

Table 4.1 : Monetary Survey

Rs. in Million

S. N.	Description	Fiscal Year																		
		1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2006#	2005/06	2006/07*#
1	Net Foreign Assets	16151.7	20792.4	29125.0	36218.1	37085.5	37703.6	40191.1	55572.8	65027.6	80467.5	87798.0	88419.1	91407.0	108805.0	107744.0	१३९५३३.०	१३९५३३.०	१२१८४५.०	१४६४४८.०
2	Net Domestic Assets	21560.8	24878.2	29197.5	33559.0	43899.2	54948.6	63529.5	70889.8	87772.6	105653.4	126656.1	135569.2	154504.3	168501.0	192696.0	२०७७३३.०	२०७७३३.०	२०३९८१.०	२३९८०४.०
3	Domestic Credit	34491.4	41609.1	49404.9	57828.1	72184.7	89265.7	100916.7	115812.1	134832.7	158001.2	187855.4	207323.0	228443.8	251090.0	285160.0	३०७०२०.०	३०७०२०.०	३०५५५५.०	३३९५५५.०
4	Net Claims on Government [§]	16821.4	19001.6	23446.2	23482.0	25191.2	27531.7	29229.4	31753.1	34918.2	38242.6	49191.1	59576.6	62825.0	62314.0	68814.0	७५५१८.०	७५५१८.०	६६९२४.०	६७७५४.०
5	Claims on Govt. Enterprises	3561.3	4827.3	5749.8	4739.2	5050.4	6209.3	7028.6	7228.9	9114.0	10310.9	11906.4	14431.1	14661.9	16259.0	19329.0	१७१८१.०	८१४३.०	१८८४६.०	१८२१५.०
	(a) Financial	2225.4	2788.0	3291.7	3227.2	3821.5	4251.0	5431.6	6170.4	7547.3	8502.8	9683.4	11355.1	11828.7	13344.0	12763.0	१२७२०.०	३५८२.०	१२६११.०	१३५५५.०
	(b) Non-Financial	1335.9	2039.3	1458.1	1512.0	1228.9	1958.3	1597.0	1058.5	1566.7	1808.1	2223.0	3076.0	2833.2	2915.0	6566.0	४४६१.०	४४६१.०	६२७५.०	४६५८.०
6	Claims on Private Sector	14108.7	17780.2	21208.9	29606.9	41943.1	55524.7	64658.7	76830.1	90800.5	109447.6	126757.9	133315.3	150956.9	172517.0	197017.0	२१४३२१.०	२४३५७०.०	२१५७४४.०	२५३६२९.०
7	Net Capital & Other Items	12930.6	16730.9	20207.4	24269.1	28285.5	34317.1	37387.2	44922.2	47060.1	52347.8	61199.3	71753.8	73939.6	82588.0	92465.0	९९२८६.०	१२०४९६.०	९७५३३.०	९९७५३.०
8	Money Supply, M2 (9+10)	37712.5	45670.5	58322.5	69777.1	80984.7	92652.2	103720.6	126462.6	152800.1	186120.9	214454.1	223988.3	245911.3	277306.0	300440.0	३४७२६६.०	३४६६६९.०	३२५८२६.०	३८६२५१.०
9	Money Supply, M1	16283.6	19457.7	23833.0	28510.4	32985.4	36498.0	38460.3	45163.8	51062.5	60979.8	70576.9	77156.2	83754.1	93970.0	100206.0	११४२३३.०	११२९०५.०	१०६५५८.०	११९४९५.०
	(a) Currency	11654.5	13639.7	16313.0	19659.7	22493.9	25046.4	27333.7	30893.2	34984.3	42143.0	48295.1	55658.3	56885.2	63219.0	68784.0	७७७७१.०	७७६२५.०	७४८५२.०	८२६४४.०
	(b) Demand Deposits	4629.1	5818.0	7520.0	8850.7	10491.5	11451.6	11126.6	14270.6	16078.1	18836.8	22281.8	21497.9	26868.9	30751.0	31422.0	३६४६२.०	३५२८०.०	३१७०६.०	३६८५०.०
10	Fixed & Savings Deposits ++	21428.9	26212.8	34489.5	41266.7	47999.3	56154.2	65260.3	81298.8	101737.7	125141.1	143877.2	146832.1	162157.2	183336.0	200234.0	२३३०३३.०	२३३७६३.०	२१९२६८.०	२६६७५७.०
11	Change in Money Supply (%)																			
	M1 (Narrow Money)	14.5	19.5	22.5	19.6	15.7	10.6	5.4	17.4	13.1	19.4	15.7	9.3	8.6	12.2	6.6	१४०.०		६३.०	५.८
	M2 (Broad Money)	19.5	21.1	27.7	19.6	16.1	14.4	11.9	21.9	20.8	21.8	15.2	4.4	9.8	12.8	8.3	१५६.०		८४.०	११.४

* Provisional

Included Aggregated balance-sheet of ADB/N

§ Included IMF Promissary note and coin issued by the Government.

++ Includes margin deposits

Source : Nepal Rastra Bank

Table 4.2 : Determinants of Money Supply

Rs.in Million

S. N.	Description																Mid-March	
		1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2005/06	2006/07*
1	Net Foreign Assets @	4640.7	8332.6	7093.1	867.4	618.1	2487.5	15381.7	9454.8	15439.9	7330.5	621.1	2988.0	17398.0	-1061.0	31791.0	10852.0	24602.0
2	Net Domestic Assets	3317.4	4319.3	4361.5	10340.2	11049.4	8580.9	7360.3	16882.8	17880.8	21002.7	8913.1	18936.0	13997.0	24194.0	15035.0	25266.0	35823.0
3	Domestic Credit	7481.6	7853.0	8587.5	14841.2	16011.0	11651.0	14895.3	19020.7	23168.5	29854.2	19452.0	21121.0	22645.0	34071.0	21862.0	32719.0	38042.0
4	Net Claims on Government	2180.2	4444.6	35.8	1709.2	2340.5	1697.7	2523.7	3165.1	3324.4	10415.0	10386.0	3248.0	-511.0	6501.0	6706.0	6679.0	791.0
5	Claims on Govt. Enterprises	1266.0	-77.5	-10.6	311.2	1158.9	819.3	200.3	1885.1	1197.0	1611.5	2508.7	231.0	1597.0	3070.0	-2148.0	1727.0	-632.0
	<i>Financial</i>	562.6	503.7	-64.5	594.3	429.5	1180.6	738.8	1376.9	955.6	1180.6	1655.7	474.0	1515.0	-581.0	-43.0	-328.0	-944.0
	<i>Non-financial</i>	703.4	-581.2	53.9	-283.1	729.4	-361.3	-538.5	508.2	241.4	414.9	853.0	-243.0	82.0	3651.0	-2105.0	2055.0	-1576.0
6	Claims on Private Sector	4035.4	3485.9	8562.3	12820.8	12511.6	9134.0	12171.4	13970.5	18647.1	17310.3	6557.4	17642.0	21560.0	24500.0	17304.0	24314.0	37884.0
7	Net Capital & Other Items @	4164.3	3533.6	4226.0	4501.0	4961.6	3070.1	7535.0	2137.9	5287.6	8134.1	10539.0	2185.0	8648.0	9877.0	6827.0	7453.0	2219.0
8	Money Supply, M2 (9+10)	7958.0	12652.0	11454.6	11207.6	11667.5	11068.4	22742.0	26337.5	33320.8	28533.2	9534.2	21924.0	31395.0	23134.0	46826.0	36118.0	60425.0
9	Money Supply, M1	3174.1	4375.3	4677.4	4475.0	3512.6	1962.3	6703.5	5898.6	9917.4	9797.1	6579.3	6598.0	10216.0	6236.0	14028.0	8850.0	12936.0
	<i>(a) Currency</i>	1985.2	2673.3	3346.7	2834.2	2552.5	2287.3	3559.5	4091.1	7158.7	6352.1	7363.2	1227.0	6333.0	5565.0	8987.0	6298.0	7792.0
	<i>(b) Demand Deposits</i>	1188.9	1702.0	1330.7	1640.8	960.1	-325.0	3144.0	1807.5	2758.7	3445.0	-783.9	5371.0	3883.0	671.0	5040.0	2553.0	5145.0
10	Fixed and Savings Deposits ++	4783.9	8276.7	6777.2	6732.6	8154.9	9106.1	16038.5	20438.9	23403.4	18736.1	2954.9	15325.0	21179.0	16898.0	32799.0	27268.0	47488.0

* Provisional

@ Exchange valuation gain/loss has not been adjusted

++ Includes margin deposits

Source : Nepal Rastra Bank

Table 4.3 : Sources of Funds and their Uses by Commercial Banks

Rs. in Million

Purpose	Mid-July																	Mid March	
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2006 [§]	2006	2007*
1 Total Deposits	26687.5	33328.6	43543.1	52168.5	61045.5	71207.5	81542.4	102401.6	126773.6	154530.3	181203.4	183728.1	202734.0	232576.0	250465.0	२९०४२६.०	२८९९७६.०	२६९६९०.०	३२५७७४.०
2 Demand Deposits	4782.4	6451.2	8302.1	10156.8	12014.4	13215.5	12917.4	16409.4	17777.6	20307.6	24629.2	23749.2	28299.0	33039.0	34120.0	३६८९८.०	३५७९६.०	३३०६९.०	३७६६२.०
3 Savings Deposits	6671.5	8634.9	12923.3	17460.7	22765.9	25887.3	29783.1	36884.4	50140.8	65703.6	80987.8	83817.7	97236.0	114106.0	130014.0	१५९५७.०	१५९७९.०	१४०२७८.०	१६४४३०.०
4 Fixed Deposits	14382.6	17326.4	21414.7	23358.7	24811.8	30155.5	36974.7	47300.5	56844.3	66516.2	73488.8	74373.7	75348.0	83268.0	84137.0	९९४७५.०	१०००६८.०	९४०४९.०	१२०३२९.०
5 Margin Deposits	851.0	916.1	903.0	1192.3	1453.4	1949.2	1867.2	1807.3	2010.9	2002.9	2097.6	1787.5	1850.0	2163.0	2194.0	२४८९.०	२४८९.०	२२२२.०	२३६९.०
6 Borrowings from Nepal Rastra Bank	37.2	34.0	47.8	29.2	15.4	364.6	6.5	5.5	5.5	45.1	5.5	1043.7	947.0	478.0	1724.0	३२९.०	३२९.०	१२९.०	३७५.०
7 Foreign Liabilities	11.4	10.4	0.6	0.5	-	-	-	-	21.7	0.0	0.0	228.4	134.0	521.0	27.6	८.०	८.०	९४.०	१८३९.०
8 Net Other Sources	5353.4	7089.8	8164.5	10943.1	12634.5	18143.2	21211.4	22439.2	22878.2	26770.3	30354.3	35271.0	39337.0	45044.0	58874.0	५७८७७.०	७९०८६.०	६३२३३.०	६९८७५.०
9 Sources = Uses	32089.5	40462.7	51756.0	63141.3	73695.4	89715.3	102760.3	124846.3	149609.0	181345.7	211563.2	220271.2	243153.0	278620.0	311090.0	३४८६४२.०	३६९३९९.०	३२२९७९.०	३८९८५५.०
10 Liquid Funds	7679.0	8304.0	15113.3	18905.0	17512.9	20700.9	24248.6	31048.6	37710.2	45160.9	50643.8	46951.9	41330.0	50385.0	50223.0	६२६७२.०	६९८९७.०	५९०७७.०	६५७७९.०
11 Cash in Hand	953.9	1147.0	1360.1	1859.4	2037.6	2446.4	2837.3	2889.7	3310.4	3507.0	4116.9	4908.9	4723.0	4284.0	4773.0	६९०९.०	६०४४.०	४९२४.०	५८६९.०
12 Balance with Nepal Rastra Bank @	3528.7	3704.3	+9515.1	+11003.9	+8322.0	+9036.6	+11017.3	12704.0	13340.8	15426.6	18363.4	18167.8	16519.0	24867.0	21030.0	२३९६२.०	२३९६२.०	१६५३९.०	२५८८३.०
13 Foreign Currency in Hand	353.9	414.7	335.6	459.5	455.8	592.9	627.5	750.7	692.6	632.1	665.9	616.9	722.0	435.0	374.8	३९९.०	३९९.०	४९०.०	४९९.०
14 Balance held Abroad	2842.5	3038.0	3902.5	5582.2	6697.5	8625.0	9766.5	14704.2	20366.4	25595.2	27497.6	23258.3	19366.0	20799.0	24045.1	३९४०२.०	३९४०२.०	२९२९२.०	३३५०८.०
15 Loans & Advances	24410.5	32158.7	36642.7	43236.3	56182.5	69014.4	78511.7	93797.7	111968.8	136184.8	160919.4	173319.2	201822.0	228235.0	260867.4	२८६९६९.०	३०७८८९.०	२८९९०९.०	३२४९०४.०
16 Claims on Government	7343.1	9198.6	9998.0	8894.1	8197.8	7548.4	7746.2	10280.7	12659.1	18176.7	25393.0	29143.8	39469.0	43796.0	48550.7	५८४५८.०	५८८५९.०	४९९९९.०	५६५७५.०
17 Claims on Govt. Enterprises	2830.7	4079.5	4189.9	4243.9	4318.7	5060.0	5533.1	5607.1	7463.1	8684.3	10225.4	12760.5	13104.0	14691.0	17993.9	१६९३४.०	७०६६.०	१७३३९.०	१७४५९.०
18 Claims on Private Sector	13553.1	17633.2	21115.8	29653.0	42379.2	54584.8	63169.7	75643.9	89433.1	107343.1	123417.4	130088.4	148073.0	168693.0	193270.0	२९९९९३.०	२४०३६२.०	२९२८८५.०	२४९०४९.०
19 Foreign Bills Purchase & Discounted	683.6	1247.4	1339.0	1445.3	1286.8	1821.2	2062.7	2266.0	2413.5	1980.7	1883.6	1326.5	1176.0	1055.0	1052.8	१२६४.०	१२६४.०	१४७४.०	१०२९.०
20 Loans & Advances Deposits Ratio (%)#	64.0	68.9	61.2	67.7	78.6	86.3	86.8	81.6	78.3	76.4	74.8	78.5	80.1	79.3	84.8	७८६.८	८५७.७	८६०.५	८२९.०

Not including claims on Government

@ Includes transfer amount since FY 1995/96.

* Provisional

+ Including Nepal Rastra Bank Bond.

§ Included aggregated balance-sheet of ADB/N

Source: Nepal Rastra Bank.

Table 4.4 : Loan Disbursement by Commercial Banks+

Rs. in Million

Sector	Fiscal year				First Eight Months	
	2002/03	2003/04	2004/05*	2005/06	2005/06	2006/07*
Agriculture **	3734.5	4901.9	4415.5	4572.0	4570.3	14649.0
Mines	399.4	336.6	5203.0	477.7	578.1	1084.8
Production	42910.5	47181.5	53744.2	56432.2	57488.9	59752.6
Construction	2729.2	4986.7	8723.0	13398.0	12047.3	17229.5
Metal, Productions, Machinery & Electrical Tools & Fittings	1430.1	1450.7	1797.5	1590.9	2003.8	2685.9
Transportation, Equipment Production and Fittings	1359.8	2776.7	3156.3	2658.7	2612.6	3002.0
Communication and Public Services	6523.4	7963.6	8997.2	11697.5	10428.6	12863.3
Wholesalers & Retailers	27555.3	31728.9	34412.7	35073.6	35359.1	42897.0
Finance, Insurance and Fixed Assets	4250.3	4857.0	6391.0	10024.0	9059.6	11946.1
Service Industries	12212.5	14216.9	14984.8	14062.6	15635.1	16054.2
Consumable	3364.6	4400.0	3588.0	5839.4	5518.7	9651.3
Local Government	1.5	2.3	0.1	0.0	0.0	0.0
Others	14283.5	12278.1	18592.6	20543.0	18798.5	20988.1
Total	120754.6	137080.9	164005.9	176369.6	174100.6	212803.8

+ Sectoral classification as per new formats

* Provisional

** Estimated

** Excluding the saving deposited by branches in Central office of ADB/N

Table 4.5 : Distribution of Loans by Agriculture Development Bank and Employee Provident Fund

Rs. in Million

Description	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	First Eight Months	
																2004/05	2005/06 *
1. Agricultural Development Bank																	
(a) Loan Disbursement	1469.0	1985.3	2887.9	3433.7	3896.8	4023.4	4369.8	5562.4	7130.0	8037.0	8888.9	10115.2	10148.9	11817.1	12855.6	8503.2	8902.5
(b) Realisation	1142.5	1383.9	1832.8	2165.0	2788.1	2873.0	3463.5	4233.9	5341.3	6065.0	6997.5	8173.3	9077.4	10330.9	11841.6	7190.2	7886.7
(c) Loan Disbursement, Net	326.5	601.4	1055.1	1268.7	1108.7	1150.4	906.3	1328.5	1796.4	1972.0	1891.4	1941.9	1071.1	1486.2	1014.0	1313.0	1015.8
(d) Outstanding Loan	3655.3	4256.7	5311.8	6580.5	7689.2	8839.6	9745.9	11094.4	12890.7	14855.1	16673.8	18615.7	19686.8	21173.0	22187.0	22486.0	23202.8
2. Employees' Provident Fund																	
(a) Loan Disbursement	53.5	48.7	158.6	826.6	936.1	510.7	751.9	1054.0	1651.3	2524.9	3616.4	5455.1	4775.0	7212.0	5562.7	2957.4	3127.6
(b) Realisation	32.7	59.4	91.3	98.7	206.3	146.7	525.8	315.0	293.3	585.9	564.4	899.7	1569.1	1693.0	2129.0	1268.3	2164.7
(c) Loan Disbursement, Net	20.8	-10.7	67.3	727.9	729.8	364.0	226.1	739.0	1358.0	1939.0	3052.0	4555.4	3205.9	5519.0	3433.7	1689.0	962.5
(d) Outstanding Loan	310.2	299.5	366.8	1094.7	1824.5	2188.5	2482.0	3221.0	4579.0	6518.0	9570.3	14125.4	17321.9	22841.0	26806.4	25061.7	27768.9

* Estimate

Note: 1. Including capitalized interest of loan details on FY 2062/63 of Employees' Provident Fund

2. Without capitalized interest of loan details of mid-March on Employees' Provident Fund

Source : Agricultural Development Bank and Employees' Provident Fund

Table 4.6 : Sources and Uses of Funds of Development Banks and "B" Class Financial Institutions

Rs. in Million

Description	2001/02	2002/03	2003/04	2004/05	2005/06	First Six Months	
						2005/06	2006/07*
<u>Liabilities</u>							
Capital Funds+	2143.0	3464.0	2847.0	3674.0	3939.0	3773.0	3485.0
Deposits	3869.0	4860.0	3193.0	6858.0	35902.0	34288.0	11708.0
Borrowing	5932.0	5889.0	5961.0	5118.0	5226.0	5236.0	1828.0
Other Liabilities	25898.0	32797.0	35900.0	42166.0	15129.0	15089.0	-14.0
Assets = Liabilities	37842.0	47010.0	47901.0	57816.0	60196.0	58386.0	17007.0
<u>Assets</u>							
Liquid Funds	3629.0	4149.0	4054.0	4565.0	5241.0	4709.0	2737.0
Investment	2792.0	2379.0	2312.0	1991.0	2117.0	2020.0	1412.0
Loans and Advances	27555.0	31027.0	31905.0	29894.0	31224.0	30214.0	11287.0
Other Assets	3866.0	9455.0	9630.0	21364.0	21364.0	21443.0	1571.0
No. of Banks	-	10	14	26	29	28	35

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.7 : Sources and Uses of Funds of Microfinance Development Banks (including Grameen Bikas Banks)

Rs. in Million.

Description	2001/02	2002/03	2003/04	2004/05	2005/06	First Six months	
						2005/06	2006/07*
Liabilities							
Capital Funds+	448.00	515.00	541.00	828.00	949.00	900.00	1057.00
Deposits	415.00	625.00	700.00	749.00	932.00	818.00	994.00
Borrowing	1517.00	2391.00	2833.00	3402.00	5325.00	4620.00	6154.00
Other Liabilities	462.00	723.00	890.00	1318.00	989.00	789.00	1217.00
Assets = Liabilities	2842.00	4254.00	4964.00	6297.00	8195.00	7127.00	9422.00
Assets							
Liquid Funds	531.00	441.00	621.00	648.00	1321.00	1127.00	1591.00
Investment	663.00	1048.00	1231.00	1516.00	1672.00	1680.00	1908.00
Loans and Advances	1484.00	2427.00	2822.00	3538.00	4302.00	3898.00	4954.00
Other Assets	164.00	338.00	290.00	595.00	900.00	422.00	969.00

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.8 : Sources and Uses of Funds of Finance Companies

Rs. in Million

Description	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	First Six Months	
								2005/06	2006/07*
<u>Liabilities</u>									
Capital Funds+	1733.0	2263.0	2929.0	3683.0	4111.0	5159.0	4887.0	4046.0	5141.0
Deposits	9749.0	11654.0	13454.0	16510.0	19474.0	22341.0	27316.0	24340.0	31596.0
Borrowing	176.0	215.0	245.0	134.0	1313.0	991.0	1155.0	1312.0	2360.0
Other Liabilities	1392.0	1665.0	1825.0	1789.0	2363.0	1945.0	5496.0	4175.0	5900.0
Assets = Liabilities	13050.0	15797.0	18453.0	22116.0	27261.0	30436.0	38854.0	33873.0	44997.0
<u>Assets</u>									
Liquid Funds	1729.0	2049.0	2862.0	2674.0	5049.0	3905.0	5387.0	3910.0	5527.0
Investment	1129.0	1268.0	1624.0	2392.0	1865.0	2411.0	2784.0	2698.0	3540.0
Loans and Advances	9063.0	10865.0	11950.0	14474.0	17834.0	21223.0	27079.0	23848.0	31154.0
Other Assets	1129.0	1615.0	2017.0	2576.0	2513.0	2897.0	3604.0	3417.0	4776.0

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.9 : Sources and Uses of Funds of Financial Cooperatives

Rs. in Million

Description	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	First Six Months	
								2005/06	2006/07*
<u>Liabilities</u>									
Capital Funds+	161.0	212.0	252.0	265.0	205.0	262.0	325.0	350.0	402.0
Deposits	1073.0	1425.0	1571.0	1924.0	1667.0	1769.0	2012.0	1831.0	2286.0
Borrowing	62.0	67.0	59.0	66.0	41.0	46.0	71.0	64.0	56.0
Other Liabilities	164.0	330.0	413.0	395.0	428.0	385.0	470.0	388.0	444.0
Assets = Liabilities	1460.0	2034.0	2295.0	2650.0	2341.0	2462.0	2878.0	2633.0	3188.0
<u>Assets</u>									
Liquid Funds	265.0	354.0	449.0	389.0	413.0	449.0	493.0	418.0	486.0
Investment	138.0	181.0	189.0	252.0	182.0	142.0	162.0	156.0	186.0
Loans and Advances	875.0	1221.0	1313.0	1463.0	1298.0	1441.0	1665.0	1509.0	1882.0
Other Assets	182.0	278.0	344.0	546.0	448.0	430.0	558.0	550.0	634.0

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.10 : Sources and Uses of Funds of Citizen Investment Trust

Rs. in Million

Description	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 #	2006/07*
<u>Liabilities</u>							
Capital Funds+	49.0	54.0	61.0	81.0	86.0	115.0	115.0
Deposits	987.0	1429.0	2750.0	4039.0	5269.0	6716.0	7710.0
Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Liabilities	95.0	223.0	215.0	693.0	477.0	417.0	600.0
Assets = Liabilities	1131.0	1706.0	3026.0	4813.0	5832.0	7248.0	8425.0
<u>Assets</u>							
Liquid Funds	47.0	121.0	418.0	1166.0	692.0	864.0	1330.0
Investment	752.0	1126.0	1858.0	2866.0	3616.0	5136.0	5510.0
Loans and Advances	187.0	323.0	514.0	488.0	1014.0	734.0	990.0
Other Assets	145.0	136.0	236.0	292.0	510.0	514.0	595.0

Provisional

* Projected

Source: Nepal Rastra Bank

Table 4.11 : Premium and Investment of Insurance Companies

Rs. in Million

Description	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [#]	2006/07*
<u>Premium</u>							
Life Insurance	559.0	1363.0	1726.0	2180.0	2850.0	3210.0	3560.0
Non-Life Insurance	1597.0	2150.0	2315.0	2567.0	3000.0	3110.0	3560.0
Total	2156.0	3513.0	4041.0	4747.0	5850.0	6320.0	7120.0
<u>Investment</u>							
Life Insurance	5595.0	7189.0	7963.0	9779.0	12000.0	12313.0	14163.0
Non-Life Insurance	2422.0	2865.0	2456.0	2676.0	3000.0	3271.0	4072.0
Total	8017.0	10054.0	10419.0	12455.0	15000.0	15584.0	18235.0

* Projected

Provisional

Source: Nepal Rastra Bank

Table 4.12 : Loans & Advances and Repayment of Rural Microfinance Development Centre

Rs. in Thousand

Description	Fiscal Year							First Eight Months	
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2005/06	2006/07
Sanctioned Loan	40000.00	72100.00	204760.00	317125.00	444480.00	827245.00	1185080.00	1034720.00	2194030.00
Disbursed Loan	40000.00	41900.00	107845.00	244895.00	363710.00	684365.00	982602.00	850660.00	1650375.00
Repayment	0.00	26667.00	50571.00	123989.00	230243.00	358530.00	481748.00	438897.00	726005.00
Outstanding Loan	40000.00	15233.00	57274.00	120906.00	133467.00	325835.00	500854.00	411763.00	924370.00

Source : Rural Microfinance Development Centre