

Table 4.1: Monetary Survey

Rs. in Million

Sn	Deacription	Mid July								First Eight Months		
		2000	2001	2002	2003	2004	2005	2006	2006//	2007//	2006/07	2007/08*
1	Net Foreign Assets	80467.50	87798.00	88419.10	91407.00	108805.00	107742.00	139439.09	139439.17	131909.48	146438.43	146964.19
2	Net Domestic Assets	105653.40	126656.10	135569.20	154504.10	168501.00	192698.00	207982.53	207384.85	263608.69	239812.86	301637.77
3	Domestic Credit	154582.70	183788.50	202956.47	224077.32	246171.80	280240.36	302069.90	322683.80	360558.10	334605.90	408293.40
4	<i>Domestic Credit#</i>	0.00	0.00	0.00	0.00	0.00	0.00	313116.50	322683.80	376581.00	350630.00	408293.40
5	Net Claims on Government	34824.90	45108.20	55210.10	58458.52	57396.56	63894.50	70568.00	70970.60	78343.60	62763.90	77806.40
	a. Claims on Government	34824.90	45108.20	55210.10	58920.22	58149.59	63894.50	70568.00	70970.60	81466.10	75697.60	85271.50
	b. Govt. Deposits	0.00	0.00	0.00	461.70	753.03	0.00	0.00	0.00	3122.50	12933.70	7465.10
6	Claims on Govt. Enterprises	10310.90	11915.40	14431.10	14661.90	16258.80	19297.00	17121.88	6369.17	6827.83	6333.74	6215.22
	<i>a. Financial</i>	8502.80	9692.40	11355.10	11828.70	13343.90	12731.00	12661.00	1808.29	1712.97	1675.58	1613.08
	<i>b. Non Financial</i>	1808.10	2223.00	3076.00	2833.20	2914.90	6566.00	4460.88	4560.88	5114.87	4658.15	4602.14
7	<i>Claims on Non-Financial Govt. Enter</i>	0.00	0.00	0.00	0.00	0.00	32.00	59.30	1773.64	1909.25	11879.74	4010.98
8	Claims on Private Sector	109447.60	126757.90	133315.30	150956.90	172517.40	197017.00	214321.25	243570.38	273477.40	253628.54	320260.87
	<i>Claims on Private sector #</i>	0.00	0.00	0.00	0.00	0.00	197017.00	225367.00	243570.38	289501.20	269652.34	320260.87
9	Net-Non Monetary Liabilites	48914.52	57132.44	67387.97	69573.24	77670.56	87542.50	94087.30	115298.90	96949.60	94793.00	106655.70
	<i>Net-Non Monetary Liabilites#</i>	0.00	0.00	0.00	0.00	0.00	87542.50	105133.90	115298.90	112973.40	110816.80	106655.70
10	Broad Money, M ₂ (11+12)	186120.90	214454.10	223988.30	245911.10	277306.00	300440.00	347421.61	346824.02	395518.17	386251.28	448601.96
11	Narrow Money, M ₁	60979.80	70576.90	77156.20	83753.90	93969.60	100206.00	114388.61	113060.70	126887.93	119494.61	141215.37
	<i>a. Currency</i>	42143.00	48295.10	55658.30	56885.70	63218.90	68784.00	77926.31	77780.43	83553.28	82644.21	95161.38
	<i>b. Demand Deposits</i>	18836.80	22281.80	21497.90	26868.20	30750.70	31422.00	36462.34	35280.34	43334.38	36850.38	46054.01
12	Time and Saving Deposits ±±	125141.10	143877.20	146832.10	162157.20	183336.40	200234.00	233033.00	233763.32	268630.23	266756.67	307386.60

* Provisional

Adjusting loan write-off of Rs 11.05 billion in the series of Mid-July 2006 and loan write-off of Rs 2869.3 million (Rs 821.7 million principal and Rs 2047.6 million interest) as at mid Oct-2006 by Nepal Bank Ltd. and Rs 13.2 billion (Rs 4055.2 million principal and Rs 9099.3 million interest) by RBB as at mid Dec-2006

// Included consolidated Balance sheet of ADB/N

++ Including Margin Deposits

Source: Nepal Rastra Bank

Table 4.2 (a) : Factors Affecting Money Supply (annual change in amount)

Rs. in Million

Sn	Description	Fiscal Year						First Eight Months		
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08*	
1	Net Foreign Assets@	5221.20	-3342.70	4363.50	16005.50	5741.80	25597.69	5904.21	12284.86	13632.72
2	Net Domestic Assets@	23112.00	12876.90	17559.30	15389.40	17392.20	21383.93	42789.94	27142.41	39451.08
3	Domestic Credit	29205.80	19167.97	21120.85	22094.48	34068.56	21829.54	37874.30	11922.10	47735.30
4	<i>Domestic Credit#</i>						313116.50	53897.20	27946.20	31712.00
5	Net Claims on Government	10283.30	10101.90	3248.42	-1061.96	6497.94	6673.50	7373.00	-8206.70	-537.20
	<i>a. Claims on Government</i>	10283.30	10101.90	3710.12	-770.63	5744.91	6673.50	10495.50	4727.00	3805.40
	<i>b. Govt. Deposits</i>			461.70	291.33	-753.03	0.00	3122.50	12933.70	4342.60
6	Claims on Govt. Enterprises	1604.50	2515.70	230.80	1596.90	3038.20	-2175.12	458.67	-35.43	-612.62
	<i>a. Financial</i>	1189.60	1662.70	473.60	1515.20	-612.90	-70.00	-95.33	-132.71	-99.89
	<i>b. Non Financial</i>	414.90	853.00	-242.80	81.70	3651.10	-2105.12	553.99	97.27	-512.73
7	<i>Claims on Non-Financial Govt. Enter</i>					32.00	27.30	135.61	10106.10	2101.73
8	Claims on Private Sector	17310.30	6557.40	17641.60	21560.50	24499.60	17304.25	29907.02	10058.16	46783.47
	<i>Claims on Private Sector #</i>						28350.00	45930.82	26081.96	30760.00
9	Net-Non Monetary Liabilities@	6108.61	6291.73	3560.88	6704.82	16676.74	445.40	-4915.40	-15220.30	8284.10
	<i>Net-Non Monetary Liabilities#</i>						11492.00	11108.40	803.50	
10	Broad Money, M ₂ (11+12)	28333.20	9534.20	21922.80	31394.90	23134.00	46981.61	48694.15	39427.26	53083.80
11	Narrow Money, M ₁	9597.10	6579.30	6597.70	10215.70	6236.40	14182.61	13827.24	6433.92	14327.43
	<i>a. Currency</i>	6152.10	7363.20	1227.40	6333.20	5565.10	9142.31	5772.85	4863.79	11608.11
	<i>b. Demand Deposits</i>	3445.00	-783.90	5370.30	3882.50	671.30	5040.34	8054.04	1570.04	2719.63
12	Time and Saving Deposits ±±	18736.10	2954.90	15325.10	21179.20	16897.60	32799.00	34866.91	32993.35	38756.36
13	Exchange Valuation gain(+)/Loss(-)	2109.30	3963.80	-1375.60	1392.50	-6804.80	6099.40	-13433.90	-5285.60	1422.00

* Provisional

@ Adjustment of exchange valuation gain/loss

Adjusting credit write-off of Rs 11.05 billion in the series of Mid-July 2006 and credit write-off of Rs 2869.3 million (Rs 821.7 million principal and Rs 2047.6 million interest) as at mid Oct-2006 by Nepal Bank Ltd. and Rs 13.2 billion (Rs 4055.2 million principal and Rs 9099.3 million interest) by RBB as at mid Dec-2006

// Included consolidated Balance sheet of ADB/N

++ Including Margin Deposits

Source: Nepal Rastra Bank

Table 4.2 (b) : Factors Affecting Money Supply (annual change in percent)

Sn	Heads	Mid-July							First Eight Months	
		2001	2002	2003	2004	2005	2006	2007//	2006/07	2007/08*
1	Net Foreign Assets@	6.49	-3.81	4.94	17.51	5.28	23.76	4.23	8.81	10.33
2	Net Domestic Assets@	21.88	10.17	12.95	9.96	10.32	11.10	20.63	13.09	14.97
3	Domestic Credit	18.89	10.43	10.41	9.86	13.84	7.79	11.74	3.69	13.24
4	<i>Domestic Credit#</i>							16.70	8.66	0.70
5	Net Claims on Government	29.53	22.39	5.88	-1.82	11.32	10.44	10.39	-11.56	-0.69
	a. Claims on Government	29.53	22.39	6.72	-1.31	9.88	10.44	14.79	6.66	4.67
	b. Govt. Deposits				63.10					139.07
6	Claims on Govt. Enterprises	15.56	21.11	1.60	10.89	18.69	-11.27	7.20	-0.56	-8.97
	<i>a. Financial</i>	13.99	17.15	4.17	12.81	-4.59	-0.55	-5.27	-7.34	-5.83
	<i>b. Non Financial</i>	22.95	38.37	-7.89	2.88	125.26	-32.06	12.15	2.13	-10.02
7	<i>Claims on Non-Financial Govt. Enter</i>						85.31	7.65	569.80	110.08
8	Claims on Private Sector	15.82	5.17	13.23	14.28	14.20	8.78	12.28	4.13	17.11
	<i>Claims on Private Sector#</i>						14.39	18.86	10.71	17.10
9	Net-Non Monetary Liabilities@	12.49	11.01	5.28	9.64	21.47	0.51	-4.26	-13.20	8.54
	<i>Net-Non Monetary-Liabilities#</i>						13.13	9.63	0.70	8.00
10	Broad Money, M ₂ (11+12)	15.22	4.45	9.79	12.77	8.34	15.64	14.04	11.37	13.42
11	Narrow Money, M ₁	15.74	9.32	8.55	12.20	6.64	14.15	12.23	5.69	11.29
	<i>a. Currency</i>	14.60	15.25	2.21	11.13	8.80	13.29	7.42	6.25	13.89
	<i>b. Demand Deposits</i>	18.29	-3.52	24.98	14.45	2.18	16.04	22.83	4.45	6.28
12	Time and Saving Deposits ±±	14.97	2.05	10.44	13.06	9.22	16.38	14.92	14.11	14.43

* Provisional

@ Adjustment of exchange valuation gain/loss

Adjusting credit write-off of Rs 11.05 billion in the series of Mid-July 2006 and credit write-off of Rs 2869.3 million (Rs 821.7 million principal and Rs 2047.6 million interest) as at mid Oct-2006 by Nepal Bank Ltd. and Rs 13.2 billion (Rs 4055.2 million principal and Rs 9099.3 million interest) by RBB as at mid Dec-2006

// Included consolidated Balance sheet of ADB/N

++ Including Margin Deposits

Source: Nepal Rastra Bank

Table 4.3 : Sources and Uses of Fund of Commercial Banks

Rs. in Million

	Purpose	Fiscal Year															First Eight Months		
		1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006 ^{\$}	2007	2006/07	2007/08*
1	Total Deposits	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	289976.0	334454.0	325774.0	375590.00
2	Demand Deposits	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	35716.0	42692.0	37662.0	46357.00
3	Savings Deposits	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	151711.0	174634.0	165430.0	195865.00
4	Fixed Deposits	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	100068.0	114033.0	120321.0	130564.00
5	Margin Deposits	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	2481.0	3095.0	2361.0	2804.00
6	Borrowings from Nepal Rastra Bank	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	329.0	1871.0	375.0	30.00
7	Foreign Liabilities	10.4	0.6	0.5	-	-	-	-	21.7	0.0	0.0	228.4	134.0	521.0	27.6	8.0	1629.0	1831.0	1895.00
8	Net Other Sources	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	79086.0	67603.0	61875.0	79143.00
9	Sources = Uses	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	369399.0	405556.0	389855.0	456657.00
10	Liquid Funds	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	61817.0	65201.0	65751.0	69607.00
11	Cash in Hand	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	6054.0	7360.0	5869.0	7694.00
12	Balance with Nepal Rastra Bank @	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	23962.0	23454.0	25883.0	25621.00
13	Foreign Currency in Hand	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	399.0	454.0	491.0	597.00
14	Balance held Abroad	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	31402.0	33933.0	33508.0	35695.00
15	Loans & Advances	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	307584.0	340354.0	324104.0	387048.0
16	Claims on Government	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	58862.0	65850.0	56575.0	60340.00
17	Claims on Govt. Enterprises	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	5382.0	6161.0	5611.0	5704.00
18	Claims on Non-Governmental Financial Inst.														1714.0	1870.0	11848.0	3979.00	
19	Claims on Private Sector	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	240362.0	265360.0	249049.0	315630.00
20	Foreign Bills Purchase & Discounted	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	1264.0	1113.0	1021.0	1395.00
21	Loans & Advances Deposits Ratio (%)#	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	85.2	81.5	78.5	85.9

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 : Sectoral Outstanding Loan of Commercial Banks+

Rs. in Million

Sector	Fiscal year					First Eight Months	
	2002/03	2003/04	2004/05*	2005/06	2006/07	2006/07	2007/08*
Agriculture **	3734.5	4901.9	4415.5	4572.0	13882.0	14649.0	13936.0
Mines	399.4	336.6	5203.0	477.7	1315.0	1084.8	1557.0
Production	42910.5	47181.5	53744.2	56432.2	62370.0	59752.6	73363.0
Construction	2729.2	4986.7	8723.0	13398.0	19770.0	17229.5	27123.0
Metal, Productions, Machinery & Electrical Tools & Fittings	1430.1	1450.7	1797.5	1590.9	2919.0	2685.9	4551.0
Transportation, Equipment Production and Fittings	1359.8	2776.7	3156.3	2658.7	3243.0	3002.0	4343.0
Communication and Public Services	6523.4	7963.6	8997.2	11697.5	13130.0	12863.3	15009.0
Wholesalers & Retailers	27555.3	31728.9	34412.7	35073.6	45636.0	42897.0	52143.0
Finance, Insurance and Fixed Assets	4250.3	4857.0	6391.0	10024.0	13918.0	11946.1	19518.0
Service Industries	12212.5	14216.9	14984.8	14062.6	18367.0	16054.2	20610.0
Consumable	3364.6	4400.0	3588.0	5839.4	8120.0	9651.3	8386.0
Local Government	1.5	2.3	0.1	0.0	0.0	0.0	0.0
Others	14283.5	12278.1	18592.6	20543.0	29173.0	20988.1	38791.0
Total	120754.6	137080.9	164005.9	176369.6	231843.0	212803.8	279330.0

+ Sectoral classification as per new formats

* Provisional

** Estimated

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

Table 4.5 : Sources and Uses of Fund of Development Banks

Rs. in Million

Description	2003/04	2004/05	2005/06	2006/07	First Six Months	
					2005/06	2006/07*
<u>Liabilities</u>						
Capital Funds+	2847.0	3674.0	2795.0	4178.0	3485.0	3324.0
Deposits	29427.0	33958.0	8791.0	15619.0	11708.0	20846.0
Borrowing	5960.0	5118.0	1634.0	2272.0	1828.0	1362.0
Other Liabilities	9668.0	15066.0	816.0	3224.0	0.0	2012.0
Assets = Liabilities	47902.0	57816.0	14036.0	25293.0	17021.0	27544.0
<u>Assets</u>						
Liquid Funds	4054.0	4563.0	2385.0	3783.0	2737.0	2604.0
Investment	2312.0	1991.0	685.0	1571.0	1412.0	5646.0
Loans and Advances	31905.0	29894.0	8659.0	16095.0	11287.0	17679.0
Other Assets	9631.0	21368.0	2307.0	3844.0	1571.0	1615.0
No. of Banks	14	26	29	38	35	58

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.6 : Sources and Uses of Fund of Finance Companies

Rs. in Million

Description	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07*	First Six Months	
									2006/07	2007/08*
<u>Liabilities</u>										
Capital Funds+	1733.0	2263.0	2929.0	3683.0	4111.0	3022.0	4310.0	5294.0	5141.0	6528.0
Deposits	9749.0	11654.0	13454.0	16510.0	19474.0	22341.0	27316.0	34402.0	31596.0	40730.0
Borrowing	176.0	215.0	245.0	134.0	1313.0	991.0	1155.0	3848.0	2360.0	8395.0
Other Liabilities	1392.0	1665.0	1825.0	1789.0	2363.0	4083.0	6060.0	9492.0	5900.0	11790.0
Assets = Liabilities	13050.0	15797.0	18453.0	22116.0	27261.0	30437.0	38841.0	53036.0	44997.0	67443.0
<u>Assets</u>										
Liquid Funds	1729.0	2049.0	2862.0	2674.0	5049.0	3905.0	5394.0	7845.0	5527.0	5094.0
Investment	1129.0	1268.0	1624.0	2392.0	1865.0	2411.0	2745.0	4539.0	3540.0	15032.0
Loans and Advances	9063.0	10865.0	11950.0	14474.0	17834.0	21223.0	27057.0	35304.0	31154.0	43095.0
Other Assets	1129.0	1615.0	2017.0	2576.0	2513.0	2898.0	3645.0	5348.0	4776.0	4222.0

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.7 : Sources and Uses of Fund of Micro-Finance Development Banks (including Grameen Bikas Banks)

Rs. in Million.

Description	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	First Six months	
								2005/06	2006/07*
<u>Liabilities</u>									
Capital Funds+	150.00	448.00	515.00	541.00	828.00	830.00	1060.00	1057.00	1194.00
Deposits	283.00	415.00	625.00	700.00	749.00	933.00	1014.00	994.00	1320.00
Borrowing	1071.00	1517.00	2391.00	2833.00	3402.00	5325.00	7187.00	6154.00	7563.00
Other Liabilities	330.00	462.00	723.00	890.00	1318.00	1109.00	1298.00	1217.00	1921.00
Assets = Liabilities	1834.00	2842.00	4254.00	4964.00	6297.00	8197.00	10559.00	9422.00	11998.00
<u>Assets</u>									
Liquid Funds	122.00	531.00	441.00	621.00	648.00	1321.00	1746.00	1591.00	876.00
Investment	388.00	663.00	1048.00	1231.00	1516.00	1672.00	2351.00	1908.00	3203.00
Loans and Advances	1000.00	1484.00	2427.00	2822.00	3538.00	4302.00	5578.00	4954.00	6448.00
Other Assets	324.00	164.00	338.00	290.00	595.00	900.00	884.00	969.00	1471.00

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.8 : Loans and Advances, and Repayment of Rural Micro-Finance 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	2006/07	2006/07	2007/08
Sanctioned Loan	40000.00	72100.00	204760.00	317125.00	444480.00	827245.00	1185080.00	2328755.00	2194030.00	2938695.00
Disbursed Loan	40000.00	41900.00	107845.00	244895.00	363710.00	684365.00	982602.00	1943667.00	1650375.00	2376840.00
Repayment	0.00	26667.00	50571.00	123989.00	230243.00	358530.00	481748.00	808623.00	726005.00	1161234.00
Outstanding Loan	40000.00	15233.00	57274.00	120906.00	133467.00	325835.00	500854.00	1135044.00	924370.00	1215606.00

Source : Rural Microfinance Development Centre

Table 4.9 : Loans and Advances and Repayment of Small Farmers Development Bank

Rs. in Thousand

Description	Fiscal Year					First Eight Months	
	2002/03	2003/04	2004/05	2005/06	2006/07	2006/07	2007/08
Sanctioned Loan	246286.00	766258.00	575088.00	341315.00	704166.00	399365.00	581425.00
Disbursed Loan	107136.00	489269.00	537778.00	506659.00	697480.00	378684.00	537501.00
Repayment	92113.00	261761.00	379994.00	541670.00	657264.00	365480.00	467436.00
Outstanding Loan	474851.00	702358.00	860144.00	959789.00	1379480.00	1160124.00	1449545.00

Source : Small Farmers Development Bank

Table 4.10 : Sources and Uses of Fund of Financial Cooperatives Licensed by NRB

Rs. in Million

Description	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	First Six Months	
									2006/07	2007/08*
<u>Liabilities</u>										
Capital Funds+	161.0	212.0	252.0	265.0	205.0	262.0	325.0	355.0	402.0	389.0
Deposits	1073.0	1425.0	1571.0	1924.0	1667.0	1769.0	2012.0	2545.0	2286.0	2563.0
Borrowing	62.0	67.0	59.0	66.0	41.0	46.0	71.0	140.0	56.0	178.0
Other Liabilities	164.0	330.0	413.0	395.0	428.0	385.0	470.0	550.0	444.0	539.0
Assets = Liabilities	1460.0	2034.0	2295.0	2650.0	2341.0	2462.0	2878.0	3590.0	3188.0	3669.0
<u>Assets</u>										
Liquid Funds	265.0	354.0	449.0	389.0	413.0	449.0	493.0	490.0	486.0	473.0
Investment	138.0	181.0	189.0	252.0	182.0	142.0	162.0	178.0	186.0	183.0
Loans and Advances	875.0	1221.0	1313.0	1463.0	1298.0	1441.0	1665.0	2230.0	1882.0	2356.0
Other Assets	182.0	278.0	344.0	546.0	448.0	430.0	558.0	692.0	634.0	657.0

* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

Table 4.11 : Sources and Uses of Fund of Employees Provident Fund

Rs. in Million

Description	2002 July	2003 July	2004 July	2005 July	2006 July	2007 July	2006 Dec *	2007 Dec*
<u>Sources</u>								
Provident Funds	27349.0	32283.0	37402.0	42511.0	48145.0	54501.0	50013.0	57972.0
Other Funds	2959.0	3398.0	2481.0	2620.0	3171.0	3486.0	5811.0	4447.0
Sources = Uses	30308.0	35681.0	39883.0	45131.0	51316.0	57987.0	55824.0	62419.0
<u>Uses</u>								
Liquid Assets	830.0	988.0	914.0	913.0	1630.0	1379.0	1142.0	211.0
Investment	18593.0	19402.0	21560.0	21036.0	22748.0	26837.0	24072.0	28266.0
Loans and Advances	9795.0	14097.0	17642.0	23367.0	26083.0	27962.0	26983.0	30423.0
Other Assets	1090.0	1194.0	-233.0	-185.0	855.0	1809.0	3627.0	3519.0

Provisional

* Projected

Source: Nepal Rastra Bank

Table 4.12 : Sources and Uses of Fund of Citizen Investment Trust

Rs. in Million

Description	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07 [#]	2007/08*
<u>Liabilities</u>								
Capital Funds+	49.0	54.0	61.0	81.0	86.0	108.0	140.0	170.0
Deposits	987.0	1429.0	2750.0	4039.0	5269.0	6716.0	8571.0	9420.0
Borrowing	0.0	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	433.0	850.0	940.0
Assets = Liabilities	1131.0	1706.0	3026.0	4813.0	5832.0	7257.0	9561.0	10530.0
<u>Assets</u>								
Liquid Funds	47.0	121.0	418.0	1166.0	692.0	866.0	1023.0	1130.0
Investment	752.0	1126.0	1858.0	2866.0	3616.0	5136.0	6600.0	7260.0
Loans and Advances	187.0	323.0	514.0	488.0	1014.0	743.0	1021.0	1125.0
Other Assets	145.0	136.0	236.0	292.0	510.0	512.0	917.0	1015.0

Provisional

* Projected

Source: Nepal Rastra Bank

Table 4.13 : Premium Collection and Investment of Insurance Companies

Rs. in Million

Description	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07#	2007/08*
<u>Premium</u>								
Life Insurance	559.0	1363.0	1726.0	2180.0	2850.0	3296.0	3856.0	5048.0
Non-Life Insurance	1597.0	2150.0	2315.0	2567.0	3000.0	3116.0	3405.0	3507.0
Total	2156.0	3513.0	4041.0	4747.0	5850.0	6412.0	7261.0	8555.0
<u>Investment</u>								
Life Insurance	5595.0	7189.0	7963.0	9779.0	12000.0	16104.0	19808.0	22086.0
Non-Life Insurance	2422.0	2865.0	2456.0	2676.0	3000.0	3704.0	3214.0	5424.0
Total	8017.0	10054.0	10419.0	12455.0	15000.0	19808.0	23022.0	27510.0

* Projected

Provisional

Source: Nepal Rastra Bank