209.51	55586.29	936410.77
	Fixed Assets	583662.27	146794.10	55348.44	785804.82
	Current Assets	149952.69	415.41	237.85	150605.95
6	Against security of Bill	11923.28	4.20	0.00	11927.48
	Domestic Bills	2813.31	4.20	0.00	2817.51
	Foreign Bills	9109.97	0.00	0.00	9109.97
7	Against Guarantee	25697.50	3621.07	656.57	29975.14
	Government Guarantee	1975.30	112.75	67.90	2155.95
	Institutional Guarantee	18972.97	1492.52	272.12	20737.62
	Personal Guarantee	1684.14	200.91	116.64	2001.69
	Collective Guarantee	404.05	1737.70	25.91	2167.66
	Int. Rtd. Foreign Bank's Guarantee	117.47	74.78	0.00	192.25
	Other Guarantee	2529.85	2.41	174.00	2706.26
8	Credit Card	410.98	0.00	0.00	410.98
9	Others	86124.60	2391.77	5601.40	94117.78
<b>Total Collateral wise Loan</b>		<b>902162.02</b>	<b>161803.56</b>	<b>65838.09</b>	<b>1129803.67</b>



Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Kumari	Laxmi	SBL	AoBNL	Global	Citizens	Prime	Sunrise	Grand	NMB	Kist	Jamata	Mega	Civil	Century
<b>Liabilities</b>																
1	<b>CAPITAL FUND</b>	2656.71	2720.69	2502.21	14222.91	5316.43	2379.73	3089.88	2451.15	2182.96	2424.08	1424.78	2122.21	2452.10	2845.14	2138.67
	a. Paid-up Capital	1828.33	1948.30	1813.55	9636.80	4106.86	2101.84	2638.70	2236.65	2000.00	2000.00	2000.00	2060.00	2330.00	2698.92	2000.00
	b. Calls in Advance															
	c. Proposed Bonus Share			0.00												
	d. General Reserves	799.08	385.27	391.44	3383.94	321.54	236.12	320.57	151.23	175.20	268.58	98.47	53.56	54.71	83.93	15.11
	e. Share Premium						2.97	74.15	32.41			10.08			1.08	
	f. Retained Earning	4.70	6.34	16.10	1192.43	33.41	2.65	21.87	17.66	2.03	5.00	-703.20	8.40	3.29	-136.81	56.15
	g. Others Reserves Fund	24.59	380.77	281.11	9.74	854.62	36.14	34.59	13.19	5.73	140.42	29.51	0.25	64.10	198.02	67.42
2	<b>BORROWINGS</b>	201.95	750.00	1037.71	2994.38	543.66	957.24						240.50	379.63		67.06
	a. NRB	201.95		92.00	88.52	143.66	453.13									
	b. Interbank Borrowing			14.42									240.50	373.07		67.06
	c. Foreign Banks and Fin. Ins.						4.12									
	d. Other Financial Ins.				605.86									6.56		
	e. Bonds and Securities		750.00	931.29	2300.00	400.00	500.00									
3	<b>DEPOSITS</b>	27578.38	30584.41	35414.01	65828.33	52292.06	27963.45	34063.20	26616.40	21201.23	27087.26	19835.17	18442.15	17147.65	22034.29	18393.72
	a. Current	1237.14	1120.37	2166.99	8754.05	2430.40	777.31	994.04	797.87	365.01	881.06	496.26	986.60	465.12	520.63	539.33
	Domestic	1202.20	984.35	1937.35	8739.08	2354.94	745.02	984.33	751.32	354.66	862.58	480.22	975.09	444.18	513.36	504.47
	Foreign	34.94	136.02	229.64	14.97	77.47	32.29	9.71	46.55	10.35	18.49	16.04	11.50	20.94	7.27	34.86
	b. Savings	7234.14	6314.93	9523.22	30045.22	20400.34	6047.49	5117.65	9860.80	3178.33	5500.15	13617.72	3377.01	5874.37	3634.55	5951.56
	Domestic	7117.16	6144.18	9473.87	30042.13	20322.87	5990.01	5084.63	9815.74	3163.27	5457.35	13604.63	3370.84	5812.94	3592.62	5943.00
	Foreign	116.98	170.75	49.35	3.08	77.47	57.48	33.02	45.06	15.06	42.80	13.09	6.17	61.43	41.93	8.56
	c. Fixed	12141.75	14709.35	11876.22	24753.50	19543.14	12601.39	11582.01	10487.13	9821.58	7710.17	3592.86	8392.25	8239.75	11301.74	7326.82
	Domestic	11445.63	12862.58	11491.82	24753.50	18440.88	12120.39	11582.01	9667.19	9130.85	6581.76	3570.34	8247.95	7919.57	10901.61	7326.82
	Foreign	696.13	1846.77	384.40		1102.26	481.00		819.94	690.73	1128.40	22.52	144.30	320.18	400.13	
	d. Call Deposits	6811.71	7810.32	11509.93	1225.40	9364.39	8357.33	16024.23	5151.74	7609.21	11336.95	2011.14	5587.00	2431.01	6344.74	4466.59
	Domestic	6585.25	6676.81	11341.58	1225.40	9290.66	8338.35	15985.75	5080.86	7161.06	10321.61	1961.45	5587.00	2331.84	5899.61	4466.59
	Foreign	226.46	1133.51	168.36		73.73	18.98	38.48	70.88	448.15	1015.34	49.69		99.17	445.14	
	e. Others	153.63	629.44	337.64	1050.16	553.79	179.93	345.27	318.87	227.11	1658.93	117.19	99.30	137.41	232.63	109.43
	Domestic	153.63	569.09	337.64	1050.16	553.79	167.37	345.27	318.87	225.06	943.64	117.19	99.08	137.41	232.53	109.43
	Foreign		60.34			0.42	12.57			2.05	715.29		2.22		0.10	
4	<b>Bills Payable</b>	22.43	1.89		95.49	4.20	50.01	11.82	0.90	3.81	11.00	29.10	41.42	14.09	6.01	
5	<b>Other Liabilities</b>	2857.31	3019.06	3817.19	23820.44	4250.57	2699.42	2109.00	2060.57	3109.47	667.19	3923.19	559.48	1226.85	970.30	792.85
	1. Sundry Creditors	858.70	925.25	1523.82	4292.00	580.78	1.86	2.65	12.77		60.69	82.67	3.72	8.59	8.04	17.40
	2. Loan Loss Provision	937.28	372.64	654.86	4949.66	1135.59	565.48	593.26	804.46	2335.69	316.29	2780.53	254.63	384.88	406.66	211.17
	3. Interest Suspense a/c	294.42	59.93	124.26	1586.50	168.19	210.52	285.31	404.33	450.92	59.31	455.49	27.61	96.30	123.14	17.00
	4. Others	766.90	1661.24	1514.25	12992.29	2366.02	1921.56	1227.78	839.00	322.87	230.90	604.50	273.51	737.07	432.45	547.27
6	<b>Reconciliation A/c</b>										0.00	0.00			0.01	0.11
7	<b>Profit &amp; Loss A/c</b>	321.14	471.85	778.37	1509.46	1002.54	561.27	654.28	392.92		642.00		88.17	310.19	368.06	135.28
		33637.91	37547.90	43549.48	108375.53	63500.75	34565.32	39966.38	31532.86	26494.56	30824.34	25194.14	21481.62	21557.85	26231.89	21533.70
<b>Assets</b>																
1	<b>LIQUID FUNDS</b>	5400.91	6053.07	8407.05	8782.83	7773.21	5994.54	7316.58	6042.16	6590.22	4630.37	2060.00	3998.29	2712.09	4333.77	4680.89
	a. Cash Balance	777.84	503.60	1121.76	2693.41	1373.15	1046.35	1495.87	864.66	740.27	497.75	788.03	511.50	438.65	498.78	627.81
	Nepalese Notes & Coins	763.02	496.13	1060.11	2689.86	1348.98	1027.65	1489.02	858.10	669.41	463.95	773.78	504.97	433.85	493.01	624.97
	Foreign Currency	14.82	7.47	61.65	3.55	24.18	18.70	6.85	6.56	70.85	33.80	14.25	6.52	4.81	5.76	2.84
	b. Bank Balance	4115.60	4827.60	6135.28	5954.79	6400.06	4826.94	5772.49	5064.11	5849.96	4070.99	1171.96	3403.53	1392.94	3834.99	4053.08
	1. In Nepal Rastra Bank	3827.10	4339.21	5953.66	4005.42	3923.35	3828.39	5540.19	4365.63	4836.25	3043.65	899.49	2987.79	1154.36	3446.97	3867.67
	Domestic Currency	3809.87	4261.33	5934.06	4005.42	3891.30	3820.59	5534.05	4201.90	4835.84	2877.92	890.10	2973.99	1145.56	3432.63	3865.53
	Foreign Currency	17.24	77.88	19.59		32.05	7.80	6.15	163.73	0.42	165.73	9.39	13.81	8.80	14.34	2.14
	2. "A" Class Licensed Institution	110.26	78.86	117.15	1282.77	1102.44	478.26	94.55	114.71	287.90	282.64	37.83	206.36	117.97	219.74	113.33
	Domestic Currency	106.32	69.14	116.65	1180.37	1084.96	476.30	93.55	97.04	88.29	282.64	37.45	206.36	117.97	210.55	112.88
	Foreign Currency	3.94	9.73	0.51	102.40	17.48	1.96	1.00	17.67	199.61		0.38		9.19	0.45	
	3. Other Financial Ins.				8.61				0.10				7.00			
	4. In Foreign Banks	178.24	409.52	64.48	666.60	1365.66	520.29	137.75	583.76	725.70	744.70	234.64	202.37	120.61	168.28	72.08
	c. Money at Call	507.48	721.88	1150.00	134.64		121.25	48.22	113.39		61.63	100.00	83.26	880.50		
	Domestic Currency			1150.00				48.22				100.00		235.00		
	Foreign Currency	507.48	721.88		134.64		121.25		113.39		61.63		83.26	645.50		
2	<b>INVESTMENT IN SECURITIES</b>	2657.69	3290.47	2135.83	11054.03	8137.40	2117.03	2349.19	2500.27	1366.71	2124.61	5587.15	802.95	2187.65	896.35	236.85
	a. Govt Securities	2657.69	3290.47	2135.83	11054.03	8137.40	2117.03	2349.19	2500.27	1366.71	2124.61	5587.15	802.95	2187.65	896.35	236.85
	b. NRB Bond				1221.53											
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	<b>SHARE &amp; OTHER INVESTMENT</b>	572.78	1410.28	1794.62	2322.14	542.14	602.79	610.32	554.47	204.83	2066.66	221.50	24.30	319.76	638.59	393.65
	a. Interbank Lending				314.89	387.32	28.86	586.82	37.00		549.90					153.23
	b. Non Residents															
	c. Others	572.78	1410.28	1794.62	2007.25	154.82	573.93	23.50	517.47	204.83	1516.76	221.50	24.30	319.76	638.59	240.42
4	<b>LOANS &amp; ADVANCES</b>	22797.15	21865.40	27576.67	62454.94	42554.86	23105.99	27814.60	20846.29	14676.64	20134.77	13695.34	15910.25	14881.21	18732.03	14911.16
	a. Private Sector	22164.96	21477.30	27576.67	62411.42	42554.86	22287.70	26233.48	20026.09	13991.19	18947.94	13695.34	15187.31	14396.77	17547.75	14326.48
	b. Financial Institutions	632.19	388.10		43.51		717.39	1212.33	820.19	620						

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Sarima	NDC	Maika	Siddhanta	UDBL	Yeti	Narayani	PDBL	Sahayogi	Triveni	Suprim	Bhrikuti	Surektha	Shangrila	Sarshankar
<b>Liabilities</b>																
<b>1</b>	<b>CAPITAL FUND</b>	<b>2424.03</b>	<b>1623.05</b>	<b>312.61</b>	<b>618.94</b>		<b>1362.30</b>	<b>-12.27</b>	<b>426.54</b>	<b>172.29</b>	<b>411.88</b>	<b>973.62</b>	<b>496.17</b>	<b>156.46</b>	<b>818.38</b>	<b>289.68</b>
	a. Paid-up Capital	2217.60	415.82	220.50	645.00		1386.23	55.57	336.52	142.88	370.11	772.00	423.77	131.19	562.20	211.92
	b. Calls in Advance							6.12								
	c. Proposed Bonus Share			22.05				10.05					0.05		77.80	
	d. General Reserves	154.96	545.27	36.15	38.07		150.97	17.52	35.97	28.82	36.41	47.90	61.98	17.13	72.13	25.10
	e. Share Premium	10.56		0.35				0.54			2.82	2.11		0.96		
	f. Retained Earning	27.04	556.28	13.89	-75.90		-187.41	-111.28	36.57	0.42	1.56	150.33	9.67	5.00	95.91	50.77
	g. Others Reserves Fund	13.87	105.68	19.67	11.77		12.51	9.76	16.94	0.17	0.99	1.28	0.69	2.17	10.34	1.88
<b>2</b>	<b>BORROWINGS</b>	<b>898.27</b>														
	a. NRB	802.07														
	b. Interbank Borrowing	96.20														
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>24841.66</b>	<b>1421.62</b>	<b>2643.12</b>	<b>6258.63</b>		<b>7171.86</b>	<b>565.01</b>	<b>3372.62</b>	<b>1904.08</b>	<b>4108.87</b>	<b>2365.40</b>	<b>4987.29</b>	<b>1422.58</b>	<b>6455.96</b>	<b>1385.40</b>
	a. Current	843.69	24.14	139.01	315.87		124.65		15.15	74.46	85.28	33.46	83.49	18.42	107.77	24.86
	Domestic	835.56	24.14	139.01	315.63		119.23		15.15	74.46	85.28	33.46	83.49	18.42	107.77	24.86
	Foreign	8.12			0.24		5.42									
	b. Savings	8009.97	372.82	1846.46	3612.51		2135.02	302.22	1950.16	1455.00	1906.53	1170.15	2655.44	624.20	3746.40	861.38
	Domestic	7949.28	372.82	1846.46	3612.51		2135.00	302.22	1950.16	1455.00	1906.53	1170.15	2655.44	624.20	3746.40	861.38
	Foreign	60.69					0.02									
	c. Fixed	9443.81	1004.94	257.32	1338.78		2503.49	261.84	992.51	271.07	1038.61	656.67	972.63	561.75	1407.83	270.38
	Domestic	8189.59	1004.94	257.32	1338.78		2503.49	261.84	992.51	271.07	1038.61	656.67	972.63	561.75	1407.83	270.38
	Foreign	1254.22														
	d. Call Deposits	6440.80	19.72	397.41	988.97		2403.06		406.87	103.55	1074.61	504.98	1235.23	218.20	1132.76	228.78
	Domestic	6421.59	19.72	397.41	988.97		2403.06		406.87	103.55	1074.61	504.98	1235.23	218.20	1132.76	228.78
	Foreign	19.22														
	e. Others	103.39		2.92	2.50		5.63	0.96	7.94		3.84	0.14	40.50		61.20	
	Domestic	103.39		2.92	2.50		5.63	0.96	7.94		3.84	0.14	40.50		61.20	
	Foreign															
<b>4</b>	<b>Bills Payable</b>						<b>6.07</b>								<b>11.68</b>	
<b>5</b>	<b>Other Liabilities</b>	<b>1234.96</b>	<b>2415.50</b>	<b>163.17</b>	<b>542.18</b>		<b>1280.13</b>	<b>324.73</b>	<b>147.93</b>	<b>62.25</b>	<b>126.37</b>	<b>272.13</b>	<b>129.87</b>	<b>82.44</b>	<b>1593.91</b>	<b>55.56</b>
	1. Sundry Creditors	24.39	218.72	3.05	21.46		9.32	11.88	4.10	4.36	0.15	2.09	1.13	2.93	1342.49	2.78
	2. Loan Loss Provision	208.96	447.98	63.24	315.64		597.22	192.48	37.75	20.52	45.45	94.29	42.46	26.25	70.85	15.47
	3. Interest Suspense a/c	41.35	598.98	10.39	132.07		202.60	82.20	4.67	2.33	7.73	22.73	2.26	7.97	20.87	5.12
	4. Others	960.27	1149.83	86.48	73.00		470.99	38.17	101.41	35.04	73.05	153.02	84.02	45.29	159.70	32.19
<b>6</b>	<b>Reconciliation A/c</b>		<b>2.07</b>					<b>37.23</b>					<b>1148.83</b>			
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>453.88</b>	<b>1031.16</b>	<b>23.72</b>	<b>53.59</b>				<b>64.50</b>	<b>68.60</b>	<b>92.51</b>	<b>57.35</b>	<b>117.83</b>	<b>38.65</b>	<b>78.20</b>	<b>45.39</b>
		<b>29852.80</b>	<b>6493.40</b>	<b>3142.62</b>	<b>7473.34</b>		<b>9820.36</b>	<b>914.70</b>	<b>4011.58</b>	<b>2207.22</b>	<b>4739.64</b>	<b>3668.50</b>	<b>6880.00</b>	<b>1700.12</b>	<b>8958.14</b>	<b>1776.02</b>
<b>Assets</b>																
<b>1</b>	<b>LIQUID FUNDS</b>	<b>3511.91</b>	<b>2735.26</b>	<b>822.06</b>	<b>1595.24</b>		<b>2665.31</b>	<b>171.20</b>	<b>1057.65</b>	<b>602.47</b>	<b>1436.23</b>	<b>1020.57</b>	<b>1529.74</b>	<b>531.09</b>	<b>2112.89</b>	<b>533.92</b>
	a. Cash Balance	538.39	16.17	108.15	148.32		154.18	1.04	139.08	50.33	95.93	59.11	137.28	76.90	125.15	48.83
	Nepalese Notes & Coins	532.85	16.17	102.36	147.33		148.97	1.04	139.08	50.33	95.93	59.11	137.28	76.90	123.48	48.83
	Foreign Currency	5.54		5.80	0.99		5.21								1.67	
	b. Bank Balance	2973.53	2719.09	192.80	520.15		2511.12	170.16	160.10	139.58	303.55	849.60	364.98	454.19	1987.74	37.45
	1. In Nepal Rastra Bank	2811.04	118.24	103.03	496.12		467.73	0.47	28.33	120.96	75.90	110.86	66.59	15.21	380.45	0.99
	Domestic Currency	2805.28	118.24	103.03	496.12		467.73	0.47	28.33	120.96	75.90	110.86	66.59	15.21	380.45	0.99
	Foreign Currency	5.76														
	2. "A"Class Licensed Institution	52.78	2600.86	89.77	24.03		1940.29	9.04	126.55	18.53	204.95	738.74	277.15	315.78	1422.19	27.19
	Domestic Currency	52.78	2600.86	89.77	23.98		1930.37	9.04	126.55	18.53	204.95	738.74	277.15	315.78	1422.19	27.19
	Foreign Currency				0.05		9.92									
	3. Other Financial Ins.						94.27	160.65	5.22	0.09	22.69		21.24	123.20	145.06	9.27
	4. In Foreign Banks	109.71					8.84								40.04	
	c. Money at Call			521.11	926.77				758.48	412.55	1036.76	111.87	1027.47			447.64
	Domestic Currency			521.11	918.66				758.48	412.55	1036.76	111.87	1027.47			447.64
	Foreign Currency				8.11											
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>2132.58</b>	<b>40.00</b>	<b>20.00</b>	<b>201.11</b>		<b>158.07</b>						<b>75.19</b>	<b>100.00</b>	<b>70.26</b>	
	a. Govt Securities	2132.58	40.00	20.00	201.11		158.07						75.19	100.00	70.26	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1581.74</b>	<b>168.84</b>	<b>6.40</b>	<b>42.60</b>		<b>9.41</b>	<b>21.92</b>	<b>10.04</b>		<b>10.56</b>	<b>1.68</b>	<b>1.02</b>	<b>16.04</b>	<b>1.94</b>	
	a. Interbank Lending															
	b. Non Residents															
	c. Others	1581.74	168.84	6.40	42.60		9.41	21.92	10.04		10.56	1.68	1.02	16.04	1.94	
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>20620.40</b>	<b>2196.67</b>	<b>2117.88</b>	<b>5090.84</b>		<b>5683.46</b>	<b>344.04</b>	<b>2833.94</b>	<b>1568.96</b>	<b>3124.49</b>	<b>2389.11</b>	<b>4003.35</b>	<b>1043.48</b>	<b>5213.89</b>	<b>1112.18</b>
	a. Private Sector	20134.27	2172.69	2117.88	5090.84		5648.72	344.04	2833.94	1568.96	3124.49	2367.11	4003.35	1043.48	5213.89	1112.18
	b. Financial Institutions	486.13					34.74					22.00				
	c. Government Organizations		23.98													
<b>5</b>	<b>BILL PURCHASED</b>				<b>1.00</b>											
	a. Domestic Bills Purchased				1.00											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>502.23</b>	<b>114.16</b>	<b>53.26</b>	<b>286.08</b>		<b>262.96</b>	<b>6.44</b>	<b>56.46</b>	<b>13.64</b>	<b>68.91</b>	<b>54.49</b>	<b>31.48</b>	<b>65.17</b>	<b>53.45</b>	<b>59.87</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>1503.94</b>	<b>1238.48</b>	<b>121.18</b>	<b>234.87</b> </											

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Gurkha	Gandaki	Infrastructure	Business	Biretixami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	-1013.12	365.99	793.17	1024.54	355.85	198.73	127.92	893.86	244.24	634.77	1283.09	147.01	153.54	238.38
	a. Paid-up Capital	660.82	320.00	827.53	842.06	234.68	150.00	109.00	897.93	223.23	582.45	1145.38	130.01	128.80	214.14
	b. Calls in Advance	0.82												14.59	
	c. Proposed Bonus Share														
	d. General Reserves	45.63	38.78	44.79	101.08	35.00	29.59	9.88	77.83	16.77	32.47	96.52	14.88	8.68	10.85
	e. Share Premium	2.38	0.28	5.69	0.38	1.07		6.76			1.79	5.41			
	f. Retained Earning	-1724.27	2.84	-89.92	69.87	53.37	9.11	2.28	-128.53	2.55	11.84	23.15	1.41	1.47	13.30
	g. Others Reserves Fund	1.50	4.08	5.07	11.14	31.73	10.03		46.63	1.70	6.22	12.64	0.70		0.10
2	<b>BORROWINGS</b>											711.39			0.00
	a. NRB														
	b. Interbank Borrowing											490.00			
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.											221.39			0.00
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	1699.97	3103.42	3787.61	4897.85	3855.50	2760.20	1336.36	4786.80	1021.90	4700.00	8652.37	1426.36	1758.00	1442.26
	a. Current	297.85	57.37	51.24	48.15	76.92	77.47	34.01	64.30	32.96	103.46	177.47	21.12	34.91	20.05
	Domestic	297.85	57.37	51.24	48.15	76.92	77.47	34.01	64.30	32.96	103.44	175.66	21.12	34.91	20.05
	Foreign										0.02	1.81			
	b. Savings	97.77	1573.03	1419.12	1899.51	2403.73	1952.77	797.85	2288.05	635.44	2983.09	3046.51	756.60	896.74	775.58
	Domestic	97.75	1573.03	1419.12	1899.51	2403.73	1952.77	797.85	2288.05	635.44	2982.27	2986.42	756.60	896.74	775.58
	Foreign	0.03									0.82	60.09			
	c. Fixed	10.60	645.35	916.15	1700.43	929.56	274.75	301.17	1556.83	239.85	985.49	4389.44	438.50	620.25	368.52
	Domestic	10.60	645.35	916.15	1700.43	929.56	274.75	301.17	1556.83	239.85	985.49	4361.16	438.50	620.25	368.52
	Foreign											28.28			
	d. Call Deposits	1290.36	825.42	1399.95	1245.23	440.45	454.41	203.29	849.79	113.63	598.45	950.90	210.13	180.50	277.74
	Domestic	1290.26	825.42	1399.95	1245.23	440.45	454.41	203.29	849.79	113.63	598.45	945.88	210.13	180.50	277.74
	Foreign	0.10										5.02			
	e. Others	3.39	2.25	1.15	4.52	4.85	0.80	0.03	27.83	0.01	29.51	88.05		25.61	0.38
	Domestic	3.39	2.25	1.15	4.52	4.85	0.80	0.03	27.83	0.01	29.51	88.05		25.61	0.38
	Foreign														
4	<b>Bills Payable</b>								0.49		0.52	3.06			
5	<b>Other Liabilities</b>	2260.75	79.08	342.57	506.58	121.80	133.55	28.15	767.92	68.01	650.80	489.67	48.41	78.60	99.43
	1. Sundry Creditors	2.57	1.98	1.38	0.03	11.86	6.16	1.53	21.63	6.28	15.12	25.33	1.35	1.44	1.20
	2. Loan Loss Provision	1132.36	27.77	97.92	130.12	34.40	33.13	12.13	261.84	20.53	397.58	187.39	12.01	14.22	29.66
	3. Interest Suspense a/c	684.97	6.90	27.66	75.24	1.81	3.30		87.51	7.55	76.13	53.25	0.07	2.91	9.13
	4. Others	440.85	42.43	215.61	301.20	73.73	90.95	14.48	396.94	33.64	161.97	223.70	34.97	60.03	59.44
6	<b>Reconciliation A/c</b>		0.14		0.13			0.11		39.91			236.37		
7	<b>Profit &amp; Loss A/c</b>	180.77	124.63	125.92	50.05	69.21	60.41	20.86	62.87	28.90		120.05	48.65	28.73	52.32
		3128.37	3673.25	5049.26	6479.16	4402.36	3152.88	1513.40	6511.94	1402.95	5986.08	11259.63	1906.80	2018.87	1832.39
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	273.91	826.31	1293.42	1401.70	1729.45	1213.29	582.74	1324.77	376.86	2248.63	3050.81	486.46	493.74	468.63
	a. Cash Balance	4.83	96.41	117.76	102.16	94.03	121.77	53.62	245.90	52.10	148.12	106.82	20.24	53.94	65.72
	Nepalese Notes & Coins	4.48	94.59	117.36	102.08	93.99	121.74	53.62	245.65	52.00	147.37	106.20	20.24	53.94	65.72
	Foreign Currency	0.34	1.82	0.40	0.09	0.04	0.02		0.25	0.10	0.75	0.61			
	b. Bank Balance	0.50	729.90	251.66	259.51	308.00	560.36	82.72	1078.87	80.90	218.49	336.78	59.05	379.17	97.71
	1. In Nepal Rastra Bank	0.50	150.46	247.98	256.90	305.89	400.13	0.03	270.22	47.59	204.13	271.14	7.11	109.47	16.57
	Domestic Currency	0.16	150.46	242.76	256.90	305.89	400.13	0.03	270.22	47.59	204.08	270.05	7.11	109.47	16.57
	Foreign Currency	0.34		5.22							0.05	1.09			
	2. "A"Class Licensed Institution		427.84	3.68	1.91	2.06	160.23	82.69	788.55	32.38	14.15	52.57	51.94	267.20	81.14
	Domestic Currency		427.84	3.63	1.91	2.06	160.23	82.69	783.13	32.38	14.10	52.49	51.94	267.20	81.14
	Foreign Currency			0.05					5.42		0.05	0.08			
	3. Other Financial Ins.		151.60		0.69	0.05			20.10	0.93	0.22	0.01		2.50	
	4. In Foreign Banks													13.06	
	c. Money at Call	268.58		923.99	1040.03	1327.42	531.17	446.39		243.85	1882.02	2607.22	407.16	60.62	305.19
	Domestic Currency	268.25		923.99	1040.03	1327.42	531.17	446.39		243.85	1875.22	2519.46	407.16	60.62	305.19
	Foreign Currency	0.34									6.80	87.76			
2	<b>INVESTMENT IN SECURITIES</b>		0.12	30.00	120.00	124.48			154.90		114.99	259.49		75.00	
	a. Govt Securities			30.00	120.00	124.48			154.90		114.99	259.49		75.00	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.		0.12												
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	15.92	2.91	127.58	3.84	6.33	0.10	0.50	17.14	0.31	36.06	113.77	5.47	2.99	20.19
	a. Interbank Lending		2.91												20.09
	b. Non Residents														
	c. Others	15.92		127.58	3.84	6.33	0.10	0.50	17.14	0.31	36.06	113.77	5.47	2.99	0.10
4	<b>LOANS &amp; ADVANCES</b>	1357.46	2643.72	3313.77	4278.65	2398.88	1828.26	861.70	4328.39	901.48	2830.61	7454.68	1139.92	1384.84	1285.46
	a. Private Sector	1357.46	2643.72	3313.77	4278.65	2398.88	1828.26	861.70	4243.72	901.48	2765.63	7196.04	1139.92	1379.84	1285.46
	b. Financial Institutions								84.67		64.99	258.64		5.00	
	c. Government Organizations														
5	<b>BILL PURCHASED</b>								3.20						
	a. Domestic Bills Purchased								3.20						
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	136.00	131.97	117.88	238.34	66.69	37.09	35.23	240.69	43.25	255.82	158.01	8.65	26.05	23.59
8	<b>OTHER ASSETS</b>	1034.40	68.22	77.12	247.78	76.53	74.12	32.66	197.00	35.22	232.82	222.87	29.94	34.18	34.53
	a. Accrued Interest:	684.97	6.90	31.26	75.63	1.81	3.30	0.30	89.46	7.55	92.88	54.33	0.07	2.91	9.19
	Financial											0.86			
	Government Enterprises			0.07	0.52				1.95		15.61	1.03			0.06
	Private Sector	684.97	6.90	31.19	75.11	1.81	3.30	0.30	87.51	7.55	77.27	52.44	0.07	2.91	9.13
	b. Staff Loans / Adv.	19.24	13.29	3.90	30.22	28.48	10.08	17.11	30.41	7.00	8.67	56.95	7.80	5.45	
	c. Sundry Debtors	10.67	8.88		9.82	10.15	6.12	5.97	5.13	6					

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Muklinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	dhyalo	Country	Alpine	Nigiri	Katmandu	Garima	City
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	451.29	281.63	107.59	168.21	120.48	934.78	101.83	228.85	363.49	112.58	113.62	655.78	423.40	405.69
	a. Paid-up Capital	367.50	257.60	100.00	150.00	112.37	827.39	100.00	200.00	320.00	100.00	100.00	678.01	374.00	308.00
	b. Calls in Advance					1.77									52.14
	c. Proposed Bonus Share														
	d. General Reserves	47.73	23.01	5.10	9.28	5.18	96.61	2.37	14.15	15.00	10.76	8.28	29.39	36.52	39.91
	e. Share Premium	15.20	0.60	0.03		2.06						2.67	0.11	10.50	
	f. Retained Earning	13.74	0.42	2.47	2.69	0.37	0.69	-0.55	14.00	27.99	0.99	2.62	-75.03	2.24	0.66
	g. Others Reserves Fund	7.12			4.46	0.50	10.09		0.70	0.50	0.83	0.06	23.29	0.15	4.98
2	<b>BORROWINGS</b>	98.15					980.00								25.00
	a. NRB														
	b. Interbank Borrowing						980.00								
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	98.15													25.00
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	5197.89	3076.85	908.50	1111.55	515.98	6039.34	621.40	1239.95	1309.13	883.90	797.24	4847.70	4015.48	4060.70
	a. Current	68.15	26.71	13.97	2.25		179.10	10.90	60.76	11.36	32.73	2.08	73.18	88.64	57.97
	Domestic	68.15	26.71	13.97	2.25		172.55	10.90	60.76	11.36	32.73	2.08	73.15	88.64	57.97
	Foreign						6.55						0.03		
	b. Savings	3133.20	1429.23	451.96	359.22	431.16	3329.69	336.46	491.22	470.94	480.79	409.16	2758.96	2439.83	2321.34
	Domestic	3133.20	1429.23	451.96	359.22	431.16	3326.82	336.46	491.22	470.94	480.79		2756.08	2439.83	2321.34
	Foreign						2.87					409.16	2.87		
	c. Fixed	1045.90	820.80	185.79	564.80	84.81	1950.02	163.15	428.34	422.63	174.57	251.71	1368.44	872.42	1312.92
	Domestic	1045.90	820.80	185.79	564.80	84.81	1950.02	163.15	428.34	422.63	174.57	251.71	1368.44	872.42	1312.92
	Foreign														
	d. Call Deposits	950.08	799.02	256.47	185.28		570.50	106.41	259.36	404.21	195.33	133.88	639.40	614.59	362.93
	Domestic	950.08	799.02	256.47	185.28		570.45	106.41	259.36	404.21	195.33	133.88	639.40	614.59	362.93
	Foreign						0.06								
	e. Others	0.55	1.10	0.31			10.03	4.48	0.27		0.48	0.40	7.72		5.55
	Domestic	0.55	1.10	0.31			10.03	4.48	0.27		0.48	0.40	7.72		5.55
	Foreign														
4	<b>Bills Payable</b>														2.11
5	<b>Other Liabilities</b>	285.21	131.83	15.74	76.40	12.55	546.20	25.82	43.31	78.38	70.80	60.83	575.32	157.67	255.08
	1. Sundry Creditors	0.06	2.28	1.02	0.81	0.18	2.17	0.33	3.32	1.29	8.49	0.23	38.46	10.12	0.50
	2. Loan Loss Provision	62.20	27.02	8.88	33.63	4.55	191.38	5.62	16.93	22.69	25.30	7.92	291.11	38.10	39.57
	3. Interest Suspense a/c	32.34	2.59	1.58	15.89	0.37	57.19		3.17	8.26	10.13	2.73	76.83	8.82	22.28
	4. Others	190.61	99.95	4.25	26.08	7.46	295.46	19.87	19.89	46.13	26.88	49.95	168.92	100.65	192.73
6	<b>Reconciliation A/c</b>	0.00									2.92	0.00	832.77	903.60	
7	<b>Profit &amp; Loss A/c</b>	152.00	72.91	29.78	35.53	12.97	100.12	9.98	22.06	35.60	23.78	24.43	306.26	102.73	98.10
		6184.54	3563.23	1061.59	1391.69	661.98	8600.44	759.03	1534.17	1786.60	1093.99	996.12	7217.83	5602.88	4846.68
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	1462.66	963.07	315.27	398.19	232.58	2718.01	204.44	458.84	391.63	329.13	341.30	1897.73	1055.71	1357.18
	a. Cash Balance	139.46	111.69	84.82	14.31	16.57	91.75	30.54	27.21	39.11	58.08	17.37	106.19	127.88	131.11
	Nepalese Notes & Coins	139.46	111.65	84.82	14.31	16.57	90.68	30.54	27.21	39.11	57.77	17.34	105.18	127.88	131.09
	Foreign Currency		0.04				1.07				0.31	0.04	1.01	0.01	0.01
	b. Bank Balance	247.90	851.38	44.28	53.68	216.01	148.48	173.90	269.79	79.92	62.21	35.45	1791.54	219.19	1086.46
	1. In Nepal Rastra Bank	247.90	63.80	0.05	51.43	2.75	141.63	29.15	10.40	49.45	4.25	0.01	213.58	219.19	206.03
	Domestic Currency	247.90	63.80	0.05	51.43	2.75	141.41	29.15	10.40	49.45	4.25	0.01	213.58	219.19	206.03
	Foreign Currency						0.21								
	2. "A"Class Licensed Institution		675.75	44.21	2.25	93.86	4.05	110.49	205.26	0.03	51.03	35.44	1473.42		732.31
	Domestic Currency		675.75	44.21	2.25	93.86	4.05	110.49	205.26	0.03	51.03	35.44	1471.95		732.31
	Foreign Currency												1.48		
	3. Other Financial Ins.		111.83	0.02	0.00	119.40	0.01	34.26	54.13	30.44	6.93		97.97		148.12
	4. In Foreign Banks						2.79						6.56		
	c. Money at Call	1075.30		186.18	330.20		2477.78		161.85	272.60	208.84	288.47		708.63	139.61
	Domestic Currency	1075.30		186.18	330.20		2470.13		161.85	272.60	208.84	288.47		708.63	139.61
	Foreign Currency						7.66								
2	<b>INVESTMENT IN SECURITIES</b>	30.00			10.00	2.02	348.82	3.20	5.00	58.96	10.00		116.95	30.00	51.13
	a. Govt Securities	30.00			10.00	2.02	348.82	3.20	5.00	58.96	10.00		116.95	30.00	51.13
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	65.77	20.80	0.10	34.76	0.61	231.18	0.41	0.21	0.50	0.71		109.31	0.90	38.97
	a. Interbank Lending														34.15
	b. Non Residents														
	c. Others	65.77	20.80	0.10	34.76	0.61	231.18	0.41	0.21	0.50	0.71		109.31	0.90	4.81
4	<b>LOANS &amp; ADVANCES</b>	4440.89	2449.80	699.06	850.51	410.44	4800.65	523.04	1037.21	1257.43	696.05	616.15	3491.43	3496.40	3183.96
	a. Private Sector	4440.89	2449.80	699.06	850.51	410.44	4636.96	523.04	1037.21	1244.33	696.05	616.15	3425.80	3496.40	3183.96
	b. Financial Institutions						163.69			1.24			65.63		
	c. Government Organizations									11.86					
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	67.05	28.07	16.67	22.20	4.55	121.88	13.61	16.10	33.13	16.75	2.99	150.92	50.23	86.83
8	<b>OTHER ASSETS</b>	148.17	70.42	28.62	50.84	11.79	375.59	13.59	16.80	44.39	40.95	35.68	180.21	66.04	128.61
	a. Accrued Interest:	32.34	2.59	1.58	15.92	0.37	64.00		3.17	10.68	10.22	2.73	110.66	8.82	32.27
	Financial						0.02						0.00		
	Government Enterprises						1.76			2.41	0.09		12.82	8.82	1.02
	Private Sector	32.34	2.59	1.58	15.89	0.37	62.22		3.17	8.26	10.13	2.73	97.85		31.25
	b. Staff Loans / Adv.	12.97	24.17		13.69	4.59	39.17	7.59	1.74	18.82	1.30	2.13	17.56		17.24
	c. Sundry Debtors	0.82	10.72	1.55	2.15	2.23	20.06	0.73	-0.18	1.10	18.30	2.86	5.38	0.78	0.39
	d. Cash in Transit														
	e. Others	102.04	32.94	25.49	19.08	4.60									

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Bishow	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
<b>Liabilities</b>															
<b>1</b>	<b>CAPITAL FUND</b>	<b>405.10</b>	<b>38.98</b>	<b>259.27</b>	<b>96.51</b>	<b>129.71</b>	<b>118.28</b>	<b>846.50</b>	<b>51.30</b>	<b>72.63</b>	<b>39.03</b>	<b>607.23</b>	<b>79.85</b>	<b>41.13</b>	<b>724.43</b>
	a. Paid-up Capital	360.36	34.40	230.00	200.00	115.00	110.00	791.80	50.00	60.10	34.50	549.89	73.20	40.00	640.00
	b. Calls in Advance		0.25												
	c. Proposed Bonus Share														
	d. General Reserves	33.28	2.72	26.69	15.05	8.95	7.37	42.93	1.12	2.85	1.97	43.65	5.88	0.95	15.55
	e. Share Premium	5.73	0.71			0.14									
	f. Retained Earning	0.88	0.56	1.58	-132.31	3.01	0.36	10.24	0.18	8.90	2.39	10.83	0.62	0.18	48.18
	g. Others Reserves Fund	4.85	0.35	1.00	13.77	2.61	0.55	1.53		0.78	0.18	2.87	0.15	0.00	20.70
<b>2</b>	<b>BORROWINGS</b>	<b>25.00</b>													<b>20.00</b>
	a. NRB														
	b. Interbank Borrowing														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	25.00												20.00	
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	<b>3795.78</b>	<b>442.46</b>	<b>2664.39</b>	<b>744.29</b>	<b>1538.07</b>	<b>1493.54</b>	<b>5185.43</b>	<b>389.69</b>	<b>547.47</b>	<b>509.94</b>	<b>4906.02</b>	<b>741.15</b>	<b>405.20</b>	<b>3548.28</b>
	a. Current	55.48	8.91	28.99		35.75	46.96	253.15	4.93	19.86	2.09	76.65	4.56	0.11	47.75
	Domestic	55.48	8.91	28.99		35.75	46.96	253.09	4.93	19.86	2.09	76.65	4.56	0.11	47.75
	Foreign							0.06							
	b. Savings	1405.75	338.93	1444.79	355.07	951.61	861.57	2406.97	255.16	296.42	264.75	3709.47	351.57	280.03	1687.48
	Domestic		338.93	1444.79	355.07	951.61	861.57	2406.44	255.16	296.42	264.75	3709.47	351.57	280.03	1687.48
	Foreign	1405.75						0.54							
	c. Fixed	1548.11	56.47	740.90	323.48	184.22	418.81	944.14	53.25	67.03	87.70	761.42	123.02	77.31	1088.51
	Domestic	1548.11	56.47	740.90	323.48	184.22	418.81	944.14	53.25	67.03	87.70	761.42	123.02	77.31	1088.51
	Foreign														
	d. Call Deposits	785.34	38.16	449.71	55.61	365.88	165.60	1535.83	76.04	164.16	155.40	357.25	261.75	47.75	717.57
	Domestic	785.34	38.16	449.71	55.61	365.88	165.60	1532.39	76.04	164.16	155.40	357.25	261.75	47.75	717.57
	Foreign							3.44							
	e. Others	1.10			10.12	0.61	0.60	45.33	0.32			1.22	0.25		6.96
	Domestic	1.10			10.12	0.61	0.60	45.33	0.32			1.22	0.25		6.96
	Foreign														
<b>4</b>	<b>Bills Payable</b>	<b>0.12</b>		<b>0.37</b>											<b>2.01</b>
<b>5</b>	<b>Other Liabilities</b>	<b>235.14</b>	<b>13.31</b>	<b>101.38</b>	<b>484.49</b>	<b>51.04</b>	<b>58.44</b>	<b>458.36</b>	<b>8.60</b>	<b>14.19</b>	<b>8.45</b>	<b>182.65</b>	<b>9.82</b>	<b>12.77</b>	<b>316.00</b>
	1. Sundry Creditors	17.13	2.04	1.84	7.15	0.29	4.52	8.80	0.31	0.79	1.11	21.75	0.16	0.03	15.89
	2. Loan Loss Provision	38.06	3.81	24.31	215.96	13.86	10.00	129.52	3.01	5.70	6.31	51.56	6.46	3.22	134.18
	3. Interest Suspense a/c	10.34	0.95	13.75	75.92	2.57	0.46	68.18	0.02	0.04	1.03	3.77	1.52	1.10	58.46
	4. Others	169.61	6.51	61.49	185.47	34.31	43.45	251.86	5.26	7.65		105.57	1.67	8.42	107.47
<b>6</b>	<b>Reconciliation A/c</b>					<b>393.70</b>									
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>78.74</b>	<b>10.58</b>	<b>63.79</b>		<b>34.60</b>	<b>35.30</b>	<b>58.24</b>	<b>9.91</b>	<b>14.65</b>	<b>7.83</b>	<b>161.97</b>	<b>32.58</b>	<b>9.77</b>	<b>65.18</b>
		<b>4539.88</b>	<b>505.33</b>	<b>3089.20</b>	<b>1325.30</b>	<b>2147.12</b>	<b>1705.56</b>	<b>6548.52</b>	<b>459.51</b>	<b>648.93</b>	<b>565.25</b>	<b>5857.87</b>	<b>863.40</b>	<b>488.87</b>	<b>4655.90</b>

<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1112.74</b>	<b>161.53</b>	<b>895.50</b>	<b>291.29</b>	<b>605.21</b>	<b>676.89</b>	<b>1678.81</b>	<b>149.67</b>	<b>177.06</b>	<b>213.67</b>	<b>1358.52</b>	<b>191.20</b>	<b>151.14</b>	<b>1160.73</b>
	a. Cash Balance	61.59	19.67	38.61	2.05	74.75	30.94	63.51	27.31	13.89	27.51	177.38	20.05	13.14	217.78
	Nepalese Notes & Coins	61.59	19.67	38.49	2.05	74.75	30.94	63.17	27.31	13.89	27.48	177.38	20.05	13.14	217.76
	Foreign Currency			0.12				0.34			0.02				0.02
	b. Bank Balance	1051.15	25.40	856.88	289.24	94.96	87.09	349.09	34.81	23.72	186.17	247.42	54.63	16.33	190.88
	1. In Nepal Rastra Bank	197.40	1.20	142.22	219.69	14.28	72.88	229.39		0.22		231.80	21.86		184.24
	Domestic Currency	197.40	1.20	142.22	219.69	14.28	72.88	229.39		0.22		231.80	21.86		184.24
	Foreign Currency														
	2. "A"Class Licensed Institution	701.02	23.18	38.41	37.70	80.56	5.25	119.70	34.81	23.50	104.31	5.97	15.13	16.33	4.15
	Domestic Currency	701.02	23.18	38.41	37.70	80.56	5.25	119.64	34.81	23.50	104.31	5.97	15.13	16.33	4.15
	Foreign Currency							0.05							
	3. Other Financial Ins.	152.73	1.03	676.25	31.86	0.11	8.96				81.86	9.65	17.65		0.92
	4. In Foreign Banks														1.57
	c. Money at Call		116.45			435.49	558.87	1266.21	87.56	139.44		933.71	116.52	121.68	752.06
	Domestic Currency		116.45			435.49	558.87	1262.21	87.56	139.44		933.71	116.52	121.68	750.95
	Foreign Currency							4.00							1.11
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>							<b>194.53</b>		<b>1.00</b>					<b>22.30</b>
	a. Govt Securities							194.53		1.00					22.30
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>2.23</b>		<b>6.10</b>			<b>9.20</b>	<b>0.88</b>	<b>1.03</b>	<b>6.63</b>	<b>0.20</b>	<b>1.00</b>		<b>0.11</b>	<b>14.83</b>
	a. Interbank Lending			5.10											
	b. Non Residents														
	c. Others	2.23		1.00			9.20	0.88	1.03	6.63	0.20	1.00		0.11	14.83
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>3173.50</b>	<b>315.05</b>	<b>2101.25</b>	<b>573.18</b>	<b>1101.62</b>	<b>979.42</b>	<b>4305.54</b>	<b>295.33</b>	<b>426.04</b>	<b>335.43</b>	<b>4301.41</b>	<b>646.29</b>	<b>321.79</b>	<b>3137.88</b>
	a. Private Sector	3173.50	315.05	2101.25	573.18	1091.62	979.42	4225.59	295.33	426.04	335.43	4301.41	646.29	321.79	3029.36
	b. Financial Institutions					10.00		79.95							108.52
	c. Government Organizations														
<b>5</b>	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	<b>81.82</b>	<b>15.66</b>	<b>44.52</b>	<b>33.60</b>	<b>20.57</b>	<b>11.36</b>	<b>122.11</b>	<b>7.03</b>	<b>18.36</b>	<b>7.07</b>	<b>51.13</b>	<b>11.99</b>	<b>9.59</b>	<b>76.13</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>168.93</b>	<b>12.98</b>	<b>41.83</b>	<b>133.37</b>	<b>26.02</b>	<b>28.68</b>	<b>234.92</b>	<b>6.15</b>	<b>18.71</b>	<b>8.88</b>	<b>145.82</b>	<b>13.42</b>	<b>6.25</b>	<b>243.90</b>
	a. Accrued Interest:	10.34	0.95	13.75	77.35	2.57	0.46	79.09	0.02	0.04		3.77	1.54	1.10	58.50
	Financial														0.00
	Government Enterprises		0.95					10.91							0.03
	Private Sector	10.34		13.75	77.35	2.57	0.46	68.18	0.02	0.04		3.77	1.54	1.10	58.46
	b. Staff Loans / Adv.	29.41	5.61		1.68	4.78	2.14	18.99	1.53	8.21	3.63	29.07	3.15	1.16	54.38
	c. Sundry Debtors	21.70	1.43	1.27											



## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Kanchan	Matribumi	Bright	Innovative	Jhimruk	Metro	Vibor	Saurmahre	Raptiveri	Tourism	Mission	Sindhur	Sahara	Community
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	123.29	49.26	168.39	114.95	43.93	170.49	624.98	42.85	80.16	710.40	113.04	103.30	23.21	91.58
	a. Paid-up Capital	110.00	44.00	140.00	105.00	41.50	160.06	917.07	41.60	75.01	640.00	100.00	100.00	20.00	100.00
	b. Calls in Advance														
	c. Proposed Bonus Share														
	d. General Reserves	5.82	1.05	5.55	4.43	2.24	8.86	41.76	1.29	5.15	35.85	3.44	2.96	3.13	0.10
	e. Share Premium														
	f. Retained Earning	1.90	4.21	22.74	5.43	0.04	0.68	-359.04	-0.04		29.44	9.60	0.09		-9.44
	g. Others Reserves Fund	5.57		0.10	0.08	0.15	0.90	25.18			5.11		0.26	0.07	0.91
2	<b>BORROWINGS</b>								1.07		210.00	0.74			
	a. NRB														
	b. Interbank Borrowing										210.00				
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.								1.07			0.74			
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	1141.68	288.50	608.38	1462.30	439.28	1588.44	3269.40	484.41	374.63	4503.66	1226.06	840.59	238.18	675.33
	a. Current		0.11	9.48	34.93	6.05	24.05	81.50	2.40	14.92	202.27	4.10		4.32	7.77
	Domestic		0.11	9.48	34.93	6.05	24.05	81.50	2.40	14.92	184.88	4.10		4.32	7.77
	Foreign										17.39				
	b. Savings	954.31	194.09	253.54	807.78	314.64	719.13	1403.05	410.70	239.36	1971.10	718.09	653.56	163.60	353.29
	Domestic	954.31	194.09	253.54	807.78	314.64	719.13	1402.81	410.70		1965.54	718.09	653.56	163.60	353.29
	Foreign							0.23		239.36	5.55				
	c. Fixed	187.37	51.57	150.85	382.91	53.61	491.94	1267.28	56.37	112.78	1293.69	297.96	186.96	17.34	200.98
	Domestic	187.37	51.57	150.85	382.91	53.61	491.94	1267.28	56.37	112.78	1293.69	297.96	186.96	17.34	200.98
	Foreign														
	d. Call Deposits	42.47	194.19	236.68	64.52	353.32	514.33	11.11	7.57	961.48	205.90			52.87	113.29
	Domestic	42.47	194.19	236.68	64.52	353.32	514.33	11.11	7.57	932.55	205.90			52.87	113.29
	Foreign														
	e. Others		0.25	0.31		0.46		3.24	3.83		75.13		0.08	0.05	
	Domestic		0.25	0.31		0.46		3.24	3.83		75.13		0.08	0.05	
	Foreign														
4	<b>Bills Payable</b>			0.29				0.76			4.55				
5	<b>Other Liabilities</b>	53.62	5.85	37.46	46.42	11.00	59.65	371.91	10.17	19.10	258.77	37.80	16.18	5.30	31.94
	1. Sundry Creditors	0.68		0.08	0.75	0.52	3.18	0.54	0.64	11.49	2.38	0.15	0.46	0.51	
	2. Loan Loss Provision	19.19	3.04	11.31	11.19	3.91	14.28	170.13	4.26	4.07	101.97	9.22	10.54	2.29	5.95
	3. Interest Suspense a/c	3.89	0.42	2.73	0.79	0.45	6.97	36.85	0.33	1.81	34.71	1.80	1.19	0.38	0.48
	4. Others	29.86	2.39	23.34	33.70	6.11	35.22	164.39	4.94	1.73	119.71	26.63	3.98	2.12	25.51
6	<b>Reconciliation A/c</b>			0.33		0.00			53.98	18.45					
7	<b>Profit &amp; Loss A/c</b>	31.31	12.03	19.13	42.76	9.84	34.65		7.48	13.02	96.71	11.98	21.56	8.79	10.62
		1349.89	355.64	833.35	1667.06	504.05	1853.23	4267.04	599.96	505.36	5784.09	1389.62	981.63	275.47	809.46
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	397.00	139.57	323.98	503.83	128.24	410.29	870.82	172.73	126.49	1686.46	430.90	349.07	80.53	191.07
	a. Cash Balance	36.89	3.23	19.36	33.29	32.45	40.65	49.25	47.60	16.56	211.16	47.47	23.17	8.86	10.92
	Nepalese Notes & Coins	36.89	3.23	19.36	33.29	32.45	40.65	49.25	47.24	16.56	190.36	47.47	22.50	8.86	10.92
	Foreign Currency					0.09			0.36		20.81		0.66		
	b. Bank Balance	0.23	14.56	304.62	227.91	25.04	81.34	821.57	21.95	109.93	209.85	61.49	27.23	71.67	32.69
	1. In Nepal Rastra Bank	0.23	0.10	11.52	188.55		80.55	155.23	18.26	25.33	209.85	21.45	14.68		30.60
	Domestic Currency	0.23	0.10	11.52	188.55		80.55	155.23	18.26	25.33	205.47	21.45	14.68		30.60
	Foreign Currency										4.38				
	2. "A"Class Licensed Institution	14.46	227.46	39.31	24.94	0.26	443.91	3.69	84.60		40.04	12.55	71.67	2.09	
	Domestic Currency	14.46	227.46	39.31	24.94	0.26	442.94	3.69	84.60		40.04	12.55	71.67	2.09	
	Foreign Currency						0.98								
	3. Other Financial Ins.			65.64	0.06	0.11	0.52	222.43							
	4. In Foreign Banks														
	c. Money at Call	359.88	121.78	242.63	70.75	288.30		103.18			1265.45	321.93	298.67		147.45
	Domestic Currency	359.88	121.78	242.63	70.75	288.30		103.18			1224.13	321.93	298.67		147.45
	Foreign Currency										41.32				
2	<b>INVESTMENT IN SECURITIES</b>					77.04	69.00				72.24		10.00		
	a. Govt Securities					77.04	69.00				72.24		10.00		
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	11.17		0.11		0.10	0.51	88.24				0.21	0.02		
	a. Interbank Lending														
	b. Non Residents														
	c. Others	11.17		0.11		0.10	0.51	88.24				0.21	0.02		
4	<b>LOANS &amp; ADVANCES</b>	912.52	205.74	460.17	1118.59	363.68	1319.70	2631.58	361.87	337.08	3796.49	922.07	588.41	184.40	583.94
	a. Private Sector	912.52	205.74	450.97	1118.59	363.68	1319.70	2565.73	361.87	337.08	3756.49	922.07	588.41	184.40	583.94
	b. Financial Institutions			9.20							40.00				
	c. Government Organizations														
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	15.02	7.17	17.82	18.96	5.37	18.43	26.37	6.27	7.23	106.32	25.44	22.51	4.62	27.26
8	<b>OTHER ASSETS</b>	14.18	2.43	23.98	25.67	6.66	27.26	318.46	4.67	34.56	120.99	11.01	11.62	4.46	6.15
	a. Accrued Interest:	5.49	0.42	2.73	0.79	0.45	7.58	49.05	0.33	1.81	43.08	1.80	1.19	0.42	0.48
	Financial														0.07
	Government Enterprises	1.61					0.61	1.97		1.81	1.68				
	Private Sector	3.88	0.42	2.73	0.79	0.45	6.97	47.08	0.33		41.40	1.80	1.19	0.35	0.48
	b. Staff Loans / Adv.	0.39	0.06	7.59	0.31	0.65		11.08	0.17	1.55	15.07		0.41	0.16	3.78
	c. Sundry Debtors	2.03	0.02	1.62	0.98	0.57	2.08	28.88	0.27	31.20	2.54	0.10	0.09	2.81	
	d. Cash In Transit														
	e. Others	6.27	1.93	12.04	23.60	5.00	17.60	229.45	3.90		60.30	9.11	9.93	1.07	1.89
9	<b>Expenses not Written off</b>		0.73					0.01	0.44		1.59				1.05
10	<b>Non Banking Assets</b>			7.29				130.58							
11	<b>Reconciliation Account</b>							0.00	53.98						
12	<b>Profit &amp; Loss A/c</b>							131.98						1.47	
	<b>TOTAL ASSETS</b>	1349.89	355.64	833.35	1667.06	504.0									

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Sajpa	Saptakoshi	Sajja	PrabhuOB	Apex	Green	Reliable	Nepal Assets	NFL
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	38.82	121.49	211.70	52.76	947.81	14.62	60.61	47.20	929.96	741.43	55.00	778.42	243.20	65.62
	a. Paid-up Capital	43.75	120.00	200.00	51.00	778.38	14.00	60.00	51.00	765.96	666.56	55.00	682.75	189.50	135.80
	b. Calls in Advance						5.06								
	c. Proposed Bonus Share														
	d. General Reserves			2.34	0.30	159.83		0.12		77.23	49.84		60.96	52.40	40.00
	e. Share Premium									3.41	0.39				
	f. Retained Earning	-4.93	1.49	9.18	1.21	1.28	-4.54	0.48	-3.80	72.83	-54.71		32.28	0.40	-151.36
	g. Others Reserves Fund			0.18	0.25	8.32	0.10			10.53	79.35		2.42	0.90	41.18
2	<b>BORROWINGS</b>	2.75								4.38	30.00		300.00		
	a. NRB														
	b. Interbank Borrowing									4.38	30.00		300.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.	2.75													
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	284.64	871.13	1295.26	188.22	7599.29	143.01	232.22	292.77	10313.94	4686.89	78.17	4585.74	414.60	434.02
	a. Current		9.77	28.00	3.23	100.68	2.29	19.59	9.88	32.51		0.90	8.62		
	Domestic		9.77	28.00	3.23	100.68	2.29	19.59	9.88	32.51		0.90	8.62		
	Foreign														
	b. Savings	249.70	404.37	709.25	61.81	3080.17	106.47	78.19	70.77	7358.71	3205.10	13.61	1817.89	127.10	137.92
	Domestic	249.70	404.37	709.25	61.81	3080.17	106.47	78.19	70.77	7358.71	3205.10	13.61	1817.89	127.10	137.92
	Foreign														
	c. Fixed	34.93	176.15	224.24	34.19	2868.93	30.72	37.64	18.20	1569.30	1478.57	13.29	1506.47	247.60	292.46
	Domestic	34.93	176.15	224.24	34.19	2868.93	30.72	37.64	18.20	1182.50	1478.57	13.29	1506.47	247.60	292.46
	Foreign									386.80					
	d. Call Deposits		280.85	333.14	89.00	1549.52	2.78	96.80	193.60	1329.47		50.17	1250.70		
	Domestic		280.85	333.14	89.00	1549.52	2.78	96.80	193.60	1329.47		50.17	1250.70		
	Foreign														
	e. Others			0.63			0.74		0.33	23.95	3.23	0.20	2.06	39.90	3.64
	Domestic			0.63			0.74		0.33	23.95	3.23	0.20	2.06	39.90	3.64
	Foreign														
4	<b>Bills Payable</b>										0.67				
5	<b>Other Liabilities</b>	5.58	14.46	20.28	8.98	481.36	1.85	3.11	5.11	510.37	562.91	1.91	318.69	52.40	462.04
	1. Sundry Creditors	0.87	0.01	0.57	0.80	14.70	0.03	0.16	0.06	2.65	6.89	0.46	107.01	10.30	39.26
	2. Loan Loss Provision	2.45	7.67	10.86	1.46	163.12	0.94	2.12	3.85	162.22	229.90	0.78	97.92	9.00	181.27
	3. Interest Suspense a/c	0.01	0.27	0.82	0.56	54.11	0.16	0.02	0.25	72.85	245.05	0.25	22.59	8.00	87.84
	4. Others	2.24	6.51	8.03	6.16	249.43	0.72	0.82	0.95	272.64	81.06	0.42	91.17	25.10	153.67
6	<b>Reconciliation A/c</b>									1.07					
7	<b>Profit &amp; Loss A/c</b>	6.73	23.75	19.95	2.38	266.09		4.44		116.15			45.37	14.50	
		338.52	1030.83	1547.19	252.33	9294.55	159.47	300.37	345.08	11875.87	6021.91	135.08	6028.21	724.70	961.67
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	82.23	225.09	431.97	90.22	2046.42	58.61	77.23	111.36	2872.80	966.26	42.21	1950.99	209.00	140.88
	a. Cash Balance	13.71	17.04	45.37	13.53	194.15	8.80	8.21	29.16	547.98	215.56	4.85	118.18	1.20	1.34
	Nepalese Notes & Coins	13.71	17.04	45.37	13.53	193.62	8.80	8.21	29.16	503.45	215.56	4.85	118.18	1.20	1.34
	Foreign Currency					0.53				44.54					
	b. Bank Balance	5.50	37.82	386.60	8.16	368.71	7.61	14.70	11.55	815.40	356.07	37.36	175.27	207.30	139.54
	1. In Nepal Rastra Bank		3.82	58.84		357.49		14.70	11.55	603.35	314.91	0.03	175.27	10.00	121.46
	Domestic Currency		3.82	58.84		357.49		14.70	11.55	602.97	314.91	0.03	175.27	10.00	121.46
	Foreign Currency									0.37					
	2. "A"Class Licensed Institution	5.50	34.00	149.98	8.16	11.23	7.61			172.36	16.47	33.66		94.30	18.00
	Domestic Currency	5.50	34.00	149.98	8.16	11.23	7.61			94.35	16.47	33.66		94.30	18.00
	Foreign Currency									78.01					
	3. Other Financial Ins.			177.78						30.03	24.69	3.67		103.00	0.08
	4. In Foreign Banks									9.67					
	c. Money at Call	63.02	170.23		68.54	1483.56	42.21	54.32	70.65	1509.41	394.63		1657.54	0.50	
	Domestic Currency	63.02	170.23		68.54	1483.56	42.21	54.32	70.65	1012.34	394.63		1657.54		
	Foreign Currency									497.07				0.50	
2	<b>INVESTMENT IN SECURITIES</b>					190.34				83.61	145.35		155.00	20.00	10.00
	a. Govt Securities					190.34				83.61	145.35		155.00	20.00	10.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>		0.01			134.35			0.50	52.32	48.71		35.73	50.70	27.93
	a. Interbank Lending														
	b. Non Residents										43.04		5.43		
	c. Others		0.01			134.35			0.50	52.32	5.68		30.30	50.70	27.93
4	<b>LOANS &amp; ADVANCES</b>	245.43	766.69	1086.29	146.46	6535.41	92.08	211.52	187.42	7506.12	4098.98	77.62	3497.19	407.80	393.66
	a. Private Sector	245.43	766.69	1086.29	146.46	6535.41	92.08	110.38	187.42	7393.37	4098.98	77.62	3478.69	407.80	393.66
	b. Financial Institutions							101.14		112.75			18.50		
	c. Government Organizations														
5	<b>BILL PURCHASED</b>									0.14					
	a. Domestic Bills Purchased									0.14					
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	6.91	24.21	25.91	12.50	97.14	4.07	8.60	21.88	432.86	284.58	6.56	197.08	3.70	10.57
8	<b>OTHER ASSETS</b>	3.22	14.83	3.03	3.15	282.42	3.61	2.75	9.86	928.01	341.71	1.69	163.27	33.50	251.55
	a. Accrued Interest:	0.01	0.27	0.82	0.56	54.53	0.16	0.02	0.25	85.53	265.67	0.25	28.69	8.00	88.01
	Financial							-0.01		0.06					
	Government Enterprises					0.42				7.48	0.40	0.25	1.42		0.21
	Private Sector	0.01	0.27	0.82	0.56	54.11	0.16	0.03	0.25	77.99	265.28		27.27	8.00	87.80
	b. Staff Loans / Adv.	0.71	4.13	1.38		13.72	2.10		5.63	71.60	22.85		22.47	15.40	
	c. Sundry Debtors		1.44	0.07	1.20	86.04	0.54	0.30	2.50	1.15	3.78		57.54	2.20	78.52
	d. Cash In Transit														
	e. Others	2.50	8.99	0.76	1.40	128.13	0.81	2.43	1.47	769.74	49.40	1.43	54.57	7.90	85.02
9	<b>Expenses not Written off</b>	0.74				1.02	0.34	0.27			1.72	0.48	0.00		
10	<b>Non Banking Assets</b>					7.44					9.99		28.94		60.47
11	<b>Reconciliation Account</b>								0.00						
12	<b>Profit &amp; Loss A/c</b>						0.76		14.07		124.60	6.53			

Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	NBC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	ILFCO	
<b>Liabilities</b>																
1	<b>CAPITAL FUND</b>	100.57	856.37	-469.96	54.00	210.17			190.60	352.15	141.45	348.02	389.16	240.90	507.27	2269.99
	a. Paid-up Capital	233.56	647.48	2034.29	289.01	170.05			176.59	270.99	220.30	310.50	324.31	176.00	339.18	2008.80
	b. Calls in Advance					5.00										
	c. Proposed Bonus Share															
	d. General Reserves	77.86	164.48	58.80	105.63	30.80		33.96	75.18	50.87	35.45	92.89	64.74	109.06	206.24	
	e. Share Premium		12.79	2.48	10.74	0.22				0.22					3.59	
	f. Retained Earning	-250.32	3.00	-2574.81	-352.50	4.11		-27.28	3.96	-204.00	2.07	-28.05	0.16	28.60	50.30	
	g. Others Reserves Fund	39.47	28.62	9.29	1.12			7.34	2.02	74.07		0.00		30.44	1.07	
2	<b>BORROWINGS</b>			34.15												
	a. NRB															
	b. Interbank Borrowing			34.15												
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	<b>DEPOSITS</b>	1153.37	5010.90	1265.37	43.45	562.17			1050.13	2747.46	1500.77	2870.30	2164.35	1619.83	1955.53	1377.36
	a. Current	11.64							9.34							10.60
	Domestic	11.64							9.34							10.60
	Foreign															
	b. Savings	384.24	2133.65	163.76	24.64	174.91			299.52	1316.50	241.34	1542.15	1057.80	455.35	1010.19	407.86
	Domestic	384.24	2133.65	163.76	24.64	174.91			299.52	1316.50	241.34	1542.15	1057.80	455.35	1010.19	407.86
	Foreign															
	c. Fixed	712.80	2375.80	4.83	18.35	386.50			652.89	1430.96	1137.15	1321.29	1103.89	1164.47	944.39	899.83
	Domestic	712.80	2375.80	4.83	18.35	386.50			652.89	1430.96	1137.15	1321.29	1103.89	1164.47	944.39	899.83
	Foreign															
	d. Call Deposits	44.69		324.84					38.27							30.67
	Domestic	44.69		324.84					38.27							30.67
	Foreign															
	e. Others		501.44	771.93	0.45	0.75			50.12		122.27	6.86	2.66		0.94	28.40
	Domestic		501.44	771.93	0.45	0.75			50.12		122.27	6.86	2.66		0.94	28.40
	Foreign															
4	<b>Bills Payable</b>								0.55							
5	<b>Other Liabilities</b>	588.26	426.27	4645.62	497.63	49.56			181.94	350.84	545.97	198.06	112.82	103.98	314.23	972.31
	1. Sundry Creditors	77.29	12.70	24.91	8.07	1.93			1.80	9.18		17.43	4.33	10.49	0.77	50.72
	2. Loan Loss Provision	188.76	65.96	2674.14	32.18	14.37			128.77	69.36	244.72	60.75	90.19	14.50	178.19	658.89
	3. Interest Suspense a/c	108.67	30.79	1762.47	12.63	3.48			27.35	41.51	104.08	21.61		1.58	91.84	173.95
	4. Others	213.54	316.82	184.10	444.76	29.78			24.02	230.79	197.18	98.27	18.30	77.41	43.43	88.75
6	<b>Reconciliation A/c</b>			6.01					0.00							
7	<b>Profit &amp; Loss A/c</b>	109.96	196.89	164.18	22.54	15.72			65.99	50.65	57.07	45.97	28.07	49.59		
		1952.16	6490.43	5645.38	617.62	837.61			1423.22	3516.44	2238.84	3473.44	2712.29	1992.77	2826.62	4619.66
<b>Assets</b>																
1	<b>LIQUID FUNDS</b>	896.12	1259.17	182.43	111.62	306.51			558.35	880.53	400.47	632.22	748.32	467.93	588.94	739.12
	a. Cash Balance	1.95	82.27	4.84	0.78	4.72			6.31	30.69	5.22	95.51	24.33	7.81	11.31	7.49
	Nepalese Notes & Coins	1.95	82.27	4.84	0.78	4.72			6.31	30.69	5.22	95.51	24.33	7.81	11.31	7.49
	Foreign Currency															
	b. Bank Balance	894.17	1176.90	75.36	4.61	40.12			57.30	849.84	132.49	536.71	723.99	460.13	22.37	731.63
	1. In Nepal Rastra Bank	62.26	124.78	66.66	4.61	40.12			53.63	149.27	127.74	122.29	55.44	47.72	19.57	73.20
	Domestic Currency	62.26	124.78	66.66	4.61	40.12			53.63	149.27	127.74	122.29	55.44	47.72	19.57	73.20
	Foreign Currency															
	2. "A"Class Licensed Institution	829.92	1027.62	8.54					3.53	441.54	4.63	414.43	433.52	48.83	2.80	607.27
	Domestic Currency	829.92	1027.62	8.54					3.53	441.54	4.63	414.43	433.52	48.83	2.80	607.27
	Foreign Currency															
	3. Other Financial Ins.	1.99	24.50	0.17					0.14	259.03	0.12		235.03	363.58		51.17
	4. In Foreign Banks															
	c. Money at Call			102.23	106.23	261.68			494.75		262.76					555.25
	Domestic Currency			102.23	106.23	261.68			494.75		262.76					555.25
	Foreign Currency															
2	<b>INVESTMENT IN SECURITIES</b>		144.79	10.01		2.00			20.00		44.90	121.21	70.00	65.10	90.00	890.00
	a. Govt Securities		144.79	10.01		2.00			20.00		20.18	121.21	70.00	65.10	90.00	890.00
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.										24.72					
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	<b>SHARE &amp; OTHER INVESTMENT</b>	59.46	48.51	27.18	1.20	49.15			2.86	5.90	9.70	102.90	3.83	3.15	147.88	55.76
	a. Interbank Lending			20.00												
	b. Non Residents															
	c. Others	59.46	48.51	7.18	1.20	49.15			2.86	5.90	9.70	102.90	3.83	3.15	147.88	55.76
4	<b>LOANS &amp; ADVANCES</b>	622.70	4557.07	2709.86	32.72	452.93			672.73	2408.06	1342.19	2268.71	1806.07	1296.10	1828.87	2218.93
	a. Private Sector	622.70	4557.07	2699.86	23.05	452.93			672.73	2408.06	1342.19	2268.71	1806.07	1296.10	1828.87	2184.94
	b. Financial Institutions			10.00	9.68											33.99
	c. Government Organizations															
5	<b>BILL PURCHASED</b>															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	<b>FIXED ASSETS</b>	43.64	110.10	119.76	112.00	4.72			34.63	38.42	129.58	242.60	49.15	119.83	8.84	48.72
8	<b>OTHER ASSETS</b>	182.34	364.27	2594.94	37.19	21.42			60.02	181.12	301.90	96.64	34.92	39.22	162.08	250.95
	a. Accrued Interest:	108.67	30.79	1759.84	12.63	3.49			35.42	41.51	104.16	21.61		1.88	93.18	176.94
	Financial	82.71														0.08
	Government Enterprises			0.23		0.01			0.90		0.08			0.30	1.34	3.01
	Private Sector	25.95	30.79	1759.61	12.63	3.48			34.52	41.51	104.08	21.61		1.58	91.84	173.85
	b. Staff Loans / Adv.	1.03	19.73	1.41		1.03			12.23	6.87	8.08	2.79	9.27	0.64	1.46	
	c. Sundry Debtors	0.80	54.28	632.38	2.83	0.34			1.28	5.35		0.00	11.41	2.52	0.00	18.00
	d. Cash In Transit									1.79						
	e. Others	71.84	259.47	201.31	21.73	16.57			11.10	125.60	189.66	72.24	14.24	34.18	67.44	56.01
9	<b>Expenses not Written off</b>		2.74			0.69			1.21			9.15				25.73
10	<b>Non Banking Assets</b>	147.90	3.77</													

## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Mahabani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulipurpose	Synergy	Srijana
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	504.28	-275.69	421.75	-62.34	102.22	224.27	257.16	418.88	251.87	-216.23	38.79	32.68	342.86	124.40
	a. Paid-up Capital	420.00	187.95	350.80	132.23	120.00	197.26	146.25	312.00	185.19	127.01	150.00	25.00	474.41	84.00
	b. Calls in Advance											8.00			
	c. Proposed Bonus Share												3.75		29.40
	d. General Reserves	79.80	59.72	65.95	15.81	4.43	26.49	56.72	63.98	39.11	20.69	1.96	2.22	71.04	9.77
	e. Share Premium			1.49	0.23	4.84			4.32	0.12	0.43			0.52	
	f. Retained Earning	4.49	-777.29	1.22	-216.16	-40.75	0.02	54.19	1.24	23.41	-364.37	-121.17	1.04	-276.90	1.23
	g. Others Reserves Fund		253.93	2.29	5.56	13.70	0.50		37.35	4.04			0.67	73.79	
2	<b>BORROWINGS</b>														175.00
	a. NRB														
	b. Interbank Borrowing														175.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	<b>DEPOSITS</b>	3816.78	1344.16	3781.42	147.73	272.19	1313.41	1205.53	2310.29	1529.89	911.92	169.25	90.18	1977.49	761.18
	a. Current	33.15				0.00	0.31								
	Domestic	33.15				0.00	0.31								
	Foreign														
	b. Savings	1330.34	605.04	2207.25	35.90	148.91	565.04	469.02	1218.16	599.03	377.91	55.06	28.87	806.26	571.66
	Domestic	1330.34	605.04	2207.25	35.90	148.91	565.04	469.02	1218.16	599.03	377.91	55.06	28.87	806.26	571.66
	Foreign														
	c. Fixed	1899.32	731.82	1574.17	111.83	123.28	676.32	722.61	1092.13	930.86	445.48	61.76	61.31	1160.71	184.28
	Domestic	1899.32	731.82	1574.17	111.83	123.28	676.32	722.61	1092.13	930.86	445.48	61.76	61.31	1160.71	184.28
	Foreign														
	d. Call Deposits	546.52				0.00	64.90								
	Domestic	546.52				0.00	64.90								
	Foreign														
	e. Others	7.44	7.30			0.00	6.84	13.90			88.53	52.43		10.52	5.23
	Domestic	7.44	7.30			0.00	6.84	13.90			88.53	52.43		10.52	5.23
	Foreign														
4	<b>Bills Payable</b>						0.00								
5	<b>Other Liabilities</b>	147.84	730.02	97.97	396.96	73.51	72.95	165.11	381.82	197.12	420.93	181.94	39.53	817.13	45.88
	1. Sundry Creditors	7.74	0.33	30.14	18.34	0.30	2.55	2.36	50.21	11.03	21.18	6.19	0.94	17.48	6.92
	2. Loan Loss Provision	48.69	371.18	49.33	229.54	47.21	24.88	56.24	63.13	80.26	128.27	81.49	14.78	384.30	10.69
	3. Interest Suspense a/c	3.66	221.50	20.86	117.45	20.55	9.01	51.71	94.55	62.46	261.05	49.64	8.80	209.43	4.76
	4. Others	87.75	137.01	-2.35	31.63	5.46	36.51	54.80	173.93	43.37	10.43	44.62	15.00	205.92	23.51
6	<b>Reconciliation A/c</b>			302.14	-0.49							23.91			
7	<b>Profit &amp; Loss A/c</b>	89.95	494.34	133.64	60.31	1.07	13.34	140.66	61.34	12.47	217.27		7.28		48.51
		4558.85	2292.83	4736.93	542.17	448.99	1623.98	1768.46	3172.32	1991.34	1333.89	413.89	169.67	3312.48	979.96
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	1099.45	448.39	792.02	97.22	119.31	612.85	489.38	767.55	580.99	182.31	49.60	32.11	406.22	195.54
	a. Cash Balance	29.95	3.73	61.42	5.60	4.90	13.95	1.62	10.11	17.19	35.19	3.54	16.93	51.91	7.82
	Nepalese Notes & Coins	29.95	3.73	61.42	5.60	4.90	13.95	1.62	10.11	17.19	35.19	3.54	16.93	51.91	7.82
	Foreign Currency														
	b. Bank Balance	168.44	444.67	730.61	91.62	114.41	598.90	29.74	136.85	77.82	147.11	46.06	15.18	354.31	26.68
	1. In Nepal Rastra Bank	154.67	394.05	172.20	15.92	10.57	81.56	26.16	136.85	72.64	52.07	13.40		70.47	18.67
	Domestic Currency	154.67	394.05	172.20	15.92	10.57	81.56	26.16	136.85	72.64	52.07	13.40		70.47	18.67
	Foreign Currency														
	2. "A"Class Licensed Institution	13.76	50.62	557.57	50.29	59.29	455.56	3.58		5.17	94.49	22.83	15.18	218.77	8.01
	Domestic Currency	13.76	50.62	557.57	50.29	59.29	455.56	3.58		5.17	94.49	22.83	15.18	218.77	8.01
	Foreign Currency														
	3. Other Financial Ins.	0.01		0.83	25.41	44.56	61.78				0.55	9.83		65.07	
	4. In Foreign Banks														
	c. Money at Call	901.06						458.03	620.59	485.98					161.04
	Domestic Currency	901.06						458.03	620.59	485.98					161.04
	Foreign Currency														
2	<b>INVESTMENT IN SECURITIES</b>	124.99		150.00	15.00	3.20	43.01			30.00				177.00	0.26
	a. Govt Securities	124.99		150.00	15.00	3.20	43.01			30.00				177.00	0.26
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	<b>SHARE &amp; OTHER INVESTMENT</b>	30.09	38.20	90.43	0.20	0.19	8.98	213.65	0.40	13.63	1.24	0.10	0.19	12.75	
	a. Interbank Lending														
	b. Non Residents														
	c. Others	30.09	38.20	90.43	0.20	0.19	8.98	213.65	0.40	13.63	1.24	0.10	0.19	12.75	
4	<b>LOANS &amp; ADVANCES</b>	3135.07	1094.26	3212.36	263.43	279.61	826.41	968.00	2012.49	1184.47	824.95	171.26	106.92	1885.28	729.89
	a. Private Sector	3090.07	1094.26	3212.36	263.43	273.61	794.89	2.01	1993.99	1184.47	824.95	171.26	106.92	1885.28	729.89
	b. Financial Institutions	45.00				6.00	30.00	965.99							
	c. Government Organizations						1.52			18.50					
5	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	<b>FIXED ASSETS</b>	95.65	47.48	79.24	3.05	2.31	94.87	17.30	142.04	46.81	44.55	6.64	3.53	131.91	4.34
8	<b>OTHER ASSETS</b>	70.02	555.35	108.09	133.46	41.25	37.86	76.51	135.16	127.13	271.48	90.03	25.70	340.40	49.61
	a. Accrued Interest:	3.66	256.85	21.26	117.45	20.55	9.01	51.71	51.78	67.72	261.05	49.64	8.80	209.99	4.76
	Financial														
	Government Enterprises		34.88	0.41						0.12	261.05			0.55	4.76
	Private Sector	3.66	221.97	20.86	117.45	20.55	9.01	51.71	51.78	67.60		49.64	8.80	209.43	
	b. Staff Loans / Adv.	6.21	29.43	11.05	3.50	0.15				17.20	0.09	5.08	5.94	3.01	
	c. Sundry Debtors	9.31	1.23	71.38	12.45	14.97	19.76	0.71	0.05	12.63	1.43	5.32	2.98	112.60	3.98
	d. Cash In Transit														
	e. Others	50.85	267.84	4.40	0.05	5.59	9.09	24.08	83.33	29.58	9.01	34.97	8.84	11.88	37.86
9	<b>Expenses not Written off</b>	2.38		2.09											0.25
10	<b>Non Banking Assets</b>	1.20	102.51	0.54	28.89	3.12		3.62	114.69	8.31	9.36	34.04	1.22	146.25	0.07
11	<b>Reconciliation Account</b>		6.64	302.14	0.93							23.91			
12	<b>Profit &amp; Loss A/c</b>											38.31		212.67	



## Statement of Assets and Liabilities as on Asar end, 2071

S.N.	BFI Name	Kaski	Zenith	Unique	Manjusree	Jebils	Reliance	Bhaktapur
<b>Liabilities</b>								
1	<b>CAPITAL FUND</b>	<b>270.90</b>	<b>253.23</b>	<b>218.48</b>	<b>250.31</b>	<b>200.34</b>	<b>350.91</b>	<b>133.18</b>
	a. Paid-up Capital	240.74	231.00	200.00	225.00	200.00	320.00	125.00
	b. Calls in Advance							
	c. Proposed Bonus Share							
	d. General Reserves	27.99	20.77	17.85	13.96	1.93	11.02	1.58
	e. Share Premium	0.33	0.00					
	f. Retained Earning	1.84	0.40	0.63	11.35	-3.97	18.65	6.60
	g. Others Reserves Fund		1.05			2.38	1.25	
2	<b>BORROWINGS</b>							
	a. NRB							
	b. Interbank Borrowing							
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
3	<b>DEPOSITS</b>	<b>2345.77</b>	<b>992.14</b>	<b>504.84</b>	<b>1348.81</b>	<b>767.66</b>	<b>1677.46</b>	<b>368.12</b>
	a. Current							
	Domestic							
	Foreign							
	b. Savings	1395.78	560.29	176.88	127.37	196.86	576.02	192.77
	Domestic	1395.78	560.29	176.88	127.37	196.86	576.02	192.77
	Foreign							
	c. Fixed	949.99	247.32	225.37	482.28	351.39	690.35	104.39
	Domestic	949.99	247.32	225.37	482.28	351.39	690.35	104.39
	Foreign							
	d. Call Deposits							70.96
	Domestic							70.96
	Foreign							
	e. Others		184.52	102.58	739.16	219.41	411.08	
	Domestic		184.52	102.58	739.16	219.41	411.08	
	Foreign							
4	<b>Bills Payable</b>							
5	<b>Other Liabilities</b>	<b>82.13</b>	<b>66.77</b>	<b>28.77</b>	<b>118.76</b>	<b>106.61</b>	<b>164.16</b>	<b>24.05</b>
	1. Sundry Creditors	0.75	1.68	4.57	4.45	0.55	1.20	0.01
	2. Loan Loss Provision	30.22	28.41	8.05	47.76	52.22	45.03	14.73
	3. Interest Suspense a/c	15.53	5.07	0.83	39.21	20.27	53.35	6.47
	4. Others	35.63	31.61	15.31	27.33	33.56	64.58	2.84
6	<b>Reconciliation A/c</b>						<b>0.84</b>	
7	<b>Profit &amp; Loss A/c</b>	<b>53.96</b>	<b>40.93</b>	<b>30.47</b>	<b>16.74</b>	<b>45.82</b>	<b>48.96</b>	<b>2.39</b>
		<b>2752.77</b>	<b>1353.07</b>	<b>782.55</b>	<b>1734.62</b>	<b>1120.42</b>	<b>2242.32</b>	<b>527.75</b>
<b>Assets</b>								
1	<b>LIQUID FUNDS</b>	<b>601.31</b>	<b>351.54</b>	<b>205.80</b>	<b>474.75</b>	<b>286.43</b>	<b>661.55</b>	<b>212.77</b>
	a. Cash Balance	52.82	19.11	1.60	10.33	8.30	17.06	9.03
	Nepalese Notes & Coins	52.82	19.11	1.60	10.33	8.30	17.06	9.03
	Foreign Currency							
	b. Bank Balance	81.10	332.42	204.20	464.42	278.13	64.41	203.75
	1. In Nepal Rastra Bank	76.47	21.60	25.75	54.44	33.51	64.41	18.30
	Domestic Currency	76.47	21.60	25.75	54.44	33.51	64.41	18.30
	Foreign Currency							
	2. "A"Class Licensed Institution	4.45	148.61	108.13	389.08	157.13		164.42
	Domestic Currency	4.45	148.61	108.13	389.08	157.13		164.42
	Foreign Currency							
	3. Other Financial Ins.	0.19	162.22	70.32	20.90	87.48		21.03
	4. In Foreign Banks							
	c. Money at Call	467.39					580.07	
	Domestic Currency	467.39					580.07	
	Foreign Currency							
2	<b>INVESTMENT IN SECURITIES</b>		<b>20.00</b>	<b>17.00</b>	<b>10.00</b>	<b>50.00</b>	<b>3.00</b>	<b>10.00</b>
	a. Govt Securities		20.00	17.00	10.00	50.00	3.00	10.00
	b. NRB Bond							
	c. Govt. Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e. Non Residents							
3	<b>SHARE &amp; OTHER INVESTMENT</b>		<b>35.83</b>	<b>0.36</b>	<b>6.85</b>	<b>34.84</b>	<b>101.96</b>	<b>5.36</b>
	a. Interbank Lending							
	b. Non Residents							
	c. Others		35.83	0.36	6.85	34.84	101.96	5.36
4	<b>LOANS &amp; ADVANCES</b>	<b>2070.53</b>	<b>874.70</b>	<b>549.38</b>	<b>1143.88</b>	<b>672.04</b>	<b>1360.02</b>	<b>275.20</b>
	a. Private Sector	2070.53	874.70	549.38	1110.78	664.04	1328.89	275.20
	b. Financial Institutions				33.10	8.00	30.20	
	c. Government Organizations						0.93	
5	<b>BILL PURCHASED</b>							
	a. Domestic Bills Purchased							
	b. Foreign Bills Purchased							
	c. Import Bills & Imports							
6	<b>LOANS AGAINST COLLECTED BILLS</b>							
	a. Against Domestic Bills							
	b. Against Foreign Bills							
7	<b>FIXED ASSETS</b>	<b>37.41</b>	<b>7.40</b>	<b>4.45</b>	<b>24.17</b>	<b>6.28</b>	<b>12.03</b>	<b>3.75</b>
8	<b>OTHER ASSETS</b>	<b>43.51</b>	<b>63.60</b>	<b>5.56</b>	<b>74.97</b>	<b>69.69</b>	<b>99.98</b>	<b>19.43</b>
	a. Accrued Interest:	15.53	6.77	0.91	39.21	25.24	21.54	6.54
	Financial			0.00	1.13		0.05	
	Government Enterprises		0.10	0.07		0.14	2.94	0.07
	Private Sector	15.53	6.67	0.83	38.08	25.10	18.56	6.47
	b. Staff Loans / Adv.		14.80	0.64	19.45	10.28	1.48	
	c. Sundry Debtors	0.20	0.03	0.01	1.74	6.74	0.42	10.94
	d. Cash In Transit							
	e. Others	27.79	42.01	4.01	14.57	27.44	76.54	1.95
9	<b>Expenses not Written off</b>					<b>1.14</b>		<b>1.24</b>
10	<b>Non Banking Assets</b>						<b>2.94</b>	
11	<b>Reconciliation Account</b>						<b>0.84</b>	
12	<b>Profit &amp; Loss A/c</b>							
	<b>TOTAL ASSETS</b>	<b>2752.77</b>	<b>1353.07</b>	<b>782.55</b>	<b>1734.62</b>	<b>1120.42</b>	<b>2242.32</b>	<b>527.75</b>

Profit and Loss Statement of upto Asar end, 2071

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>																		
<b>1. Interest Expense</b>	<b>2180.24</b>	<b>2223.72</b>	<b>1939.82</b>	<b>2820.33</b>	<b>576.30</b>	<b>2248.80</b>	<b>2231.60</b>	<b>1176.40</b>	<b>2258.74</b>	<b>1390.50</b>	<b>1298.30</b>	<b>2196.78</b>	<b>765.16</b>	<b>1720.37</b>	<b>1575.31</b>	<b>1667.03</b>	<b>1708.87</b>	<b>3845.72</b>
1.1 On Deposit Liabilities	1753.36	2179.79	1914.24	2706.31	568.70	2118.15	2145.36	1175.83	2220.29	1341.13	1291.86	2188.90	764.99	1720.24	1574.51	1605.11	1612.54	3670.06
1.1.1 Saving Account	807.83	1089.75	783.76	672.60	357.81	947.98	449.37	404.08	764.54	341.10	304.37	498.26	127.75	535.97	306.43	209.20	358.49	1145.39
1.1.2 Fixed Account	945.53	1005.52	586.57	1306.79	121.62	1170.18	1561.43	513.18	1025.16	704.17	743.10	1301.16	473.32	888.53	943.82	1090.97	803.65	2356.01
1.1.2.1 Up to 3 months Fixed Account		2.88	87.99	19.60	11.69	240.37	357.57		406.89		0.25	1301.16		0.18		5.64	101.11	
1.1.2.2 3 to 6 months Fixed Account		4.79	117.31		10.81		284.96	4.63	185.55					1.13		17.77	170.21	
1.1.2.3 6 months to 1 year Fixed Account		544.46	293.29		70.71	929.81	782.12		221.64	704.17	39.98		473.32	120.94		944.40	295.63	
1.1.2.4 Above 1 year Fixed Account	945.53	453.39	87.99	1287.19	28.40		136.78	508.55	211.09		702.87			766.28	943.82	123.15	236.70	2356.01
1.1.3 Call Deposit		84.52	543.91	726.92	89.28		134.56	258.57	430.59	295.86	244.38	389.48	163.91	295.74	324.26	304.94	450.40	141.09
1.1.4 Certificate of Deposit																		27.57
1.2 On Borrowing	426.88	43.93	25.57	114.02	7.60	130.64	86.24	0.57	38.44	49.37	6.44	7.88	0.17	0.13	0.80	61.92	96.33	175.66
<b>2. Commission Expense</b>	<b>43.47</b>	<b>43.47</b>	<b>186.79</b>	<b>143.38</b>			<b>14.43</b>											<b>11.97</b>
<b>3. Staff Expense</b>	<b>2055.67</b>	<b>2356.04</b>	<b>645.29</b>	<b>437.77</b>	<b>482.08</b>	<b>713.82</b>	<b>443.09</b>	<b>257.91</b>	<b>511.86</b>	<b>382.89</b>	<b>231.17</b>	<b>373.89</b>	<b>120.50</b>	<b>279.19</b>	<b>221.65</b>	<b>239.99</b>	<b>242.81</b>	<b>3350.96</b>
<b>4. Office Operating Expenses</b>	<b>574.24</b>	<b>700.54</b>	<b>499.83</b>	<b>539.76</b>	<b>368.03</b>	<b>965.89</b>	<b>506.03</b>	<b>218.68</b>	<b>544.30</b>	<b>376.08</b>	<b>203.61</b>	<b>384.25</b>	<b>126.14</b>	<b>379.83</b>	<b>240.59</b>	<b>266.14</b>	<b>435.94</b>	<b>639.85</b>
<b>5. Foreign Exchange Loss</b>											<b>7.05</b>				<b>5.18</b>			
5.1 Due to Change in Exchange Rates											7.05				5.18			
5.2 Due to Foreign Currency Transaction																		
<b>6. Non Operating Expense</b>		<b>0.30</b>						<b>13.18</b>							<b>0.25</b>			<b>1.13</b>
<b>7. Provision for Risk</b>	<b>191.44</b>	<b>638.94</b>	<b>237.48</b>	<b>441.71</b>	<b>129.22</b>	<b>278.55</b>	<b>82.97</b>	<b>315.69</b>	<b>73.72</b>	<b>123.69</b>	<b>163.06</b>	<b>187.89</b>	<b>42.92</b>	<b>-1.24</b>	<b>257.12</b>	<b>70.98</b>	<b>34.98</b>	<b>619.95</b>
7.1 Loan loss Provision	198.98	612.82	235.73	441.71	129.22	278.55	82.97	315.69	73.72	112.78	163.06	187.89	42.92	255.00	17.24	34.98	34.98	619.95
7.1.1 General Loan loss Provision	198.98	152.19	83.12	176.15	55.82	278.55	65.80	174.12	73.72	65.16	64.11	48.04		26.61				114.77
7.1.2 Special Loan Loss Provision		460.63	152.61	265.56	73.39		17.17	141.57		47.61	98.95	139.84	42.92		228.38	17.24		505.18
7.1.3 Additional Loan Loss Provision																		
7.2. Provision for Non-Banking Assets	-0.27														2.12	53.74		
7.3. Provision for Loss on Investment		0.10												-1.24				
7.5. Provision for Loss of Other Assets	-7.28	26.02	1.75							10.91								
<b>8. Loan Written Off</b>		<b>0.02</b>			<b>35.18</b>		<b>0.86</b>						<b>0.13</b>	<b>79.78</b>			<b>0.03</b>	<b>0.29</b>
<b>9. Provision for Staff Bonus</b>			<b>341.19</b>	<b>275.45</b>	<b>196.09</b>	<b>165.51</b>	<b>131.06</b>	<b>94.86</b>	<b>221.62</b>	<b>74.84</b>	<b>51.54</b>	<b>118.13</b>	<b>33.89</b>	<b>66.20</b>	<b>45.88</b>	<b>67.41</b>	<b>111.20</b>	<b>159.91</b>
<b>10. Provision for Income Tax</b>	<b>438.83</b>		<b>1014.29</b>	<b>826.35</b>	<b>583.47</b>	<b>552.27</b>	<b>390.19</b>	<b>166.43</b>	<b>666.40</b>	<b>229.53</b>	<b>147.50</b>	<b>366.63</b>	<b>95.65</b>	<b>198.70</b>	<b>137.63</b>	<b>202.22</b>	<b>333.59</b>	<b>489.41</b>
<b>11. Others</b>		<b>2.63</b>							<b>0.02</b>				<b>0.48</b>					<b>3.02</b>
<b>12. Net Profit</b>	<b>1039.22</b>	<b>1946.88</b>	<b>2397.63</b>	<b>1927.87</b>	<b>1377.47</b>	<b>1102.81</b>	<b>920.41</b>	<b>782.14</b>	<b>1549.70</b>	<b>518.90</b>	<b>367.93</b>	<b>814.71</b>	<b>243.24</b>	<b>463.39</b>	<b>321.14</b>	<b>471.85</b>	<b>778.37</b>	<b>1509.46</b>
<b>Total Expenses</b>	<b>6479.64</b>	<b>7912.54</b>	<b>7262.32</b>	<b>7412.61</b>	<b>3747.84</b>	<b>6027.64</b>	<b>4706.21</b>	<b>3039.72</b>	<b>5826.35</b>	<b>3096.42</b>	<b>2470.15</b>	<b>4442.28</b>	<b>1428.11</b>	<b>3191.40</b>	<b>2799.58</b>	<b>2985.62</b>	<b>3645.77</b>	<b>10631.67</b>

<b>Income</b>																		
<b>1. Interest Income</b>	<b>5008.77</b>	<b>6136.76</b>	<b>5735.17</b>	<b>5783.98</b>	<b>2583.96</b>	<b>4744.60</b>	<b>3976.65</b>	<b>2032.68</b>	<b>5177.55</b>	<b>2609.43</b>	<b>2078.16</b>	<b>3995.26</b>	<b>1297.25</b>	<b>2821.62</b>	<b>2396.38</b>	<b>2489.32</b>	<b>3035.13</b>	<b>8438.02</b>
1.1 On Loans and Advances	4809.44	5547.76	5281.00	5592.43	2450.82	4394.83	3396.87	1960.61	4896.80	2489.08	1996.52	3722.27	1280.77	2791.57	2309.61	2430.68	2895.59	8125.58
1.2 On Investment	158.28	505.91	269.51	132.13	56.43	288.72	94.11	51.23	240.69	116.82	74.75	255.53	13.94	28.50	22.28	58.63	111.17	104.76
1.2.1 Government Bonds	158.28	330.77	253.85	132.13	56.43	288.72	94.11	25.60	72.46	116.82	62.27	242.45	13.94	28.50	22.28	58.63	111.17	104.76
1.2.2 Foreign Bonds			15.66									13.08						
1.2.3 NRB Bonds								25.63	168.24		12.48							
1.2.4 Debenture & Bonds		175.14																
1.3 On Agency Balance	33.26	62.48	1.23	54.13	1.07	60.99	447.06	1.66	39.83			0.29	0.49				2.39	
1.4 On Call Deposit	7.79	2.45	143.55	5.28	10.89	0.05		0.41	0.23	1.62		12.78					25.98	
1.5 On Others		18.16	39.89		64.75		38.61	18.77		1.90	6.89	4.39	2.05	1.55	64.49			207.68
<b>2. Commission and Discount</b>	<b>229.73</b>	<b>419.42</b>	<b>914.04</b>	<b>612.52</b>	<b>383.61</b>	<b>657.82</b>	<b>537.55</b>	<b>311.53</b>	<b>254.88</b>	<b>212.96</b>	<b>86.14</b>	<b>112.24</b>	<b>28.67</b>	<b>139.64</b>	<b>188.73</b>	<b>298.50</b>	<b>355.74</b>	<b>292.04</b>
2.1 Bills Purchase and Discount	0.09	1.51	1.94		14.53	69.26	0.01	18.63	12.85	46.87	2.04	18.21		0.51	1.16	15.25		
2.2 Commission	229.65	401.91	908.58	612.52	268.73	502.47	331.40	285.57	212.31	166.09	77.08	70.96	28.67	139.13	47.65	276.03	175.46	292.04
2.3 Others		16.00	3.51		100.36	86.09	206.14	7.33	29.72		7.03	23.07			139.92	7.22	180.28	
<b>3. Exchange Fluctuation Income</b>	<b>148.86</b>	<b>33.88</b>	<b>530.44</b>	<b>469.75</b>	<b>542.23</b>	<b>385.10</b>	<b>107.80</b>	<b>91.73</b>	<b>67.03</b>	<b>155.76</b>	<b>17.31</b>	<b>131.97</b>	<b>24.91</b>	<b>50.98</b>	<b>85.16</b>	<b>120.18</b>	<b>146.09</b>	<b>131.12</b>
3.1 Due to Change in Exchange Rate	115.89	-62.78	422.18	18.90	102.97		4.71	1.51	4.94			25.20	1.07		23.52	17.04	116.38	81.37
3.2 Due to Foreign Currency Transaction	32.97	96.66	108.27	450.85	439.27	385.10	103.09	90.22	62.09	155.76	17.31	106.77	23.84	50.98	61.64	103.15	29.71	49.75
<b>4. Other Operating Income</b>	<b>363.23</b>	<b>296.86</b>		<b>211.36</b>	<b>44.16</b>	<b>206.45</b>		<b>138.65</b>	<b>309.48</b>	<b>65.87</b>	<b>80.86</b>	<b>195.44</b>	<b>43.29</b>	<b>101.25</b>	<b>56.65</b>		<b>15.12</b>	<b>423.28</b>
<b>5. Non Operating Income</b>	<b>542.74</b>	<b>9.45</b>	<b>33.94</b>	<b>11.84</b>	<b>51.87</b>	<b>15.03</b>	<b>7.41</b>		<b>9.93</b>	<b>8.56</b>	<b>18.13</b>	<b>7.37</b>		<b>34.46</b>	<b>4.49</b>	<b>26.25</b>	<b>85.59</b>	<b>152.18</b>
<b>6. Write Back from Provisions for loss</b>	<b>123.53</b>	<b>730.36</b>	<b>11.91</b>	<b>322.63</b>	<b>108.35</b>		<b>71.81</b>	<b>316.86</b>	<b>7.48</b>	<b>43.84</b>	<b>186.55</b>		<b>31.58</b>	<b>43.45</b>	<b>68.19</b>	<b>51.07</b>	<b>8.10</b>	<b>615.26</b>
<b>7. Recovery of written-off Loan</b>	<b>62.77</b>	<b>152.79</b>	<b>36.82</b>	<b>0.53</b>	<b>33.65</b>		<b>4.99</b>	<b>147.88</b>			<b>2.99</b>		<b>1.80</b>			<b>0.30</b>		<b>320.63</b>
<b>8. Income from Extra Ordinary transactions</b>		<b>133.02</b>				<b>18.64</b>		<b>0.39</b>					<b>0.60</b>					<b>259.14</b>
<b>9. Net Loss</b>																		
<b>Total Income</b>	<b>6479.64</b>	<b>7912.54</b>	<b>7262.32</b>	<b>7412.61</b>	<b>3747.84</b>	<b>6027.64</b>	<b>4706.21</b>	<b>3039.72</b>	<b>5826.35</b>	<b>3096.42</b>	<b>2470.15</b>	<b>4442.28</b>	<b>1428.11</b>	<b>3191.40</b>	<b>2799.58</b>	<b>2985.62</b>	<b>3645.77</b>	<b>10631.67</b>

**Profit and Loss Statement of upto Asar end, 2071**

<b>BFI Name</b>	<b>Global</b>	<b>Citizens</b>	<b>Prime</b>	<b>Sunrise</b>	<b>Grand</b>	<b>NIMB</b>	<b>Kist</b>	<b>Janata</b>	<b>Mega</b>	<b>Civil</b>	<b>Century</b>	<b>Sanima</b>	<b>NIDC</b>	<b>Malika</b>	<b>Siddhartha</b>	<b>UDBL</b>	<b>Yeti</b>	<b>Narayani</b>	<b>PDBL</b>	<b>Sahayogi</b>
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>2052.55</b>	<b>1382.76</b>	<b>1811.20</b>	<b>1328.71</b>	<b>1319.19</b>	<b>1216.06</b>	<b>1135.88</b>	<b>952.36</b>	<b>807.03</b>	<b>1255.34</b>	<b>980.17</b>	<b>1198.31</b>	<b>108.05</b>	<b>134.69</b>	<b>406.01</b>		<b>496.66</b>	<b>68.60</b>	<b>231.45</b>	<b>109.54</b>
1.1 On Deposit Liabilities	2004.92	1354.91	1810.93	1328.53	1318.98	1215.82	1124.61	951.27	802.36	1253.79	979.28	1175.36	108.05	134.69	406.01		495.39	68.60	231.45	109.54
1.1.1 Saving Account	658.13	215.65	167.10	362.00	155.42	191.26	630.87	131.41	257.28	140.27	271.71	307.42	22.75	103.78	222.68		164.70	35.78	112.66	82.90
1.1.2 Fixed Account	1029.27	866.36	762.84	791.59	807.96	699.36	420.60	598.82	394.39	898.58	506.48	692.76	82.74	12.73	133.23		224.53	32.83	98.33	24.70
1.1.2.1 Up to 3 months Fixed Account	4.48	21.79	0.04	0.10		91.82	0.04	50.63		23.08		7.57		0.03	0.86				1.39	
1.1.2.2 3 to 6 months Fixed Account	4.14	5.10	1.69	14.73	5.87	0.65	5.98	0.18		14.27	9.35	2.66		0.03	0.07			0.18	1.74	
1.1.2.3 6 months to 1 year Fixed Account	845.90	625.08	679.51	688.28		227.65	362.34	428.90		535.22	497.13	506.21	21.28	0.05	21.12		62.56	7.49	89.85	5.64
1.1.2.4 Above 1 year Fixed Account	174.75	214.39	81.61	88.49	802.09	379.24	52.23	119.12	394.39	326.01		176.32	61.46	12.62	111.18		161.98	25.16	5.35	19.06
1.1.3 Call Deposit	317.52	272.91	880.99	174.93	352.54	325.20	73.14	221.04	150.68	214.95	201.09	175.18	2.56	18.17	50.10		106.15		20.46	1.94
1.1.4 Certificate of Deposit					3.06															
1.2 On Borrowing	47.63	27.85	0.27	0.18	0.21	0.24	11.27	1.10	4.67	1.55	0.90	22.95					1.28			
<b>2. Commission Expense</b>	<b>26.97</b>	<b>6.54</b>	<b>8.05</b>												<b>1.15</b>					
<b>3. Staff Expense</b>	<b>373.88</b>	<b>165.21</b>	<b>134.28</b>	<b>264.61</b>	<b>133.41</b>	<b>149.20</b>	<b>272.92</b>	<b>138.03</b>	<b>167.27</b>	<b>157.16</b>	<b>124.97</b>	<b>134.38</b>	<b>62.98</b>	<b>47.97</b>	<b>60.33</b>		<b>100.59</b>	<b>11.80</b>	<b>46.44</b>	<b>18.46</b>
<b>4. Office Operating Expenses</b>	<b>606.37</b>	<b>261.51</b>	<b>231.02</b>	<b>354.65</b>	<b>136.02</b>	<b>251.38</b>	<b>317.68</b>	<b>175.68</b>	<b>249.56</b>	<b>208.81</b>	<b>226.48</b>	<b>206.36</b>	<b>47.13</b>	<b>53.20</b>	<b>87.39</b>		<b>110.55</b>	<b>12.99</b>	<b>44.33</b>	<b>21.54</b>
<b>5. Foreign Exchange Loss</b>									11.51						0.17					
5.1 Due to Change in Exchange Rates															0.17					
5.2 Due to Foreign Currency Transaction									11.51											
<b>6. Non Operating Expense</b>								0.08			0.67									-0.15
<b>7. Provision for Risk</b>	<b>331.94</b>	<b>437.77</b>	<b>39.46</b>	<b>305.07</b>	<b>1944.15</b>	<b>113.31</b>	<b>707.45</b>	<b>131.99</b>	<b>128.66</b>	<b>127.74</b>	<b>127.58</b>	<b>55.21</b>	<b>153.12</b>	<b>30.15</b>	<b>198.26</b>		<b>611.82</b>	<b>165.57</b>	<b>2.56</b>	<b>5.01</b>
7.1 Loan loss Provision	331.94	295.95	39.46	299.93	1904.39	107.76	745.52	128.28	124.47	127.74	127.58	55.21	131.16	27.23	176.91		364.29	165.57	2.56	5.01
7.1.1 General Loan loss Provision	175.36	45.24	41.09	-4.02		43.41	-42.94	37.74	30.94	31.14	60.33	53.73	7.01	27.23	15.73		165.57	2.56	3.27	
7.1.2 Special Loan Loss Provision	156.58	250.71	-1.64	303.94	1904.39	64.36	788.46	90.54	93.53	96.60	67.25	1.48	124.15		161.18		364.29		1.75	
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets		141.82		5.15	39.76		-38.07	3.71							21.07		247.53			
7.3. Provision for Loss on Investment															0.22					
7.5. Provision for Loss of Other Assets						5.54			4.19				21.97	2.92	0.06					
<b>8. Loan Written Off</b>				<b>14.65</b>		<b>138.70</b>						<b>0.31</b>			<b>27.89</b>					
<b>9. Provision for Staff Bonus</b>	<b>137.84</b>	<b>76.48</b>	<b>93.47</b>	<b>56.13</b>			<b>12.60</b>	<b>44.32</b>		<b>19.33</b>	<b>65.33</b>	<b>120.37</b>	<b>3.39</b>	<b>7.66</b>					<b>9.51</b>	<b>9.80</b>
<b>10. Provision for Income Tax</b>	<b>375.89</b>	<b>203.50</b>	<b>280.41</b>	<b>168.40</b>	<b>6.20</b>		<b>-69.08</b>	<b>37.79</b>	<b>133.05</b>		<b>57.98</b>	<b>199.43</b>	<b>473.49</b>	<b>10.16</b>	<b>22.97</b>		<b>0.11</b>		<b>30.57</b>	<b>29.40</b>
<b>11. Others</b>																	<b>31.71</b>			
<b>12. Net Profit</b>	<b>1002.54</b>	<b>561.27</b>	<b>654.28</b>	<b>392.92</b>	<b>#####</b>	<b>642.00</b>	<b>-240.97</b>	<b>88.17</b>	<b>310.19</b>	<b>368.06</b>	<b>135.28</b>	<b>453.88</b>	<b>1031.16</b>	<b>23.72</b>	<b>53.59</b>				<b>64.50</b>	<b>68.60</b>
<b>Total Expenses</b>	<b>4907.97</b>	<b>3095.03</b>	<b>3244.11</b>	<b>2893.19</b>	<b>1932.40</b>	<b>2510.65</b>	<b>2123.87</b>	<b>1536.69</b>	<b>1851.59</b>	<b>2117.11</b>	<b>1672.45</b>	<b>2313.21</b>	<b>1996.31</b>	<b>303.28</b>	<b>865.42</b>		<b>1351.44</b>	<b>258.96</b>	<b>429.21</b>	<b>262.36</b>

<b>Income</b>																				
<b>1. Interest Income</b>	<b>3803.71</b>	<b>2455.65</b>	<b>2871.08</b>	<b>2414.65</b>	<b>1704.38</b>	<b>2005.35</b>	<b>1866.80</b>	<b>1490.25</b>	<b>1628.25</b>	<b>1849.19</b>	<b>1402.19</b>	<b>2017.03</b>	<b>343.88</b>	<b>268.03</b>	<b>604.87</b>		<b>768.37</b>	<b>59.26</b>	<b>400.00</b>	<b>225.78</b>
1.1 On Loans and Advances	3665.80	2353.79	2831.81	2372.02	1635.64	1890.28	1778.56	1442.55	1559.26	1807.85	1379.35	1934.14	244.41	249.84	557.06		709.95	56.84	372.72	200.66
1.2 On Investment	135.63	85.76	10.16	32.02	60.06	79.78	64.25	46.57	29.27	39.59	7.20	66.01	0.95	2.01	16.77		11.88			
1.2.1 Government Bonds	135.63	85.76	10.16	19.84	60.06	79.78	64.25	46.54	28.91	39.59	7.20	66.01	0.95	2.01	16.77		11.88			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds				12.18				0.03												
1.2.4 Debenture & Bonds									0.36											
1.3 On Agency Balance		0.60	0.12	0.13			2.02	0.26	0.10		5.90						43.33	2.43		
1.4 On Call Deposit	2.30	14.72		3.72		0.18	3.32		21.05	1.75			98.52	12.39	30.60				26.85	25.02
1.5 On Others	-0.02	0.78	29.00	6.76	8.69	35.11	18.66	0.88	18.57		9.74	16.87		3.79	0.44		3.21		0.43	0.10
<b>2. Commission and Discount</b>	<b>451.16</b>	<b>54.74</b>	<b>70.06</b>	<b>103.91</b>	<b>42.12</b>	<b>83.50</b>	<b>152.94</b>	<b>84.89</b>	<b>23.47</b>	<b>57.32</b>	<b>52.17</b>	<b>40.46</b>	<b>0.09</b>	<b>8.01</b>	<b>8.95</b>		<b>5.18</b>	<b>0.21</b>	<b>2.77</b>	<b>7.87</b>
2.1 Bills Purchase and Discount	0.76	6.50	5.36	5.39	0.32		2.38	4.73	0.32	2.98				0.12						
2.2 Commission	435.29	31.10	64.70	72.48	41.80	70.94	30.06	80.16	23.16	54.34	52.17	40.46	0.09	8.01	8.83		5.18	0.21	2.77	7.87
2.3 Others	15.11	17.14		26.04		12.56	120.50													
<b>3. Exchange Fluctuation Income</b>	<b>138.42</b>	<b>75.73</b>	<b>36.16</b>	<b>63.21</b>	<b>72.87</b>	<b>97.66</b>	<b>33.61</b>	<b>-62.26</b>	<b>134.40</b>	<b>58.51</b>	<b>82.57</b>	<b>146.89</b>			<b>0.03</b>					<b>-0.04</b>
3.1 Due to Change in Exchange Rate	49.58	-4.30	-22.87	27.68	1.90	24.42		-743.18		7.35	3.61	2.16								-0.03
3.2 Due to Foreign Currency Transaction	88.84	80.03	59.04	35.54	70.96	73.25	33.61	680.92	134.40	51.16	78.96	144.73			0.03					-0.01
<b>4. Other Operating Income</b>	<b>21.01</b>	<b>206.17</b>	<b>246.28</b>	<b>141.29</b>	<b>45.95</b>	<b>95.52</b>		<b>9.14</b>	<b>57.71</b>	<b>61.43</b>	<b>92.19</b>	<b>85.44</b>	<b>14.17</b>	<b>23.36</b>	<b>46.15</b>		<b>47.55</b>	<b>1.84</b>	<b>26.44</b>	<b>23.58</b>
<b>5. Non Operating Income</b>	<b>80.56</b>	<b>8.23</b>		<b>2.49</b>	<b>0.81</b>	<b>21.67</b>	<b>67.07</b>	<b>11.46</b>	<b>1.65</b>		<b>15.00</b>	<b>13.08</b>	<b>1590.99</b>	<b>0.65</b>	<b>35.13</b>		<b>34.15</b>	<b>9.03</b>		<b>4.34</b>
<b>6. Write Back from Provisions for loss</b>	<b>410.95</b>	<b>287.09</b>	<b>20.53</b>	<b>167.64</b>	<b>66.27</b>	<b>205.16</b>	<b>3.45</b>	<b>3.20</b>	<b>6.11</b>	<b>90.66</b>	<b>28.32</b>	<b>1.53</b>	<b>46.34</b>	<b>3.22</b>	<b>165.60</b>		<b>144.56</b>	<b>89.98</b>		<b>0.79</b>
<b>7. Recovery of written-off Loan</b>	<b>2.16</b>	<b>7.42</b>				<b>1.80</b>							<b>0.85</b>	<b>4.70</b>						
<b>8. Income from Extra Ordinary transactions</b>												<b>8.79</b>								<b>20.60</b>
<b>9. Net Loss</b>																	<b>331.06</b>	<b>98.64</b>		
<b>Total Income</b>	<b>4907.97</b>	<b>3095.03</b>																		



Profit and Loss Statement of upto Asar end, 2071

BFI Name	Triveni	Suprim	Bhirkuti	Suvechha	Shangrila	Saurshankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Avaniko	NDFP	CEDBL	Miteri	Tinau	
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>244.99</b>	<b>176.45</b>	<b>305.53</b>	<b>119.37</b>	<b>161.88</b>	<b>90.66</b>	<b>66.67</b>	<b>333.78</b>	<b>239.43</b>	<b>341.97</b>	<b>247.46</b>	<b>129.61</b>	<b>82.82</b>	<b>448.37</b>	<b>60.38</b>	<b>327.46</b>	<b>622.14</b>	<b>92.92</b>	<b>134.87</b>	
1.1 On Deposit Liabilities	244.72	176.45	305.53	119.37	161.88	90.66	66.67	209.29	239.38	341.97	247.46	129.61	82.82	448.37	60.38	327.36	600.92	92.92	134.87	
1.1.1 Saving Account	103.40	79.24	127.55	38.97	97.75	48.50	6.37	88.13	96.94	121.65	135.38	75.69	53.99	158.45	37.80	205.21	149.14	46.47	48.63	
1.1.2 Fixed Account	100.19	61.46	99.46	63.03	37.81	28.07	-4.98	75.04	79.25	150.37	91.49	30.10	28.82	203.79	21.18	93.49	383.54	36.56	76.05	
1.1.2.1 Up to 3 months Fixed Account	0.32		0.24	0.20	0.01					1.52		0.07		0.70			29.65	1.46	0.05	
1.1.2.2 3 to 6 months Fixed Account	2.41	2.49	0.83	0.29	0.26			1.30	1.73	4.75	2.77	0.80	5.09	19.52	0.04		5.98	1.83	0.45	
1.1.2.3 6 months to 1 year Fixed Account	55.12	54.50	83.44	22.42	22.72	11.62		58.26	41.66	108.87	32.92	6.90	7.09	48.78	10.52		176.34	12.80	46.87	
1.1.2.4 Above 1 year Fixed Account	42.33	4.47	14.95	40.12	14.82	16.45	-4.98	15.48	35.86	35.23	55.80	22.33	16.65	134.79	10.62	93.49	171.56	20.48	28.67	
1.1.3 Call Deposit	41.13	35.76	78.52	17.37	26.32	14.09	65.28	46.12	63.18	69.95	20.59	23.82		86.13	1.41	28.66	68.24	9.89	10.19	
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.26							124.49	0.05							0.10	21.22			
<b>2. Commission Expense</b>		<b>0.17</b>							<b>0.01</b>			<b>0.16</b>			<b>1.09</b>		<b>1.68</b>			
<b>3. Staff Expense</b>	<b>30.82</b>	<b>39.63</b>	<b>45.08</b>	<b>18.24</b>	<b>28.51</b>	<b>18.92</b>	<b>21.38</b>	<b>25.13</b>	<b>56.45</b>	<b>44.52</b>	<b>44.20</b>	<b>32.33</b>	<b>15.79</b>	<b>95.41</b>	<b>19.42</b>	<b>56.98</b>	<b>72.48</b>	<b>12.84</b>	<b>18.14</b>	
<b>4. Office Operating Expenses</b>	<b>45.59</b>	<b>49.81</b>	<b>44.80</b>	<b>21.34</b>	<b>28.75</b>	<b>25.82</b>	<b>41.22</b>	<b>36.12</b>	<b>98.74</b>	<b>58.85</b>	<b>30.29</b>	<b>31.05</b>	<b>16.94</b>	<b>115.88</b>	<b>18.19</b>	<b>79.18</b>	<b>74.54</b>	<b>11.73</b>	<b>28.32</b>	
<b>5. Foreign Exchange Loss</b>																	<b>0.58</b>			
5.1 Due to Change in Exchange Rates																	0.57			
5.2 Due to Foreign Currency Transaction																	0.01			
<b>6. Non Operating Expense</b>				<b>0.36</b>			<b>3.06</b>			<b>35.87</b>	<b>49.30</b>		<b>0.30</b>	<b>3.28</b>		<b>0.11</b>		<b>0.15</b>		
<b>7. Provision for Risk</b>	<b>32.74</b>	<b>187.44</b>	<b>7.92</b>	<b>2.00</b>	<b>7.03</b>	<b>1.18</b>	<b>104.39</b>	<b>7.04</b>	<b>36.78</b>	<b>74.53</b>	<b>15.29</b>	<b>7.78</b>		<b>389.07</b>	<b>29.67</b>	<b>300.57</b>	<b>100.86</b>	<b>3.16</b>	<b>2.88</b>	
7.1 Loan loss Provision	32.74	140.44	7.92	2.00	7.03	1.18	104.39	7.04	36.78	74.53	15.29	7.78		389.07	29.67	300.57	100.86	3.16	2.88	
7.1.1 General Loan loss Provision	7.78	8.14	7.92	0.60	7.03	1.18		5.66	12.31		1.09	7.78		4.15	2.48	-8.14	7.52	2.88	2.67	
7.1.2 Special Loan Loss Provision	24.96	132.29		1.40				1.38	24.47					109.95	27.19	264.46	92.26	0.28	0.21	
7.1.3 Additional Loan Loss Provision																			-0.01	
7.2. Provision for Non-Banking Assets		34.29					104.39			74.53				10.12		43.96				
7.3. Provision for Loss on Investment																0.29	1.08			
7.5. Provision for Loss of Other Assets		12.72												217.99						
<b>8. Loan Written Off</b>		<b>12.74</b>					<b>53.14</b>							<b>3.16</b>		<b>3.92</b>				
<b>9. Provision for Staff Bonus</b>	<b>13.22</b>	<b>8.19</b>	<b>16.83</b>	<b>5.52</b>	<b>11.17</b>	<b>6.48</b>			<b>17.23</b>	<b>7.15</b>	<b>9.89</b>	<b>8.69</b>	<b>2.98</b>		<b>4.13</b>		<b>17.15</b>	<b>6.95</b>	<b>4.10</b>	
<b>10. Provision for Income Tax</b>	<b>39.65</b>	<b>24.58</b>	<b>50.50</b>	<b>16.56</b>	<b>33.51</b>	<b>19.45</b>			<b>51.68</b>	<b>21.45</b>	<b>29.66</b>	<b>26.45</b>	<b>8.94</b>		<b>12.38</b>		<b>51.45</b>	<b>20.87</b>	<b>12.31</b>	
<b>11. Others</b>														<b>0.37</b>						
<b>12. Net Profit</b>	<b>92.51</b>	<b>57.35</b>	<b>117.83</b>	<b>38.65</b>	<b>78.20</b>	<b>45.39</b>	<b>180.77</b>	<b>124.63</b>	<b>125.92</b>	<b>50.05</b>	<b>69.21</b>	<b>60.41</b>	<b>20.86</b>		<b>28.90</b>		<b>120.05</b>	<b>48.65</b>	<b>28.73</b>	
<b>Total Expenses</b>	<b>499.51</b>	<b>556.36</b>	<b>588.50</b>	<b>222.03</b>	<b>349.05</b>	<b>207.90</b>	<b>470.64</b>	<b>526.71</b>	<b>626.23</b>	<b>634.38</b>	<b>495.30</b>	<b>296.47</b>	<b>148.63</b>	<b>1055.54</b>	<b>174.16</b>	<b>768.81</b>	<b>1060.34</b>	<b>197.27</b>	<b>229.36</b>	

<b>Income</b>																				
<b>1. Interest Income</b>	<b>431.82</b>	<b>328.14</b>	<b>548.00</b>	<b>183.80</b>	<b>304.33</b>	<b>186.75</b>	<b>152.75</b>	<b>486.07</b>	<b>422.20</b>	<b>585.83</b>	<b>452.48</b>	<b>277.00</b>	<b>115.09</b>	<b>724.95</b>	<b>115.90</b>	<b>498.32</b>	<b>955.74</b>	<b>175.73</b>	<b>206.05</b>	
1.1 On Loans and Advances	393.24	296.57	502.98	171.94	281.04	170.69	147.71	343.76	386.17	550.51	368.94	230.00	115.09	682.33	114.98	429.79	866.30	165.47	188.99	
1.2 On Investment		1.37	2.04	0.09					0.81	4.09	10.10			10.46		0.74	14.84			
1.2.1 Government Bonds		1.37	2.04	0.09					0.81	3.68	10.10			10.46		0.74	14.84			
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds										0.41										
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance												47.00				28.57				
1.4 On Call Deposit	38.58	30.21	42.97	11.85	21.69	16.06	5.04	17.82	35.21	31.22	69.22			29.52	0.92	25.54	71.71	10.26	17.07	
1.5 On Others				1.51				124.49	0.01		4.22			2.64		13.68	2.89			
<b>2. Commission and Discount</b>	<b>3.63</b>	<b>3.96</b>	<b>6.03</b>	<b>1.56</b>	<b>6.73</b>	<b>16.22</b>	<b>0.10</b>	<b>3.26</b>	<b>6.05</b>	<b>1.53</b>	<b>13.14</b>	<b>2.35</b>	<b>11.35</b>	<b>9.14</b>	<b>10.49</b>	<b>7.24</b>	<b>102.65</b>	<b>1.78</b>	<b>3.65</b>	
2.1 Bills Purchase and Discount																	0.01			
2.2 Commission	3.63	3.96	6.03	1.56	6.73	16.22	0.10	3.26	6.05	1.53	13.14	2.35	11.35	9.14	10.49	7.24	102.65	1.78	3.65	
2.3 Others						14.57		2.47	1.78			2.07			9.36		90.84	0.78		
<b>3. Exchange Fluctuation Income</b>							<b>0.06</b>	<b>0.02</b>	<b>0.10</b>	<b>0.01</b>				<b>0.32</b>		<b>0.28</b>	<b>1.96</b>			
3.1 Due to Change in Exchange Rate							0.00	0.02	0.10	0.01				0.26		0.03	1.96			
3.2 Due to Foreign Currency Transaction							0.06		0.10					0.06		0.25	1.83			
<b>4. Other Operating Income</b>	<b>26.39</b>	<b>45.11</b>	<b>31.84</b>	<b>13.36</b>	<b>25.84</b>		<b>1.04</b>	<b>34.89</b>	<b>32.34</b>	<b>30.10</b>	<b>15.87</b>	<b>17.12</b>	<b>18.69</b>	<b>24.63</b>	<b>20.77</b>	<b>17.63</b>		<b>19.76</b>	<b>16.50</b>	
<b>5. Non Operating Income</b>				<b>23.31</b>	<b>0.37</b>		<b>20.35</b>	<b>2.47</b>	<b>30.62</b>	<b>16.92</b>				<b>38.54</b>		<b>22.13</b>			<b>2.90</b>	
<b>6. Write Back from Provisions for loss</b>	<b>20.96</b>	<b>179.11</b>	<b>2.64</b>		<b>11.78</b>	<b>4.93</b>	<b>296.33</b>		<b>134.91</b>		<b>13.81</b>		<b>3.50</b>	<b>164.62</b>	<b>27.00</b>				<b>0.25</b>	
<b>7. Recovery of written-off Loan</b>		<b>0.04</b>																		
<b>8. Income from Extra Ordinary transactions</b>	<b>16.72</b>																			
<b>9. Net Loss</b>														<b>93.34</b>		<b>223.20</b>				
<b>Total Income</b>	<b>499.51</b>	<b>556.36</b>	<b>588.50</b>	<b>222.03</b>	<b>349.05</b>	<b>207.90</b>	<b>470.64</b>	<b>526.71</b>	<b>626.23</b>	<b>634.38</b>	<b>495.30</b>	<b>296.47</b>	<b>148.63</b>	<b>1055.54</b>	<b>174.16</b>	<b>768.81</b>	<b>1060.34</b>	<b>197.27</b>	<b>229.36</b>	

Profit and Loss Statement of upto Asar end, 2071

BFI Name	Rising	Mukthinath	Sewa	Kankal	Public	Mahakali	Ace	Bhargav	dhalyo	Country	Alpine	Nigiri	Kastamandap	Garfina	City	Bishow	Kabeli	Kamana	Corporate	Painbhara
<b>Expenses</b>																				
<b>1. Interest Expense</b>	<b>104.27</b>	<b>286.73</b>	<b>218.58</b>	<b>50.52</b>	<b>94.63</b>	<b>30.19</b>	<b>382.13</b>	<b>40.14</b>	<b>92.09</b>	<b>125.66</b>	<b>54.35</b>	<b>58.52</b>	<b>346.19</b>	<b>244.67</b>	<b>247.45</b>	<b>274.81</b>	<b>21.23</b>	<b>173.18</b>	<b>82.16</b>	<b>95.19</b>
1.1 On Deposit Liabilities	104.21	276.69	218.58	50.52	94.63	30.19	368.93	40.14	92.09	125.66	54.35	58.52	345.72	244.01	245.89	273.26	21.23	173.18	82.07	95.19
1.1.1 Saving Account	67.86	152.21	79.75	27.35	23.75	23.51	169.09	18.58	34.23	35.07	23.88	28.83	166.93	128.57	120.80	69.20	14.78	80.69	28.25	58.02
1.1.2 Fixed Account	36.36	100.31	83.50	12.91	56.71	6.68	176.59	17.00	41.58	56.07	19.38	25.33	146.03	90.96	109.28	147.47	4.67	66.74	49.34	19.52
1.1.2.1 Up to 3 months Fixed Account		1.74	0.10		0.49		3.76	0.50	0.21	0.29	0.03	0.62	11.18	1.53	4.12	0.93	0.03	2.42		
1.1.2.2 3 to 6 months Fixed Account	1.18	9.37	0.13	1.52	1.38		0.30	0.54	0.81	0.47	0.10	2.82	2.50	6.58	6.02	3.34	0.11	3.66		0.13
1.1.2.3 6 months to 1 year Fixed Account	15.07	66.56	22.41	8.64	17.42		66.47	11.31	27.21	45.31	10.83	12.46	89.63	54.08	66.15	95.08	2.46	14.43	47.40	9.01
1.1.2.4 Above 1 year Fixed Account	20.11	22.63	60.86	2.75	37.42	6.68	106.07	4.65	13.36	10.00	8.42	9.43	42.72	28.76	32.98	48.11	2.07	46.22	1.95	10.38
1.1.3 Call Deposit		24.17	55.33	10.26	14.18		23.25	4.55	16.28	34.52	11.09	4.36	32.76	24.49	15.82	56.59	1.79	25.75	4.48	17.65
1.1.4 Certificate of Deposit																				
1.2 On Borrowing	0.06	10.04					13.20						0.47	0.65	1.55	1.55				0.09
<b>2. Commission Expense</b>										<b>0.33</b>			<b>0.09</b>							
<b>3. Staff Expense</b>	<b>27.02</b>	<b>89.02</b>	<b>27.92</b>	<b>11.25</b>	<b>22.01</b>	<b>8.37</b>	<b>62.48</b>	<b>7.61</b>	<b>16.72</b>	<b>13.70</b>	<b>12.03</b>	<b>6.35</b>	<b>73.16</b>	<b>46.51</b>	<b>29.10</b>	<b>34.56</b>	<b>6.79</b>	<b>24.15</b>	<b>13.43</b>	<b>18.76</b>
<b>4. Office Operating Expenses</b>	<b>24.62</b>	<b>78.23</b>	<b>31.82</b>	<b>16.17</b>	<b>18.96</b>	<b>5.30</b>	<b>79.44</b>	<b>12.03</b>	<b>17.93</b>	<b>23.83</b>	<b>20.06</b>	<b>6.82</b>	<b>85.30</b>	<b>49.85</b>	<b>36.35</b>	<b>45.85</b>	<b>7.13</b>	<b>27.75</b>	<b>11.19</b>	<b>26.14</b>
<b>5. Foreign Exchange Loss</b>							<b>0.19</b>					<b>0.01</b>								
5.1 Due to Change in Exchange Rates							0.19					0.01								
5.2 Due to Foreign Currency Transaction																				
<b>6. Non Operating Expense</b>		<b>0.39</b>	<b>8.64</b>							<b>0.05</b>				<b>0.35</b>	<b>0.40</b>	<b>0.33</b>		<b>0.20</b>		<b>0.00</b>
<b>7. Provision for Risk</b>	<b>1.42</b>	<b>20.37</b>	<b>5.82</b>	<b>3.59</b>	<b>10.85</b>	<b>1.45</b>	<b>28.90</b>	<b>2.63</b>	<b>2.81</b>	<b>4.94</b>	<b>7.69</b>	<b>1.84</b>	<b>89.50</b>	<b>24.10</b>	<b>12.28</b>	<b>8.47</b>	<b>1.49</b>	<b>6.59</b>	<b>80.54</b>	<b>13.19</b>
7.1 Loan loss Provision	1.42	20.37	5.82	3.59	10.85	1.45	25.40	2.41	2.81	4.92	7.69	1.84	88.84	24.10	12.28	7.80	1.49	6.01	80.54	13.19
7.1.1 General Loan loss Provision	4.57	13.93	3.25	3.59	1.01	1.45		2.16	1.90	1.74	0.69	1.50	0.35	10.86	12.28	1.41	1.49	3.91		2.12
7.1.2 Special Loan Loss Provision	-3.15	6.43	2.57		9.84		25.40	0.25	0.92	3.18	7.00	0.34	88.48	13.25		6.40		2.10	80.54	11.07
7.1.3 Additional Loan Loss Provision																				
7.2. Provision for Non-Banking Assets							3.50						0.66			0.67				
7.3. Provision for Loss on Investment										0.03										
7.5. Provision for Loss of Other Assets								0.21										0.58		
<b>8. Loan Written Off</b>					<b>0.09</b>		<b>4.42</b>													
<b>9. Provision for Staff Bonus</b>	<b>7.05</b>	<b>21.71</b>	<b>10.42</b>		<b>2.64</b>	<b>1.73</b>	<b>14.30</b>	<b>1.43</b>	<b>3.15</b>	<b>5.09</b>	<b>3.40</b>	<b>3.49</b>		<b>14.68</b>	<b>14.18</b>	<b>11.25</b>	<b>1.51</b>	<b>9.11</b>		<b>4.94</b>
<b>10. Provision for Income Tax</b>	<b>18.18</b>	<b>65.14</b>	<b>31.25</b>		<b>7.93</b>	<b>4.00</b>	<b>42.91</b>	<b>4.28</b>	<b>9.45</b>	<b>15.26</b>	<b>10.19</b>	<b>10.47</b>		<b>44.03</b>	<b>43.67</b>	<b>33.74</b>	<b>4.53</b>	<b>27.34</b>		<b>14.83</b>
<b>11. Others</b>																				
<b>12. Net Profit</b>	<b>52.32</b>	<b>152.00</b>	<b>72.91</b>	<b>29.78</b>	<b>18.50</b>	<b>12.97</b>	<b>100.12</b>	<b>9.98</b>	<b>22.06</b>	<b>35.60</b>	<b>23.78</b>	<b>24.43</b>		<b>102.73</b>	<b>98.10</b>	<b>78.74</b>	<b>10.58</b>	<b>63.79</b>		<b>34.60</b>
<b>Total Expenses</b>	<b>234.89</b>	<b>713.60</b>	<b>407.34</b>	<b>111.31</b>	<b>175.62</b>	<b>64.01</b>	<b>714.88</b>	<b>78.08</b>	<b>164.27</b>	<b>224.40</b>	<b>131.52</b>	<b>111.91</b>	<b>594.24</b>	<b>526.91</b>	<b>481.52</b>	<b>487.76</b>	<b>53.28</b>	<b>332.11</b>	<b>187.32</b>	<b>207.67</b>
<b>Income</b>																				
<b>1. Interest Income</b>	<b>201.61</b>	<b>613.59</b>	<b>371.30</b>	<b>100.25</b>	<b>146.73</b>	<b>58.19</b>	<b>658.52</b>	<b>69.73</b>	<b>149.29</b>	<b>200.55</b>	<b>115.46</b>	<b>89.05</b>	<b>523.83</b>	<b>465.01</b>	<b>427.41</b>	<b>440.62</b>	<b>47.50</b>	<b>303.21</b>	<b>113.68</b>	<b>180.83</b>
1.1 On Loans and Advances	190.12	574.94	351.98	95.75	140.94	51.01	572.14	66.73	130.94	182.32	106.36	78.53	467.58	433.04	390.32	414.96	42.89	280.28	102.65	160.15
1.2 On Investment			2.61		0.41	0.12	14.10		0.45	4.86	0.85		5.04	0.52	3.81					
1.2.1 Government Bonds					0.41		14.10		0.45	4.86	0.85		5.04		3.81					
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds			2.61			0.12								0.52						
1.2.4 Debenture & Bonds																				
1.3 On Agency Balance									17.90											
1.4 On Call Deposit	11.50	37.61	16.70	4.50	5.36		72.28	3.00		13.36	8.26	10.52		31.37	30.52	25.66	4.61	22.93		20.68
1.5 On Others		1.03			0.02	7.06	0.00						51.21	0.08	2.76					11.04
<b>2. Commission and Discount</b>	<b>2.95</b>	<b>8.01</b>	<b>4.87</b>	<b>11.06</b>	<b>0.96</b>	<b>5.82</b>	<b>10.86</b>	<b>8.11</b>	<b>0.64</b>	<b>1.96</b>	<b>14.41</b>	<b>1.98</b>	<b>8.55</b>	<b>5.66</b>	<b>40.73</b>	<b>2.72</b>	<b>1.34</b>	<b>4.37</b>	<b>5.53</b>	<b>2.62</b>
2.1 Bills Purchase and Discount													0.00							0.06
2.2 Commission	2.66	8.01	4.87	1.58	0.96	5.36	10.86	1.17	0.64	1.96	2.62	1.98	8.29	5.66	40.73	2.72	1.34	4.37	0.03	2.62
2.3 Others	0.29			9.48		0.45		6.94					11.79		0.26					5.44
<b>3. Exchange Fluctuation Income</b>							<b>9.26</b>				<b>0.02</b>	<b>0.09</b>	<b>1.41</b>		<b>0.01</b>					
3.1 Due to Change in Exchange Rate													0.54		0.00					
3.2 Due to Foreign Currency Transaction							9.26				0.02	0.09	0.87		0.01					
<b>4. Other Operating Income</b>	<b>12.21</b>	<b>80.41</b>	<b>24.60</b>		<b>12.10</b>		<b>30.48</b>		<b>14.34</b>	<b>13.73</b>		<b>5.56</b>	<b>20.78</b>	<b>55.64</b>		<b>39.56</b>	<b>4.01</b>	<b>20.82</b>	<b>4.16</b>	<b>24.21</b>
<b>5. Non Operating Income</b>		<b>8.36</b>	<b>6.57</b>				<b>0.31</b>	<b>0.02</b>		<b>0.04</b>		<b>15.24</b>		<b>0.59</b>	<b>13.37</b>	<b>4.85</b>		<b>0.61</b>		
<b>6. Write Back from Provisions for loss</b>	<b>18.12</b>	<b>3.23</b>					<b>5.45</b>	<b>0.23</b>		<b>8.11</b>	<b>1.62</b>							<b>0.42</b>	<b>3.09</b>	<b>-14.44</b>
<b>7. Recovery of written-off Loan</b>					<b>0.30</b>															<b>0.60</b>
<b>8. Income from Extra Ordinary transactions</b>					<b>15.54</b>															<b>0.85</b>
<b>9. Net Loss</b>													<b>38.22</b>							<b>78.39</b>
<b>Total Income</b>	<b>234.89</b>	<b>713.60</b>	<b>407.34</b>	<b>111.31</b>	<b>175.62</b>	<b>64.01</b>	<b>714.88</b>	<b>78.08</b>	<b>164.27</b>	<b>224.40</b>	<b>131.52</b>	<b>111.91</b>	<b>594.24</b>	<b>526.91</b>	<b>481.52</b>	<b>487.76</b>	<b>53.28</b>	<b>332.11</b>	<b>187.32</b>	<b>207.67</b>

Profit and Loss Statement of upto Asar end, 2071

BFI Name	Purima	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Kanchan	Manibhumi	Bright	Innovative	Jhmrnk	Metro	Vibor	Gaunakhe	Raptiveri	Tourism	Mission	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>102.29</b>	<b>317.19</b>	<b>24.73</b>	<b>29.95</b>	<b>33.10</b>	<b>267.97</b>	<b>47.68</b>	<b>23.24</b>	<b>177.80</b>	<b>64.42</b>	<b>21.83</b>	<b>47.24</b>	<b>98.92</b>	<b>32.77</b>	<b>107.11</b>	<b>254.19</b>	<b>34.39</b>	<b>32.64</b>	<b>251.38</b>	<b>95.07</b>	
1.1 On Deposit Liabilities	102.29	317.19	24.73	29.95	33.10	267.97	47.67	21.92	176.85	64.42	21.83	47.24	98.92	32.77	107.11	252.80	34.26	32.64	248.12	94.83	
1.1.1 Saving Account	47.70	160.69	15.73	14.62	24.22	171.40	25.48	14.69	78.25	50.52	13.58	17.89	42.04	22.57	43.38	81.78	29.17	17.56	108.93	46.73	
1.1.2 Fixed Account	46.06	90.71	5.25	8.59	8.88	81.42	11.20	5.69	80.97	13.90	5.04	16.89	43.62	4.69	44.38	153.68	5.10	13.81	97.24	34.70	
1.1.2.1 Up to 3 months Fixed Account	0.42	0.00				0.20		0.31	0.25	0.24	0.03				0.22	0.03			0.10	0.17	
1.1.2.2 3 to 6 months Fixed Account	1.20	1.60				1.05	0.60		2.70	0.44	0.18	0.26	0.07	0.01	2.12	0.10		0.00	20.11	0.90	
1.1.2.3 6 months to 1 year Fixed Account	34.66	45.50	0.85	7.20	1.53	49.23	5.46	3.94	76.15	7.06	1.94	10.53	29.10	1.81	28.09	6.72	1.66		64.50	25.35	
1.1.2.4 Above 1 year Fixed Account	9.78	43.61	4.40	1.39	7.36	30.95	5.14	1.44	1.87	6.16	2.90	6.09	14.45	2.87	13.96	146.82	3.44	13.81	12.52	8.28	
1.1.3 Call Deposit	8.53	65.78	3.75	6.73		15.15	10.99	1.53	17.63		3.21	12.47	13.27	5.51	19.34	17.34		1.27	41.95	13.40	
1.1.4 Certificate of Deposit																					
1.2 On Borrowing							0.02	1.32	0.95							1.39	0.13			3.26	0.24
<b>2. Commission Expense</b>									<b>0.19</b>					<b>0.56</b>							
<b>3. Staff Expense</b>	<b>14.70</b>	<b>53.94</b>	<b>6.06</b>	<b>6.58</b>	<b>6.07</b>	<b>33.73</b>	<b>6.18</b>	<b>6.39</b>	<b>56.12</b>	<b>14.60</b>	<b>5.06</b>	<b>7.18</b>	<b>14.73</b>	<b>4.84</b>	<b>9.73</b>	<b>38.81</b>	<b>6.33</b>	<b>7.15</b>	<b>39.89</b>	<b>15.50</b>	
<b>4. Office Operating Expenses</b>	<b>17.57</b>	<b>77.45</b>	<b>5.78</b>	<b>9.08</b>	<b>6.20</b>	<b>40.07</b>	<b>8.50</b>	<b>10.28</b>	<b>77.96</b>	<b>15.82</b>	<b>3.84</b>	<b>10.69</b>	<b>22.96</b>	<b>7.87</b>	<b>18.92</b>	<b>59.92</b>	<b>7.19</b>	<b>6.49</b>	<b>67.33</b>	<b>19.80</b>	
<b>5. Foreign Exchange Loss</b>		<b>0.02</b>																		<b>3.05</b>	
5.1 Due to Change in Exchange Rates		-0.02																		3.05	
5.2 Due to Foreign Currency Transaction		0.04																			
<b>6. Non Operating Expense</b>												<b>0.01</b>				<b>3.14</b>				<b>0.12</b>	
<b>7. Provision for Risk</b>	<b>1.41</b>	<b>46.89</b>	<b>1.03</b>	<b>2.56</b>	<b>4.29</b>	<b>15.11</b>	<b>1.49</b>	<b>1.06</b>	<b>14.17</b>	<b>11.23</b>	<b>0.52</b>	<b>53.56</b>	<b>3.40</b>	<b>6.01</b>	<b>4.36</b>	<b>220.84</b>	<b>2.02</b>	<b>2.34</b>	<b>51.03</b>	<b>2.81</b>	
7.1 Loan loss Provision	1.41	37.46	1.03	2.56	4.29	15.11	1.49	1.06	13.41	11.23	0.52	46.27	3.40	6.01	4.36	122.19	2.02	2.34	51.03	2.80	
7.1.1 General Loan loss Provision	1.19	9.09	0.97	1.09	1.17	7.48	1.49	1.06	7.83	11.23	1.26	0.54	3.40	1.07	3.26	15.43	1.11	1.02	9.12	2.80	
7.1.2 Special Loan Loss Provision	0.22	28.37	0.06	1.47	3.11	7.62			5.58		-0.73	45.52		4.93	0.57	97.59	0.91	1.33	41.91		
7.1.3 Additional Loan Loss Provision												0.21			0.54	9.17					
7.2. Provision for Non-Banking Assets		9.43										7.29				50.15					
7.3. Provision for Loss on Investment									0.76											0.01	
7.5. Provision for Loss of Other Assets																48.50					
<b>8. Loan Written Off</b>																<b>59.74</b>					
<b>9. Provision for Staff Bonus</b>	<b>5.04</b>	<b>8.32</b>	<b>0.99</b>	<b>2.03</b>		<b>23.14</b>		<b>1.40</b>	<b>9.31</b>	<b>4.47</b>		<b>2.07</b>		<b>1.41</b>	<b>4.95</b>		<b>1.07</b>		<b>13.97</b>	<b>1.71</b>	
<b>10. Provision for Income Tax</b>	<b>15.13</b>	<b>24.96</b>		<b>5.64</b>		<b>69.42</b>		<b>4.19</b>	<b>27.93</b>	<b>13.42</b>		<b>1.62</b>		<b>4.22</b>	<b>14.85</b>		<b>3.21</b>		<b>42.97</b>	<b>5.13</b>	
<b>11. Others</b>																					
<b>12. Net Profit</b>	<b>35.30</b>	<b>58.24</b>	<b>9.91</b>	<b>14.65</b>	<b>7.83</b>	<b>161.97</b>	<b>32.58</b>	<b>9.77</b>	<b>65.18</b>	<b>31.31</b>	<b>12.03</b>	<b>19.13</b>	<b>42.76</b>	<b>9.84</b>	<b>34.65</b>		<b>7.48</b>	<b>13.02</b>	<b>96.71</b>	<b>11.98</b>	
<b>Total Expenses</b>	<b>191.43</b>	<b>587.02</b>	<b>48.50</b>	<b>70.48</b>	<b>57.49</b>	<b>611.40</b>	<b>96.44</b>	<b>56.31</b>	<b>428.67</b>	<b>155.26</b>	<b>43.29</b>	<b>141.51</b>	<b>182.77</b>	<b>67.52</b>	<b>194.56</b>	<b>636.65</b>	<b>61.70</b>	<b>61.64</b>	<b>566.33</b>	<b>152.12</b>	

<b>Income</b>																					
<b>1. Interest Income</b>	<b>168.06</b>	<b>548.70</b>	<b>42.49</b>	<b>56.74</b>	<b>53.46</b>	<b>555.69</b>	<b>88.43</b>	<b>47.88</b>	<b>382.86</b>	<b>125.17</b>	<b>35.38</b>	<b>78.21</b>	<b>162.90</b>	<b>53.66</b>	<b>176.98</b>	<b>294.11</b>	<b>52.75</b>	<b>53.15</b>	<b>487.49</b>	<b>136.28</b>	
1.1 On Loans and Advances	151.00	511.11	39.16	53.02	50.48	515.08	86.05	45.10	354.94	114.68	32.93	69.34	152.51	51.63	163.36	259.09	49.84	53.15	446.81	124.73	
1.2 On Investment		3.70		0.09					0.42						3.89	3.61				7.48	
1.2.1 Government Bonds		3.70		0.09					0.42						3.89	0.51				7.48	
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds																3.10					
1.2.4 Debenture & Bonds																					
1.3 On Agency Balance																					
1.4 On Call Deposit	16.88	33.83	3.33	3.64	2.97	40.61	2.37	2.79	27.43	10.50	2.45	8.20	10.38	2.03	9.73	29.08	2.91		33.20	11.56	
1.5 On Others	0.17	0.06							0.08			0.67				2.33				0.01	
<b>2. Commission and Discount</b>	<b>1.34</b>	<b>27.70</b>	<b>1.38</b>	<b>1.15</b>	<b>3.16</b>	<b>47.63</b>	<b>1.36</b>	<b>0.95</b>	<b>6.82</b>	<b>1.83</b>	<b>3.54</b>	<b>0.68</b>	<b>2.39</b>	<b>9.09</b>	<b>1.42</b>	<b>0.89</b>	<b>7.98</b>	<b>8.50</b>	<b>12.02</b>	<b>1.75</b>	
2.1 Bills Purchase and Discount														0.01							
2.2 Commission	1.34	27.70	1.38	1.15	0.72	16.48	1.36	0.95	6.82	1.83	1.62	0.68	1.91	7.04		0.89	2.52	0.20	12.02	1.75	
2.3 Others					2.43	31.15					1.92		0.47	2.04	1.42		5.46	8.29			
<b>3. Exchange Fluctuation Income</b>									<b>0.03</b>							<b>0.00</b>				<b>26.28</b>	
3.1 Due to Change in Exchange Rate																-0.01					
3.2 Due to Foreign Currency Transaction									0.03							0.01				26.28	
<b>4. Other Operating Income</b>	<b>15.39</b>	<b>10.60</b>	<b>4.59</b>	<b>12.58</b>			<b>6.66</b>	<b>7.48</b>	<b>21.56</b>	<b>9.93</b>		<b>5.28</b>	<b>17.49</b>		<b>16.15</b>	<b>33.47</b>	<b>0.31</b>		<b>36.91</b>	<b>14.07</b>	
<b>5. Non Operating Income</b>	<b>5.84</b>					<b>0.51</b>			<b>1.08</b>			<b>15.35</b>				<b>-70.69</b>			<b>0.08</b>	<b>0.01</b>	
<b>6. Write Back from Provisions for loss</b>	<b>0.81</b>	<b>0.01</b>	<b>0.05</b>		<b>0.88</b>	<b>7.58</b>			<b>16.32</b>	<b>2.54</b>	<b>4.37</b>	<b>42.00</b>		<b>4.76</b>	<b>246.90</b>	<b>0.67</b>			<b>3.55</b>		
<b>7. Recovery of written-off Loan</b>																					
<b>8. Income from Extra Ordinary transactions</b>										<b>15.79</b>											
<b>9. Net Loss</b>																<b>131.98</b>					
<b>Total Income</b>	<b>191.43</b>	<b>587.02</b>	<b>48.50</b>	<b>70.48</b>	<b>57.49</b>	<b>611.40</b>	<b>96.44</b>	<b>56.31</b>	<b>428.67</b>	<b>155.26</b>	<b>43.29</b>	<b>141.51</b>	<b>182.77</b>	<b>67.52</b>	<b>194.56</b>	<b>636.65</b>	<b>61.70</b>	<b>61.64</b>	<b>566.33</b>	<b>152.12</b>	

Profit and Loss Statement of upto Asar end, 2071

BFI Name	Sindhu	Sahara	A.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	Sajpa	Bajrakoshi	Sajha	PrabhuDB	Apex	Green	Reliable	Nesal Pawan	NFL	NIBC Capital	NNFL
<b>Expenses</b>																			
<b>1. Interest Expense</b>	<b>49.86</b>	<b>17.36</b>	<b>57.23</b>	<b>16.89</b>	<b>54.51</b>	<b>84.55</b>	<b>13.18</b>	<b>492.79</b>	<b>9.62</b>	<b>10.97</b>	<b>12.11</b>	<b>532.92</b>	<b>424.17</b>	<b>3.06</b>	<b>271.67</b>	<b>39.30</b>	<b>44.86</b>	<b>118.78</b>	<b>364.16</b>
1.1 On Deposit Liabilities	49.86	17.36	57.23	16.65	54.51	84.55	13.18	492.33	9.62	10.97	12.11	528.29	424.06	3.06	269.99	39.30	44.86	118.55	364.16
1.1.1 Saving Account	33.63	13.03	25.03	13.79	28.38	43.28	4.11	150.75	6.40	4.01	1.80	386.06	229.70	0.71	102.73	11.20	10.73	24.34	95.17
1.1.2 Fixed Account	16.24	2.29	23.54	2.86	14.21	19.78	4.09	250.17	2.88	2.45	0.75	104.99	194.36	0.36	107.31	28.10	34.13	92.63	268.98
1.1.2.1 Up to 3 months Fixed Account			0.51	0.00	0.12	0.06		25.37	0.33			0.20	0.79				0.12		1.10
1.1.2.2 3 to 6 months Fixed Account			1.21	0.06	0.42	0.15		3.51	0.20	0.04	0.00	4.38	2.61	0.18	8.42		0.16	0.03	4.76
1.1.2.3 6 months to 1 year Fixed Account	12.25		20.36	0.90	4.84	13.06		150.89	1.24	1.20	0.17	62.31	142.07	0.12	71.92	14.60	23.21	40.38	198.08
1.1.2.4 Above 1 year Fixed Account	3.98	2.29	1.44	1.89	8.82	6.52	4.09	70.40	1.11	1.22	0.57	38.10	48.89	0.07	26.96	13.50	10.64	52.21	65.05
1.1.3 Call Deposit		2.04	8.66		11.92	21.50	4.99	91.40	0.33	4.50	9.56	37.24		1.99	59.96				1.58
1.1.4 Certificate of Deposit																			
1.2 On Borrowing				0.24				0.47				4.63	0.11		1.68			0.23	
<b>2. Commission Expense</b>																			
<b>3. Staff Expense</b>	<b>12.57</b>	<b>3.01</b>	<b>10.42</b>	<b>5.91</b>	<b>9.85</b>	<b>9.57</b>	<b>5.43</b>	<b>68.65</b>	<b>3.57</b>	<b>4.46</b>	<b>8.70</b>	<b>125.96</b>	<b>65.04</b>	<b>4.50</b>	<b>48.55</b>	<b>9.30</b>	<b>11.19</b>	<b>10.41</b>	<b>36.32</b>
<b>4. Office Operating Expenses</b>	<b>14.31</b>	<b>7.78</b>	<b>14.20</b>	<b>7.91</b>	<b>17.62</b>	<b>17.24</b>	<b>5.57</b>	<b>86.36</b>	<b>3.24</b>	<b>7.15</b>	<b>11.81</b>	<b>184.63</b>	<b>76.70</b>	<b>4.40</b>	<b>59.09</b>	<b>8.80</b>	<b>14.85</b>	<b>13.10</b>	<b>44.09</b>
<b>5. Foreign Exchange Loss</b>															<b>3.21</b>				
5.1 Due to Change in Exchange Rates																			
5.2 Due to Foreign Currency Transaction															3.21				
<b>6. Non Operating Expense</b>					<b>4.13</b>			<b>0.06</b>				<b>0.74</b>						<b>5.26</b>	<b>10.97</b>
<b>7. Provision for Risk</b>	<b>10.54</b>	<b>0.99</b>	<b>1.91</b>	<b>1.87</b>	<b>3.19</b>	<b>4.85</b>	<b>0.41</b>	<b>49.02</b>	<b>0.51</b>	<b>1.42</b>	<b>3.40</b>	<b>98.00</b>	<b>22.77</b>	<b>0.78</b>	<b>70.33</b>	<b>5.10</b>	<b>31.03</b>	<b>137.37</b>	<b>40.63</b>
7.1 Loan loss Provision	10.54	0.99	1.91	1.87	3.19	4.85	0.41	48.60	0.51	1.42	3.40	77.58	16.88	0.78	41.78	5.10	3.53	103.57	40.63
7.1.1 General Loan loss Provision	5.84	0.99	1.80	1.18	3.19	4.85	0.41	9.90	0.50	1.41	1.40	77.58		0.78	7.74	-0.10	-0.07	0.79	
7.1.2 Special Loan Loss Provision	4.70		0.11	0.69				38.70	0.02	0.01	2.00		16.88		34.04	5.20	3.60	102.79	40.63
7.1.3 Additional Loan Loss Provision																			
7.2. Provision for Non-Banking Assets													5.89		28.54		27.50	30.71	
7.3. Provision for Loss on Investment								0.43										3.08	
7.5. Provision for Loss of Other Assets												20.42							
<b>8. Loan Written Off</b>													<b>0.43</b>				<b>8.15</b>		
<b>9. Provision for Staff Bonus</b>			<b>1.13</b>	<b>0.75</b>		<b>2.85</b>	<b>0.34</b>	<b>37.78</b>				<b>16.59</b>			<b>6.48</b>	<b>2.10</b>			<b>28.13</b>
<b>10. Provision for Income Tax</b>			<b>0.67</b>	<b>0.77</b>		<b>8.55</b>	<b>1.02</b>	<b>115.01</b>				<b>49.78</b>			<b>19.44</b>	<b>6.20</b>			<b>84.38</b>
<b>11. Others</b>								<b>0.04</b>					<b>4.65</b>						
<b>12. Net Profit</b>	<b>21.56</b>	<b>7.32</b>	<b>10.62</b>	<b>6.73</b>	<b>23.75</b>	<b>19.95</b>	<b>2.38</b>	<b>266.09</b>		<b>4.44</b>		<b>116.15</b>			<b>45.37</b>	<b>14.50</b>		<b>109.96</b>	<b>196.89</b>
<b>Total Expenses</b>	<b>108.85</b>	<b>36.46</b>	<b>96.17</b>	<b>40.83</b>	<b>113.03</b>	<b>147.56</b>	<b>28.33</b>	<b>1115.81</b>	<b>16.94</b>	<b>28.43</b>	<b>36.01</b>	<b>1124.76</b>	<b>593.77</b>	<b>12.73</b>	<b>524.14</b>	<b>85.30</b>	<b>110.09</b>	<b>394.88</b>	<b>805.56</b>

<b>Income</b>																			
<b>1. Interest Income</b>	<b>91.52</b>	<b>30.31</b>	<b>88.18</b>	<b>32.31</b>	<b>95.37</b>	<b>129.57</b>	<b>24.86</b>	<b>868.14</b>	<b>13.36</b>	<b>24.61</b>	<b>18.37</b>	<b>949.23</b>	<b>463.01</b>	<b>5.11</b>	<b>441.49</b>	<b>70.90</b>	<b>40.15</b>	<b>165.34</b>	<b>641.99</b>
1.1 On Loans and Advances	85.69	28.79	80.70	31.11	90.83	118.64	20.61	807.69	11.85	22.10	16.60	850.93	437.79	3.81	400.52	57.80	36.88	131.95	598.67
1.2 On Investment								8.50				8.18	6.41		1.26		0.80	0.18	14.49
1.2.1 Government Bonds								8.26					6.41		1.26			0.18	14.49
1.2.2 Foreign Bonds																			
1.2.3 NRB Bonds																	0.80		
1.2.4 Debenture & Bonds									0.24			8.18							
1.3 On Agency Balance												29.20							
1.4 On Call Deposit	5.84	1.52	7.48	1.16	4.54	10.93	4.24	51.95	1.51	2.52	1.23		18.82	1.30	38.80		2.46	33.22	28.83
1.5 On Others				0.03							0.54	60.92			0.92	13.10	0.01		
<b>2. Commission and Discount</b>	<b>1.48</b>		<b>0.56</b>	<b>2.35</b>	<b>3.12</b>	<b>2.14</b>	<b>0.57</b>	<b>5.74</b>	<b>0.88</b>	<b>0.58</b>	<b>0.28</b>	<b>32.43</b>	<b>5.40</b>		<b>31.44</b>		<b>0.07</b>	<b>0.78</b>	<b>2.39</b>
2.1 Bills Purchase and Discount																			
2.2 Commission	1.48		0.56	2.35	3.12	2.14	0.57	5.74	0.88	0.58	0.28	32.43	5.40		26.25		0.07	0.78	2.39
2.3 Others															5.19				
<b>3. Exchange Fluctuation Income</b>								<b>0.00</b>				<b>10.76</b>							
3.1 Due to Change in Exchange Rate																			
3.2 Due to Foreign Currency Transaction								0.00				10.76							
<b>4. Other Operating Income</b>	<b>9.89</b>	<b>6.15</b>	<b>7.37</b>	<b>5.48</b>	<b>10.42</b>	<b>15.59</b>	<b>2.91</b>	<b>49.18</b>	<b>1.58</b>	<b>3.19</b>	<b>3.25</b>	<b>57.05</b>	<b>25.39</b>	<b>1.10</b>	<b>21.81</b>	<b>3.90</b>	<b>1.35</b>	<b>8.92</b>	<b>30.22</b>
<b>5. Non Operating Income</b>					<b>4.13</b>	<b>0.27</b>		<b>184.45</b>				<b>0.04</b>	<b>75.28</b>		<b>24.20</b>	<b>5.40</b>	<b>1.90</b>	<b>9.16</b>	<b>9.56</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.96</b>		<b>0.05</b>	<b>0.69</b>				<b>8.30</b>	<b>0.35</b>	<b>0.06</b>			<b>-24.64</b>		<b>1.33</b>	<b>5.10</b>	<b>0.01</b>	<b>210.56</b>	<b>121.40</b>
<b>7. Recovery of written-off Loan</b>															<b>3.86</b>			<b>0.12</b>	
<b>8. Income from Extra Ordinary transactions</b>																			
<b>9. Net Loss</b>									<b>0.76</b>		<b>14.07</b>		<b>124.60</b>	<b>6.53</b>			<b>66.61</b>		
<b>Total Income</b>	<b>108.85</b>	<b>36.46</b>	<b>96.17</b>	<b>40.83</b>	<b>113.03</b>	<b>147.56</b>	<b>28.33</b>	<b>1115.81</b>	<b>16.94</b>	<b>28.43</b>	<b>36.01</b>	<b>1124.76</b>	<b>593.77</b>	<b>12.73</b>	<b>524.14</b>	<b>85.30</b>	<b>110.09</b>	<b>394.88</b>	<b>805.56</b>

Profit and Loss Statement of upto Asar end, 2071

BFI Name	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	ILFCO	Mahadami	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>28.54</b>	<b>5.48</b>	<b>51.22</b>		<b>97.80</b>	<b>231.65</b>	<b>151.91</b>	<b>240.33</b>	<b>211.68</b>	<b>134.70</b>	<b>183.66</b>	<b>114.72</b>	<b>264.58</b>	<b>127.93</b>	<b>269.40</b>	<b>21.01</b>	<b>24.35</b>	<b>74.24</b>	<b>104.88</b>	<b>179.14</b>	
1.1 On Deposit Liabilities	26.71	5.48	51.22		97.80	231.65	151.91	237.75	185.23	134.70	183.66	114.72	264.58	127.93	269.40	21.01	24.32	74.24	104.88	179.14	
1.1.1 Saving Account	21.32	2.38	10.94		19.85	89.43	27.03	102.28	69.20	32.71	76.88	25.62	78.21	47.21	119.98	2.86	9.16	24.85	33.61	76.40	
1.1.2 Fixed Account	2.05	3.10	40.28		74.90	142.21	124.87	135.47	116.03	101.99	106.77	85.40	169.11	80.71	149.42	18.16	15.16	49.39	71.27	102.74	
1.1.2.1 Up to 3 months Fixed Account			0.90		0.01	0.09	0.75	0.14		0.22	0.33		0.30	0.18	0.34	2.45					
1.1.2.2 3 to 6 months Fixed Account			0.99		0.04	0.22	1.83	0.22		0.26	4.56		0.80	1.17	1.97	0.42				5.14	
1.1.2.3 6 months to 1 year Fixed Account		0.05	14.73		53.18	56.14	48.01	34.26		37.44	83.01	42.13	32.37	74.05	21.54		4.65		39.34	71.92	
1.1.2.4 Above 1 year Fixed Account	2.05	3.05	23.66		21.68	85.76	74.30	100.85	116.03	64.06	18.87	43.27	135.63	5.32	125.57	15.29	10.51	49.39	31.93	25.69	
1.1.3 Call Deposit	3.34				3.05							3.70	17.24								
1.1.4 Certificate of Deposit													0.02								
1.2 On Borrowing	1.83							2.58	26.46								0.02				
<b>2. Commission Expense</b>													<b>0.03</b>		<b>0.07</b>					<b>0.42</b>	
<b>3. Staff Expense</b>	<b>17.89</b>	<b>5.81</b>	<b>7.41</b>		<b>23.65</b>	<b>23.75</b>	<b>12.85</b>	<b>24.73</b>	<b>23.64</b>	<b>17.95</b>	<b>13.89</b>	<b>48.03</b>	<b>30.18</b>	<b>12.38</b>	<b>51.29</b>	<b>7.83</b>	<b>5.96</b>	<b>8.94</b>	<b>7.49</b>	<b>13.19</b>	
<b>4. Office Operating Expenses</b>	<b>38.50</b>	<b>11.09</b>	<b>10.34</b>		<b>16.53</b>	<b>26.62</b>	<b>10.25</b>	<b>51.95</b>	<b>27.72</b>	<b>15.06</b>	<b>11.84</b>	<b>52.04</b>	<b>34.19</b>	<b>12.83</b>	<b>46.33</b>	<b>5.90</b>	<b>6.59</b>	<b>9.47</b>	<b>3.94</b>	<b>15.99</b>	
<b>5. Foreign Exchange Loss</b>																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>	<b>0.08</b>		<b>0.01</b>									<b>0.47</b>	<b>0.37</b>								
<b>7. Provision for Risk</b>	<b>63.18</b>	<b>332.87</b>	<b>3.73</b>		<b>65.73</b>	<b>5.84</b>	<b>76.83</b>	<b>28.06</b>	<b>18.34</b>	<b>0.50</b>	<b>66.48</b>	<b>532.18</b>	<b>31.33</b>		<b>4.41</b>	<b>61.46</b>	<b>2.93</b>	<b>7.11</b>	<b>50.00</b>	<b>3.36</b>	
7.1 Loan loss Provision	63.18	9.97	3.73		65.73	5.84	73.82	28.06	18.34	0.50	66.48	511.19	31.27		3.41	28.32	2.93	7.11	46.67	3.36	
7.1.1 General Loan loss Provision							1.03			0.50	66.48	15.76	31.27		6.04	2.93	2.93	-0.10	2.67	3.36	
7.1.2 Special Loan Loss Provision	63.18	9.97	3.73		65.73	5.84	72.78					495.42			-2.63	28.32		7.21	44.00		
7.1.3 Additional Loan Loss Provision								28.06	18.34												
7.2. Provision for Non-Banking Assets		322.90					3.02					20.99			0.53	33.14			3.33		
7.3. Provision for Loss on Investment													0.06								
7.5. Provision for Loss of Other Assets															0.48						
<b>8. Loan Written Off</b>	<b>0.01</b>				<b>1.37</b>							<b>2.83</b>			<b>1.89</b>		<b>7.87</b>				
<b>9. Provision for Staff Bonus</b>		<b>3.92</b>	<b>2.27</b>			<b>9.43</b>	<b>8.04</b>	<b>8.02</b>		<b>4.01</b>	<b>7.08</b>		<b>12.85</b>							<b>8.76</b>	
<b>10. Provision for Income Tax</b>		<b>16.65</b>	<b>6.98</b>			<b>28.28</b>	<b>21.71</b>	<b>23.10</b>		<b>12.03</b>	<b>21.25</b>		<b>38.55</b>							<b>26.29</b>	
<b>11. Others</b>	<b>0.02</b>																				
<b>12. Net Profit</b>	<b>164.18</b>	<b>22.54</b>	<b>15.72</b>			<b>65.99</b>	<b>50.65</b>	<b>57.07</b>	<b>45.97</b>	<b>28.07</b>	<b>49.59</b>		<b>89.95</b>	<b>494.34</b>	<b>133.64</b>	<b>60.31</b>	<b>1.07</b>	<b>13.34</b>	<b>140.66</b>	<b>61.34</b>	
<b>Total Expenses</b>	<b>312.39</b>	<b>398.35</b>	<b>97.67</b>		<b>205.08</b>	<b>391.55</b>	<b>332.23</b>	<b>433.25</b>	<b>327.36</b>	<b>212.32</b>	<b>353.79</b>	<b>750.27</b>	<b>502.03</b>	<b>647.47</b>	<b>507.02</b>	<b>156.51</b>	<b>48.76</b>	<b>113.11</b>	<b>307.39</b>	<b>308.06</b>	

<b>Income</b>																					
<b>1. Interest Income</b>	<b>53.98</b>	<b>56.17</b>	<b>71.30</b>		<b>114.77</b>	<b>357.16</b>	<b>195.35</b>	<b>319.49</b>	<b>304.50</b>	<b>197.68</b>	<b>311.75</b>	<b>368.67</b>	<b>410.18</b>	<b>190.71</b>	<b>471.46</b>	<b>62.88</b>	<b>28.27</b>	<b>103.09</b>	<b>211.98</b>	<b>265.77</b>	
1.1 On Loans and Advances	52.57	53.49	66.37		101.20	338.27	186.76	292.17	254.71	179.73	264.32	322.25	376.19	184.67	410.51	60.15	27.98	92.50	178.26	244.13	
1.2 On Investment	0.57				1.70		7.52			3.53	7.49	24.69	8.14		6.71		0.29	1.73			
1.2.1 Government Bonds	0.57				1.70		7.52			3.53	7.49	24.69	8.14		6.71		0.29	1.73			
1.2.2 Foreign Bonds																					
1.2.3 NRB Bonds											7.49										
1.2.4 Debenture & Bonds																	0.29				
1.3 On Agency Balance										14.42											
1.4 On Call Deposit	0.84	2.68	4.92		11.85	18.89	6.81	19.80		39.95		25.84		14.60	2.73				18.85	21.64	
1.5 On Others					0.02		1.78		49.79			21.74	6.04	39.64				8.86	14.87		
<b>2. Commission and Discount</b>			<b>0.25</b>		<b>0.12</b>	<b>0.99</b>	<b>0.43</b>	<b>1.90</b>	<b>21.43</b>		<b>15.37</b>	<b>1.52</b>	<b>1.55</b>	<b>29.48</b>	<b>2.46</b>	<b>0.10</b>	<b>4.04</b>	<b>0.55</b>	<b>0.08</b>	<b>13.99</b>	
2.1 Bills Purchase and Discount																					
2.2 Commission		0.25			0.12	0.14	0.43	1.90	1.01		0.26		1.40	29.48	1.07	0.04	0.62		0.06	13.99	
2.3 Others					0.00	0.85			20.42		15.11	1.52	0.15	1.39	0.06	3.42	0.55	0.02			
<b>3. Exchange Fluctuation Income</b>																					
3.1 Due to Change in Exchange Rate																					
3.2 Due to Foreign Currency Transaction																					
<b>4. Other Operating Income</b>	<b>0.69</b>	<b>1.30</b>	<b>6.32</b>		<b>10.05</b>	<b>32.21</b>	<b>5.02</b>	<b>70.63</b>		<b>13.91</b>	<b>17.66</b>	<b>7.60</b>	<b>17.14</b>	<b>2.13</b>	<b>32.31</b>		<b>5.81</b>	<b>7.17</b>	<b>3.58</b>		
<b>5. Non Operating Income</b>	<b>52.68</b>	<b>6.89</b>	<b>14.89</b>		<b>1.45</b>	<b>1.19</b>	<b>11.53</b>	<b>40.25</b>	<b>0.35</b>	<b>0.13</b>	<b>4.27</b>		<b>46.85</b>			<b>0.51</b>		<b>0.32</b>	<b>3.54</b>		
<b>6. Write Back from Provisions for loss</b>	<b>205.03</b>	<b>333.94</b>	<b>0.71</b>		<b>5.26</b>		<b>119.90</b>	<b>0.98</b>	<b>1.08</b>	<b>0.61</b>	<b>4.74</b>		<b>26.31</b>	<b>425.16</b>	<b>0.79</b>	<b>93.01</b>	<b>10.64</b>	<b>1.98</b>	<b>80.15</b>	<b>28.30</b>	
<b>7. Recovery of written-off Loan</b>		<b>0.06</b>										<b>3.90</b>							<b>8.06</b>		
<b>8. Income from Extra Ordinary transactions</b>			<b>4.21</b>																		
<b>9. Net Loss</b>					<b>73.42</b>							<b>368.58</b>									
<b>Total Income</b>	<b>312.39</b>	<b>398.35</b>	<b>97.67</b>		<b>205.08</b>	<b>391.55</b>	<b>332.23</b>	<b>433.25</b>	<b>327.36</b>	<b>212.32</b>	<b>353.79</b>	<b>750.27</b>	<b>502.03</b>	<b>647.47</b>	<b>507.02</b>	<b>156.51</b>	<b>48.76</b>	<b>113.11</b>	<b>307.39</b>	<b>308.06</b>	

Profit and Loss Statement of upto Asar end, 2071

BFI Name	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Guneswari	Patan	Fewa	Everest	Prudential	ICFC	Paramatha	Kuber	NEFL	Seti	
<b>Expenses</b>																					
<b>1. Interest Expense</b>	<b>144.58</b>	<b>104.82</b>	<b>18.29</b>	<b>10.39</b>	<b>233.57</b>	<b>58.51</b>	<b>357.22</b>	<b>23.67</b>	<b>43.44</b>	<b>43.63</b>	<b>86.76</b>	<b>31.60</b>	<b>298.56</b>	<b>57.50</b>	<b>100.39</b>	<b>309.28</b>	<b>149.69</b>	<b>20.11</b>	<b>81.80</b>	<b>12.90</b>	
1.1 On Deposit Liabilities	144.58	103.96	18.29	10.39	230.82	58.51	357.22	23.67	42.10	4.94	86.75	31.60	298.56	57.50	100.39	299.36	149.69	20.11	81.80	12.90	
1.1.1 Saving Account	46.37	47.39	4.61	3.68	81.96	42.32	130.36	12.16	19.35	2.51	30.33	11.70	136.39	24.37	17.66	145.18	87.18	14.41	46.85	8.37	
1.1.2 Fixed Account	98.20	56.57	13.68	6.71	148.86	16.19	226.87	11.50	6.47	2.44	56.42	19.91	162.17	33.13	71.76	154.18	62.50	5.70	34.95	4.54	
1.1.2.1 Up to 3 months Fixed Account	1.42	6.59	7.72		2.24		2.20	0.10			0.54		2.36	0.27	0.02	0.10	1.08		0.00		
1.1.2.2 3 to 6 months Fixed Account	4.25	0.25	0.01		3.58		3.97	0.03			1.87		3.63	0.04	0.28	2.02	3.71		0.14	0.00	
1.1.2.3 6 months to 1 year Fixed Account	59.02	44.08	0.05		88.49	8.28	132.33	3.23		0.15	40.75		115.52	10.72	32.10	81.77	44.30	5.70	19.14	1.39	
1.1.2.4 Above 1 year Fixed Account	33.51	5.65	5.89	6.71	54.55	7.91	88.37	8.14	6.47	2.29	13.26	19.91	40.67	22.10	39.36	70.29	13.42		15.67	3.15	
1.1.3 Call Deposit									16.28						10.97						
1.1.4 Certificate of Deposit																					
1.2 On Borrowing		0.86			2.75				1.34	38.69	0.01					9.92					
<b>2. Commission Expense</b>						<b>0.49</b>															
<b>3. Staff Expense</b>	<b>17.55</b>	<b>10.87</b>	<b>10.33</b>	<b>1.90</b>	<b>45.53</b>	<b>5.40</b>	<b>29.38</b>	<b>5.88</b>	<b>12.13</b>	<b>6.40</b>	<b>8.81</b>	<b>5.31</b>	<b>33.06</b>	<b>7.70</b>	<b>24.09</b>	<b>45.44</b>	<b>22.27</b>	<b>8.57</b>	<b>11.65</b>	<b>5.04</b>	
<b>4. Office Operating Expenses</b>	<b>14.96</b>	<b>14.52</b>	<b>9.87</b>	<b>0.92</b>	<b>51.54</b>	<b>8.94</b>	<b>41.53</b>	<b>7.22</b>	<b>18.02</b>	<b>4.58</b>	<b>10.72</b>	<b>4.94</b>	<b>44.35</b>	<b>15.27</b>	<b>16.66</b>	<b>57.13</b>	<b>19.59</b>	<b>16.31</b>	<b>14.18</b>	<b>2.79</b>	
<b>5. Foreign Exchange Loss</b>																					
5.1 Due to Change in Exchange Rates																					
5.2 Due to Foreign Currency Transaction																					
<b>6. Non Operating Expense</b>												<b>0.28</b>									
<b>7. Provision for Risk</b>	<b>6.39</b>		<b>51.11</b>	<b>2.32</b>	<b>365.55</b>	<b>8.67</b>	<b>35.52</b>	<b>83.10</b>		<b>42.51</b>	<b>9.81</b>	<b>44.55</b>	<b>11.22</b>	<b>2.08</b>	<b>25.10</b>	<b>67.65</b>	<b>11.52</b>		<b>1.60</b>	<b>0.60</b>	
7.1 Loan loss Provision	6.39		35.07	3.20	228.87	8.67	35.52	83.10		42.51	9.71	9.55	11.22	2.08	23.33	32.15	10.71		1.53	0.60	
7.1.1 General Loan loss Provision	6.39		0.10	0.00		2.19	6.00				5.71	9.55	11.22	1.84	2.00	1.05			1.53	0.24	
7.1.2 Special Loan Loss Provision			34.97	3.21	228.87	6.48	29.52	83.10		42.51				0.23	21.33	37.09	10.71			0.36	
7.1.3 Additional Loan Loss Provision											4.00					-5.99					
7.2. Provision for Non-Banking Assets			16.04	-0.89	136.68											35.50	0.81				
7.3. Provision for Loss on Investment											0.10	35.00			0.21						
7.5. Provision for Loss of Other Assets															1.57				0.07		
<b>8. Loan Written Off</b>					<b>51.46</b>										<b>77.70</b>						
<b>9. Provision for Staff Bonus</b>	<b>1.78</b>						<b>12.87</b>				<b>8.25</b>		<b>13.31</b>	<b>1.82</b>	<b>13.96</b>	<b>10.42</b>	<b>11.03</b>		<b>12.56</b>	<b>1.13</b>	
<b>10. Provision for Income Tax</b>	<b>5.34</b>						<b>38.62</b>				<b>24.75</b>		<b>39.92</b>	<b>5.46</b>	<b>8.50</b>	<b>31.27</b>	<b>33.08</b>		<b>37.67</b>	<b>3.40</b>	
<b>11. Others</b>					<b>0.30</b>							<b>0.33</b>						<b>1.50</b>			
<b>12. Net Profit</b>	<b>12.47</b>	<b>217.27</b>		<b>7.28</b>		<b>48.51</b>	<b>90.11</b>		<b>264.70</b>		<b>57.75</b>		<b>93.14</b>	<b>12.74</b>	<b>130.74</b>	<b>72.96</b>	<b>77.20</b>	<b>61.58</b>	<b>87.89</b>	<b>7.94</b>	
<b>Total Expenses</b>	<b>203.06</b>	<b>347.48</b>	<b>89.61</b>	<b>22.81</b>	<b>747.95</b>	<b>130.51</b>	<b>605.25</b>	<b>119.87</b>	<b>338.29</b>	<b>97.12</b>	<b>206.84</b>	<b>87.01</b>	<b>533.55</b>	<b>102.57</b>	<b>397.14</b>	<b>594.15</b>	<b>324.37</b>	<b>108.07</b>	<b>247.35</b>	<b>33.81</b>	

<b>Income</b>																				
<b>1. Interest Income</b>	<b>180.28</b>	<b>75.66</b>	<b>11.53</b>	<b>21.58</b>	<b>291.66</b>	<b>114.80</b>	<b>569.22</b>	<b>24.65</b>	<b>59.21</b>	<b>29.18</b>	<b>132.63</b>	<b>34.38</b>	<b>490.85</b>	<b>91.05</b>	<b>142.38</b>	<b>477.81</b>	<b>238.36</b>	<b>27.76</b>	<b>129.39</b>	<b>30.64</b>
1.1 On Loans and Advances	165.04	75.13	11.01	21.58	264.69	109.34	524.56	24.49	57.75	20.20	118.74	27.49	461.52	86.90	124.85	410.52	221.00	27.76	116.39	27.93
1.2 On Investment	2.80				8.38		9.68				2.55		0.64		0.70	0.31	1.57		2.95	
1.2.1 Government Bonds					8.38		9.68						0.64		0.70	0.31	1.57		2.95	
1.2.2 Foreign Bonds																				
1.2.3 NRB Bonds																				
1.2.4 Debenture & Bonds	2.80										2.55									
1.3 On Agency Balance																65.26				
1.4 On Call Deposit	12.44		0.52		18.59	5.46	34.98			1.14	11.34		28.69	4.15	15.88				10.05	
1.5 On Others		0.54						0.16	1.46	7.85		6.90			0.95	1.73	15.79			2.71
<b>2. Commission and Discount</b>	<b>1.36</b>	<b>0.04</b>	<b>0.05</b>		<b>1.78</b>	<b>0.08</b>		<b>0.22</b>			<b>2.47</b>	<b>0.02</b>	<b>23.84</b>	<b>0.92</b>	<b>6.59</b>	<b>3.86</b>	<b>3.51</b>		<b>2.96</b>	<b>0.08</b>
2.1 Bills Purchase and Discount																				
2.2 Commission	1.36	0.02	0.05		1.78	0.08		0.00			2.40	0.02	23.84	0.92	0.19	3.86	0.41		2.21	0.08
2.3 Others		0.02						0.22			0.07	0.00			6.40		3.10		0.76	
<b>3. Exchange Fluctuation Income</b>															<b>0.00</b>					
3.1 Due to Change in Exchange Rate																				
3.2 Due to Foreign Currency Transaction															0.00					
<b>4. Other Operating Income</b>	<b>11.83</b>	<b>3.14</b>	<b>6.39</b>	<b>0.61</b>	<b>8.39</b>	<b>12.27</b>	<b>36.01</b>		<b>0.16</b>		<b>15.53</b>	<b>1.13</b>	<b>18.85</b>	<b>10.60</b>		<b>28.67</b>	<b>16.80</b>	<b>1.59</b>	<b>9.44</b>	<b>2.30</b>
<b>5. Non Operating Income</b>	<b>6.60</b>			<b>0.63</b>	<b>3.31</b>		<b>0.02</b>		<b>2.06</b>		<b>51.98</b>	<b>3.75</b>			<b>14.64</b>	<b>83.80</b>	<b>38.79</b>		<b>105.51</b>	
<b>6. Write Back from Provisions for loss</b>	<b>2.99</b>	<b>268.64</b>	<b>33.33</b>		<b>208.39</b>	<b>3.36</b>		<b>18.12</b>	<b>276.86</b>	<b>50.32</b>	<b>4.23</b>	<b>22.01</b>			<b>231.16</b>		<b>24.40</b>	<b>78.71</b>	<b>0.04</b>	<b>0.78</b>
<b>7. Recovery of written-off Loan</b>					<b>4.65</b>										<b>2.36</b>					
<b>8. Income from Extra Ordinary transactions</b>					<b>17.11</b>												<b>2.51</b>			
<b>9. Net Loss</b>			<b>38.31</b>		<b>212.67</b>			<b>76.88</b>		<b>17.62</b>		<b>25.72</b>								
<b>Total Income</b>	<b>203.06</b>	<b>347.48</b>	<b>89.61</b>	<b>22.81</b>	<b>747.95</b>	<b>130.51</b>	<b>605.25</b>	<b>119.87</b>	<b>338.29</b>	<b>97.12</b>	<b>206.84</b>	<b>87.01</b>	<b>533.55</b>	<b>102.57</b>	<b>397.14</b>	<b>594.15</b>	<b>324.37</b>	<b>108.07</b>	<b>247.35</b>	<b>33.81</b>

BFI Name	Kaski	Zenith	Unique	Manushree	Jebils	Reliance	Bhaktapur
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>165.51</b>	<b>74.51</b>	<b>46.82</b>	<b>90.36</b>	<b>62.02</b>	<b>119.55</b>	<b>25.67</b>
1.1 On Deposit Liabilities	165.51	74.51	46.63	90.36	62.02	119.55	25.67
1.1.1 Saving Account	80.01	50.02	20.72	41.32	13.99	62.04	12.56
1.1.2 Fixed Account	85.50	24.48	25.90	49.04	33.69	57.51	9.11
1.1.2.1 Up to 3 months Fixed Account	2.14	1.11	0.00	0.12	0.44	2.29	
1.1.2.2 3 to 6 months Fixed Account	3.70	1.25	0.68	2.05	1.19	2.10	
1.1.2.3 6 months to 1 year Fixed Account	70.65	12.46	21.48	16.68	25.93	15.08	2.67
1.1.2.4 Above 1 year Fixed Account	9.01	9.67	3.74	30.20	6.13	38.05	6.44
1.1.3 Call Deposit					14.34		4.00
1.1.4 Certificate of Deposit							
1.2 On Borrowing			0.19				
<b>2. Commission Expense</b>							
<b>3. Staff Expense</b>	<b>21.17</b>	<b>15.26</b>	<b>5.48</b>	<b>11.11</b>	<b>10.88</b>	<b>10.83</b>	<b>4.14</b>
<b>4. Office Operating Expenses</b>	<b>22.82</b>	<b>13.16</b>	<b>8.37</b>	<b>14.11</b>	<b>11.77</b>	<b>17.06</b>	<b>6.38</b>
<b>5. Foreign Exchange Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transaction							
<b>6. Non Operating Expense</b>							
<b>7. Provision for Risk</b>	<b>8.76</b>	<b>5.00</b>	<b>1.47</b>	<b>6.43</b>	<b>14.02</b>	<b>12.64</b>	<b>5.61</b>
7.1 Loan loss Provision	8.76	5.00	1.47	6.43	14.02	4.27	5.61
7.1.1 General Loan loss Provision		1.04		6.43		0.96	0.11
7.1.2 Special Loan Loss Provision	8.76	3.95	0.12		14.02	3.31	5.50
7.1.3 Additional Loan Loss Provision			1.35				
7.2. Provision for Non-Banking Assets						2.94	
7.3. Provision for Loss on Investment							
7.5. Provision for Loss of Other Assets						5.44	
<b>8. Loan Written Off</b>							
<b>9. Provision for Staff Bonus</b>	<b>7.71</b>	<b>5.93</b>	<b>4.36</b>	<b>2.39</b>	<b>6.28</b>	<b>6.99</b>	<b>0.30</b>
<b>10. Provision for Income Tax</b>	<b>23.12</b>	<b>18.33</b>	<b>13.11</b>	<b>7.17</b>	<b>16.94</b>	<b>20.98</b>	<b>1.02</b>
<b>11. Others</b>							
<b>12. Net Profit</b>	<b>53.96</b>	<b>40.93</b>	<b>30.47</b>	<b>16.74</b>	<b>45.82</b>	<b>48.96</b>	<b>2.39</b>
<b>Total Expenses</b>	<b>303.05</b>	<b>173.11</b>	<b>110.08</b>	<b>148.31</b>	<b>167.73</b>	<b>237.02</b>	<b>45.52</b>

<b>Income</b>							
<b>1. Interest Income</b>	<b>278.47</b>	<b>133.94</b>	<b>89.61</b>	<b>133.57</b>	<b>100.57</b>	<b>172.18</b>	<b>42.38</b>
1.1 On Loans and Advances	265.03	120.86	82.85	123.94	92.14	157.15	33.68
1.2 On Investment		0.46		0.43	1.21	0.32	0.77
1.2.1 Government Bonds		0.46				0.32	0.77
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds				0.43			
1.2.4 Debenture & Bonds					1.21		
1.3 On Agency Balance							
1.4 On Call Deposit	13.44	12.62			7.21	9.67	
1.5 On Others			6.76	9.21	0.01	5.03	7.93
<b>2. Commission and Discount</b>		<b>1.19</b>	<b>20.46</b>	<b>14.74</b>	<b>0.21</b>		<b>0.16</b>
2.1 Bills Purchase and Discount							
2.2 Commission		1.19		0.12	0.21		0.16
2.3 Others			20.46	14.62			
<b>3. Exchange Fluctuation Income</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Transaction							
<b>4. Other Operating Income</b>	<b>22.06</b>	<b>9.14</b>			<b>8.18</b>	<b>11.54</b>	<b>2.98</b>
<b>5. Non Operating Income</b>	<b>2.52</b>	<b>28.77</b>			<b>58.45</b>	<b>40.49</b>	
<b>6. Write Back from Provisions for loss</b>		<b>0.06</b>			<b>0.32</b>	<b>0.37</b>	
<b>7. Recovery of written-off Loan</b>							
<b>8. Income from Extra Ordinary transactions</b>						<b>12.43</b>	
<b>9. Net Loss</b>							
<b>Total Income</b>	<b>303.05</b>	<b>173.11</b>	<b>110.08</b>	<b>148.31</b>	<b>167.73</b>	<b>237.02</b>	<b>45.52</b>





Statement of Credit as on Asar end, 2071

BFI Name	Prime	Sunrise	Grand	NMB	Kist	Janata	Mega	Civil	Century	Sarima	NDC	Malika	Siddhartha	UDBL	Yetti	Narayani	PDBL	Sahayagi	Triveni	Suprim	Bhirkuti	Surekcha	Shangrila	Banabakar	
<b>Sector Wise</b>																									
Agricultural and Forest Related	659.32	417.97	921.35	447.73	510.84	434.35	251.68	882.87	218.80	949.11	42.27	42.89	278.60		38.38	6.42	170.38	97.99	481.38	538.56	139.45	37.54	97.83	82.81	
Fishery Related	0.70	4.15		0.03			3.25	7.07		7.66		1.00	10.24				30.99	25.55	44.66	3.89	9.12	1.56	2.19	1.00	
Mining Related		84.82	535.51	57.11		97.73	48.45	4.36	251.48	0.78			34.76		15.50		0.30		3.89	2.72			19.30	0.55	
Manufacturing (Producing) Related	5949.97	4564.26	2688.54	5324.07	1840.38	5531.87	4622.95	4714.86	4030.57	4101.08	507.41	310.30	546.05		377.68	12.78	235.73	95.70	359.30	107.72	369.98	2.80	322.86	50.32	
Construction	2770.25	964.07	881.71	3089.56	2607.72	111.02	433.29	1801.84	1343.20	1855.90	37.98	65.94	668.26		345.04	36.77	513.89	115.68	533.38	250.16	633.69	144.34	578.88	201.64	
Electricity, Gas and Water	993.20	280.01	611.01	442.61	586.74	637.67	464.42	315.07	282.60	746.51	164.93	1.15	33.88		95.89		3.54		2.20	0.50	3.99		21.40		
Metal Products, Mach. & Ele. Eqp.	57.23	250.63	245.30	618.52	97.54	185.04	259.15	115.17	230.94	277.62	13.59		289.03		10.83		23.62		32.16	51.93	23.31		73.77	2.70	
Tras., Com. and Public Utilities	594.35	477.55	1165.28	358.25	266.70	587.05	285.65	470.26	85.83	1117.43			503.39		56.93	8.86	225.34	9.31	327.38	98.89	640.39	272.53	546.08	68.11	
Wholesaler & Retailer	3083.80	5450.53	1670.78	5085.55	3358.46	2530.10	5028.75	4251.24	3470.00	4817.82	108.66	770.56	781.85		790.40	61.55	744.57	570.06	283.72	489.57	1009.15	427.93	944.84	63.90	
Finance, Insurance and Real Estate	4579.19	3173.46	3143.38	1620.27	1259.52	1983.77	755.76	2323.26	1373.49	938.48	307.08	65.20	427.25		435.21	45.86	152.93		254.63	71.77	208.84		268.54	37.14	
Hotel or Restaurant	199.93	567.40	798.79	933.05	738.32	580.81	484.73	1047.81	509.82	529.82	278.31	84.84	160.01		149.30	10.83	111.65	6.87	166.19	45.55	20.91		487.95	8.91	
Other Services	550.92	1103.85	1189.82	1483.44	1554.27	736.84	556.70	1616.31	504.02	1126.52	353.34	154.10	370.71		109.55		105.01	49.33	111.59	71.21	281.09	35.37	380.83	38.78	
Consumption Loans	4086.37	1146.82	80.29	614.28	472.37	1640.48	732.48	903.70	1996.26	1330.37	182.89	67.11	426.86		1638.19	54.86	92.34	16.74	101.29	180.26	87.83	75.55	281.41	22.97	
Local Government		64.77																		0.20				0.00	
Others	4313.79	2493.70	1153.41	708.87	439.71	928.51	953.96	622.46	748.40	2821.30	200.20	554.80	560.96		1620.55	106.13	423.67	581.74	422.69	476.21	575.59	45.86	1188.01	533.34	
TOTAL sectorwise	27839.01	20979.23	15149.95	20783.33	13732.58	15985.25	14881.21	19076.29	15045.41	20620.40	2196.67	2117.88	5091.84		5683.46	344.04	2833.94	1568.96	3124.49	2389.11	4003.35	1043.48	5213.89	1112.18	

Product Wise																								
Term Loan	3052.63	2320.08	3161.78	3717.81	3003.51	3219.76	2206.11	3993.03	2543.48	3455.52	1065.11	164.53	873.17		667.97	22.70	212.43		376.71	52.01	188.26	45.13	1076.56	276.63
Overdraft	6602.72	4469.76	1835.33	956.83	4930.94	2963.94	3127.73	4092.33	4149.54	2552.48	386.05				24.41	106.13	1326.52		764.28	410.61	1171.20	274.01	1292.74	284.53
Trust Receipt Loan / Import Loan	455.21	1015.78	592.81	1012.86	104.88	574.84	861.23	1088.36	987.98	576.60														
Demand & Other Working Capital Loan	2579.10	5968.23	4370.46	5108.70	981.21	4521.08	5339.07	4678.49	3000.33	4877.52	144.83	1603.93	1627.48		2433.34	60.86		598.48		290.54		71.11	1025.81	183.42
Res. Per. H. Loan (Up to Rs. 10 mil.)	1402.65	1597.35	209.37	2198.18	1712.10	443.86	421.22	709.74	1160.94	1159.05	22.31	65.94	586.45		340.51	36.05	116.50	100.12	476.47	241.57	485.94	130.54	548.08	178.64
Real Estate Loan	4072.69	2278.34	2639.00	1273.37	1272.19	909.66	411.66	1841.69	632.85	941.32	296.18		257.71		400.47	45.86	489.33	92.04	288.31	47.42	236.29	96.61	93.26	37.14
Margin Nature Loan	1448.18	102.73	49.34	213.66	45.49	842.25	79.72	79.72	48.50	463.69		2.18	183.97		511.84	40.18	3.68		61.04	76.77		2.50		
Hire Purchase Loan	399.91	1026.34	152.68	907.92	621.44	796.75	1400.38	1002.34	603.71	1638.38	33.29	56.07	658.17		470.58	8.86	161.92	8.81	360.97	174.34	677.22	306.17	761.03	70.27
Deprived Sector Loan	1072.89	948.81	687.04	919.07	710.02	653.68	668.75	826.29	593.84	818.11	52.63	109.63	180.54		176.63	8.73	102.38	56.83	116.92	111.14	182.81	45.86	198.70	40.39
Bills Purchased	24.42	132.94	473.31	648.56	37.24	1.65		40.63	134.25	225.67			1.00											
Other Product	6728.61	1118.88	978.82	3826.36	313.58	1057.79	445.06	723.67	1189.99	3912.05	196.27	115.60	723.34		657.71	14.68	421.20	712.69	679.80	984.71	1061.62	71.55	217.70	41.16
<b>Total Product wise Loan</b>	<b>27839.01</b>	<b>20979.23</b>	<b>15149.95</b>	<b>20783.33</b>	<b>13732.58</b>	<b>15985.25</b>	<b>14881.21</b>	<b>19076.29</b>	<b>15045.41</b>	<b>20620.40</b>	<b>2196.67</b>	<b>2117.88</b>	<b>5091.84</b>		<b>5683.46</b>	<b>344.04</b>	<b>2833.94</b>	<b>1568.96</b>	<b>3124.49</b>	<b>2389.11</b>	<b>4003.35</b>	<b>1043.48</b>	<b>5213.89</b>	<b>1112.18</b>

Collateral Wise																								
Gold and Silver	3809.58	374.27	22.99			382.19		345.34	1111.29	157.05			32.84		564.76						24.23		25.56	
Government Securities				1.87																				
Non Governmental Securities	1421.67			216.40	45.49	842.25	12.23	56.24	48.50		177.68				511.84	40.18	3.68		61.04	76.77		2.50		
Fixed Deposit Receipts	168.89	132.68	54.49	42.43	184.02	99.84	48.74	25.27	51.18	135.57	6.20	11.04	65.36		91.02	14.68	21.51	16.74	27.21	27.14	22.98	39.41	54.09	15.05
Own	163.81	132.68	54.49	39.95	184.02	99.84	48.74	25.27	51.18	135.57	6.20	11.04	65.36		91.02	14.68	21.51	16.74	27.21	27.14	22.98	39.41	54.09	15.05
Other Licences Institutions	5.08			2.48																				
Collateral of Properties	20305.24	19298.03	13993.20	20108.58	12858.53	13652.59	14380.85	17720.35	12491.70	18613.46	1960.15	2040.48	4672.83		4339.21	275.95	2796.83	1550.22	3019.51	2263.01	3948.66	1001.57	5038.55	1086.40
Fixed Assets	19832.46	14951.00	11952.11	15501.46	12387.10	9270.72	10688.64	15046.83	4702.70	15467.82	1960.15	2040.48	4672.83		4339.21	275.95	2796.83	1550.22	3019.51	2263.01	3948.66	1001.57	5038.55	1086.40
Current Assets	472.78	4347.03	2041.09	4607.12	471.44	4381.87	3692.21	2673.52	7789.00	3145.64														
Against security of Bill			324.08	35.21	37.24	7.27	14.71	40.63	134.25	736.26			1.00											
Domestic Bills			321.24	35.21	37.24			40.63		1.20			1.00											
Foreign Bills			2.83			7.27	14.71		133.05	736.26														
Against Guarantee	1687.04		137.94	367.12	603.28		318.85	819.69	584.68	4.98		66.35	135.85		176.63	13.23	11.59		3.92	22.00			95.69	6.57
Government Guarantee	117.80		64.77	52.81	34.91								16.00			2.72								
Institutional Guarantee	1546.77		49.97	79.08	522.01		31.43	765.95	584.68			65.20	119.25		176.63					0.07				
Personal Guarantee	22.38		20.32	204.84	45.86		3.50	14.75			4.98		0.60		10.51	9.23			3.85				1.45	1.63
Collective Guarantee				30.38	0.49		164.87	38.72				1.15				2.36							94.24	4.94
Int. Rtd. Foreign Bank's Guarantee																				22.00				
Other Guarantee	0.08		2.88				119.06	0.27																
Credit Card				0.81	0.21																			
Others	446.59	1174.25	617.25	10.90	3.81	1001.10	105.82	68.76	623.81	973.08	52.63					0.34	2.01	12.82	0.20	7.48				4.16
<b>Total</b>	<b>27839.01</b>	<b>20979.23</b>	<b>15149.95</b>	<b>20783.33</b>	<b>13732.58</b>	<b>15985.25</b>	<b>14881.21</b>	<b>19076.29</b>	<b>15045.41</b>	<b>20620.40</b>	<b>2196.67</b>	<b>2117.88</b>	<b>5091.84</b>		<b>5683.46</b>	<b>344.04</b>	<b>2833.94</b>	<b>1568.96</b>	<b>3124.49</b>	<b>2389.11</b>	<b>4003.35</b>	<b>1043.48</b>	<b>5213.89</b>	<b>1112.18</b>

Statement of Credit as on Asar end, 2071

BFI Name	Gurkha	Gandaki	Manusmriti	Business	Bharatnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Mitri	Tinaiu	Rising	Mulimath	Sewa	Kankal	Public	Mahakali	Ace	Bhagav	dijalo	Country	Alpine
<b>Sector Wise</b>																								
Agricultural and Forest Related	11.50	92.35	117.22	76.28	148.70	184.62	27.80	46.02	58.28	87.06	78.41	89.10	111.71	104.55	1282.78	125.30	71.46	38.64	34.65	76.39	21.43	225.35	108.44	121.49
Fishery Related		5.05		5.26				3.11	6.06		1.79	1.06				1.79		0.63						
Mining Related	33.81	17.16				1.95		4.00								6.97		7.62						
Manufacturing (Producing) Related	0.73	267.20	204.72	197.25	142.77	128.96	64.13	267.00	31.26	128.32	688.93	80.33	75.41	141.92		220.63	25.28	77.28	27.95	692.50		91.71	134.79	9.02
Construction	15.31	493.71	298.73	470.56	143.39	31.26	34.19	594.04	107.43	268.58	680.78	136.27	179.15	282.43	717.11	527.18	73.14	255.36	36.62	520.18	104.08	44.32	83.77	
Electricity, Gas and Water		1.55	6.54					36.93	0.10	144.02	1547.61	22.30						7.50		445.17				
Metal Products, Mach. & Ele. Eqp.		11.47	0.04	58.29		15.40		29.50	6.79	1.07	878.59	16.39	14.17			14.21		13.23		59.00		2.79	20.65	
Tras., Com. and Public Utilities	15.39	175.91	232.15	575.91		45.80	6.22	244.21	65.93	73.21	680.62	158.68	132.55		806.37	254.59	34.09	159.01	1.92	238.03	94.76	88.22	8.34	91.70
Wholesaler & Retailer	135.01	267.22	800.35	609.38	609.83	599.87	251.07	1186.01	170.57	287.31	1004.30	226.28	372.16	73.07	571.42	663.73	175.57	85.81	126.90	500.87	193.66	169.62	319.91	169.66
Finance, Insurance and Real Estate	834.84	189.64	142.72	385.02		236.88		406.94	3.80	251.74	635.58	76.65	160.78	18.08	90.64	122.46		80.59		724.24		77.18	74.76	73.46
Hotel or Restaurant	15.60	106.35	215.64	49.07		75.96	29.78	124.53	39.28	78.59	131.98	27.24	19.64			33.73	7.04	9.07	24.86	275.49	6.64	7.89	12.45	12.63
Other Services	23.23	68.27	42.51	291.87	97.14	96.28	35.97	383.17	13.74	334.22	194.15	49.98	170.23	24.01	16.40	74.06	18.37	27.32		347.52	9.93	12.81	10.92	
Consumption Loans	54.92	56.11	142.37	638.41	202.99	116.74	13.23	290.91	93.27	506.97	135.78	59.20	31.04	32.53	56.00	86.69	19.78	68.33	32.99	81.56	10.65	36.23	68.89	11.02
Local Government										10.33		1.50				1.37				15.16				
Others	217.10	891.72	1110.78	921.36	1054.06	294.54	399.30	715.21	304.98	659.21	796.16	194.94	118.01	608.86	900.17	317.09	274.32	20.11	124.56	824.54	81.90	281.08	414.51	207.08
TOTAL sectorwise	1357.46	2643.72	3313.77	4278.65	2398.88	1828.26	861.70	4331.59	901.48	2830.61	7454.68	1139.92	1384.84	1285.46	4440.89	2449.80	699.06	850.51	410.44	4800.65	523.04	1037.21	1257.43	696.05

Product Wise																								
Term Loan		59.13	230.41	486.05	571.11	62.87	288.29	427.78	117.79	469.97	1965.24	43.07	118.28		698.09	231.80	331.99	4.98		1315.37	156.01		34.21	296.99
Overdraft	114.81	1462.49	1746.34	695.86	505.15	314.83	340.32	1707.49	419.90	890.00	1926.78	326.11	584.24	310.81	714.11	1095.98	205.84	216.23	99.43	1273.35	113.93	416.16	547.30	183.57
Trust Receipt Loan / Import Loan																								
Demand & Other Working Capital Loan	217.31	9.90		77.91	626.17	916.84	118.61	141.74	30.23		785.75	1.00				47.96			154.85	124.51		216.84	207.69	
Res. Per. H. Loan (Up to Rs. 10 mil.)	15.31	383.41	288.90	499.02	143.39	197.76	34.19	464.81	85.24	183.84	458.57	137.05	180.13	262.00	717.11	534.48	73.14	70.26	36.62	463.26	104.08	24.44	72.99	47.35
Real Estate Loan	853.84	169.64	159.85	371.02	61.12	51.54		458.84	13.36	404.37	791.56	64.79	97.53	18.08	90.64	36.84	4.10	43.07		538.67		65.06	101.63	26.11
Margin Nature Loan	52.67		292.16	541.50		4.75		101.81	69.26	106.02	103.92					5.07		0.47		6.97		20.23		
Hire Purchase Loan	15.39	182.03	232.15	724.44	33.62	21.70	6.22	288.23	83.46	113.07	341.88	154.43	115.71	41.67	806.37	301.56	52.18	155.30	31.56	272.07	94.76	72.09	68.75	98.27
Deprived Sector Loan	23.91	94.67	111.86	158.00	120.55	94.88	58.80	197.77	14.03	134.08	316.94	47.75	55.75	53.65	1234.97	114.97	29.71	38.76	17.10	198.85	15.68	36.67	51.12	33.26
Bills Purchased								3.20																
Other Product	64.21	282.45	252.10	724.85	337.78	163.09	15.28	539.93	68.21	529.26	764.04	365.71	233.20	599.25	179.61	81.15	2.09	321.43	70.88	607.60	38.57	185.72	173.73	10.50
<b>Total Product wise Loan</b>	1357.46	2643.72	3313.77	4278.65	2398.88	1828.26	861.70	4331.59	901.48	2830.61	7454.68	1139.92	1384.84	1285.46	4440.89	2449.80	699.06	850.51	410.44	4800.65	523.04	1037.21	1257.43	696.05

Collateral Wise																								
Gold and Silver		22.53	118.54	28.20	116.77	86.89		14.40	1.50	227.97		25.28	20.66	11.34	31.99									2.40
Government Securities																								
Non Governmental Securities	52.67			440.05				102.04	69.86	108.63	103.92									6.97				
Fixed Deposit Receipts	2.25	12.63	23.84	40.43	52.61	19.16	13.23	126.42	7.63	17.27	41.11	13.17	10.38	21.19	24.00	24.37	1.68	18.20	3.35	38.68	3.15	6.73	10.65	8.09
Own	2.25	12.63	23.84	40.43	52.61	19.16	13.23	126.42	7.63	17.27	41.11	13.17	10.38	21.19	24.00	24.37	1.68	18.20	3.35	38.68	3.15	6.73	10.65	8.09
Other Licences Institutions																								
Collateral of Properties	1279.03	2608.56	2879.20	3745.12	2229.50	1718.87	848.47	3944.11	822.40	2359.88	6452.57	1099.97	1353.22	1252.92	3288.76	2409.14	696.93	831.84	407.09	4556.15	512.39	1029.49	1234.92	649.71
Fixed Assets	1279.03	2608.56	2879.20	3745.12	2229.50	1718.87	848.47	3944.11	822.21	2358.79	6072.36	1099.97	1353.22	1252.92	3288.76	2409.14	696.93	831.84	407.09	4556.15	512.39	1029.49	1234.92	649.71
Current Assets									0.20	1.09	380.21													
Against security of Bill								3.20																
Domestic Bills								3.20																
Foreign Bills																								
Against Guarantee			0.04	9.33		2.85		141.41	0.08	70.98	110.20		0.58		1096.14	16.30			198.85		0.99	11.86	35.85	
Government Guarantee						2.85		12.07			15.88					1.37			15.16				11.86	1.97
Institutional Guarantee			0.04					126.49		64.99	63.79		0.58			1.15			183.69					
Personal Guarantee				9.33				1.35	0.08	5.99														
Collective Guarantee								1.50							1096.14	13.77							33.88	
Int. Rtd. Foreign Bank's Guarantee												30.53												
Other Guarantee																						0.99		
Credit Card																								
Others	23.51		292.16	15.53		0.50		0.01		45.88	746.87	1.50				0.44	0.47		0.00	7.50				
<b>Total</b>	1357.46	2643.72	3313.77	4278.65	2398.88	1828.26	861.70	4331.59	901.48	2830.61	7454.68	1139.92	1384.84	1285.46	4440.89	2449.80	699.06	850.51	410.44	4800.65	523.04	1037.21	1257.43	696.05

Statement of Credit as on Asar end, 2071

BFI Name	Nuligiri	Katmandu	Ganma	City	Bishow	Kabell	Kamana	Corporate	Pathbhara	Pumima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific
<b>Sector Wise</b>																
Agricultural and Forest Related	8.15	28.72	176.89	103.17	96.78	18.19	72.20	2.65	27.60	72.29	70.27	51.61	59.59	35.49	163.60	57.54
Fishery Related				13.35		0.29	4.52									
Mining Related		14.78		1.48												
Manufacturing (Producing) Related	276.71	84.64	217.33			3.24	99.31	153.95	43.44	75.36	263.53	25.04		7.00	369.47	27.22
Construction		510.50	689.10	830.92	285.40	37.93	674.84	85.49	128.70	49.05	609.72	38.70	15.05	28.44	403.27	137.17
Electricity, Gas and Water		120.10	2.61	6.70		0.29					471.79					1.80
Metal Products, Mach. & Ele. Eqp.		58.62	8.43	26.62			18.45	14.84			91.97			3.55		
Tras., Com. and Public Utilities	20.80	209.29	513.50	657.94		5.40	164.56	74.48		71.74	328.16		3.18		662.90	51.21
Wholesaler & Retailer	139.88	458.22	438.38	535.02	1465.76	64.30	321.22	146.35	263.35	260.03	431.91	98.49	154.90	96.60	962.92	115.52
Finance, Insurance and Real Estate	13.05	557.21	106.22	307.62	262.61		71.75	8.02		86.23	314.38	5.84			235.76	7.78
Hotel or Restaurant	14.95	369.40	92.43	190.81	144.10	5.83	52.68		11.10	1.99	72.52			9.44	115.80	12.24
Other Services		131.26	120.12	64.61	51.11	13.95	150.47	0.55	29.48	20.24	96.24		2.15	5.20	264.20	22.98
Consumption Loans	96.93	145.48	338.21	198.73	739.31	93.10	154.45	16.47	218.62	43.99	686.72	20.01	82.77	3.36	184.38	90.90
Local Government		4.85	0.03								4.60					
Others	322.40	606.29	925.83	29.65	128.43	72.53	316.81	70.37	379.34	298.50	863.72	55.65	108.39	146.36	939.10	121.92
<b>TOTAL sectorwise</b>	<b>616.15</b>	<b>3491.43</b>	<b>3496.40</b>	<b>3183.96</b>	<b>3173.50</b>	<b>315.05</b>	<b>2101.25</b>	<b>573.18</b>	<b>1101.62</b>	<b>979.42</b>	<b>4305.54</b>	<b>295.33</b>	<b>426.04</b>	<b>335.43</b>	<b>4301.41</b>	<b>646.29</b>

<b>Product Wise</b>																
Term Loan	85.72	477.11	531.26	254.97	468.47	72.80	446.98	16.76			749.24	51.94	3.18	171.08	359.56	48.62
Overdraft	203.80	1178.74	1139.38	335.39	1130.26		571.90	198.54	354.78	139.39	940.14	5.75	42.49	82.43	682.14	26.49
Trust Receipt Loan / Import Loan																
Demand & Other Working Capital Loan	139.88	372.79	10.58			94.80		116.18	114.09	282.26	383.12	163.89	60.87		1361.73	162.01
Res. Per. H. Loan (Up to Rs. 10 mil.)	34.40	441.03	649.66	888.00	285.40	34.20	418.89	50.14	128.70	49.05	457.47	35.90	10.55	28.44	324.84	122.06
Real Estate Loan	13.05	524.73	119.73	320.44	262.61		180.91			86.23	293.95	5.84			314.19	4.43
Margin Nature Loan		202.17		14.14			0.70	8.60		0.45	395.26		57.45		1.45	
Hire Purchase Loan	20.80	195.19	606.14	727.07	378.67	5.69	217.33	90.49	15.39	107.91	308.23	17.61	14.51	1.54	823.62	65.74
Deprived Sector Loan	21.58	83.77	201.35	189.15	128.43	13.96	89.50	28.68	49.72	47.64	181.04	12.00	17.28	35.49	148.06	28.40
Bills Purchased																
Other Product	96.93	15.89	238.31	454.81	519.65	93.61	175.04	63.79	438.94	266.48	597.10	2.40	219.70	16.46	285.82	188.54
<b>Total Product wise Loan</b>	<b>616.15</b>	<b>3491.43</b>	<b>3496.40</b>	<b>3183.96</b>	<b>3173.50</b>	<b>315.05</b>	<b>2101.25</b>	<b>573.18</b>	<b>1101.62</b>	<b>979.42</b>	<b>4305.54</b>	<b>295.33</b>	<b>426.04</b>	<b>335.43</b>	<b>4301.41</b>	<b>646.29</b>

<b>Collateral Wise</b>																
Gold and Silver	88.70	56.30	199.26	113.58	303.91	91.45	92.96		197.43		134.40		7.14			73.25
Government Securities																
Non Governmental Securities				14.14							395.26		57.45			
Fixed Deposit Receipts	8.23	56.51	33.16	32.77	56.72	0.92	31.75	0.90	5.79	7.37	20.92	1.87	3.66	3.36	22.21	3.12
Own	8.23	56.51	33.16	32.77	56.72	0.92	31.75	0.90	5.79	7.37	20.92	1.87	3.66	3.36	22.21	3.12
Other Licences Institutions																
Collateral of Properties	519.22	3146.86	3089.07	2844.52	2684.43	222.69	1954.98	555.66	897.86	972.05	3598.94	293.46	357.78	332.08	4225.97	553.44
Fixed Assets	519.22	3146.86	3089.07	2844.52	2684.43	222.69	1954.98	555.66	897.86	972.05	3593.49	293.46	357.78	332.08	4225.97	553.44
Current Assets											5.44					
Against security of Bill																
Domestic Bills																
Foreign Bills																
Against Guarantee		83.89	174.91	178.95	128.43		6.05	0.17			152.64				51.78	16.48
Government Guarantee				4.07	2.69						4.60					
Institutional Guarantee		74.47									138.03				45.00	
Personal Guarantee		9.42		7.45			6.05	0.17			6.85					
Collective Guarantee			174.91	167.43	125.74						3.15				6.78	
Int. Rtd. Foreign Bank's Guarantee																16.48
Other Guarantee																
Credit Card																
Others		147.87					15.51	16.45	0.53		3.38				1.45	
<b>Total</b>	<b>616.15</b>	<b>3491.43</b>	<b>3496.40</b>	<b>3183.96</b>	<b>3173.50</b>	<b>315.05</b>	<b>2101.25</b>	<b>573.18</b>	<b>1101.62</b>	<b>979.42</b>	<b>4305.54</b>	<b>295.33</b>	<b>426.04</b>	<b>335.43</b>	<b>4301.41</b>	<b>646.29</b>

Statement of Credit as on Asar end, 2071

BFI Name	Civic	IDBL	Kanchan	Maitribum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaunabhee	Raptiveri	Tourism	Mission	Sindhur	Sahara	N.Community	Cosmos	Manaslu	Ekata	Kalinchowk	Kailash	
<b>Sector Wise</b>																						
Agricultural and Forest Related	54.31	14.10	39.18	10.65	30.10	110.13	11.20	26.48	67.98	57.05	39.68	186.90	144.05	12.46	1.59	72.18	5.83	32.57	85.91	21.18	122.09	
Fishery Related	0.35		0.15		0.25	8.76	2.07		7.99				8.78	0.35							3.43	
Mining Related		19.61				0.10			6.99				8.54	3.85				2.44		1.32		
Manufacturing (Producing) Related	0.30	312.74	63.61	7.48	29.97	204.11	7.42		126.55	4.83		334.86	12.09		6.08	75.05	0.50	6.46	93.31	7.83	298.25	
Construction	47.51	372.48	142.25	36.42	8.82	164.97	5.17	145.74	307.02	57.64	15.18	612.31	60.84	56.83	0.05	87.45	13.92	137.20	84.87	20.54	798.36	
Electricity,Gas and Water					1.37	7.25			185.78	1.36			12.18					0.82			110.93	
Metal Products, Mach. & Ele. Eqp.					1.96	21.82		31.05	98.84	1.62		118.31	8.38		2.50	13.25					77.73	
Tras., Com. and Public Utilities	3.22	106.20	42.74	32.54	29.72	58.96	102.09	400.14	106.12	46.25		174.87	89.97	176.62	3.15	7.53	55.75	67.99	218.35	10.85	683.32	
Wholesaler & Retailer	74.29	573.08	353.41	48.94	54.79	152.25	90.38	299.51	161.15	109.54	106.95	691.56	305.42	199.30	47.40	82.64	29.81	96.77	93.32	25.22	993.94	
Finance, Insurance and Real Estate	5.00	388.17	25.75	2.08	23.05	73.26		119.12	472.53		10.94	62.22	10.93	8.30		35.20					1.50	
Hotel or Restaurant	8.35	81.51	11.52	1.00	3.60	29.42	2.00	51.68	82.58	15.17	2.97	344.42	10.13	3.01	0.00	29.77		5.43	11.95	4.25	411.75	
Other Services	1.80	135.01	36.92	3.65	10.00	19.92	1.68	57.00	241.22	6.83	6.15	106.06	68.09		2.48	22.77	62.61	14.21	66.61	0.28	373.06	
Consumption Loans	5.62	408.44	2.88	2.76	81.82	82.76	72.88	77.03	306.25	22.74	11.40	211.72	50.40	74.06	1.20	18.19	48.17	167.85	73.74	19.48	276.34	
Local Government																						
Others	121.03	726.56	194.12	60.23	184.72	184.89	68.78	111.93	460.57	38.83	143.83	923.77	157.58	57.83	119.95	139.92	28.83	234.96	358.23	34.02	1453.38	
<b>TOTAL sectorwise</b>	<b>321.79</b>	<b>3137.88</b>	<b>912.52</b>	<b>205.74</b>	<b>460.17</b>	<b>1118.59</b>	<b>363.68</b>	<b>1319.70</b>	<b>2631.58</b>	<b>361.87</b>	<b>337.08</b>	<b>3796.49</b>	<b>922.07</b>	<b>588.41</b>	<b>184.40</b>	<b>583.94</b>	<b>245.43</b>	<b>766.69</b>	<b>1086.29</b>	<b>146.46</b>	<b>6535.41</b>	

<b>Product Wise</b>																						
Term Loan		66.69	15.08	31.72	37.79	170.37	33.55	131.89	610.15	49.51	157.30	510.80	170.69	80.38		2.49	74.98	33.73	31.85	57.36	820.02	
Overdraft	18.23	722.83	297.23	105.99	276.63	289.12	81.14	336.01	713.30	103.94	30.37	1649.64	334.00	177.78		87.21	21.58	185.84	386.92	33.44	1929.84	
Trust Receipt Loan / Import Loan																						
Demand & Other Working Capital Loan	157.84	211.84	162.45		3.42	197.95	38.04		64.55		86.49	317.33			163.66	3.97		0.46		1.05	490.44	
Res. Per. H. Loan (Up to Rs. 10 mil.)	47.46	324.36	135.03	23.89	5.37	113.53	5.17	136.94	252.15	55.99		588.41	55.75	56.61		79.81	10.91	137.20	84.87	17.22	798.36	
Real Estate Loan	5.00	304.27	25.75	2.08	13.85	12.09		119.12	404.42	1.60		85.59	44.57			32.70			54.17		755.66	
Margin Nature Loan		232.66	15.16		68.35		0.08	206.87	0.57			9.62		31.64							26.85	
Hire Purchase Loan	5.36	125.22	42.74	29.96	22.24	125.03	102.25	460.21	214.57	46.25		364.60	89.90	176.62	7.72	21.44	66.90	74.09	267.02	24.62	759.42	
Deprived Sector Loan	38.45	120.30	34.71	8.09	20.21	54.37	17.47	47.51	70.44	15.40	50.28	138.68	101.65	22.97	11.10	23.10	10.77	31.86	43.42	8.93	226.22	
Bills Purchased																						
Other Product	49.44	1029.72	184.37	4.03	12.29	156.14	86.05	87.93	95.13	88.60	12.64	131.83	125.52	42.42	1.91	333.22	60.30	303.51	218.03	3.84	728.60	
<b>Total Product wise Loan</b>	<b>321.79</b>	<b>3137.88</b>	<b>912.52</b>	<b>205.74</b>	<b>460.17</b>	<b>1118.59</b>	<b>363.68</b>	<b>1319.70</b>	<b>2631.58</b>	<b>361.87</b>	<b>337.08</b>	<b>3796.49</b>	<b>922.07</b>	<b>588.41</b>	<b>184.40</b>	<b>583.94</b>	<b>245.43</b>	<b>766.69</b>	<b>1086.29</b>	<b>146.46</b>	<b>6535.41</b>	

<b>Collateral Wise</b>																						
Gold and Silver	2.62	114.00					65.53			19.87		100.63	0.37	32.68			36.61	149.75	23.30		66.85	
Government Securities		5.40						0.45														
Non Governmental Securities		232.66						0.08	207.17			9.62		31.64							26.85	
Fixed Deposit Receipts	0.87	17.22	2.88	1.83	2.76	19.06	3.64	16.43	56.11	0.33	5.13	21.30	12.94	9.74		13.85	0.41	11.99	1.77	0.24	57.44	
Own	0.87	17.22	2.88	1.83	2.76	19.06	3.64	16.43	56.11	0.33	5.13	21.30	12.94	9.74		13.85	0.41	11.99	1.77	0.24	57.44	
Other Licences Institutions																						
Collateral of Properties	288.22	2654.80	894.48	203.51	448.21	1099.53	294.51	1302.73	2215.97	341.50		3623.03	807.76	514.36	184.40	569.44	197.67	599.18	1061.19	146.22	6190.16	
Fixed Assets	288.22	2654.80	894.48	203.51	448.21	1099.53	294.51	1302.73	2215.97	341.50		3623.03	807.76	514.36	184.40	569.44	197.67	599.18	1061.19	146.22	6190.16	
Current Assets																						
Against security of Bill																						
Domestic Bills																						
Foreign Bills																						
Against Guarantee		113.81		0.40					70.69	0.17		41.92	101.01			0.66	10.74	5.77			191.58	
Government Guarantee									6.72												13.15	
Institutional Guarantee		113.66							59.00			40.00	1.67								178.43	
Personal Guarantee		0.16							4.97			1.79	99.34									
Collective Guarantee										0.17		0.13				0.66	10.74					
Int. Rtd. Foreign Bank's Guarantee																			5.77			
Other Guarantee				0.40																		
Credit Card																						
Others	30.08		15.16		9.20				81.64		331.95									0.03	2.53	
<b>Total</b>	<b>321.79</b>	<b>3137.88</b>	<b>912.52</b>	<b>205.74</b>	<b>460.17</b>	<b>1118.59</b>	<b>363.68</b>	<b>1319.70</b>	<b>2631.58</b>	<b>361.87</b>	<b>337.08</b>	<b>3796.49</b>	<b>922.07</b>	<b>588.41</b>	<b>184.40</b>	<b>583.94</b>	<b>245.43</b>	<b>766.69</b>	<b>1086.29</b>	<b>146.46</b>	<b>6535.41</b>	

Statement of Credit as on Asar end, 2071

BFI Name	Salpa	Saptakoshi	Sajha	PrabhuDB	Apex	Green	Reliable	Nigral Aavas	NFL	NBCC Capital	NNFL	NSMFL	Peoples	KFL	Himalaya	Union	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	
<b>Sector Wise</b>																							
Agricultural and Forest Related	3.18	47.75	42.07	386.04	191.83	7.38	28.47		22.30	15.57	46.07	40.55	5.93	20.32		9.17	146.61	85.49	101.53		65.98	29.50	
Fishery Related			3.51	6.03							2.50												
Mining Related			0.50	40.70	26.39												0.14					1.70	2.12
Manufacturing (Producing) Related	0.85		22.30	230.80	171.28	0.57			17.32	22.07	566.28	61.10	3.80			89.90	158.45	58.50		127.89	124.37	286.69	
Construction		19.20	11.40	544.77	474.39		445.37	344.70	45.84	37.96	1057.04	134.82	5.88	58.61		146.66	815.06	132.14	599.85	264.71	331.22	275.08	
Electricity, Gas and Water				112.70	42.88				7.43	14.37							4.12					0.76	
Metal Products, Mach. & Ele. Eqp.		9.91	13.24	18.49	83.04					4.82	6.47	3.45				29.73	4.60	25.01	112.83			2.11	
Tras., Com. and Public Utilities	0.64	3.25	19.75	358.78	25.34	23.06	268.22		1.21	28.58	104.02		0.50	41.63		59.12	110.56	143.06	162.64	181.89	64.54	125.57	
Wholesaler & Retailer	39.47	80.25	51.52	809.33	852.23	25.16	530.53		136.02	261.36	299.87	33.33		78.75		15.74	216.02	86.24	778.72	591.81	95.44	242.57	
Finance, Insurance and Real Estate				1510.99	183.62	0.99	94.27			90.81	165.29	144.47		25.37		50.60	69.98	154.43				108.68	105.59
Hotel or Restaurant	11.41	0.91	4.76	1013.94	178.64	1.10	29.19		11.94	35.40	59.14	29.69		3.05		78.24	8.09	19.06		9.09	64.82	237.89	
Other Services	1.49	0.84	14.79	667.49	197.58		18.57			12.64	72.74			14.86		47.84	30.00	58.15	72.97	14.30	257.70	267.49	
Consumption Loans	1.16	13.00	3.59	494.80	366.55	6.58	604.03	3.80	40.41	95.99	183.62	185.68	3.60	128.11		76.69	142.78	210.85	137.72	33.18	173.31	36.60	
Local Government			0.00									33.18		7.64									
Others	33.90	36.41		1311.40	1305.21	12.79	1478.55	59.30	111.19	3.13	1994.04	2043.58	13.03	74.60		69.04	701.63	369.26	302.45	583.20	5.46	219.78	
<b>TOTAL sectorwise</b>	<b>92.08</b>	<b>211.52</b>	<b>187.42</b>	<b>7506.27</b>	<b>4098.98</b>	<b>77.62</b>	<b>3497.19</b>	<b>407.80</b>	<b>393.66</b>	<b>622.70</b>	<b>4557.07</b>	<b>2709.86</b>	<b>32.72</b>	<b>452.93</b>		<b>672.73</b>	<b>2408.06</b>	<b>1342.19</b>	<b>2268.71</b>	<b>1806.07</b>	<b>1296.10</b>	<b>1828.87</b>	

Product Wise																							
Term Loan	16.09	64.63	65.85	1046.82	162.01	7.35	205.34		0.82	71.68	112.06	137.57	3.80	99.06		241.31	1075.17	333.19	723.02			156.79	
Overdraft	69.95	86.29	105.82	1556.21	1036.50	38.17	343.41																
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		2.00		1486.58	931.56		530.53		194.19	304.16	639.95	320.79		74.60		118.98	404.87			1064.24	351.82	1072.71	
Res. Per. H. Loan (Up to Rs. 10 mil.)		19.20	11.40	333.52	325.34		426.62	260.00	40.22	102.95	1045.00	27.42	8.86	58.61		77.46	382.17	108.83	475.27	145.32	264.33	205.88	
Real Estate Loan				1100.06	269.31	0.99	534.56	70.20	28.29	17.08	400.21	1964.68	5.88	25.37		41.40	141.62	152.12	270.53	119.39	159.58	174.78	
Margin Nature Loan				388.97	21.46		243.57	59.30	28.34	65.22	109.25	26.23	1.39	128.11		40.05	5.47	41.68	302.45	72.26	73.87	10.54	
Hire Purchase Loan		15.90	3.44	574.60	203.76	23.06	332.29		1.25	28.09	231.65	150.37	2.53	41.63		68.64	152.26	143.06	182.16	181.89	47.84	67.55	
Deprived Sector Loan	4.89	19.54	0.76	253.65	160.77	1.48	67.35	14.50	15.26	4.18	135.50	33.18	5.93	7.64		27.41	90.31	40.40	108.24	47.60	41.80	35.00	
Bills Purchased				0.14																			
Other Product	1.16	3.98	0.15	765.71	988.28	6.58	813.52	3.80	85.31	29.35	1883.45	49.63	4.35	17.91		57.47	156.18	522.92	207.05	175.37	200.06	262.41	
<b>Total Product wise Loan</b>	<b>92.08</b>	<b>211.52</b>	<b>187.42</b>	<b>7506.27</b>	<b>4098.98</b>	<b>77.62</b>	<b>3497.19</b>	<b>407.80</b>	<b>393.66</b>	<b>622.70</b>	<b>4557.07</b>	<b>2709.86</b>	<b>32.72</b>	<b>452.93</b>		<b>672.73</b>	<b>2408.06</b>	<b>1342.19</b>	<b>2268.71</b>	<b>1806.07</b>	<b>1296.10</b>	<b>1828.87</b>	

Collateral Wise																							
Gold and Silver				52.28	28.70	6.58	237.31										15.79		23.97				
Government Securities																							
Non Governmental Securities					21.46		243.57			65.22	15.48	26.23	1.39	107.10		40.05						73.87	
Fixed Deposit Receipts	1.16		0.15	39.06	95.41		59.77	3.80	12.03	22.82	76.26	9.08	0.18	21.01		16.93	20.03	141.86	113.75	33.18	99.44	25.94	
Own	1.16		0.15	39.06	95.41		59.77	3.80	12.03	22.82	76.26	9.08	0.18	21.01		16.93	20.03	141.86	113.75	33.18	99.44	25.94	
Other Licences Institutions																							
Collateral of Properties	90.92	211.52	187.27	7398.91	3827.78	69.86	2514.63	344.70	338.04	531.54	4347.73	868.48	31.14	324.82		564.93	2275.60	1129.85	1715.71	1772.89	1122.59	1738.15	
Fixed Assets	90.92	211.52	187.27	7398.91	3827.78	69.86	2486.16	344.70	338.04	531.54	4347.73	868.48	31.14	324.82		564.93	2273.52	1129.85	1715.71	1772.89	1122.59	1738.15	
Current Assets							28.47										2.08						
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee				16.01	45.07		1.65					83.27				38.49	5.40		112.83		0.20	35.00	
Government Guarantee							1.65					33.18				3.25							
Institutional Guarantee					40.38											24.16							35.00
Personal Guarantee				16.01	4.69							50.09				11.09	3.52					0.20	
Collective Guarantee																0.88							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																	1.00		112.83				
Credit Card																							
Others				80.56	1.18	440.26	59.30	43.59	3.13	117.59	1722.80		0.02			12.32	91.23	70.48	302.45			29.79	
<b>Total</b>	<b>92.08</b>	<b>211.52</b>	<b>187.42</b>	<b>7506.27</b>	<b>4098.98</b>	<b>77.62</b>	<b>3497.19</b>	<b>407.80</b>	<b>393.66</b>	<b>622.70</b>	<b>4557.07</b>	<b>2709.86</b>	<b>32.72</b>	<b>452.93</b>		<b>672.73</b>	<b>2408.06</b>	<b>1342.19</b>	<b>2268.71</b>	<b>1806.07</b>	<b>1296.10</b>	<b>1828.87</b>	

Statement of Credit as on Asar end, 2071

BFI Name	ILFCO	Mahabank	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Ganeshwari	Patan	Fewa	Everest	Prudential
<b>Sector Wise</b>																								
Agricultural and Forest Related	40.05	20.61		4.39		1.14	51.82	31.67	27.65	25.26	6.03	16.25	28.34	113.40	43.82	23.81		340.41		6.04	7.49	55.27	33.52	3.60
Fishery Related		25.30				0.00								0.60									6.55	2.77
Mining Related	2.60	1.00	2.89	2.80		0.00	2.80			6.29		14.31		0.50										
Manufacturing (Producing) Related	376.78	250.06		49.44	1.53	14.06	223.66	113.49	89.32	64.86	75.73		4.90	131.61		129.75	22.41	677.59		61.40	8.90	111.72	27.65	15.30
Construction	111.08	416.72	31.99	779.16	31.63	27.60	9.71	109.35	111.57	172.84	130.25	36.07	19.27	155.23	60.65	493.26	49.02	0.31	193.66	214.03	39.46	865.69	150.73	28.77
Electricity, Gas and Water	57.84					0.00			3.50	4.28	31.67			55.18										
Metal Products, Mach. & Ele. Eqp.	74.64	24.73		146.45		5.88	21.68			4.99	36.35	8.36		16.67		5.60	0.13			0.99	0.08	73.38	0.86	0.00
Tras., Com. and Public Utilities	681.45	450.83		63.70		34.36	7.54		322.74	45.00	79.73			251.93		443.87	21.67	3.21		1.47		437.30	230.34	62.79
Wholesaler & Retailer	203.73	729.78	212.08	36.71	96.53	16.24	173.96	338.23	305.28	96.71	92.06	48.42	27.38	215.68	232.29	468.06	62.79	157.36		5.86	7.43	504.23	74.59	61.05
Finance, Insurance and Real Estate	321.99	289.96	457.34	147.64		27.66	40.12	32.48	159.39	154.28	113.35			130.38		260.42	181.09			54.34	20.90		6.14	87.06
Hotel or Restaurant	4.72	245.98		4.37		0.00	98.63	34.03	76.63	6.22	39.42	7.10		66.34		86.67	0.37	75.71		0.72		83.38	5.17	20.00
Other Services	60.76	101.49	143.63	0.20	5.71	2.35	73.32	50.60	52.19	51.02		0.13	4.81	141.82	11.52	20.83	6.49	1.37		67.99	13.42	95.93	6.22	96.63
Consumption Loans	88.44	269.71	114.30	1019.41	2.86	28.16	39.33	59.94	10.02	98.47	26.80	6.38	18.12	234.74	15.40	358.49	12.10	2.06	10.18	173.97	37.28	150.51	26.65	183.97
Local Government						0.00	1.52	2.01						1.37										
Others	194.86	308.89	132.03	958.10	125.18	122.16	82.33	196.19	854.18	454.25	193.56	34.25	4.10	369.83	366.22	1135.42	182.99	759.77	392.22	279.63	58.35	951.13	92.46	222.20
<b>TOTAL sectorwise</b>	<b>2218.93</b>	<b>3135.07</b>	<b>1094.26</b>	<b>3212.36</b>	<b>263.43</b>	<b>279.61</b>	<b>826.41</b>	<b>968.00</b>	<b>2012.48</b>	<b>1184.47</b>	<b>824.95</b>	<b>171.26</b>	<b>106.92</b>	<b>1885.28</b>	<b>729.89</b>	<b>3426.18</b>	<b>539.06</b>	<b>2017.80</b>	<b>596.06</b>	<b>866.43</b>	<b>193.31</b>	<b>3335.08</b>	<b>657.10</b>	<b>781.37</b>

Product Wise																									
Term Loan	529.57	313.85	212.08	8.35		3.73		451.72	240.23	20.42	20.73			444.16	232.29	591.30	129.10	1121.88	321.49	189.48		133.11	37.23	34.00	
Overdraft																									
Trust Receipt Loan / Import Loan																									
Demand & Other Working Capital Loan	435.20	1086.64		316.62		46.66	681.90		447.06	753.09	298.31	78.08	69.53	226.90		189.72	96.58	166.76	16.77			47.24	753.60	185.43	357.22
Res. Per. H. Loan (Up to Rs. 10 mil.)	50.32	296.27	31.99	437.86		23.04	2.75	109.35	220.96	168.54	222.72		19.27	386.86		257.75		0.31	54.45	148.00	14.78	729.07		28.77	
Real Estate Loan	274.35	258.10	457.34	253.72	31.63	21.66	54.91	106.08	290.66	144.28	166.16	36.07		431.43		460.31	163.26	612.57	199.81	93.73	15.10	174.11	198.95	63.54	
Margin Nature Loan	63.83	211.88	45.61	353.75	7.73	33.45	53.02		17.59	12.26				15.15		15.72	48.93	0.02	134.10	28.43				159.86	
Hire Purchase Loan	680.72	483.95	30.57	886.98	5.35	35.05	1.13	3.73	322.74	36.49	26.52	4.98	5.34	84.21	7.15	454.84	19.30	3.05	3.46	16.27	0.64	475.39	152.88	72.61	
Deprived Sector Loan	49.24	100.50	20.76	108.32	0.79	11.01	32.70	28.49	61.71	44.06	32.53	4.56	4.10	71.23	25.56	124.91	4.42		0.07	21.60	6.51	108.48	27.17	30.62	
Bills Purchased																							3.80		
Other Product	135.70	383.89	295.91	846.75	217.94	104.99		268.62	429.12		45.72	47.57	8.67	225.36	464.88	1331.63	77.46	113.22		263.25	76.81	961.33	55.45	34.75	
<b>Total Product wise Loan</b>	<b>2218.93</b>	<b>3135.07</b>	<b>1094.26</b>	<b>3212.36</b>	<b>263.43</b>	<b>279.61</b>	<b>826.41</b>	<b>968.00</b>	<b>2012.49</b>	<b>1184.47</b>	<b>824.95</b>	<b>171.26</b>	<b>106.92</b>	<b>1885.28</b>	<b>729.89</b>	<b>3426.18</b>	<b>539.06</b>	<b>2017.80</b>	<b>596.06</b>	<b>866.43</b>	<b>193.31</b>	<b>3335.08</b>	<b>657.10</b>	<b>781.37</b>	

Collateral Wise																								
Gold and Silver				23.51												218.06							27.70	
Government Securities																								
Non Governmental Securities	65.33	211.78	45.61		7.73	18.43	21.65			17.59	12.26				15.72	18.59					28.16		159.86	
Fixed Deposit Receipts	30.52	40.06	38.12	202.05	2.86	3.37	16.73	52.86	10.02	69.80	14.05	1.40	12.78	186.84	8.25	88.40	3.23		6.70	23.60	7.48	42.15	14.10	12.48
Own	30.52	40.06	38.12	202.05	2.86	3.37	16.73	52.86	10.02	69.80	14.05	1.40	12.78	186.84	8.25	88.40	3.23		6.70	23.60	7.48	42.15	14.10	12.48
Other Licences Institutions																								
Collateral of Properties	2017.50	2834.60	755.63	2080.29	252.85	231.69	756.51	909.61	2002.46	1097.08	798.15	135.61	94.14	1691.24	7.15	3104.00	465.09	2017.80	589.34	665.37	144.87	3265.23	642.74	578.67
Fixed Assets	2017.50	2834.60	755.63	2080.29	252.85	231.69	756.51	909.61	2002.46	1097.08	798.15	135.61	94.14	1691.24	7.15	3104.00	465.09	2017.80	589.34	665.37	144.84	3265.23	642.74	578.67
Current Assets			235.74																			0.03		
Against security of Bill																								
Domestic Bills																								
Foreign Bills																								
Against Guarantee	49.24	45.00		5.72		25.67					0.49			7.20							8.70		30.36	
Government Guarantee	15.25													7.20								0.30		
Institutional Guarantee	33.99	45.00		5.62		19.57															5.50		30.36	
Personal Guarantee				0.10		4.66					0.49										2.90			
Collective Guarantee																								
Int. Rtd. Foreign Bank's Guarantee																								
Other Guarantee						1.45																		
Credit Card																								
Others	56.34	3.62	254.90	900.80		0.44	31.52	5.52				34.25			714.49		52.15		0.02	177.47	4.10		0.26	
<b>Total</b>	<b>2218.93</b>	<b>3135.07</b>	<b>1094.26</b>	<b>3212.36</b>	<b>263.43</b>	<b>279.61</b>	<b>826.41</b>	<b>968.00</b>	<b>2012.48</b>	<b>1184.47</b>	<b>824.95</b>	<b>171.26</b>	<b>106.92</b>	<b>1885.28</b>	<b>729.89</b>	<b>3426.18</b>	<b>539.06</b>	<b>2017.80</b>	<b>596.06</b>	<b>866.43</b>	<b>193.31</b>	<b>3335.08</b>	<b>657.10</b>	<b>781.37</b>

Statement of Credit as on Asar end, 2071

BFI Name	ICFC	Sugamtha	Kuber	NEFL	Seti	Kaski	Zenith	Unique	Manushree	Jebis	Reliance	Bhaktapur
<b>Sector Wise</b>												
Agricultural and Forest Related	80.13	79.57		3.84	29.77	89.29	43.39		28.89	44.61	13.53	22.65
Fishery Related		1.99				0.94						
Mining Related	0.70						8.00					
Manufacturing (Producing) Related	274.91	55.20	15.33	28.75	17.46	84.21	31.20	14.68	99.36	3.25	23.30	31.28
Construction	109.32	355.20	23.55	88.73	4.56	271.15	193.18	28.75	99.47	170.08	270.79	54.21
Electricity, Gas and Water	11.33	1.70									10.34	2.00
Metal Products, Mach. & Ele. Eqp.	48.10	14.21		0.36			2.24		24.01	0.38	20.84	0.70
Tras., Com. and Public Utilities	14.27	266.76	3.18	169.62		361.75	18.83	73.99	116.34	49.09	244.76	42.76
Wholesaler & Retailer	591.64	99.41	32.78	68.98	72.13	338.94	52.36	113.34	109.72	44.21	96.32	26.10
Finance, Insurance and Real Estate	755.12	45.51	220.23	41.59		161.00	36.67	16.30	40.48	9.60	23.50	9.00
Hotel or Restaurant	112.81	13.95	0.24	1.38	0.80	76.46	15.05	49.93	26.44	4.53	48.23	17.53
Other Services	51.69	68.40	30.05	3.61	12.15	8.59	32.00	9.23	20.63	13.92	101.96	9.00
Consumption Loans	208.16	235.16	17.40	137.83	1.44	47.05	220.50	42.05	255.79	220.54	194.13	26.44
Local Government				1.30			1.51					
Others	1033.84	264.27	133.24	301.40	33.20	631.16	219.76	201.11	322.75	111.84	312.32	33.52
<b>TOTAL sectorwise</b>	<b>3292.00</b>	<b>1501.34</b>	<b>476.01</b>	<b>847.39</b>	<b>171.51</b>	<b>2070.53</b>	<b>874.70</b>	<b>549.38</b>	<b>1143.88</b>	<b>672.04</b>	<b>1360.02</b>	<b>275.20</b>

<b>Product Wise</b>												
Term Loan	117.50	47.06	8.13	273.89	14.03	68.97	32.00		47.78	10.47		27.30
Overdraft												
Trust Receipt Loan / Import Loan												
Demand & Other Working Capital Loan	1757.80	182.99	191.88	77.48	124.34	447.03	111.36	237.03	558.26	63.51		68.84
Res. Per. H. Loan (Up to Rs. 10 mil.)	271.07	312.31	20.49	88.50	4.56	271.15	174.74	30.27	77.85	79.81	171.96	32.53
Real Estate Loan	376.95	41.31	60.83	70.79		161.00	63.20	52.27	56.46	85.47	179.93	
Margin Nature Loan	407.27	219.06	0.40	117.08		7.00	202.66	71.42	246.48	196.01	174.29	
Hire Purchase Loan	113.23	288.66	15.63	184.93	1.13	361.75	24.24	53.24	108.64	60.92	248.29	80.26
Deprived Sector Loan	134.91	96.21	0.30	25.54	9.98	73.85	33.33	16.30	33.10	20.86	49.88	9.67
Bills Purchased			2.60									
Other Product	113.26	313.75	175.75	9.20	17.46	679.80	233.18	88.85	15.33	155.00	535.66	56.60
<b>Total Product wise Loan</b>	<b>3292.00</b>	<b>1501.34</b>	<b>476.01</b>	<b>847.39</b>	<b>171.51</b>	<b>2070.53</b>	<b>874.70</b>	<b>549.38</b>	<b>1143.88</b>	<b>672.04</b>	<b>1360.02</b>	<b>275.20</b>

<b>Collateral Wise</b>												
Gold and Silver		9.17				9.60						6.17
Government Securities	17.56											
Non Governmental Securities		219.06	0.40	117.08			202.66	2.50	246.48	196.41		
Fixed Deposit Receipts	95.70	14.67	4.56	5.45	1.02	30.45	4.67	25.66	9.31	10.21	17.65	1.30
Own	95.70	14.67	4.56	5.45	1.02	30.45	4.67	25.66	9.31	10.21	17.65	1.30
Other Licences Institutions												
Collateral of Properties	2663.01	1249.39	469.33	699.57	170.49	1996.17	665.86	435.33	826.33	449.71	1125.47	257.10
Fixed Assets	2663.01	1249.39	469.33	699.57	170.49	1996.17	665.86	435.33	826.33	449.71	1125.47	257.10
Current Assets												
Against security of Bill												
Domestic Bills												
Foreign Bills												
Against Guarantee	26.86	9.05	1.57			27.31	1.51	58.72		15.72	37.81	10.63
Government Guarantee		4.85				2.35	1.51					
Institutional Guarantee	13.00	4.20	0.24							8.00	23.50	9.00
Personal Guarantee	13.86		1.33							7.65	14.31	1.63
Collective Guarantee						24.96				0.07		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee							58.72					
Credit Card												
Others	488.87		0.15	25.30		7.00		27.18	61.77		179.09	
<b>Total</b>	<b>3292.00</b>	<b>1501.34</b>	<b>476.01</b>	<b>847.39</b>	<b>171.51</b>	<b>2070.53</b>	<b>874.70</b>	<b>549.38</b>	<b>1143.88</b>	<b>672.04</b>	<b>1360.02</b>	<b>275.20</b>

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-June	Mid-July	% change		
		2011	2012	2013	2014	2014			
		1	2	3	4	5	2/1	3/2	5/4
<b>1</b>	<b>CAPITAL FUND</b>	2408.8	2816.6	3801.3	4818.4	4950.7	16.93	34.96	2.74
	a. Paid-up Capital	1546.3	1717.2	2234.0	2890.0	2974.3	11.05	30.10	2.92
	b. Statutory Reserves	245.6	288.3	383.5	523.3	523.1	17.42	33.02	-0.04
	c. Retained Earning	-25.6	107.6	208.2	220.6	220.6	-520.65	93.51	-0.01
	d. Others Reserves	642.5	703.6	975.6	1184.6	1232.7	9.50	38.66	4.06
<b>2</b>	<b>BORROWINGS</b>	13037.6	16586.4	20216.3	25381.4	27897.3	27.22	21.88	9.91
	a. NRB	200.9	198.4	210.3	625.5	526.4	-1.26	6.01	-15.85
	f. Others	12836.7	16388.0	20006.0	24755.9	27371.0	27.67	22.08	10.56
<b>3</b>	<b>DEPOSITS</b>	3537.4	5235.2	7221.6	10351.1	11001.2	47.99	37.94	6.28
<b>4</b>	<b>BILLS PAYABLE</b>				0.0	0.0			0.00
<b>5</b>	<b>OTHER LIABILITIES</b>	1818.6	2502.9	3009.7	4024.3	3777.5	37.62	20.25	-6.13
	a. Loan Loss Provision	436.3	505.5	694.0	835.9	829.4	15.87	37.30	-0.78
	b. Interest Suspend a/c	354.0	410.0	446.9	521.6	475.0	15.82	9.01	-8.94
	c. Others	1028.4	1587.5	1868.8	2666.8	2473.1	54.36	17.72	-7.26
<b>6</b>	<b>RECONCILIATION A/c</b>	223.2	2236.6	688.6	1062.3	1088.2	902.07	-69.21	2.43
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	470.7	629.8	837.9	1405.7	1473.7	33.79	33.04	4.84
	<b>Total</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.3</b>	<b>47043.3</b>	<b>50188.7</b>	39.59	19.22	6.69
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	3272.2	5843.5	6322.8	5116.3	7202.8	78.58	8.20	40.78
	a. Cash Balance	31.8	44.2	42.8	41.1	39.2	39.04	-3.25	-4.57
	b. Bank Balance	2632.4	3253.9	3561.6	3363.6	3710.6	23.61	9.46	10.32
	c. Money at Call	608.1	2545.4	2718.5	1711.5	3452.9	318.59	6.80	101.75
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	164.7	128.7	116.2	116.2	116.2	-21.89	-9.71	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1560.5	2040.6	2963.6	2958.6	2894.2	30.77	45.23	-2.18
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	14649.9	17738.3	23401.7	34675.0	35689.3	21.08	31.93	2.93
	Institutional	14649.9	6194.1	6740.3	9519.9	9863.5	-57.72	8.82	3.61
	Individual		11544.2	16661.4	25155.1	25825.8	0.00	44.33	2.67
<b>5</b>	<b>FIXED ASSETS</b>	259.3	340.2	444.6	634.3	624.4	31.18	30.67	-1.56
<b>6</b>	<b>OTHER ASSETS</b>	1253.2	1594.9	1685.8	2358.2	2485.4	27.27	5.70	5.39
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	1.1	0.7	9.8	10.2	9.4	-35.14	1301.73	-7.31
<b>8</b>	<b>NON BANKING ASSETS</b>	0.0	0.0	0.0	0.7	0.0	0.00	0.00	-100.00
<b>9</b>	<b>RECONCILIATION A/c</b>	253.0	2234.8	699.6	1061.8	1085.2	783.26	-68.70	2.20
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	82.5	85.8	131.2	112.0	81.8	4.09	52.88	-26.93
	<b>Total</b>	<b>21496.4</b>	<b>30007.5</b>	<b>35775.4</b>	<b>47043.3</b>	<b>50188.7</b>	39.59	19.22	6.69



**Statement of Assets and Liabilities of Micro finance Development Banks as on Asar end, 2071**

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGGB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar
<b>1 CAPITAL FUND</b>	46.31	-188.24	160.70	42.49	109.42	373.95	1519.32	219.90	346.56	334.02	773.81	135.72	21.15	33.16	16.81
a. Paid-up Capital	60.00	58.50	115.00	73.57	100.00	240.00	520.00	127.37	210.10	149.88	230.68	100.00	20.00	28.00	15.70
b. Statutory Reserve	6.21	1.36	24.43	6.48	7.29	60.37	131.49	46.73	76.52	74.63	44.81	26.18	0.65	3.28	0.96
c. Retained Earning	-27.48	-248.10	13.46	-46.55	0.00	25.63	327.10	38.86	52.04	1.49	76.86	0.13	0.50	1.74	0.15
d. Others Reserve fund	7.58	0.00	7.81	8.99	2.13	47.95	540.73	6.94	7.90	108.02	421.46	9.42	0.00	0.14	0.00
<b>2 BORROWINGS</b>	710.13	84.74	1459.36	639.86	517.71	3432.52	3367.26	1283.70	2074.89	2438.81	5223.54	751.11	102.31	147.06	205.32
a. NRB	44.41	16.45	0.64	3.70	32.33	1.40	0.00	8.85	9.32	0.00	8.25	0.00	0.00	0.00	0.00
B. Others	665.72	68.30	1458.72	636.16	485.38	3431.12	3367.26	1274.85	2065.57	2438.81	5215.30	751.11	102.31	147.06	205.32
<b>3 DEPOSITS</b>	114.18	61.11	399.07	307.66	300.29	1866.50	0.00	560.72	3483.11	1595.17	0.00	510.58	40.52	130.96	123.38
<b>4 BILLS PAYABLE</b>	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
<b>5 OTHER LIABILITIES</b>	230.65	404.02	300.81	115.20	263.86	412.77	249.42	125.75	237.89	421.39	549.06	155.46	14.84	26.17	26.11
1. Loan Loss Provision	41.24	53.78	74.78	41.54	103.88	76.16	116.17	33.86	49.28	56.90	60.41	26.50	10.80	1.79	4.88
2. Interest Suspense a/c	140.15	115.58	41.24	32.04	57.62	51.35	0.00	3.17	0.00	8.48	2.12	6.76	0.00	0.00	0.62
3. Others	49.26	234.67	184.78	41.62	102.35	285.26	133.25	88.71	188.61	356.01	486.52	122.20	4.05	24.39	20.60
<b>6 RECONCILIATION A/C</b>	0.85	43.79	0.33	12.88	-10.54	0.00	0.00	0.00	0.00	4.04	7.20	635.51	0.01	178.18	0.00
<b>7 PROFIT &amp; LOSS A/C</b>	28.34	0.00	35.97	43.40	10.29	316.94	184.86	131.96	129.04	182.75	115.77	102.06	1.92	19.24	12.66
<b>TOTAL LIABILITIES</b>	1130.48	405.42	2356.24	1161.50	1191.02	6402.69	5320.86	2322.02	6271.50	4976.18	6669.39	2290.44	180.75	534.78	384.28
<b>Assets</b>															
<b>1 LIQUID FUNDS</b>	32.58	8.25	565.93	169.62	167.81	783.21	205.44	283.15	1157.63	606.57	1038.31	299.30	84.35	20.69	81.46
a. Cash Balance	2.26	2.04	5.98	3.18	1.92	4.35	0.00	1.06	0.06	2.06	0.12	1.46	0.44	2.50	0.00
b. Bank Balance	30.32	6.21	559.95	86.91	165.89	85.09	205.44	28.17	1157.56	35.62	180.29	297.84	2.39	2.06	25.40
c. Money at Call	0.00	0.00	0.00	79.53	0.00	693.76	0.00	253.92	0.00	568.89	857.89	0.00	81.53	16.12	56.06
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	38.73	0.00	0.00	75.46	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 SHARES &amp; OTHER INVESTMENT</b>	0.80	0.80	126.90	1.15	116.02	8.13	2092.52	20.01	7.44	154.30	201.01	10.32	0.01	0.00	0.00
<b>4 LOANS &amp; ADVANCES</b>	845.75	115.90	1349.12	821.54	749.83	4897.82	2904.22	1867.59	4780.30	3914.13	5366.23	1275.36	92.03	323.21	289.16
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	2904.22	0.00	0.00	0.00	5366.23	0.00	92.03	0.00	0.00
Individual	845.75	115.90	1349.12	821.54	749.83	4897.82	0.00	1867.59	4780.30	3914.13	0.00	1275.36	0.00	323.21	289.16
<b>5 FIXED ASSETS</b>	15.43	1.76	8.80	13.90	18.48	187.43	1.94	16.87	122.30	21.89	15.21	20.02	1.96	7.51	3.59
<b>6 OTHER ASSETS</b>	202.22	197.29	305.48	155.28	138.89	487.37	116.74	128.31	128.38	279.29	48.41	49.91	2.39	5.04	10.07
<b>7 EXPENSES NOT WRITTEN OFF</b>	6.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.00
<b>8 NON BANKING ASSETS</b>	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
<b>9 RECONCILIATION A/C</b>	0.00	40.18	0.00	0.00	0.00	0.00	0.00	6.09	0.00	0.00	0.00	635.53	0.00	178.18	0.00
<b>10 PROFIT &amp; LOSS A/C</b>	27.41	41.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	0.00	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	1130.48	405.42	2356.24	1161.50	1191.02	6402.69	5320.86	2322.02	6271.50	4976.18	6669.39	2290.44	180.75	534.78	384.28

**Statement of Assets and Liabilities of Micro finance Development Banks as on Asar end, 2071**

	Particulars	First	Nagbeli	Kailika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD
<b>1</b>	<b>CAPITAL FUND</b>	107.93	19.02	55.68	9.99	11.50	28.08	9.11	103.53	60.94	79.06	98.64	10.87	26.16	105.23
	a. Paid-up Capital	100.00	14.30	50.00	14.00	11.00	23.58	10.20	70.00	60.00	77.00	98.00	12.00	14.00	105.00
	b. Statutory Reserve	7.74	1.06	1.24	0.00	0.50	0.85	0.00	0.10	0.00	0.00	0.13	0.00	0.00	0.05
	c. Retained Earning	0.14	3.66	4.10	-4.01	0.00	3.34	-1.09	0.39	0.94	-0.46	0.51	-1.13	-0.94	0.18
	d. Others Reserve fund	0.04	0.00	0.34	0.00	0.00	0.31	0.00	33.05	0.00	2.51	0.00	0.00	13.10	0.00
<b>2</b>	<b>BORROWINGS</b>	1432.08	120.14	292.26	84.00	78.66	29.95	132.91	217.09	38.99	130.50	114.98	91.91	180.91	1364.68
	a. NRB	0.00	0.00	0.00	0.00	0.00	29.95	132.91	0.00	0.00	2.00	0.00	0.00	0.00	0.00
	B. Others	1432.08	120.14	292.26	84.00	78.66	0.00	0.00	217.09	38.99	128.50	114.98	91.91	180.91	1364.68
<b>3</b>	<b>DEPOSITS</b>	0.00	34.32	72.64	14.65	16.25	10.78	22.30	73.20	14.44	5.13	5.07	17.92	31.56	875.46
<b>4</b>	<b>BILLS PAYABLE</b>	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
<b>5</b>	<b>OTHER LIABILITIES</b>	36.88	7.17	25.14	8.00	2.98	4.60	8.20	8.96	4.74	6.63	5.54	9.80	6.22	59.84
	1. Loan Loss Provision	12.13	2.77	5.20	4.25	1.14	2.24	2.71	3.02	0.69	0.95	1.40	0.50	1.82	21.85
	2. Interest Suspense a/c	0.00	0.00	0.16	2.04	0.00	1.28	1.36	0.00	0.63	0.98	1.26	0.00	3.25	0.00
	3. Others	24.75	4.40	19.78	1.71	1.84	1.09	4.13	5.94	3.42	4.71	2.87	9.30	1.15	37.99
<b>6</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.08	154.23	0.00
<b>7</b>	<b>PROFIT &amp; LOSS A/C</b>	25.91	11.88	13.10	2.19	3.96	12.98	2.91	2.15	2.72	0.94	4.47	2.59	0.71	51.85
	<b>TOTAL LIABILITIES</b>	1602.79	192.53	460.37	118.82	113.36	86.39	175.44	404.93	121.83	222.26	228.69	193.17	399.79	2457.06
<b>Assets</b>															
<b>1</b>	<b>LIQUID FUNDS</b>	355.20	10.50	161.93	6.21	6.03	14.78	15.90	38.80	53.72	47.82	67.95	22.62	53.71	503.17
	a. Cash Balance	0.00	1.10	1.11	0.19	0.00	0.82	0.00	0.22	0.00	0.92	0.03	4.00	0.09	1.94
	b. Bank Balance	355.20	9.40	160.82	6.02	0.61	0.30	2.37	22.13	52.58	0.76	67.93	2.64	2.49	43.45
	c. Money at Call	0.00	0.00	0.00	0.00	5.42	13.66	13.53	16.45	1.14	46.15	0.00	15.98	51.12	457.77
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	0.01	0.00	0.00	0.00	0.00	0.00	0.00	40.42	0.46	77.00	0.09	0.00	0.00	5.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	1212.61	175.46	283.79	105.49	104.38	58.16	152.31	300.15	60.67	88.35	140.36	96.56	181.68	1738.94
	Institutional	1212.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.67	0.00	0.00	0.00	0.00	0.00
	Individual	0.00	175.46	283.79	105.49	104.38	58.16	152.31	300.15	0.00	88.35	140.36	96.56	181.68	1738.94
<b>5</b>	<b>FIXED ASSETS</b>	12.20	3.51	4.82	3.79	1.43	1.69	1.65	20.88	4.88	6.76	6.65	2.50	5.97	65.33
<b>6</b>	<b>OTHER ASSETS</b>	22.76	3.07	8.27	3.04	1.52	2.91	3.58	4.68	2.10	2.34	12.31	3.00	4.20	143.21
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.71	0.30	0.00	0.22
<b>8</b>	<b>NON BANKING ASSETS</b>	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
<b>9</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	1.56	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.19	154.23	1.19
<b>10</b>	<b>PROFIT &amp; LOSS A/C</b>	0.00	0.00	0.00	0.00	0.00	8.86	0.00	0.00	0.00	0.00	0.64	0.00	0.00	0.00
	<b>TOTAL ASSETS</b>	1602.79	192.53	460.37	118.82	113.36	86.39	175.44	404.93	121.83	222.26	228.69	193.17	399.79	2457.06

**Statement of Assets and Liabilities of Micro finance Development Banks as on Asar end, 2071**

	Particulars	Reliable	Mahuli	Suryodaya	Mero	Samata	RSDC	Samudayik	National
<b>1</b>	<b>CAPITAL FUND</b>	27.24	28.27	14.00	69.27	11.06	60.00	0.00	70.00
	a. Paid-up Capital	28.00	14.00	14.00	69.40	11.06	60.00	0.00	70.00
	b. Statutory Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Retained Earning	-0.76	0.00	0.00	-0.13	0.00	0.00	0.00	0.00
	d. Others Reserve fund	0.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00
<b>2</b>	<b>BORROWINGS</b>	104.70	236.17	89.33	434.84	29.95	255.00	0.00	0.00
	a. NRB	0.00	236.17	0.00	0.00	0.00	0.00	0.00	0.00
	B. Others	104.70	0.00	89.33	434.84	29.95	255.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	10.36	273.34	9.49	15.79	5.28	0.00	0.00	0.01
<b>4</b>	<b>BILLS PAYABLE</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5</b>	<b>OTHER LIABILITIES</b>	3.78	31.64	1.67	7.65	1.06	2.67	0.00	0.88
	1. Loan Loss Provision	0.95	8.30	0.73	4.07	0.43	2.28	0.00	0.01
	2. Interest Suspense a/c	0.96	0.00	0.73	3.20	0.00	0.00	0.00	0.00
	3. Others	1.88	23.34	0.21	0.38	0.63	0.39	0.00	0.87
<b>6</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08
<b>7</b>	<b>PROFIT &amp; LOSS A/C</b>	0.17	14.35	0.00	4.78	0.00	0.88	0.00	0.00
	<b>TOTAL LIABILITIES</b>	146.25	583.77	114.49	532.33	47.35	318.56	0.00	70.97
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	15.90	24.31	34.45	111.92	2.42	88.57	0.00	62.59
	a. Cash Balance	0.05	1.08	0.17	0.09	0.00	0.00	0.00	0.01
	b. Bank Balance	15.85	3.50	0.66	5.88	0.18	88.56	0.00	0.13
	c. Money at Call	0.00	19.73	33.62	105.95	2.24	0.00	0.00	62.45
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	31.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	94.74	551.40	73.24	407.17	43.25	227.74	0.00	0.62
	Institutional	0.00	0.00	0.00	0.00	0.00	227.74	0.00	0.00
	Individual	94.74	551.40	73.24	407.17	43.25	0.00	0.00	0.62
<b>5</b>	<b>FIXED ASSETS</b>	2.78	2.46	2.70	8.81	0.97	1.67	0.00	5.93
<b>6</b>	<b>OTHER ASSETS</b>	1.03	5.60	0.93	4.42	0.23	0.30	0.00	0.81
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	0.00	0.00	0.93	0.00	0.30	0.28	0.00	0.00
<b>8</b>	<b>NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/C</b>	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
<b>10</b>	<b>PROFIT &amp; LOSS A/C</b>	0.00	0.00	2.25	0.00	0.18	0.00	0.00	1.02
	<b>TOTAL ASSETS</b>	146.25	583.77	114.49	532.33	47.35	318.56	0.00	70.97

**Statement of Profit and Loss of Micro finance Developmet Banks upto Asar end, 2071**

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
<b>1 Interest Expenses</b>	44.83	19.07	83.48	51.16	83.13	262.34	77.14	93.37	417.40	221.03	177.29	76.68
1.1 Deposit Liabilities	4.67	8.03	21.72	16.08	14.80	110.98	0.00	32.14	325.49	114.45	0.00	43.11
1.2 On Borrowing	40.16	11.04	61.76	35.08	68.33	151.36	77.14	61.24	91.91	106.58	177.29	33.57
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.72	0.00
<b>3 Employees Expenses</b>	65.30	46.58	139.02	53.43	69.25	273.66	16.91	78.82	182.34	211.97	26.95	74.31
<b>4 Office Operatiing Expenses</b>	9.88	5.41	32.30	13.15	6.48	62.47	17.24	24.51	84.08	54.19	27.26	17.81
<b>5 Non-Operatiing Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	3.35	2.81	5.22	0.28	6.51	8.98	22.87	12.73	16.78	13.81	24.21	12.33
6.1 Loan loss Provision	3.35	2.81	5.22	0.28	6.51	8.98	22.87	12.73	16.77	13.81	24.21	12.33
6.1.1 General Loan loss Provision	3.35	0.01	2.66	0.00	6.51	10.87	22.87	12.71	16.29	13.77	17.51	3.42
6.1.2 Special Loan Loss Provision	0.00	2.79	2.55	0.00	0.00	-1.89	0.00	0.02	0.47	0.00	6.70	8.92
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.28	0.00	0.00	0.00	0.00	0.00	0.04	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
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
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	24.81	0.00	18.39	26.11	16.51	0.00
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	63.21	0.00	54.81	78.32	49.52	0.00
<b>10 Net Profit</b>	0.94	0.00	35.97	43.40	10.29	316.94	184.86	131.96	129.04	182.75	115.55	102.06
<b>TOTAL EXPENSES</b>	124.30	73.86	295.98	161.43	175.67	924.40	407.04	341.39	902.83	788.17	484.01	283.20
<b>Income</b>												
<b>1. Interest Income</b>	110.66	23.64	264.22	147.31	161.84	811.01	349.41	314.48	825.80	777.85	454.85	241.09
1.1 On Loans and Advances	109.18	23.53	234.25	137.27	125.50	782.65	184.81	290.97	765.67	741.91	407.72	236.45
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	2.05	0.00	0.00	6.84	0.00	0.00	0.00
1.5 Others	1.47	0.11	29.98	10.03	36.33	26.32	164.60	23.51	53.30	35.94	47.13	4.65
<b>2. Comission &amp; Discount</b>	0.00	0.49	24.04	0.00	0.00	0.03	0.00	23.54	74.32	0.00	1.34	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
2.2 Comission	0.00	0.11	0.30	0.00	0.00	0.00	0.00	0.00	74.32	0.00	0.01	0.00
2.3 Others	0.00	0.38	23.74	0.00	0.00	0.03	0.00	23.54	0.00	0.00	1.33	0.00
<b>3 Other Operating Income</b>	9.81	0.00	3.39	0.00	11.75	95.33	24.72	3.26	1.32	6.50	0.51	42.11
<b>4 Non Operating Income</b>	0.11	0.00	0.44	8.55	0.00	17.05	0.00	0.00	0.00	0.32	3.27	0.00
<b>5 Provision Written Back</b>	3.73	8.47	2.97	5.57	2.08	0.00	32.91	0.00	1.39	3.51	24.03	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.87	0.00	0.00	0.97	0.00	0.12	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	41.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	124.30	73.86	295.98	161.43	175.67	924.40	407.04	341.39	902.83	788.17	484.01	283.20

**Statement of Profit and Loss of Micro finance Developmet Banks upto Asar end, 2071**

<b>Particulars</b>	<b>Naya Nepal</b>	<b>Summit</b>	<b>Sworojgar</b>	<b>First</b>	<b>Nagbelli</b>	<b>Kalika</b>	<b>Mirmire</b>	<b>Janautthan</b>	<b>Mithila</b>	<b>Womi</b>	<b>Laxmi</b>	<b>ILFCO</b>
<b>1 Interest Expenses</b>	8.11	18.53	18.36	42.33	10.44	14.34	13.95	7.10	1.83	4.62	10.03	3.18
1.1 Deposit Liabilities	2.71	8.19	10.15	0.00	1.94	4.84	0.66	0.79	0.40	0.80	3.20	0.84
1.2 On Borrowing	5.40	10.34	8.21	42.33	8.49	9.50	13.28	6.31	1.43	3.82	6.83	2.34
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	4.27	15.02	9.92	8.33	5.45	7.47	4.27	2.94	3.71	3.82	18.82	4.43
<b>4 Office Operatiing Expenses</b>	3.72	7.66	6.06	6.87	5.16	6.42	3.29	2.62	2.89	2.35	10.73	2.97
<b>5 Non-Operatiing Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	3.48	0.48	2.55	4.47	0.54	4.86	2.76	0.86	0.43	2.56	2.19	0.27
6.1 Loan loss Provision	3.48	0.48	2.47	4.47	0.54	4.86	2.76	0.86	0.43	2.56	2.19	0.27
6.1.1 General Loan loss Provision	0.15	0.48	1.02	4.47	0.11	2.01	1.08	0.86	0.22	2.56	2.19	0.18
6.1.2 Special Loan Loss Provision	3.33	0.00	1.20	0.00	0.42	2.85	1.69	0.00	0.21	0.00	0.00	0.09
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.25	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	0.09	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
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
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.44	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.29	0.00	1.81	3.72	0.00	1.87	0.00	0.00	0.00	0.26	0.31	0.39
<b>9 Provision for Income Tax</b>	0.95	0.00	5.43	11.26	0.00	5.62	0.00	0.00	0.00	0.78	0.92	1.17
<b>10 Net Profit</b>	1.92	19.24	12.66	25.91	11.88	13.10	2.19	3.96	4.12	2.91	2.15	2.72
<b>TOTAL EXPENSES</b>	22.72	60.93	56.79	102.89	33.46	53.67	26.90	17.47	12.98	17.30	45.15	15.12
<b>Income</b>												
<b>1. Interest Income</b>	19.75	47.87	49.05	88.76	30.24	42.19	14.89	10.81	10.62	14.64	35.06	15.06
1.1 On Loans and Advances	15.57	47.87	46.08	77.90	29.68	38.13	14.07	10.81	10.16	13.89	30.80	10.09
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.00
1.5 Others	4.18	0.00	2.97	10.85	0.56	4.06	0.81	0.00	0.46	0.57	4.26	4.97
<b>2. Comission &amp; Discount</b>	0.00	0.00	0.00	0.00	0.00	0.15	0.00	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
2.2 Comission	0.00	0.00	0.00	0.00	0.00	0.15	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
<b>3 Other Operating Income</b>	2.97	13.06	5.45	8.44	3.22	11.33	11.28	6.66	1.78	2.66	5.38	0.06
<b>4 Non Operating Income</b>	0.00	0.00	0.00	5.70	0.00	0.00	0.00	0.00	0.00	0.00	4.71	0.00
<b>5 Provision Written Back</b>	0.00	0.00	2.28	0.00	0.00	0.00	0.73	0.00	0.58	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	22.72	60.93	56.79	102.89	33.46	53.67	26.90	17.47	12.98	17.30	45.15	15.12

**Statement of Profit and Loss of Micro finance Developmet Banks upto Asar end, 2071**

<b>Particulars</b>	<b>Mahila</b>	<b>Vijay</b>	<b>Kisan</b>	<b>Clean Village</b>	<b>FORWARD</b>	<b>Reliable</b>	<b>Mahuli</b>	<b>Suryodaya</b>	<b>Mero</b>	<b>Samata</b>	<b>RSDC</b>	<b>Samudayik</b>	<b>National</b>
<b>1 Interest Expenses</b>	2.69	1.59	7.24	15.19	132.14	6.36	32.38	2.50	4.92	0.93	2.17	0.00	0.00
1.1 Deposit Liabilities	0.19	0.15	0.69	0.99	52.24	0.35	16.02	0.20	0.32	0.15	0.00	0.00	0.00
1.2 On Borrowing	2.50	1.44	6.56	14.20	79.89	6.01	16.36	2.30	4.60	0.78	2.17	0.00	0.00
<b>2 Commission/Fee Expense</b>	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
<b>3 Employees Expenses</b>	4.70	6.18	3.62	6.08	62.03	4.58	32.96	3.53	8.58	1.59	2.69	0.00	0.92
<b>4 Office Operatiing Expenses</b>	5.17	5.80	4.47	6.04	24.55	3.18	12.00	2.69	6.59	1.57	2.35	0.00	1.55
<b>5 Non-Operatiing Expenses</b>	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
<b>6. Provision for Risk</b>	0.89	1.22	0.22	1.76	18.36	0.82	2.05	0.73	4.07	0.43	2.28	0.00	0.01
6.1 Loan loss Provision	0.89	1.22	0.22	1.76	18.36	0.82	2.05	0.73	4.07	0.43	2.28	0.00	0.01
6.1.1 General Loan loss Provision	0.80	1.22	0.22	1.76	18.36	0.82	2.05	0.73	4.07	0.43	2.28	0.00	0.01
6.1.2 Special Loan Loss Provision	0.09	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	0.00	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
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
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
<b>7 Loan Written Off</b>	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
<b>8 Provision for Staff Bonus</b>	0.00	0.55	0.00	0.00	7.41	0.00	0.00	0.00	0.00	0.00	0.13	0.00	0.00
<b>9 Provision for Income Tax</b>	0.00	1.64	0.00	0.00	22.22	0.00	6.15	0.00	0.00	0.00	0.38	0.00	0.00
<b>10 Net Profit</b>	0.94	3.82	2.59	0.71	51.85	0.17	14.35	0.00	4.78	0.00	0.88	0.00	-1.02
<b>TOTAL EXPENSES</b>	14.39	20.81	18.13	29.78	318.55	15.11	99.89	9.45	28.94	4.52	10.88	0.00	1.45
<b>Income</b>													
<b>1. Interest Income</b>	11.61	16.25	14.29	25.82	310.48	13.36	99.11	5.92	18.64	3.35	8.35	0.00	1.45
1.1 On Loans and Advances	6.41	11.90	11.68	12.67	295.50	8.52	97.43	4.70	17.01	3.35	6.80	0.00	0.00
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
1.5 Others	5.20	4.36	2.61	13.15	14.98	4.84	1.69	1.22	1.63	0.00	1.55	0.00	1.45
<b>2. Comission &amp; Discount</b>	0.02	0.01	0.00	3.95	0.00	0.00	0.41	0.00	0.00	0.00	2.53	0.00	0.01
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
2.2 Comission	0.02	0.01	0.00	0.00	0.00	0.00	0.41	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	3.95	0.00	0.00	0.00	0.00	0.00	0.00	2.53	0.00	0.01
<b>3 Other Operating Income</b>	2.72	4.55	3.84	0.00	8.07	1.73	0.36	1.28	10.30	1.00	0.00	0.00	0.00
<b>4 Non Operating Income</b>	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
<b>5 Provision Written Back</b>	0.03	0.00	0.00	0.01	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	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
<b>7 Income from Extra Ordinary Expenses</b>	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
<b>8 Net Loss</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.25	0.00	0.18	0.00	0.00	0.00
<b>TOTAL INCOME</b>	14.39	20.81	18.13	29.78	318.55	15.11	99.89	9.45	28.94	4.52	10.88	0.00	1.45

Miscellaneous information of Micro finance Development Banks as on Asar end, 2071

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DEPROSC	CHHIMEK	Swabamban	Sanaksan	NERUDE	Naya Nepal	Summit	Sworojgar	First
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	19	53	75	25	75	75	75	17	5	10	3	75
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	56	68	25	40	45	55	17	5	6	3	40
सेवा पुगेको गा.वि.स./न.पा. संख्या	287	96	377	160	360	1259	0	739	976	974	563	291	57	129	52	0
कुल कर्मचारी संख्या	216	91	223	172	210	665	26	211	437	514	42	275	29	83	64	18
कुल शाखा संख्या	31	21	49	30	39	133	0	56	70	108	8	46	6	13	10	1
कुल केन्द्र संख्या	1341	614	1631	1168	1621	9587	0	4702	10478	7914	0	4043	311	1110	1035	0
कुल समूह संख्या	11790	3138	13121	6228	8197	32059	0	17761	38974	40875	47381	17578	912	3271	3014	0
निष्क्रिय समूह संख्या	1413	1807	1089	2644.6	1522	0	0	0	34	0	345	0	0	0	0	0
कुल सदस्य संख्या	32985	20413	66967	33980	37414	205060	0	87418	206941	188925	363751	74170	4698	16317	15772	0
निष्क्रिय सदस्य संख्या	17084	7965	5445	13223	7611	0	0	543	1468	0	10984	0	185	0	0	0
कुल ऋणी संख्या	32541	7483	37884	20757	36204	139355	124	62573	162394	124905	220557	55094	3721	11919	11345	119
<b>कुल कर्जा वितरण</b>	<b>10037.95</b>	<b>1791.44</b>	<b>14605.45</b>	<b>6386.62</b>	<b>8302.33</b>	<b>28951.20</b>	<b>10990.76</b>	<b>10570.83</b>	<b>25234.83</b>	<b>27781.97</b>	<b>18804.61</b>	<b>8917.27</b>	<b>535.99</b>	<b>1460.68</b>	<b>1227.06</b>	<b>2384.60</b>
लघु व्यवसाय कर्जा	7591.14	1359.15	13410.04	5262.58	6850.28	25253.99	0.00	9678.43	22955.57	26894.17	18804.61	1957.08	481.52	1247.20	1140.07	0.00
लघु उद्यम/धितो कर्जा	2300.43	310.59	1115.88	1124.04	859.50	1550.84	0.00	861.08	2279.26	887.80	0.00	248.54	54.47	213.48	87.00	0.00
अन्य कर्जा	146.38	121.70	79.53	0.00	592.55	2146.37	10990.76	31.33	0.00	0.00	0.00	6711.65	0.00	0.00	0.00	2384.60
<b>कर्जाको साँवा असुली</b>	<b>9192.20</b>	<b>1675.55</b>	<b>13256.71</b>	<b>5565.08</b>	<b>7552.49</b>	<b>24053.37</b>	<b>8086.55</b>	<b>8703.24</b>	<b>20454.53</b>	<b>23867.84</b>	<b>13438.38</b>	<b>7641.91</b>	<b>442.95</b>	<b>1137.47</b>	<b>937.91</b>	<b>1171.99</b>
लघु व्यवसाय कर्जाको साँवा असुली	7018.76	1267.18	12211.84	4641.93	6340.17	21302.09	0.00	7891.71	19554.43	23461.21	13438.38	1588.97	403.54	1010.35	916.34	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	2046.61	287.93	966.37	923.15	653.74	1096.21	0.00	780.74	900.10	406.63	0.00	67.50	39.41	127.12	21.57	0.00
अन्य कर्जाको साँवा असुली	126.83	120.43	78.49	0.00	558.58	1655.08	8086.55	30.80	0.00	0.00	0.00	5985.43	0.00	0.00	0.00	1171.99
<b>कुल बाँकी कर्जा</b>	<b>845.75</b>	<b>115.90</b>	<b>1349.12</b>	<b>821.54</b>	<b>749.83</b>	<b>4897.82</b>	<b>2904.22</b>	<b>1867.59</b>	<b>4780.30</b>	<b>3914.13</b>	<b>5366.23</b>	<b>1275.36</b>	<b>93.03</b>	<b>323.21</b>	<b>289.16</b>	<b>1212.61</b>
लघु व्यवसाय कर्जा बाँकी	572.38	91.97	1198.58	620.66	510.11	3951.91	0.00	1786.72	3401.14	3432.97	5366.23	368.11	77.98	236.85	223.73	0.00
लघु उद्यम/धितो कर्जा बाँकी	253.82	22.66	149.51	200.89	205.76	454.63	0.00	80.35	1379.16	481.17	0.00	181.04	15.06	86.36	65.43	0.00
अन्य कर्जा बाँकी	19.55	1.27	1.04	0.00	33.96	491.29	2904.22	0.53	0.00	0.00	0.00	726.21	0.00	0.00	0.00	1212.61
भाखा नाघेको कर्जा रकम	45.76	61.30	82.42	44.04	105.16	31.98	0.00	7.54	1.46	26.07	6.10	17.16	11.33	3.26	2.01	0.00
भाखा नाघेको ऋणी संख्या	0	5793	5445	2362	7611	2988	0	543	97	2549	6	1335	366	150	113	0
ब्याज असुली रकम	109.18	96.34	234.25	137.27	266.79	1355.27	184.81	290.99	1630.70	1986.51	1953.61	236.45	46.84	108.74	0.00	77.90
असुल हुन बाँकी ब्याज रकम	140.15	115.58	41.24	32.04	57.62	0.00	0.00	3.17	1.44	8.48	2.12	6.76	0.00	0.00	0.88	0.00
कर्जा नोक्सानी व्यवस्था	41.24	53.78	74.79	41.54	103.88	75.01	116.17	33.86	49.28	56.90	60.41	26.50	10.80	1.79	4.88	12.13
कुल बचतकर्ता संख्या	21674	14055	44870	33511	41125	201682	0	86795	205242	188925	0	74170	0	16317	15772	0
<b>कुल बचत रकम</b>	<b>114.18</b>	<b>61.11</b>	<b>399.07</b>	<b>307.66</b>	<b>300.29</b>	<b>1866.50</b>	<b>0.00</b>	<b>560.72</b>	<b>3483.11</b>	<b>1595.05</b>	<b>0.00</b>	<b>510.58</b>	<b>40.52</b>	<b>130.96</b>	<b>123.38</b>	<b>0.00</b>
अनिवार्य बचत	34.92	34.15	265.21	173.04	177.29	859.17	0.00	400.54	689.04	604.23	0.00	134.93	20.47	40.73	13.43	0.00
स्वेच्छिक बचत	79.10	24.80	113.33	134.62	38.60	428.77	0.00	160.17	653.21	970.11	0.00	375.64	20.05	90.23	28.00	0.00
अन्य बचत	0.17	2.15	20.53	0.00	84.39	288.09	0.00	0.00	1839.56	20.71	0.00	0.00	0.00	0.00	81.96	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	290.47	0.00	0.00	301.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	13.50%	52.73%	29.58%	37.45%	40.05%	38.11%	0.00%	30.02%	72.86%	40.75%	0.00%	40.03%	43.56%	40.52%	42.67%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	30.01%	19.55%	11.08%	24.45%	27.44%	9.28%	0.00%	4.30%	28.85%	12.29%	0.00%	14.20%	16.18%	26.72%	22.63%	0.00%

Miscellaneous information of Micro finance Development Banks as on Asar end, 2071

विवरण	Nagbela	Kalika	Mirmire	Janaauthan	Mithila	Womi	Laxmi	ILFCO	Mahila	Vijay	Kisan	Clean Village	FORWARD	Reliable	Mahuli	Suryodaya
कार्यक्षेत्र भएको जिल्ला संख्या	3	10	10	10	10	10	75	2	5	8	10	10	75	10	10	10
सेवा पुगेको जिल्ला संख्या	3	5	4	5	6	5	25	4	5	8	6	10	23	6	8	6
सेवा पुगेको गा.वि.स./न.पा. संख्या	75	122	48	19	34	57	186	23	41	66	65	67	616	44	291	52
कुल कर्मचारी संख्या	52	62	25	35	29	45	90	20	36	38	31	51	320	25	129	41
कुल शाखा संख्या	9	12	4	5	8	8	23	2	8	9	8	14	60	6	25	12
कुल केन्द्र संख्या	651	745	260	1	177	393	1125	143	217	276	292	556	5885	295	1932	0
कुल समूह संख्या	1729	2364	710	808	595	393	2860	392	744	276	1420	1712	21892.6	796	7823	303
निष्क्रिय समूह संख्या	0	27	20	45	24	0	0	0	7	0	0	0	0	0	160	0
कुल सदस्य संख्या	7762	11817	4259	7114	2974	5717	16279	1935	3647	4752	6713	7468	113201	4154	40141	4213
निष्क्रिय सदस्य संख्या	0	136	45	434	139	10	0	140	53	83	0	0	0	95	798	0
कुल ऋणी संख्या	5233	7850	3097	2487	2426	4784	9093	1479	1894	3479	2559	5033	77654	2742	33176	2137
<b>कुल कर्जा वितरण</b>	<b>592.90</b>	<b>813.89</b>	<b>234.76</b>	<b>259.81</b>	<b>325.68</b>	<b>243.55</b>	<b>570.56</b>	<b>170.57</b>	<b>130.46</b>	<b>218.09</b>	<b>126.61</b>	<b>268.61</b>	<b>10749.69</b>	<b>160.56</b>	<b>1424.31</b>	<b>105.77</b>
लघु व्यवसाय कर्जा	439.29	748.72	214.21	196.02	296.84	225.84	535.31	141.55	130.46	217.24	122.83	261.95	10070.32	157.67	1024.10	104.72
लघु उद्यम/धितो कर्जा	109.83	65.17	14.07	63.80	21.37	17.71	20.09	0.00	0.00	0.85	3.77	5.93	74.50	2.89	14.31	1.05
अन्य कर्जा	43.78	0.00	6.47	0.00	7.47	0.00	15.17	29.02	0.00	0.00	0.00	0.74	604.86	0.00	385.89	0.00
<b>कर्जाको साँवा असुली</b>	<b>417.44</b>	<b>530.09</b>	<b>129.27</b>	<b>155.44</b>	<b>267.52</b>	<b>91.23</b>	<b>270.41</b>	<b>109.90</b>	<b>42.12</b>	<b>77.74</b>	<b>30.05</b>	<b>86.93</b>	<b>9010.74</b>	<b>65.82</b>	<b>872.91</b>	<b>32.52</b>
लघु व्यवसाय कर्जाको साँवा असुली	307.81	487.53	113.47	116.55	244.60	89.53	261.79	90.84	42.12	77.68	29.74	86.51	8536.65	64.58	617.93	32.29
लघु उद्यम/धितो कर्जाको साँवा असुली	78.73	42.56	9.99	38.88	17.95	1.70	3.22	0.00	0.00	0.06	0.30	0.27	17.49	1.24	3.64	0.23
अन्य कर्जाको साँवा असुली	30.90	0.00	5.80	0.00	4.97	0.00	5.40	19.06	0.00	0.00	0.00	0.15	456.60	0.00	251.34	0.00
<b>कुल बाँकी कर्जा</b>	<b>175.46</b>	<b>283.79</b>	<b>105.49</b>	<b>104.38</b>	<b>58.15</b>	<b>152.31</b>	<b>300.15</b>	<b>60.67</b>	<b>88.35</b>	<b>140.36</b>	<b>96.56</b>	<b>181.68</b>	<b>1738.94</b>	<b>94.74</b>	<b>551.40</b>	<b>73.24</b>
लघु व्यवसाय कर्जा बाँकी	132.82	261.18	100.74	79.46	52.21	136.30	273.52	50.71	88.35	139.57	94.24	175.44	1533.67	93.09	406.17	72.39
लघु उद्यम/धितो कर्जा बाँकी	32.22	22.61	4.08	24.91	3.41	16.01	16.86	0.00	0.00	0.79	2.32	5.66	57.01	1.65	10.67	0.85
अन्य कर्जा बाँकी	10.41	0.00	0.67	0.00	2.53	0.00	9.77	9.96	0.00	0.00	0.00	0.59	148.26	0.00	134.55	0.00
भाखा नाघेको कर्जा रकम	3.43	1.93	4.12	0.09	1.98	0.00	0.00	0.21	0.30	0.00	0.00	0.00	4.62	0.00	2.82	0.00
भाखा नाघेको ऋणी संख्या	0	72	150	13	78	0	0	17	41	0	0	0	333	0	595.00	0.00
ब्याज असुली रकम	0.00	59.58	14.07	10.81	10.16	14.90	30.80	14.56	6.41	12.12	14.29	12.67	294.10	8.62	108.73	5.92
असुल हुन बाँकी ब्याज रकम	0.00	0.20	2.04	0.11	1.27	1.49	3.09	0.00	0.05	1.26	0.00	3.25	0.00	0.00	0.00	0.73
कर्जा नोक्सानी व्यवस्था	2.77	5.20	4.22	1.14	2.24	2.71	3.02	0.69	0.95	1.40	0.50	1.82	20.78	0.95	8.30	0.73
कुल बचतकर्ता संख्या	7762	11817	4259	3937	2974	5799	16279	1795	3612	4752	6713	7468	113201	4154	40141.00	4213
<b>कुल बचत रकम</b>	<b>34.32</b>	<b>72.64</b>	<b>14.65</b>	<b>16.64</b>	<b>9.92</b>	<b>22.30</b>	<b>73.20</b>	<b>14.44</b>	<b>5.13</b>	<b>5.07</b>	<b>17.92</b>	<b>31.56</b>	<b>875.46</b>	<b>10.36</b>	<b>273.34</b>	<b>9.49</b>
अनिवार्य बचत	26.21	15.16	9.36	11.62	3.56	14.39	32.97	12.81	2.46	3.94	8.93	4.34	316.76	7.31	114.56	5.16
स्वेच्छिक बचत	8.11	15.67	4.91	5.01	4.98	3.57	22.00	1.58	1.18	0.73	9.00	26.94	212.89	3.04	115.62	1.69
अन्य बचत	0.00	41.81	0.38	0.00	1.38	4.34	18.24	0.05	1.49	0.39	0.00	0.29	345.82	0.00	43.16	2.64
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
कुल बचत/कुल कर्जा (%)	19.56%	25.60%	13.88%	15.94%	17.06%	14.64%	24.39%	23.80%	5.81%	3.61%	18.56%	17.37%	50.34%	10.93%	0.50	0.13
लघु उद्यम कर्जा/कुल कर्जा (%)	18.37%	7.97%	3.87%	23.87%	5.87%	10.51%	5.62%	0.00%	0.00%	0.56%	2.41%	3.11%	3.28%	1.75%	1.94%	1.17%



## Miscellaneous information of Micro finance Development Banks as on Asar end, 2071

विवरण	Mero	Samata	RSDC	Samudayik	National
कार्यक्षेत्र भएको जिल्ला संख्या	75	1	75	0	75
सेवा पुगेको जिल्ला संख्या	11	1	16	0	1
सेवा पुगेको गा.वि.स./न.पा. संख्या	112	20	0	0	1
कुल कर्मचारी संख्या	77	9	7	0	7
कुल शाखा संख्या	14	1	1	1	1
कुल केन्द्र संख्या	778	97	0	0	2
कुल समूह संख्या	2708	411	0	0	2
निष्क्रिय समूह संख्या	0	0	0	0	0
कुल सदस्य संख्या	13416	2035	0	0	22
निष्क्रिय सदस्य संख्या	0	0	0	0	0
कुल ऋणी संख्या	8491	1471	62	0	10
<b>कुल कर्जा वितरण</b>	<b>514.60</b>	<b>69.82</b>	<b>252.84</b>	<b>0.00</b>	<b>0.62</b>
लघु व्यवसाय कर्जा	514.60	69.82	0.00	0.00	0.62
लघु उद्यम/धितो कर्जा	0.00	0.00	0.00	0.00	0.00
अन्य कर्जा	0.00	0.00	252.84	0.00	0.00
<b>कर्जाको साँवा असुली</b>	<b>107.43</b>	<b>26.57</b>	<b>25.10</b>	<b>0.00</b>	<b>0.00</b>
लघु व्यवसाय कर्जाको साँवा असुली	107.43	26.57	0.00	0.00	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	0.00	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	0.00	0.00	25.10	0.00	0.00
<b>कुल बाँकी कर्जा</b>	<b>407.17</b>	<b>43.25</b>	<b>227.74</b>	<b>0.00</b>	<b>0.62</b>
लघु व्यवसाय कर्जा बाँकी	407.17	43.25	0.00	0.00	0.62
लघु उद्यम/धितो कर्जा बाँकी	0.00	0.00	0.00	0.00	0.00
अन्य कर्जा बाँकी	0.00	0.00	227.74	0.00	0.00
भाखा नाघेको कर्जा रकम	0.00	0.00	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0.00	0.00	0.00	0.00	0.00
ब्याज असुली रकम	0.00	3.35	6.80	0.00	0.00
असुल हुन बाँकी ब्याज रकम	3.20	0.00	0.01	0.00	0.00
कर्जा नोक्सानी व्यवस्था	4.07	0.43	2.28	0.00	0.01
कुल बचतकर्ता संख्या	13416	2035	0	0	22
<b>कुल बचत रकम</b>	<b>15.79</b>	<b>5.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.01</b>
अनिवार्य बचत	5.04	1.82	0.00	0.00	0.00
स्वेच्छिक बचत	5.10	3.46	0.00	0.00	0.01
अन्य बचत	5.65	0.00	0.00	0.00	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.04	0.12	0.00	0.00	0.01
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	0	0	0	0

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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	Civil Bank Limited	Civil
29	Century Commercial Bank	Century	30	Sanima Bank	Sanima
<b>B. Development Banks</b>					
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	Karnali Bikas Bank Limited	Karnali	10	Triveni Development Bank Limited	Triveni
11	Suprim Development Bank Limited	Suprim	12	Bhrikuti Bikas Bank Limited	Bhrikuti
13	Shubhechha Bikas Bank Limited	Suvechha	14	Sangrila Bikas Bank Limited	Shangrila
15	Gaurishankar Development Bank Limited	Gaurishankar	16	Gorkha Bikas Bank Limited	Gurkha
17	Gandaki Bikas Bank Limited	Gandaki	18	Infrastructure Development Bank Limited	Infrastructure
19	Business Universal Development Bank Limited	Business	20	Biratlaxmi Bikas Bank Limited	Biratlaxmi
21	Excel Development Bank Limited	Excel	22	Western Development Bank Limited	Western
23	H. & B. Development Bank Limited	H & B	24	Arniko Development Bank Limited	Araniko
25	NDEP Development Bank Limited	NDEP	26	Clean Energy Development Bank Limited	CEDBL
27	Miteri Development Bank Limited	Miteri	28	Tinau Bikas Bank Limited	Tinau
29	Rising Development Bank Limited	Rising	30	Muktinath Bikas Bank Limited	Muktinath
31	Sewa Bikas Bank Limited	Sewa	32	Kankai Bikas Bank Limited	Kankai
33	Public Development Bank Limited	Public	34	Mahakali Bikas Bank Limited	Mahakali
35	Ace Development Bank Limited	Ace	36	Bhargab Bikas Bank Limited	Bhargav
37	Professional Diyalo Bikas Bank Limited	diyalo	38	Country Development Bank Limited	Country
39	Alpine Development Bank Limited	Alpine	40	Nilgiri Bikas Bank Limited	Nilgiri
41	Kasthamandap Development Bank Limited	Kastamandap	42	Garima Bikas Bank Limited	Garima
43	City Development Bank Limited	City	44	Biswo Bikas Bank Limited	Bishow
45	Kabeli Bikas Bank Limited	Kabeli	46	Kamana Bikas Bank Limited	Kamana
47	Corporate Development Bank Limited	Corporate	48	Pathibhara Bikas Bank Limited	Pathibhara
49	Purnima Bikas Bank Limited	Purnima	50	Jyoti Development Bank Limited	Jyoti
51	Bagmati Development Bank Limited	Bagmati	52	Hamro Bikas Bank Limited	Hamro
53	Kakre Bihar Bikas Bank Limited	Kakre	54	Shine Development Bank Limited	Shine
55	Pacific Development Bank Limited	Pacific	56	Civic Development Bank Limited	Civic
57	International Development Bank Limited	IDBL	58	Kanchan Development Bank Limited	Kanchan
59	Matribhumi Bikas Bank Limited	Matribhumi	60	Bright Development Bank Limited	Bright
61	Innovative Development Bank Limited	Innovative	62	Jhimruk Bikas Bank Limited	Jhimruk
63	Metro Development Bank Limited	Metro	64	Vibor Bikas Bank Limited	Vibor
65	Gaumukhee Bikas Bank Limited	Gaumukhee	66	Raptibheri Bikas Bank Limited	Raptiveri
67	Tourism Development Bank Limited	Tourism	68	Mission Development Bank Limited	Mission
69	Mount Makalu Development Bank Limited	Mt. Makalu	70	Sindhu Bikas Bank Limited	Sindhu
71	Sahara Development Bank Limited	Sahara	72	Nepal Community Development Bank Limited	N.Community
73	Cosmos Development Bank Limited	Cosmos	74	Manasalu Development Bank Limited	Manaslu
75	Ekata Development Bank Limited	Ekata	76	Kalinchowk Development Bank Limited	Kalinchowk
77	Kailash Bikas Bank	Kailash	78	Salpa Bikas Bank	Salpa
79	Saptakoshi Bikas Bank Limited	Saptakoshi	80	Sajha Bikas Bank Limited	Sajha
81	Prabhu Bikas Bank Limited	PrabhuDB	82	Apex Development Bank Limited	Apex
83	Green Development Bank	Green	84	Reliable Development Bank	Reliable
<b>C. Finance Companies</b>					
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	Kuber Merchant Finance Limited	Kuber
43	Nepal Express Finance Limited	NEFL	44	Seti Bittiya Sanstha Limited	Seti
45	Hama Merchant & Finance Limited	hama	46	Namaste Bittiya Sanstha Limited.	Namaste
47	Kaski Finance Limited	Kaski	48	Zenith Finance Limited	Zenith
49	Unique Finance Limited	Unique	50	Manjushree Financial Institution Limited	Manjushree
51	Jebil's Finance Limited	Jebils	52	Reliance Finance Limited	Reliance
53	Bhaktapur Finance Limited	Bhaktapur			
<b>D. Micro-credit Development Banks</b>					
1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall 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	34	Samata Microfinance Bittiya Sanatha Ltd.	Samata
35	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	36	Samudayik Laghubitta Bittiya Sanstha Ltd.।	Samudayik
37	National Microfinance Bittiya Sanstha Ltd.	National			

**Districtwise List of Bank and Financial Institutions Branches (Asar, 2071)**

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total
1	Mechi	Jhapa	55	26	7	88
2		Ilam	12	2	0	14
3		Panchthar	7	1	1	9
4		Taplejung	5	1	0	6
<b>Total</b>			<b>79</b>	<b>30</b>	<b>8</b>	<b>117</b>
5	Koshi	Sunsari	54	21	7	82
6		Morang	59	35	6	100
7		Dhankuta	8	5	0	13
8		Terhathum	5	2	1	8
9		Sankhuwasabha	10	3	0	13
10		Bhojpur	6	1	0	7
<b>Total</b>			<b>142</b>	<b>67</b>	<b>14</b>	<b>223</b>
11	Sagarmatha	Saptari	17	2	2	21
12		Udayapur	13	2	1	16
13		Siraha	22	4	0	26
14		Khotang	5	1	0	6
15		Okhaldhunga	3	1	0	4
16		Solukhumbu	6	2	1	9
<b>Total</b>			<b>66</b>	<b>12</b>	<b>4</b>	<b>82</b>
17	Janakpur	Sarlahi	15	10	1	26
18		Dhanusha	29	7	1	37
19		Mahottari	11	3	2	16
20		Dolakha	11	8	0	19
21		Ramechhap	6	3	0	9
22		Sindhuli	6	6	0	12
<b>Total</b>			<b>78</b>	<b>37</b>	<b>4</b>	<b>119</b>
23	Narayani	Bara	17	6	1	24
24		Rautahat	13	5	0	18
25		Parsa	41	16	3	60
26		Chitawan	55	69	12	136
27		Makawanpur	23	17	5	45
<b>Total</b>			<b>149</b>	<b>113</b>	<b>21</b>	<b>283</b>
28	Bagmati	Kathmandu	355	92	82	529
29		Bhaktapur	34	11	6	51
30		Lalitpur	80	14	14	108
31		Rasuwa	7	0	1	8
32		Dhading	16	11	2	29
33		Sindhupalchok	19	9	1	29
34		Kavre	23	23	5	51
35		Nuwakot	9	6	0	15
<b>Total</b>			<b>543</b>	<b>166</b>	<b>111</b>	<b>820</b>
36	Gandaki	Lamjung	10	9	3	22
37		Tanahu	18	19	3	40
38		Gorkha	13	9	0	22
39		Manang	2	1	0	3
40		Syangja	11	18	2	31
41		Kaski	56	69	24	149
<b>Total</b>			<b>110</b>	<b>125</b>	<b>32</b>	<b>267</b>
42	Lumbini	Gulmi	8	9	1	18
43		Nawalparasi	17	31	6	54
44		Palpa	11	6	1	18
45		Arghakhanchi	9	4	0	13
46		Rupandehi	68	74	17	159
47		Kapilbastu	11	12	4	27
<b>Total</b>			<b>124</b>	<b>136</b>	<b>29</b>	<b>289</b>

48	Dhawalagiri	Baglung	14	10	1	25
49		Parbat	6	10	1	17
50		Mustang	3	2	1	6
51		Myagdi	7	7	2	16
<b>Total</b>			<b>30</b>	<b>29</b>	<b>5</b>	<b>64</b>
52	Rapti	Rolpa	6	0	0	6
53		Dang	30	23	5	58
54		Rukum	5	1	0	6
55		Salyan	5	0	0	5
56		Pyuthan	4	11	0	15
<b>Total</b>			<b>50</b>	<b>35</b>	<b>5</b>	<b>90</b>
57	Karnali	Jumla	5	0	0	5
58		Mugu	2	0	0	2
59		Humla	3	0	0	3
60		Kalikot	2	0	0	2
61		Dolpa	2	0	0	2
<b>Total</b>			<b>14</b>	<b>0</b>	<b>0</b>	<b>14</b>
62	Bheri	Dailekh	7	1	0	8
63		Surkhet	12	7	0	19
64		Jajarkot	3	1	0	4
65		Bardiya	10	9	0	19
66		Banke	40	22	4	66
<b>Total</b>			<b>72</b>	<b>40</b>	<b>4</b>	<b>116</b>
67	Seti	Bajhang	2	0	0	2
68		Doti	6	1	0	7
69		Bajura	2	0	0	2
70		Kailali	41	12	2	55
71		Achham	4	2	0	6
<b>Total</b>			<b>55</b>	<b>15</b>	<b>2</b>	<b>72</b>
72	Mahakali	Darchula	3	0	0	3
73		Baitadi	5	1	0	6
74		Dadeldhura	6	2	0	8
75		Kanchanpur	21	10	0	31
<b>Total</b>			<b>35</b>	<b>13</b>	<b>0</b>	<b>48</b>
<b>Total of Class "A", "B" and "C"</b>			<b>1547</b>	<b>818</b>	<b>239</b>	<b>2604</b>

Bank/BFI Class	A	B	C	D	Total
<b>No. of BFIs</b>	<b>30</b>	<b>84</b>	<b>53</b>	<b>37</b>	<b>204</b>
<b>No. of Branches</b>	<b>1547</b>	<b>818</b>	<b>239</b>	<b>852</b>	<b>3456</b>
<b>Population per Branch *</b>					<b>7666</b>
Region/BFI Class	A	B	C	Total	
<b>Eastern</b>	<b>287</b>	<b>109</b>	<b>26</b>	<b>422</b>	
<b>Central</b>	<b>770</b>	<b>316</b>	<b>136</b>	<b>1222</b>	
<b>Western</b>	<b>264</b>	<b>290</b>	<b>66</b>	<b>620</b>	
<b>Mid-western</b>	<b>136</b>	<b>75</b>	<b>9</b>	<b>220</b>	
<b>Far-western</b>	<b>90</b>	<b>28</b>	<b>2</b>	<b>120</b>	
<b>Total</b>	<b>1547</b>	<b>818</b>	<b>239</b>	<b>2604</b>	

\* Population 26,494,504 as per cbs.gov.np