

**Table 4.1: Monetary Survey**

Rs. in Million

Sn	Description	Mid July									First Eight Months			
		2000	2001	2002	2003	2004	2005	2006	2006//	2007//	2008//	2006/07	2007/08	2008/09*
1	Net Foreign Assets	80467.5	87798.0	88419.1	91407.0	108805.0	107742.0	139439.1	139439.2	131909.5	171455.5	146438.4	146964.2	216736.9
2	Net Domestic Assets	105653.4	126656.1	135569.2	154504.1	168501.0	192698.0	207982.5	207384.8	263608.7	323921.6	239812.9	301637.8	346023.5
3	Domestic Credit	154582.7	183788.5	202956.5	224077.3	246171.8	280240.4	302069.9	322683.8	360558.1	437269.8	334605.9	408293.4	469871.1
4	<i>Domestic Credit</i> #	0.0	0.0	0.0	0.0	0.0	0.0	313116.5	322683.8	376581.9	453293.6	350630.0	0.0	0.0
5	Net Claims on Government	34824.9	45108.2	55210.1	58458.5	57396.6	63894.5	70568.0	70970.6	78343.6	87079.6	62763.9	77806.3	66960.9
	a. Claims on Government	34824.9	45108.2	55210.1	58920.2	58149.6	63894.5	70568.0	70970.6	81466.1	91026.0	75697.6	85271.5	93482.5
	b. Govt. Deposits	0.0	0.0	0.0	461.7	753.0	0.0	0.0	0.0	3122.5	3946.4	12933.7	7465.1	26521.6
6	Claims on Govt. Enterprises	10310.9	11915.4	14431.1	14661.9	16258.8	19297.0	17121.9	6369.2	6827.8	7316.9	6333.7	6215.2	7383.4
	a. Financial	8502.8	9692.4	11355.1	11828.7	13343.9	12731.0	12661.0	1808.3	1713.0	1670.5	1675.6	1613.1	1439.1
	b. Non Financial	1808.1	2223.0	3076.0	2833.2	2914.9	6566.0	4460.9	4560.9	5114.9	5646.5	4658.2	4602.1	5944.3
7	<i>Claims on Non-Financial Govt. Entes</i>	0.0	0.0	0.0	0.0	0.0	32.0	59.3	1773.6	1909.2	3039.1	11879.7	4011.0	5170.9
8	Claims on Private Sector	109447.6	126757.9	133315.3	150956.9	172517.4	197017.0	214321.3	243570.4	273477.4	339834.2	253628.5	320260.9	390355.8
	<i>Claims on Private sector</i> #	0.0	0.0	0.0	0.0	0.0	197017.0	225367.0	243570.4	289501.2	355858.0	269652.3	320260.9	390355.8
9	Net-Non Monetary Liabilities	48914.5	57132.4	67388.0	69573.2	77670.6	87542.5	94087.3	115298.9	96949.4	113348.2	94793.0	106655.6	123847.6
	<i>Net-Non Monetary Liabilities</i> #	0.0	0.0	0.0	0.0	0.0	87542.5	105133.9	115298.9	112973.2	129372.0	110817.0	0.0	0.0
10	Broad Money, M <sub>2</sub> (11+12)	186120.9	214454.1	223988.3	245911.1	277306.0	300440.0	347421.6	346824.0	395518.2	495377.1	386251.3	448602.0	562760.4
11	Narrow Money, M <sub>1</sub>	60979.8	70576.9	77156.2	83753.9	93969.6	100206.0	114388.6	113060.7	126887.9	154343.9	119494.6	141215.4	172651.1
	a. Currency	42143.0	48295.1	55658.3	56885.7	63218.9	68784.0	77926.3	77780.4	83553.3	100175.2	82644.2	95161.4	122082.5
	b. Demand Deposits	18836.8	22281.8	21497.9	26868.2	30750.7	31422.0	36462.3	35280.3	43334.4	54168.7	36850.4	46054.0	50568.7
12	Time and Saving Deposits ±±	125141.1	143877.2	146832.1	162157.2	183336.4	200234.0	233033.0	233763.3	268630.2	341033.2	266756.7	307386.6	390109.3

\* 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	2006/07	2007/08	2008/09*
1	Net Foreign Assets@	5221.2	-3342.7	4363.5	16005.5	5741.8	25597.6	5904.2	29674.7	12284.9	13633.0	34810.2
2	Net Domestic Assets@	23112.0	12876.9	17559.3	15389.4	17392.2	21384.0	42789.9	70184.3	27142.4	39450.8	32573.1
3	Domestic Credit	29205.8	19168.0	21120.9	22094.5	34068.6	21829.5	37874.3	76711.7	11922.1	47735.3	32601.3
4	Domestic Credit#	0.0	0.0	0.0	0.0	0.0	32876.1	53898.1	76711.7	27945.9	0.0	0.0
5	Net Claims on Government	10283.3	10101.9	3248.4	-1062.0	6497.9	6673.5	7373.0	8736.0	-8206.7	-537.3	-20118.7
	<i>a. Claims on Government</i>	10283.3	10101.9	3710.1	-770.6	5744.9	6673.5	10495.6	9559.9	4727.0	3805.3	2456.5
	<i>b. Govt. Deposits</i>	0.0	0.0	461.7	291.3	-753.0	0.0	3122.5	823.9	12933.7	4342.6	22575.2
6	Claims on Govt. Enterprises	1604.5	2515.7	230.8	1596.9	3038.2	-2175.6	458.7	489.1	-35.4	-612.6	66.5
	<i>a. Financial</i>	1189.6	1662.7	473.6	1515.2	-612.9	-70.3	-95.3	-42.5	-132.7	-99.9	-231.3
	<i>b. Non Financial</i>	414.9	853.0	-242.8	81.7	3651.1	-2105.3	554.0	531.6	97.3	-512.7	297.8
7	Claims on Non-Financial Govt. Enter	0.0	0.0	0.0	0.0	0.0	27.3	135.6	1129.8	10106.1	2101.7	2131.9
8	Claims on Private Sector	17310.3	6557.4	17641.6	21560.5	24499.6	17304.4	29907.0	66356.8	10058.2	46783.5	50521.6
	<i>Claims on Private Sector #</i>	0.0	0.0	0.0	0.0	0.0	28351.0	45930.8	66356.8	26082.0	0.0	0.0
9	Net-Non Monetary Liabilities@	6108.6	6291.7	3560.9	6704.8	16676.7	445.5	-4915.6	6527.4	-15220.3	8284.5	28.2
	<i>Net-Non Monetary Liabilities#</i>	0.0	0.0	0.0	0.0	0.0	11492.1	11108.2	6527.4	803.5	0.0	0.0
10	Broad Money, M <sub>2</sub> (11+12)	28333.2	9534.2	21922.8	31394.9	23134.0	46981.7	48694.1	99859.0	39427.3	53083.8	67383.3
11	Narrow Money, M <sub>1</sub>	9597.1	6579.3	6597.7	10215.7	6236.4	14182.9	13827.2	27456.0	6433.9	14327.4	18307.2
	<i>a. Currency</i>	6152.1	7363.2	1227.4	6333.2	5565.1	9142.2	5772.8	16622.0	4863.8	11608.1	21907.2
	<i>b. Demand Deposits</i>	3445.0	-783.9	5370.3	3882.5	671.3	5040.7	8054.0	10834.4	1570.0	2719.6	-3600.0
12	Time and Saving Deposits ±±	18736.1	2954.9	15325.1	21179.2	16897.6	32798.8	34866.9	72403.0	32993.3	38756.4	49076.1
13	Exchange Valuation gain(+)/Loss(-)	2109.3	3963.8	-1375.6	1392.5	-6804.8	6099.4	-13433.9	9871.4	-5285.6	1422.0	10471.0

\* 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)

Rs. in Million

Sn	Heads	Mid-July								First Eight Months		
		2001	2002	2003	2004	2005	2006	2007	2008	2006/07	2007/08*	2008/09*
1	Net Foreign Assets@	6.5	-3.8	4.9	17.5	5.3	23.8	4.2	22.5	8.8	10.3	20.3
2	Net Domestic Assets@	21.9	10.2	13.0	10.0	10.3	11.1	20.6	26.6	13.1	15.0	10.1
3	Domestic Credit	18.9	10.4	10.4	9.9	13.8	7.8	11.7	21.3	3.7	13.2	7.5
4	<i>Domestic Credit#</i>							16.7	20.4	8.7	0.0	0.0
5	Net Claims on Government	29.5	22.4	5.9	-1.8	11.3	10.4	10.4	11.2	-11.6	-0.7	-23.1
	a. Claims on Government	29.5	22.4	6.7	-1.3	9.9	10.4	14.8	11.7	6.7	4.7	2.7
	b. Govt. Deposits				63.1			0.0	26.4	0.0	139.1	572.0
6	Claims on Govt. Enterprises	15.6	21.1	1.6	10.9	18.7	-11.3	12.1	10.4	2.1	-10.0	5.3
	<i>a. Financial</i>	14.0	17.2	4.2	12.8	-4.6		1.1	30.0	278.4	55.3	40.4
	<i>b. Non Financial</i>	22.9	38.4		2.9	125.3	-32.1	-5.3	-2.5	-7.3	-5.8	-13.8
7	<i>Claims on Non-Financial Govt. Enter</i>						85.3	7.6	59.2	569.8	110.1	70.1
8	Claims on Private Sector	15.8	5.2	13.2	14.3	14.2	8.8	12.3	24.3	4.1	17.1	14.9
	<i>Claims on Private Sector#</i>						14.4	18.9	22.9	10.7	0.0	0.0
9	Net-Non Monetary Liabilities@	12.5	11.0	5.3	9.6	21.5	0.5	-4.3	6.7	-13.2	8.5	0.0
	<i>Net-Non Monetary-Liabilities#</i>						13.1	9.6	5.8	0.7	0.0	0.0
10	Broad Money, M <sub>2</sub> (11+12)	15.2	4.4	9.8	12.8	8.3	15.6	14.0	25.2	11.4	13.4	13.6
11	Narrow Money, M <sub>1</sub>	15.7	9.3	8.6	12.2	6.6	14.2	12.2	21.6	5.7	11.3	11.9
	<i>a. Currency</i>	14.6	15.2	2.2	11.1	8.8	13.3	7.4	19.9	6.3	13.9	21.9
	<i>b. Demand Deposits</i>	18.3	-3.5	25.0	14.5	2.2	16.0	22.8	25.0	4.5	6.3	-6.6
12	Time and Saving Deposits ±±	15.0	2.1	10.4	13.1	9.2	16.4	14.9	27.0	14.1	14.4	14.4

\* 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

++ 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 <sup>2</sup>	2007	2008	2007/08	2008/09*
<b>1 Total Deposits</b>	<b>33328.6</b>	<b>43543.1</b>	<b>52168.5</b>	<b>61045.5</b>	<b>71207.5</b>	<b>81542.4</b>	<b>102401.6</b>	<b>126773.6</b>	<b>154530.3</b>	<b>181203.4</b>	<b>183728.1</b>	<b>202733.8</b>	<b>232576.3</b>	<b>250464.9</b>	<b>289975.9</b>	<b>334453.3</b>	<b>421523.7</b>	<b>375589.4</b>	<b>481437.74</b>
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	28299.4	33038.7	34120.0	35716.1	42692.2	54124.4	46356.5	52543.77
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	97236.4	114106.3	130013.6	151710.7	174633.9	211406.4	195865.4	241180.23
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	75348.4	83268.2	84137.4	100068.2	114032.5	152364.3	130563.5	183877.62
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	1849.6	2163.1	2194.0	2480.9	3094.7	3628.6	2804.0	3836.12
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	947.4	477.9	1724.0	329.2	1870.8	660.7	30.0	0.00
7 Foreign Liabilities	10.4	0.6	0.5	-	-	-	-	21.7	0.0	0.0	228.4	134.2	521.4	27.6	7.7	1628.5	1912.0	1894.7	1364.01
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	39337.1	45044.4	58873.6	79088.5	67332.6	75156.8	79142.9	79247.45
<b>9 Sources = Uses</b>	<b>40462.7</b>	<b>51756.0</b>	<b>63141.3</b>	<b>73695.4</b>	<b>89715.3</b>	<b>102760.3</b>	<b>124846.3</b>	<b>149609.0</b>	<b>181345.7</b>	<b>211563.2</b>	<b>220271.2</b>	<b>243152.5</b>	<b>278620.0</b>	<b>311090.1</b>	<b>369401.3</b>	<b>405285.1</b>	<b>499253.1</b>	<b>456657.1</b>	<b>562049.20</b>
<b>10 Liquid Funds</b>	<b>8304.0</b>	<b>15113.3</b>	<b>38905.0</b>	<b>17512.9</b>	<b>20700.9</b>	<b>24248.6</b>	<b>31048.6</b>	<b>37710.2</b>	<b>45160.9</b>	<b>50643.8</b>	<b>46951.9</b>	<b>41330.0</b>	<b>50384.6</b>	<b>50222.8</b>	<b>61817.3</b>	<b>64930.3</b>	<b>79010.5</b>	<b>69607.9</b>	<b>90777.43</b>
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	4723.3	4283.8	4773.0	6054.4	7359.8	12651.9	7693.6	11493.77
12 Balance with Nepal Rastra Bank @	3704.3	9515.1	11003.9	8322.000	9036.6	11017.3	12704.0	13340.8	15426.6	18363.4	18167.8	16519.0	24867.1	21029.9	23961.8	23183.5	24899.2	25621.4	28338.06
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	721.6	435.1	374.8	399.2	454.0	358.8	597.2	789.81
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	19366.1	20798.6	24045.1	31401.9	33933.0	41100.6	35695.7	50155.80
<b>15 Loans &amp; Advances</b>	<b>32158.7</b>	<b>36642.7</b>	<b>43236.3</b>	<b>56182.5</b>	<b>69014.4</b>	<b>78511.7</b>	<b>93797.7</b>	<b>111968.8</b>	<b>136184.8</b>	<b>160919.4</b>	<b>173319.2</b>	<b>201822.5</b>	<b>228234.9</b>	<b>260867.3</b>	<b>307583.9</b>	<b>340354.9</b>	<b>420242.6</b>	<b>387049.1</b>	<b>471271.7</b>
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	39469.3	43796.3	48550.7	58861.9	65850.0	72100.2	60340.7	69943.13
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	13104.4	14690.7	17993.8	5381.5	6161.4	6873.8	5704.3	7058.75
18 Claims on Non-Governmental Financial Inst	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1714.4	1870.2	3007.1	3979.0	5138.93
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	148073.2	168692.8	193270.0	240361.9	265360.6	336781.0	315630.5	387735.29
Claims on Private Sector <sup>2</sup> %	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	193270.0	240361.9	281384.4	352804.8	315630.5	387735.29
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	1175.6	1055.1	1052.8	1264.3	1112.6	1480.5	1394.7	1395.65
<b>21 Loans &amp; Advances Deposits Ratio (%)#</b>	<b>688.9</b>	<b>611.9</b>	<b>677.5</b>	<b>786.0</b>	<b>863.2</b>	<b>867.8</b>	<b>815.6</b>	<b>783.4</b>	<b>763.7</b>	<b>747.9</b>	<b>784.7</b>	<b>800.8</b>	<b>793.0</b>	<b>847.7</b>	<b>857.7</b>	<b>820.8</b>	<b>825.9</b>	<b>869.9</b>	<b>833.6</b>

# 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.

<sup>2</sup>% 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

**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	2007/08	2006/07	2007/08	2008/09*
Agriculture **	3734.5	4901.9	4415.5	4572.0	13882.0	13880.0	14649.0	13936.0	13738.3
Mines	399.4	336.6	520.3	477.7	1315.0	1955.0	1084.8	1557.0	1929.1
Production	42910.5	47181.5	53744.2	56475.0	62370.0	74889.8	59752.6	73363.0	83893.5
Construction	2729.2	4986.7	8723.0	13428.0	19770.0	32368.8	17229.5	27123.0	38540.8
Metal, Productions, Machinery & Electrical Tools & Fittings	1430.1	0.0	1797.5	1590.9	2919.0	5069.4	2685.9	4551.0	5402.4
Transportation, Equipment Production and Fittings	1359.8	2776.7	3156.3	2658.7	3243.0	4340.2	3002.0	4343.0	6108.9
Communication and Public Services	6523.4	7963.6	8997.2	11694.5	13130.0	16129.0	12863.3	15009.0	16902.1
Wholesalers & Retailers	27555.3	31728.9	34412.7	35103.3	45636.0	55732.0	42897.0	52143.0	61386.4
Finance, Insurance and Fixed Assets	4250.3	4857.0	6391.0	10024.0	13918.0	24913.5	11946.1	19518.0	30790.5
Service Industries	12212.5	14216.9	14984.8	14163.0	18367.0	21163.3	16054.2	20610.0	23672.4
Consumable	3364.6	4400.0	3588.0	5848.0	8120.0	9437.1	9651.3	8386.0	12007.8
Local Government	1.5	2.3	0.1	0.0	0.0	0.0	0.0	0.0	1.6
Others	14283.5	12278.1	18592.6	20543.0	29173.0	46656.0	20988.1	38791.0	59876.5
<b>Total</b>	<b>120754.6</b>	<b>135630.2</b>	<b>159323.2</b>	<b>176578.1</b>	<b>231843.0</b>	<b>306534.1</b>	<b>212803.8</b>	<b>279330.0</b>	<b>354250.3</b>

+ Sectoral classification as per new formats

\* Provisional

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

Source: Nepal Rastra Bank.

## FIs)

Rs. in Million

Description	mid-July				mid-Jan	Percentage Change**	
	2005	2006@	2007*	2008*	2009*	2007/08	2008/09
<b><u>Liabilities</u></b>							
Capital Funds+	4754.9	2795.0	4060.0	6524.2	7617.9	60.7	16.8
Deposits	33957.8	8791.0	15370.0	25751.4	37098.0	67.5	44.1
Borrowing	5117.8	1634.0	2231.9	2618.8	2409.7	17.3	-8.0
Other Liabilities	15065.6	701.0	1666.1	5655.7	3311.5	239.5	-41.4
Profit and Loss A/c	-1081.1	115.0	-669.8	-535.4	-415.7	-20.1	-22.4
<b>Assets = Liabilities</b>	57815.0	14036.0	22658.2	40014.7	50021.4	76.6	25.0
<b><u>Assets</u></b>							
Liquid Funds	4565.0	2385.0	3731.3	9928.8	9988.0	166.1	0.6
Investment	1991.0	685.0	1536.6	3384.8	3770.8	120.3	11.4
Loans and Advances	29893.7	8659.0	15373.8	23699.8	32396.4	54.2	36.7
Other Assets	21334.8	1015.0	1260.7	2184.2	3025.8	73.3	38.5
Profit and Loss A/c	30.4	1292.0	755.8	817.2	840.4	8.1	2.8

\* Provisional

\*\* First six months

@ Excluding ADB/N form 2006

Source: Nepal Rastra Bank

**Table 4.6 : Sources and Uses of Fund of Finance Companies ("C"- Class FIs)**

Rs. in Million

Description	mid-July							mid-Jan	Percentage Change**	
	2002	2003	2004	2005	2006	2007*	2008*	2008*	2006/07	2007/08
<b><u>Liabilities</u></b>										
Capital Funds+	2929.0	3683.0	4111.0	3022.0	4310.0	5379.8	8417.4	10499.5	56.5	24.7
Deposits	13454.0	16510.0	19474.0	22341.0	27316.0	34514.7	42819.4	54718.1	24.1	27.8
Borrowing	24500.0	134.0	1313.0	991.0	1155.0	3469.5	3940.6	3380.0	13.6	-14.2
Other Liabilities	1825.0	1789.0	2363.0	3173.0	5492.0	8762.9	9857.4	7426.4	12.5	-24.7
Profit and Loss A/c	0.0	0.0	0.0	910.0	568.0	1339.3	0.0	1616.9		
<b>Assets = Liabilities</b>	42708.0	22116.0	27261.0	30437.0	38841.0	53466.2	65034.8	77640.9	21.6	19.4
<b><u>Assets</u></b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Liquid Funds	2862.0	3674.0	5049.0	3905.0	5394.0	7513.4	12985.5	12158.7	72.8	-6.4
Investment	1624.0	2392.0	1865.0	2411.0	2745.0	4635.6	4490.3	4428.7	-3.1	-1.4
Loans and Advances	119.5	14474.0	17834.0	21223.0	27057.0	35616.5	43370.6	53496.5	21.8	23.3
Other Assets	2017.0	2576.0	2513.0	2898.0	3544.0	4844.7	4188.4	7169.6	-13.5	71.2
Profit and Loss A/c	0.0	0.0	0.0	0.0	101.0	856.0	0.0	390.2		

\* 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	mid-July								mid-Jan	Percentage Change**	
	2001	2002	2003	2004	2005	2006	2007*	2008*	2008*	2006/07	2007/08
<b><u>Liabilities</u></b>											
Capital Funds+	150.0	448.0	515.0	541.0	739.7	830.4	1060.3	950.2	1318.8	-10.4	38.8
Deposits	283.0	415.0	625.0	700.0	748.8	932.5	1014.2	948.4	1091.1	-6.5	15.0
Borrowing	1071.0	1517.0	2391.0	2833.0	3402.5	5324.9	7186.9	5329.0	5830.6	-25.9	9.4
Other Liabilities	330.0	462.0	723.0	890.0	1318.5	0.0	1213.4	896.5	1333.0	-26.1	48.7
Profit and Loss A/c					90.5	119.7	85.1	101.3	103.1	19.0	1.8
<b>Assets = Liabilities</b>	<b>1834.0</b>	<b>2842.0</b>	<b>4254.0</b>	<b>4964.0</b>	<b>6300.0</b>	<b>7207.5</b>	<b>10559.9</b>	<b>8225.4</b>	<b>9676.6</b>	<b>-22.1</b>	<b>17.6</b>
<b><u>Assets</u></b>											
Liquid Funds	122.0	531.0	441.0	621.0	648.3	1325.1	1746.5	956.7	2405.9	-45.2	151.5
Investment	388.0	663.0	1048.0	1231.0	1516.1	1672.4	2350.6	1790.5	668.6	-23.8	-62.7
Loans and Advances	1000.0	1484.0	2427.0	2822.0	3537.6	4302.0	5578.7	5109.5	5534.7	-8.4	8.3
Other Assets	324.0	164.0	338.0	290.0	389.1	675.0	706.6	365.1	1062.4	-48.3	191.0
Profit and Loss A/c					208.9	221.0	177.5	3.6	3.6	-98.0	0.0

\* Provisional

+ Profit and Loss adjusted upto 2004

Source: Nepal Rastra Bank

**Table 4.8 : Loans and Advances, and Repayment of Rural Micro-Finance Development Centre**

Rs. in Million.

Description	Fiscal Year									First Eight Months	
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2007/08	2008/09
Sanctioned Loan	40.0	72.1	204.8	317.1	444.5	827.2	1185.1	2328.8	3129.0	2828.2	3523.0
Disbursed Loan	40.0	41.9	107.8	244.9	363.7	684.4	982.6	1943.7	2468.7	2266.4	2910.9
Repayment	0.0	26.7	50.6	124.0	230.2	358.5	481.7	808.6	1214.3	1050.8	1577.5
Outstanding Loan	40.0	15.2	57.3	120.9	133.5	325.8	500.9	1135.0	1135.0	1215.6	133.4

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	2007/08	2007/08	2008/09
Sanctioned Loan	246.29	766.26	575.09	341.32	704.17	270.67	943.44	832.34
Disbursed Loan	107.14	489.27	537.78	506.66	697.48	912.30	376.10	273.00
Repayment	92.11	261.76	379.99	541.67	657.26	846.40	347.20	199.80
Outstanding Loan	474.85	702.36	860.14	959.79	1,379.48	1,445.40	1,462.30	1,518.70

Source : Small Farmers Development Bank

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

Rs. in Million

Description	mid-July							mid-Jan	Percentage Change**	
	2002	2003	2004	2005	2006	2007*	2008*	2008*	2006/07	2007/08
<b><u>Liabilities</u></b>										
Capital Funds+	252.0	265.0	205.0	278.0	324.0	355.0	400.8	431.6	12.9	7.7
Deposits	1571.0	1924.0	1667.0	1724.0	2012.0	2545.0	3018.2	3166.5	18.6	4.9
Borrowing	59.0	0.0	41.0	46.0	71.0	140.0	206.7	191.4	47.6	-7.4
Other Liabilities	413.0	395.0	428.0	367.0	407.0	481.0	680.2	737.5	41.4	8.4
Profit and Loss A/c	0.0	0.0	0.0	-5.0	63.0	69.0	54.6	65.5	-20.9	20.0
<b>Assets = Liabilities</b>	<b>2295.0</b>	<b>2584.0</b>	<b>2341.0</b>	<b>2410.0</b>	<b>2877.0</b>	<b>3590.0</b>	<b>4360.5</b>	<b>4592.5</b>	<b>21.5</b>	<b>5.3</b>
<b><u>Assets</u></b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Liquid Funds	449.0	389.0	413.0	424.0	493.0	490.0	760.3	748.6	55.2	-1.5
Investment	189.0	252.0	182.0	142.0	162.0	178.0	223.0	241.3	25.3	8.2
Loans and Advances	1313.0	1463.0	1298.0	1431.0	1646.0	2230.0	2662.2	2818.1	19.4	5.9
Other Assets	344.0	546.0	448.0	413.0	554.0	693.0	715.0	784.8	3.2	9.8

\* 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	mid-July			mid-Mar 2008/09*	Percentage Change**	
	2005/06	2006/07	2007/08*		2007/08	2008/09
<b><u>Sources</u></b>						
Provident Funds	48144.9	54500.7	62485.0	68966.5	14.6	10.4
Reserve Funds	2941.2	3193.8	3572.5	4124.0	11.9	15.4
Other Liabilities and Provision	1244.4	1531.4	1882.7	1830.0	22.9	-2.8
<b>Sources = Uses</b>	<b>52330.5</b>	<b>59225.9</b>	<b>67940.2</b>	<b>74920.5</b>	<b>14.7</b>	<b>10.3</b>
Bank and Cash Balance	1630.5	1379.6	3018.9	0.0	118.8	
Loan and Investment	48235.9	54800.3	62091.1	69702.9	13.3	12.3
Loan to Savers	21421.0	25178.0	29387.4	33681.0	16.7	14.6
Fixed Deposit in Banks	18518.0	20895.0	23894.0	26080.0	14.4	9.1
Government Securities	4228.6	5509.5	4638.7	5395.6	-15.8	16.3
Project Loan	3677.5	2784.1	3286.4	3719.0	18.0	13.2
Shares	390.8	433.7	884.6	827.3	104.0	-6.5
Other Assets	2464.1	3046.0	2830.2	5217.6	-7.1	84.4

# Provisional

\* Projected

Source: Employees Provident Fund

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

Rs. in Million

Description	mid-July								mid-Mar	Percentage Change**	
	2001	2002	2003	2004	2005	2006	2007*	2008#	2008*	2006/07	2007/08
<b><u>Liabilities</u></b>											
Capital Funds	49.0	54.0	61.0	81.0	86.0	108.9	135.6	159.9	275	17.9	72.0
Deposits	987.0	1429.0	2750.0	4039.0	5269.0	6716.0	8573.6	12366.2	13766	44.2	11.3
Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0		
Other Liabilities	95.0	0.0	215.0	693.0	477.0	432.6	831.9	1149.3	484.1	38.2	-57.9
<b>Assets = Liabilities</b>	<b>1131.0</b>	<b>1483.0</b>	<b>3026.0</b>	<b>4813.0</b>	<b>5832.0</b>	<b>7257.5</b>	<b>9541.1</b>	<b>13675.4</b>	<b>14525.1</b>	<b>43.3</b>	<b>6.2</b>
<b><u>Assets</u></b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>		
Liquid Funds	47.0	121.0	418.0	1166.0	692.0	866.0	1043.4	457.0	563.5	-56.2	23.3
Investment	752.0	1126.0	1858.0	2866.0	3616.0	5135.9	6600.6	9586.0	11373	45.2	18.6
Loans and Advances	187.0	323.0	514.0	488.0	1014.0	743.3	1015.5	2592.5	1915.6	155.3	-26.1
Other Assets	145.0	136.0	236.0	292.0	510.0	512.4	881.7	1040.0	673	18.0	-35.3

# Provisional

\* Projected

Source: Citizen Investment Trust

**Table 4.13(A) : 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	2008/09*
<b><u>Premium</u></b>									
Life Insurance	559.0	1363.0	1726.0	2180.0	2850.0	3296.0	4624.6	5318.0	3661.9
Non-Life Insurance	1597.0	2150.0	2315.0	2567.0	3000.0	3116.0	3295.6	3940.7	2669.4
Total	2156.0	3513.0	4041.0	4747.0	5850.0	6412.0	7920.2	9258.7	6331.3
<b><u>Investment</u></b>									
Life Insurance	5595.0	7189.0	7963.0	9779.0	12000.0	16104.0	19808.0	22086.0	23016.8
Non-Life Insurance	2422.0	2865.0	2456.0	2676.0	3000.0	3704.0	3214.0	5424.0	4596.1
Total	8017.0	10054.0	10419.0	12455.0	15000.0	19808.0	23022.0	27510.0	23612.9

\* Projected

# Provisional

Source: Insurance Board

**Table 4.13(B) : Sources and Uses of Fund of Insurance Companies**

Rs. in Million

Description	mid-July			Fisrt six months	Percentage Change**	
	2005/06	2006/07	2007/08*	2008/09*	2007/08	2008/09
<b><u>Sources</u></b>						
Provident Funds	1680.0	1680.0	3680.0	3680.0	119.0	0.0
Reserve Funds	19192.0	24122.0	29330.0	32349.0	21.6	10.3
Other Funds	4346.0	5562.0	7060.0	8119.0	26.9	15.0
<b>Sources = Uses</b>	<b>25218.0</b>	<b>31364.0</b>	<b>40070.0</b>	<b>44148.0</b>	<b>167.6</b>	<b>10.2</b>
<b><u>Uses</u></b>	0.0	0.0	0.0	0.0		
Liquid Assets	2125.0	3035.0	3850.0	4371.0	26.9	13.5
Investment	19318.0	23956.0	30670.0	32715.0	28.0	6.7
Loans and Advances	1400.0	1922.0	2610.0	3061.0	35.8	17.3
Other Assets	2375.0	2451.0	2940.0	3001.0	20.0	2.1

# Provisional

\* Projected

Source: Insurance Board