

### Table 4.1 : Monetary Survey

Rs. in ten million

S. N.	Description	Mid-July																		
		1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993
1	Net Foreign Assets	102.91	157.50	187.52	178.33	228.80	223.19	221.45	309.74	261.14	253.98	189.76	260.00	305.99	557.36	620.35	933.89	1615.17	2079.24	2912.50
2	Net Domestic Assets	103.53	94.90	134.78	198.88	222.34	305.34	389.32	436.06	661.10	791.54	1039.90	1255.90	1443.83	1584.90	2040.16	2221.35	2156.08	2487.82	2919.75
3	Domestic Credit	163.78	176.33	212.50	290.53	354.08	430.58	516.14	604.31	849.09	982.45	1255.09	1532.29	1780.31	2046.93	2658.43	2966.16	3449.14	4197.30	4982.60
4	Net Claims on Government	28.57	47.98	74.98	96.55	112.93	125.83	126.27	206.15	408.96	502.87	649.21	749.57	871.23	925.90	1234.51	1394.02	1682.14	1900.16	2344.62
5	Claims on Govt. Enterprises	56.87	56.73	51.10	86.87	107.99	113.10	140.06	134.34	170.22	162.18	202.22	265.93	295.83	326.32	388.22	403.38	356.13	482.73	574.98
	(a) Financial	13.71	11.50	17.75	28.24	40.19	42.94	45.42	50.36	56.53	66.84	-85.88	-93.37	110.23	129.70	171.43	200.54	222.54	278.80	329.17
	(b) Non-Financial	43.16	45.23	33.35	57.63	67.80	70.16	94.64	83.98	113.69	95.34	-116.34	-172.56	185.60	196.62	216.79	202.84	133.59	203.93	145.81
6	Claims on Private Sector	78.34	71.62	86.42	107.11	133.16	191.65	249.81	263.82	269.91	317.40	403.66	516.79	613.25	794.71	1035.70	1168.76	1410.87	1814.41	2163.00
7	Net Capital & Other Items	60.25	81.43	77.72	91.65	131.74	125.24	126.82	168.25	187.99	190.91	215.19	276.39	336.48	462.03	618.27	744.81	1293.06	1709.49	2062.85
<b>8</b>	<b>Money Supply, M2 (9+10)</b>	<b>206.44</b>	<b>252.40</b>	<b>322.30</b>	<b>377.21</b>	<b>451.14</b>	<b>528.53</b>	<b>630.77</b>	<b>745.80</b>	<b>922.24</b>	<b>1045.52</b>	<b>1229.66</b>	<b>1515.90</b>	<b>1749.82</b>	<b>2142.26</b>	<b>2660.51</b>	<b>3155.24</b>	<b>3771.25</b>	<b>4567.05</b>	<b>5832.25</b>
<b>9</b>	<b>Money Supply, M1</b>	<b>133.77</b>	<b>145.25</b>	<b>185.29</b>	<b>206.06</b>	<b>250.49</b>	<b>283.04</b>	<b>320.78</b>	<b>361.15</b>	<b>434.89</b>	<b>493.15</b>	<b>548.00</b>	<b>702.93</b>	<b>812.02</b>	<b>959.66</b>	<b>1177.54</b>	<b>1422.30</b>	<b>1628.36</b>	<b>1945.77</b>	<b>2383.30</b>
	(a) Currency	91.65	96.35	119.32	135.19	161.52	179.93	206.57	243.67	275.20	327.34	373.73	484.29	574.61	637.46	794.66	971.82	1165.45	1363.97	1631.30
	(b) Demand Deposits	42.12	48.90	65.97	70.87	88.97	103.11	114.21	117.48	159.69	165.81	174.27	218.64	237.41	322.20	382.88	450.48	462.91	581.80	752.00
<b>10</b>	<b>Fixed &amp; Savings Deposits ++</b>	<b>72.67</b>	<b>107.15</b>	<b>137.01</b>	<b>171.15</b>	<b>200.65</b>	<b>245.49</b>	<b>309.99</b>	<b>384.65</b>	<b>487.35</b>	<b>552.37</b>	<b>681.66</b>	<b>812.97</b>	<b>937.80</b>	<b>1182.60</b>	<b>1482.97</b>	<b>1732.94</b>	<b>2142.89</b>	<b>2621.28</b>	<b>3448.95</b>
<b>11</b>	<b>Change in Money Supply (%)</b>																			
	<b>M1</b>	4.40	8.60	27.60	11.20	21.60	13.00	13.30	12.60	20.40	13.40	11.10	28.30	15.50	18.20	22.70	20.80	14.50	19.50	22.50
	<b>M2</b>	8.00	22.30	27.70	17.00	19.60	17.20	19.30	18.20	23.70	13.40	17.60	23.30	15.40	22.40	24.20	18.60	19.50	21.10	27.70

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Sn	Deacription	Mid July															First Eight Months				
		1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2006	2007	2008	2009	2007/08	2008/09	2009/10*
1	Net Foreign Assets	3621.81	3708.55	3770.36	4019.11	5557.28	6502.76	8046.75	8779.80	8841.91	9140.70	#####	#####	#####	#####	13190.95	#####	#####	#####	#####	18766.90
2	Net Domestic Assets	3355.90	4389.92	5494.86	6352.95	7088.98	8777.26	#####	#####	#####	#####	#####	#####	#####	#####	26360.87	#####	#####	#####	#####	48826.76
3	Domestic Credit	5841.35	7325.47	8926.57	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	36055.81	#####	#####	#####	#####	61020.18
4	<i>Domestic Credit#</i>														37658.19						
5	Net Claims on Government	2348.20	2519.12	2753.17	2922.94	3175.31	3491.82	3482.49	4510.82	5521.01	5845.85	5739.66	6389.45	7056.80	7097.06	7834.36	8707.96	#####	7780.63	6696.09	9115.25
	a. Claims on Government							3482.49	4510.82	5521.01	5892.02	5814.96	6389.45	7056.80	7097.06	8146.61	9102.60	#####	8527.15	9348.25	9197.56
	b. Govt. Deposits							0.00	0.00	0.00	46.17	75.30	0.00	0.00	0.00	312.25	394.64	0.00	746.51	2652.16	82.31
6	Claims on Govt. Enterprises	473.92	505.04	620.93	702.86	722.89	911.40	1031.09	1191.54	1443.11	1466.19	1625.88	1929.70	1712.19	636.92	682.78	731.69	646.85	621.52	738.34	669.57
	a. Financial	322.72	382.15	425.10	543.16	617.04	754.73	850.28	969.24	1135.51	1182.87	1334.39	1273.10	1266.10	180.83	171.30	167.05	137.61	161.31	143.91	144.32
	b. Non Financial	151.20	122.89	195.83	159.70	105.85	156.67	180.81	222.30	307.60	283.32	291.49	656.60	446.09	456.09	511.49	564.65	509.24	460.21	594.43	525.25
7	<i>Claims on Non-Financial Govt. Enter</i>												3.20	5.93	177.36	190.92	303.91	618.31	401.10	517.09	437.17
8	Claims on Private Sector	3019.23	4301.31	5552.47	6465.87	7683.01	9080.05	#####	#####	#####	#####	#####	#####	#####	#####	27347.74	#####	#####	#####	#####	50798.20
	<i>Claims on Private sector #</i>														28950.12						
9	Net-Non Monetary Liabilites	2485.45	2935.55	3431.71	3738.72	4492.22	4706.01	4891.45	5713.24	6738.80	6957.32	7767.06	8754.25	9408.73	#####	9694.94	#####	#####	#####	#####	12193.42
	<i>Net-Non Monetary Liabilites#</i>												8754.25	#####	#####	#####			0.00	0.00	0.00
10	Broad Money, M <sub>2</sub> (11+12)	6977.71	8098.47	9265.22	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	39551.82	#####	#####	#####	#####	67593.65
11	Narrow Money, M <sub>1</sub>	2851.04	3298.54	3649.80	3846.03	4516.38	5106.24	6097.98	7057.69	7715.62	8375.39	9396.96	#####	#####	#####	12688.79	#####	#####	#####	#####	20545.24
	a. Currency	1965.97	2249.39	2504.64	2733.37	3089.32	3498.43	4214.30	4829.51	5565.83	5688.57	6321.89	6878.40	7792.63	7778.04	8355.33	#####	#####	9516.14	#####	14006.01
	b. Demand Deposits	885.07	1049.15	1145.16	1112.66	1427.06	1607.81	1883.68	2228.18	2149.79	2686.82	3075.07	3142.20	3646.23	3528.03	4333.44	5416.87	7070.08	4605.40	5056.87	6539.23
12	Time and Saving Deposits ±±	4126.67	4799.93	5615.42	6526.03	8129.88	#####	#####	#####	#####	#####	#####	#####	#####	#####	26863.02	#####	#####	#####	#####	47048.41

\* 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

// Including consolidated Balance sheet of ADB/N

++ Including Margin Deposits

Source: Nepal Rastra Bank

**Table 4.2 (A) : Factors Affecting Money Supply**

Rs.in ten million

S. N.	Description	Changes Over Previous Year												
		1974/75	1975/76	1976/77	1977/78	1978/79	1979/80	1980/81	1981/82	1982/83	1983/84	1984/85	1985/86	1986/87
1	Net Foreign Assets @	-42.24	54.59	30.02	-9.19	50.47	-5.61	18.26	68.29	-48.60	-7.16	-64.22	70.24	45.99
2	Net Domestic Assets	66.76	12.55	36.17	78.03	63.55	76.50	85.56	88.17	244.78	133.36	272.64	277.2	248.02
3	Domestic Credit	14.58	19.41	27.00	21.47	16.38	12.90	0.34	79.88	202.81	93.91	146.74	100.36	121.66
4	Net Claims on Government	44.01	-0.14	-5.63	35.77	21.12	5.11	26.96	-57.20	35.88	-8.04	40.04	63.71	15.18
5	Claims on Govt. Enterprises	8.17	-6.72	14.80	20.69	26.05	58.49	58.16	14.01	6.09	47.49	86.26	113.93	111.18
6	Claims on Private Sector	9.68	34.48	29.86	34.14	29.50	44.84	64.50	74.66	102.70	65.02	129.29	131.31	124.83
7	Net Capital & Other Items @	9.18	21.18	-3.71	13.93	40.09	-6.50	1.58	41.43	19.74	2.92	24.28	61.2	60.09
8	Money Supply, M1	<b>5.66</b>	<b>11.48</b>	<b>40.04</b>	<b>20.77</b>	<b>44.43</b>	<b>32.55</b>	<b>37.74</b>	<b>40.37</b>	<b>73.74</b>	<b>58.26</b>	<b>54.85</b>	<b>154.93</b>	<b>109.09</b>
	(a) Currency	3.79	4.70	22.97	15.87	26.33	18.41	26.64	37.10	31.53	52.14	46.39	110.56	90.32
	(b) Demand Deposits	1.87	6.78	17.07	4.90	18.10	14.14	11.10	3.27	42.21	6.12	8.46	44.37	18.77
9	Money Supply, M2 (9+10)	<b>15.34</b>	<b>45.96</b>	<b>69.90</b>	<b>54.91</b>	<b>73.93</b>	<b>77.39</b>	<b>102.24</b>	<b>115.03</b>	<b>176.44</b>	<b>123.28</b>	<b>184.14</b>	<b>286.24</b>	<b>233.92</b>

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Sn	Description	Changes Over Previous Year												
		1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/98	1999/00
1	Net Foreign Assets@	251.37	62.99	313.54	681.28	464.07	833.26	709.31	86.74	61.81	248.75	1538.17	945.48	1543.99
2	Net Domestic Assets@	141.07	455.26	181.19	-65.27	331.74	431.93	436.15	1034.02	1104.94	858.09	736.03	1688.28	1788.08
3	Domestic Credit	266.62	611.50	307.73	482.98	748.16	785.30	858.75	1484.12	1601.10	1165.10	1489.53	1902.07	2316.85
4	<i>Domestic Credit#</i>													
5	Net Claims on Government	54.67	308.61	159.51	288.12	218.02	444.46	3.58	170.92	234.05	169.77	252.37	316.51	332.44
	<i>a. Claims on Government</i>													
	<i>b. Govt. Deposits</i>													
6	Claims on Govt. Enterprises	30.49	61.90	15.16	-47.25	126.60	-7.75	-1.06	31.12	115.89	81.93	20.03	188.51	119.70
	<i>a. Financial</i>	19.47	41.73	29.11	22.00	56.26	50.37	-6.45	59.43	42.95	118.06	73.88	137.69	95.56
	<i>b. Non Financial</i>	11.02	20.17	-13.95	-69.25	70.34	-58.12	5.39	-28.31	72.94	-36.13	-53.85	50.82	24.14
7	<i>Claims on Non-Financial Govt. Enter</i>													
8	Claims on Private Sector	181.46	240.99	133.06	242.11	403.54	348.59	856.23	1282.08	1251.16	913.40	1217.14	1397.05	1864.71
	<i>Claims on Private Sector #</i>													
9	Net-Non Monetary Liabilities@	125.55	156.24	126.54	548.25	416.43	353.36	422.60	450.10	496.16	307.01	753.50	213.79	528.76
	<i>Net-Non Monetary Liabilities#</i>													
10	Broad Money, M <sub>2</sub> (11+12)	392.44	518.25	494.73	616.01	795.80	1265.20	1145.46	1120.76	1166.75	1106.84	2274.20	2633.75	3332.08
11	Narrow Money, M <sub>1</sub>	147.64	217.88	244.76	206.06	317.41	437.53	467.74	447.50	351.26	196.23	670.35	589.86	991.74
	<i>a. Currency</i>	62.85	157.20	177.16	193.63	198.52	267.33	334.67	283.42	255.25	228.73	355.95	409.11	715.87
	<i>b. Demand Deposits</i>	84.79	60.68	67.60	12.43	118.89	170.20	133.07	164.08	96.01	-32.50	314.40	180.75	275.87
12	Time and Saving Deposits ±±	244.80	300.37	249.97	409.95	478.39	827.67	677.72	673.26	815.49	910.61	1603.85	2043.89	2340.34
13	Exchange Valuation gain(+)/Loss(-)													

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Sn	Description	Changes Over Previous Year								First Eight Months			
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2007/08	2008/09	2009/10
1	Net Foreign Assets@	522.12	-334.27	436.35	1600.55	574.18	2559.76	590.42	2967.47	4127.97	1363.30	3481.02	-2353.47
2	Net Domestic Assets@	2311.20	1287.69	1755.93	1538.94	1739.22	2138.40	4278.99	7018.43	9608.84	3945.10	3283.39	6672.59
3	Domestic Credit	2920.58	1916.80	2112.09	2209.45	3406.86	2182.95	3787.43	7671.17	11636.27	4773.53	3260.13	5656.93
4	<i>Domestic Credit#</i>						3287.61	5389.81					
5	Net Claims on Government	1028.33	1010.19	324.84	-106.20	649.79	667.35	737.30	873.60	1778.81	-53.73	-2011.87	-1371.52
	<i>a. Claims on Government</i>	1028.33	1010.19	371.01	-77.06	574.49	667.35	1049.56	955.99	1384.17	380.53	245.65	-1289.21
	<i>b. Govt. Deposits</i>	0.00	0.00	46.17	29.13	-75.30	0.00	312.25	82.39	-394.64	434.26	2257.52	82.31
6	Claims on Govt. Enterprises	160.45	251.57	23.08	159.69	303.82	-217.6	45.9	48.9	-84.8	-61.3	6.6	22.7
	<i>a. Financial</i>	118.96	166.27	47.36	151.52	-61.29	-7.0	-9.5	-4.3	-29.4	-10.0	-23.1	6.7
	<i>b. Non Financial</i>	41.49	85.30	-24.28	8.17	365.11	-210.5	55.4	53.2	-55.4	-51.3	29.8	16.0
7	<i>Claims on Non-Financial Govt. Enter</i>						2.7	13.6	113.0	314.4	210.2	213.2	-181.1
8	Claims on Private Sector	1731.03	655.74	1764.16	2156.05	2449.96	1730.4	2990.7	6635.7	9627.9	4678.3	5052.2	7186.9
	<i>Claims on Private Sector #</i>					0.00	2835.1	4593.1					
9	Net-Non Monetary Liabilites@	610.86	629.17	356.09	670.48	1667.67	44.5	-491.6	652.7	2027.4	828.4	-23.3	-1015.7
	<i>Net-Non Monetary Liabilites#</i>						1149.2	1110.8					
10	Broad Money, M <sub>2</sub> (11+12)	2833.32	953.42	2192.28	3139.49	2313.40	4698.2	4869.4	9985.9	13736.8	5308.4	6764.4	4319.1
11	Narrow Money, M <sub>1</sub>	959.71	657.93	659.77	1021.57	623.64	1418.3	1382.7	2745.6	4211.7	1432.8	1830.7	899.2
	<i>a. Currency</i>	615.21	736.32	122.74	633.32	556.51	914.2	577.3	1662.2	2558.5	1160.8	2190.7	1430.0
	<i>b. Demand Deposits</i>	344.50	-78.39	537.03	388.25	67.13	504.1	805.4	1083.4	1653.2	272.0	-360.0	-530.9
12	Time and Saving Deposits ±±	1873.61	295.49	1532.51	2117.92	1689.76	3279.9	3486.7	7240.3	9525.1	3875.6	4933.7	3420.0
13	Exchange Valuation gain(+)/Loss(-)	210.93	396.38	-137.56	139.25	-680.48	609.9	-1343.4	987.1	834.8	142.2	1047.1	-988.0

**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	2008	2009	2007/08	2008/09	2009/10*
1	Net Foreign Assets@	6.5	-3.8	4.9	17.5	5.3	23.8	4.2	22.5	24.1	10.3	20.3	-10.6
2	Net Domestic Assets@	21.9	10.2	13.0	10.0	10.3	11.1	20.6	26.6	29.7	15.0	10.1	16.2
3	Domestic Credit	18.9	10.4	10.4	9.9	13.8	7.8	11.7	21.3	26.6	13.2	7.5	10.2
4	<i>Domestic Credit#</i>							16.7					
5	Net Claims on Government	29.5	22.4	5.9	-1.8	11.3	10.4	10.4	11.2	20.4	-0.7	-23.1	-13.1
	a. Claims on Government	29.5	22.4	6.7	-1.3	9.9	10.4	14.8	11.7	15.2	4.7	2.7	-12.3
	b. Govt. Deposits				63.1			0.0	0.0	-100.0	139.1	572.0	0.0
6	Claims on Govt. Enterprises	15.6	21.1	1.6	10.9	18.7	-11.3	12.1	10.4	-9.8	-10.0	5.3	3.1
	a. Financial	14.0	17.2	4.2	12.8	-4.6		1.1	30.0	60.5	55.3	40.4	-23.1
	b. Non Financial	22.9	38.4		2.9	125.3	-32.1	-5.3	-2.5	-17.6	-5.8	-13.8	4.9
7	<i>Claims on Non-Financial Govt. Enter</i>						85.3	7.6	59.2	103.5	110.1	70.1	-29.3
8	Claims on Private Sector	15.8	5.2	13.2	14.3	14.2	8.8	12.3	24.3	28.3	17.1	14.9	16.5
	<i>Claims on Private Sector#</i>						14.4	18.9					
9	Net-Non Monetary Liabilities@	12.5	11.0	5.3	9.6	21.5	0.5	-4.3	6.7	17.9	8.5	-0.2	-7.2
	<i>Net-Non Monetary Liabilities#</i>						13.1	9.6					
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	27.7	13.4	13.7	6.8
11	Narrow Money, M <sub>1</sub>	15.7	9.3	8.6	12.2	6.6	14.2	12.2	21.6	27.3	11.3	11.9	4.6
	a. Currency	14.6	15.2	2.2	11.1	8.8	13.3	7.4	19.9	25.5	13.9	21.9	11.4
	b. Demand Deposits	18.3	-3.5	25.0	14.5	2.2	16.0	22.8	25.0	30.5	6.3	-6.6	-7.5
12	Time and Saving Deposits ±±	15.0	2.1	10.4	13.1	9.2	16.4	14.9	27.0	27.9	14.4	14.5	7.8

\* 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 ten million

	Purpose	Fiscal Year												
		1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
1	<b>Total Deposits</b>	<b>116.62</b>	<b>160.03</b>	<b>213.29</b>	<b>251.78</b>	<b>290.22</b>	<b>332.97</b>	<b>414.32</b>	<b>490.70</b>	<b>628.65</b>	<b>706.7</b>	<b>853.61</b>	<b>1027.57</b>	<b>1181.24</b>
2	Demand Deposits	43.86	52.48	72.51	69.41	88.00	85.35	101.96	103.37	137.90	150.71	166.79	209.08	235.39
3	Savings Deposits	17.27	19.80	26.92	36.11	45.45	57.12	71.67	87.74	106.87	133.39	177.62	225.57	267.22
4	Fixed Deposits	51.74	80.74	106.08	135.06	147.77	181.49	222.83	278.98	341.79	391.23	469.37	563.25	638.62
5	Margin Deposits	3.75	7.01	7.78	11.20	9.00	9.01	17.86	20.61	42.09	31.37	39.83	29.67	40.01
6	Borrowings from Nepal Rastra Bank	36.89	2.40	5.54	17.41	16.89	26.44	46.81	13.78	7.40	15.21	38.8	53.39	52.03
7	Foreign Liabilities	0.85	0.16	0.35	0.95	0.23	0.05	0.86	4.31	3.21		9.77	14.55	9.8
8	Net Other Sources	17.16	22.45	13.07	12.01	32.87	40.18	37.48	59.80	43.51	62.14	57.39	73.79	114.82
9	<b>Sources = Uses</b>	<b>171.52</b>	<b>185.04</b>	<b>232.25</b>	<b>282.15</b>	<b>340.21</b>	<b>399.64</b>	<b>499.47</b>	<b>568.59</b>	<b>682.77</b>	<b>784.05</b>	<b>959.57</b>	<b>1169.3</b>	<b>1357.89</b>
10	<b>Liquid Funds</b>	<b>39.32</b>	<b>53.95</b>	<b>63.11</b>	<b>74.43</b>	<b>81.94</b>	<b>82.72</b>	<b>106.67</b>	<b>146.26</b>	<b>167.53</b>	<b>207</b>	<b>208.85</b>	<b>269.54</b>	<b>284.88</b>
11	Cash in Hand	4.8	5.20	5.88	7.49	9.70	10.94	14.82	18.08	21.12	28.09	29.83	39.16	43.77
12	Balance with Nepal Rastra Bank @	13.37	16.15	20.29	29.14	24.11	30.66	28.15	53.31	70.56	74.47	83.38	95.81	104.94
13	Foreign Currency in Hand	1.78	2.01	2.55	3.10	4.36	4.97	8.35	8.84	10.85	10.25	12.3	16.93	16.9
14	Balance held Abroad	19.37	30.59	34.39	34.70	43.77	36.15	55.35	66.03	65.00	94.19	83.34	117.64	119.27
15	<b>Loans &amp; Advances</b>	<b>132.2</b>	<b>131.09</b>	<b>169.14</b>	<b>207.72</b>	<b>258.27</b>	<b>316.92</b>	<b>392.80</b>	<b>422.33</b>	<b>515.24</b>	577.05	750.72	899.76	1073.01
16	Claims on Government	10.04	11.96	47.99	35.15	37.18	37.12	32.48	64.18	116.10	148.29	201.83	181.87	232.68
17	Claims on Govt. Enterprises	43.25	45.12	33.28	60.93	72.58	75.89	100.19	89.36	121.31	104.54	131.42	186.5	196.57
18	Claims on Private Sector	76.18	69.36	82.47	103.76	129.99	186.76	243.93	257.63	263.48	307.92	387.73	504.49	611.79
19	Foreign Bills Purchase & Discounted	2.73	4.65	5.40	7.88	18.52	17.15	16.20	11.16	14.35	19.3	29.74	26.9	31.97
	<b>Loans &amp; Advances Deposits Ratio (%)#</b>	<b>113.4</b>	<b>81.9</b>	<b>79.3</b>	<b>82.5</b>	<b>89.0</b>	<b>95.2</b>	<b>94.8</b>	<b>86.1</b>	<b>82.0</b>	<b>81.6</b>	<b>87.9</b>	<b>87.6</b>	<b>90.8</b>

Contd..

	Purpose	Fiscal Year												
		1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1	<b>Total Deposits</b>	<b>1495.19</b>	<b>1895.46</b>	<b>2188.50</b>	<b>2668.75</b>	<b>3332.86</b>	<b>4354.31</b>	<b>5216.85</b>	<b>6104.55</b>	<b>7120.75</b>	<b>8154.24</b>	<b>10240.16</b>	<b>12677.36</b>	<b>15453.03</b>
2	Demand Deposits	298.62	392.40	429.37	478.24	645.12	830.21	1015.68	1201.44	1321.55	1291.74	1640.94	1777.76	2030.76
3	Savings Deposits	333.88	432.18	521.82	667.15	863.49	1292.33	1746.07	2276.59	2588.73	2978.31	3688.44	5014.08	6570.36
4	Fixed Deposits	803.64	1004.47	1176.15	1438.26	1732.64	2141.47	2335.87	2481.18	3015.55	3697.47	4730.05	5684.43	6651.62
5	Margin Deposits	59.05	66.41	61.16	85.10	91.61	90.30	119.23	145.34	194.92	186.72	180.73	201.09	200.29
6	Borrowings from Nepal Rastra Bank	35.74	16.01	5.05	3.72	3.40	4.78	2.92	1.54	36.46	0.65	0.55	0.55	4.51
7	Foreign Liabilities	4.87	3.88	0.05	1.14	1.04	0.06	0.05	-	-	-	-	2.17	0.00
8	Net Other Sources	158.10	241.85	279.37	535.34	708.98	816.45	1094.31	1263.45	1814.32	2121.14	2243.92	2287.82	2677.03
9	<b>Sources = Uses</b>	<b>1693.90</b>	<b>2157.20</b>	<b>2472.97</b>	<b>3208.95</b>	<b>4046.27</b>	<b>5175.60</b>	<b>6314.13</b>	<b>7369.54</b>	<b>8971.53</b>	<b>10276.03</b>	<b>12484.63</b>	<b>14960.90</b>	<b>18134.57</b>
10	<b>Liquid Funds</b>	<b>341.55</b>	<b>430.75</b>	<b>581.26</b>	<b>767.90</b>	<b>830.40</b>	<b>1511.33</b>	<b>1890.50</b>	<b>1751.29</b>	<b>2070.09</b>	<b>2424.86</b>	<b>3104.86</b>	<b>3771.02</b>	<b>4516.09</b>
11	Cash in Hand	58.75	76.13	80.82	95.39	114.70	136.01	185.94	203.76	244.64	283.73	288.97	331.04	350.70
12	Balance with Nepal Rastra Bank @	136.43	203.29	252.20	352.87	370.43	951.51	1100.39	832.20	903.66	1101.73	1270.40	1334.08	1542.66
13	Foreign Currency in Hand	19.81	19.98	29.68	35.39	41.47	33.56	45.95	45.58	59.29	62.75	75.07	69.26	63.21
14	Balance held Abroad	126.56	131.35	218.56	284.25	303.80	390.25	558.22	669.75	862.50	976.65	1470.42	2036.64	2559.52
15	<b>Loans &amp; Advances</b>	<b>1352.35</b>	<b>1726.45</b>	<b>1891.71</b>	<b>2441.05</b>	<b>3215.87</b>	<b>3664.27</b>	<b>4323.63</b>	<b>5618.25</b>	<b>6901.44</b>	<b>7851.17</b>	<b>9379.77</b>	<b>11196.88</b>	<b>13618.48</b>
16	Claims on Government	322.22	377.14	358.24	734.31	919.86	999.80	889.41	819.78	754.84	774.62	1028.07	1265.91	1817.67
17	Claims on Govt. Enterprises	202.25	307.27	325.49	283.07	407.95	418.99	424.39	431.87	506.00	553.31	560.71	746.31	868.43
18	Claims on Non-Governmental Financial Inst.													
19	Claims on Private Sector	794.12	1007.98	1152.72	1355.31	1763.32	2111.58	2965.30	4237.92	5458.48	6316.97	7564.39	8943.31	10734.31
	Claims on Private Sector%													
20	Foreign Bills Purchase & Discounted	33.76	34.06	55.26	68.36	124.74	133.90	144.53	128.68	182.12	206.27	226.60	241.35	198.07
21	<b>Credit-to-Deposits Ratio (%)#</b>	<b>68.9</b>	<b>71.2</b>	<b>70.1</b>	<b>64.0</b>	<b>68.89</b>	<b>61.19</b>	<b>67.75</b>	<b>78.60</b>	<b>86.32</b>	<b>86.78</b>	<b>81.56</b>	<b>78.34</b>	<b>76.37</b>

Contd..

Purpose	Mid-July									First Eight Months	
	2001	2002	2003	2004	2005	2006	2007\$	2008	2009	2009	2010*
<b>1 Total Deposits</b>	<b>18120.34</b>	<b>18372.81</b>	<b>#####</b>	<b>#####</b>	<b>25046.5</b>	<b>28997.6</b>	<b>33445.3</b>	<b>42152.4</b>	<b>54982.8</b>	<b>48169.8</b>	<b>57273.3</b>
2 Demand Deposits	2462.92	2374.92	2829.94	3303.87	3412.0	3571.6	4269.2	5412.4	6949.0	5254.4	6811.3
3 Savings Deposits	8098.78	8381.77	9723.64	11410.63	13001.4	15171.1	17463.4	21140.6	25987.2	24118.0	25374.5
4 Fixed Deposits	7348.88	7437.37	7534.84	8326.82	8413.7	10006.8	11403.2	15236.4	21600.6	18413.8	24654.4
5 Margin Deposits	209.76	178.75	184.96	216.31	219.4	248.1	309.5	362.9	446.0	383.6	433.1
6 Borrowings from Nepal Rastra Bank	<b>0.55</b>	<b>104.37</b>	<b>94.74</b>	<b>47.79</b>	<b>172.4</b>	<b>32.9</b>	<b>187.1</b>	<b>66.1</b>	<b>0.0</b>	<b>0.0</b>	<b>2628.1</b>
7 Foreign Liabilities	0.00	22.84	13.42	52.14	2.8	0.8	162.8	191.2	167.1	136.4	351.0
8 Net Other Sources	3035.43	3527.10	3933.71	4504.44	5887.4	7908.9	6733.3	7515.7	8320.0	7898.7	8188.3
<b>9 Sources = Uses</b>	<b>21156.32</b>	<b>22027.12</b>	<b>24315.25</b>	<b>#####</b>	<b>31109.0</b>	<b>36940.1</b>	<b>40528.5</b>	<b>49925.3</b>	<b>63469.9</b>	<b>56204.9</b>	<b>68440.6</b>
<b>10 Liquid Funds</b>	<b>5064.38</b>	<b>4695.19</b>	<b>4133.00</b>	<b>5038.46</b>	<b>5022.28</b>	<b>6181.73</b>	<b>6493.03</b>	<b>7901.05</b>	<b>11610.75</b>	<b>9077.74</b>	<b>10487.02</b>
11 Cash in Hand	411.69	490.89	472.33	428.38	477.3	605.4	736.0	1265.2	1501.5	1149.4	1629.7
12 Balance with Nepal Rastra Bank @	1836.34	1816.78	1651.90	2486.71	2103.0	2396.2	2318.4	2489.9	4685.9	2833.8	3876.5
13 Foreign Currency in Hand	66.59	61.69	72.16	43.51	37.5	39.9	45.4	35.9	82.5	79.0	65.0
14 Balance held Abroad	2749.76	2325.83	1936.61	2079.86	2404.5	3140.2	3393.3	4110.1	5340.9	5015.6	4915.8
<b>15 Loans &amp; Advances</b>	<b>16091.94</b>	<b>17331.92</b>	<b>20182.25</b>	<b>#####</b>	<b>#####</b>	<b>#####</b>	<b>#####</b>	<b>#####</b>	<b>51859.15</b>	<b>47127.17</b>	<b>#####</b>
16 Claims on Government	2539.30	2914.38	3946.93	4379.63	4855.1	5886.2	6585.0	7210.0	7194.9	6994.3	6312.5
17 Claims on Govt. Enterprises	1022.54	1276.05	1310.44	1469.07	1799.4	538.1	616.1	687.4	625.9	705.9	655.9
18 Claims on Non-Governmental Financial Inst.					0.0	171.4	187.0	300.7	615.1	513.9	434.0
19 Claims on Private Sector	12341.74	13008.84	14807.32	16869.28	19327.0	24036.2	26536.1	33678.1	43267.1	38773.5	50489.6
Claims on Private Sector%					19327.0	24036.2	28138.4	35280.5	44869.5	0.0	0.0
20 Foreign Bills Purchase & Discounted	188.36	132.65	117.56	105.51	105.3	126.4	111.3	148.0	156.1	139.6	61.6
<b>21 Credit-to-Deposits Ratio (%)#</b>	<b>74.79</b>	<b>78.47</b>	<b>80.08</b>	<b>79.30</b>	84.8	85.8	82.1	82.6	81.2	83.3	90.2

# Not including claims on Government, @ Includes transfer amount since FY 1995/96.

\* Provisional, + Including Nepal Rastra Bank Bond.

% *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 aggregated balance-sheet of ADB/N

Source: Nepal Rastra Bank.

**Table 4.4 : Sectoral Outstanding Loan of Commercial Banks+**

Rs. in ten million

Sector	Fiscal year							First Eight Months		
	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2007/08	2008/09	2009/10
Agriculture **	373.45	490.19	441.55	457.20	1388.20	1388.00	13376.26	1393.60	1373.83	1536.09
Mines	39.94	33.66	52.03	47.77	131.50	195.50	1709.37	155.70	192.91	242.68
Production	4291.05	4718.15	5374.42	5647.50	6237.00	7488.98	87878.03	7336.30	8389.35	9623.94
Construction	272.92	498.67	872.30	1342.80	1977.00	3236.88	44867.01	2712.30	3854.08	5008.95
Metal, Productions, Machinery & Electrical Tools & Fitti	143.01		179.75	159.09	291.90	506.94	6534.64	455.10	540.24	708.02
Transportation, Equipment Production and Fittings	135.98	277.67	315.63	265.87	324.30	434.02	6977.66	434.30	610.89	924.20
Communication and Public Services	652.34	796.36	899.72	1169.45	1313.00	1612.90	18432.81	1500.90	1690.21	2023.28
Wholesalers & Retailers	2755.53	3172.89	3441.27	3510.33	4563.60	5573.20	68808.34	5214.30	6138.64	8479.25
Finance, Insurance and Fixed Assets	425.03	485.70	639.10	1002.40	1391.80	2491.35	38882.66	1951.80	3079.05	5504.59
Service Industries	1221.25	1421.69	1498.48	1416.30	1836.70	2116.33	23357.83	2061.00	2367.24	2807.04
Consumable	336.46	440.00	358.80	584.80	812.00	943.71	14716.20	838.60	1200.78	2191.94
Local Government	0.15	0.23	0.01	0.00	0.00	0.00	1972.36	0.00	0.16	286.14
Others	1428.35	1227.81	1859.26	2054.30	2917.30	4665.60	74264.81	3879.10	5987.65	7723.03
<b>Total</b>	<b>12075.46</b>	<b>13563.02</b>	<b>15932.32</b>	<b>17657.81</b>	<b>23184.30</b>	<b>30653.41</b>	<b>401777.97</b>	<b>27933.00</b>	<b>35425.03</b>	<b>47059.15</b>

+ Sectoral classification as per new formats

\* Provisional

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

Source: Nepal Rastra Bank.

**Table 4.5 : Sources and Uses of Fund of Development Banks ("B"- Class FIs)**

Rs. In ten million

Description	Mid-July								Mid-Jan	Percentage Change**	
	2002	2003	2004	2005	2006@	2007	2008	2009	2009*	2008/09	2009/10
<b>Liabilities</b>											
Capital Funds	214.30	346.40	284.70	367.40	279.50	406.00	655.11	932.51	1188.65	42.3	27.5
Deposits	2467.70	2880.20	2942.70	3395.80	879.10	1537.00	2574.99	4800.16	5609.10	86.4	16.9
Borrowing	593.20	588.90	596.00	511.80	163.40	223.19	253.26	262.26	411.54	3.6	56.9
Other Liabilities	509.00	885.50	966.80	1506.60	70.10	166.61	565.34	648.97	85.15	14.8	-86.9
Profit and Loss A/c					11.50	-66.98	-61.83	157.03	675.52	-354.0	330.2
<b>Assets = Liabilities</b>	<b>3784.20</b>	<b>4701.00</b>	<b>4790.20</b>	<b>5781.60</b>	<b>1403.60</b>	<b>2265.82</b>	<b>3986.87</b>	<b>6800.93</b>	<b>7969.96</b>	<b>70.6</b>	<b>17.2</b>
<b>Assets</b>											
Liquid Funds	362.90	414.90	405.40	456.30	238.50	373.13	996.78	1599.98	1569.55	60.5	-1.9
Investment	279.20	237.90	231.20	199.10	68.50	153.66	332.47	491.27	596.37	47.8	21.4
Loans and Advances	2755.50	3102.70	3190.50	2989.40	865.90	1537.38	2367.05	4183.34	5200.45	76.7	24.3
Other Assets	386.60	945.50	963.10	2136.80	101.50	126.07	217.18	505.56	429.35	132.8	-15.1
Profit and Loss A/c					129.20	75.58	73.39	20.78	174.24	-71.7	738.5

\* 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 ten million

Description	Mid-July								Mid-Jan	Percentage Change**	
	2002	2003	2004	2005	2006@	2007	2008	2009	2009*	2008/09	2009/10
<b><u>Liabilities</u></b>											
Capital Funds+	292.90	368.34	411.10	302.20	431.00	537.98	744.54	1054.09	1518.50	41.6	44.1
Deposits	1345.40	1651.03	1947.40	2234.10	2731.60	3451.47	5228.22	5707.34	6698.78	9.2	17.4
Borrowing	24.50	13.43	131.30	99.10	115.50	346.95	436.50	519.37	524.64	19.0	1.0
Other Liabilities	182.50	178.85	236.30	317.30	549.20	876.29	1405.19	1167.13	1183.30	-16.9	1.4
Profit and Loss A/c	0.00	0.00	0.00	91.00	56.80	133.93	223.95	295.05	13.60	31.7	-95.4
<b>Assets = Liabilities</b>	<b>1845.30</b>	<b>2211.65</b>	<b>2726.10</b>	<b>3043.70</b>	<b>3884.10</b>	<b>5346.62</b>	<b>8038.40</b>	<b>8743.0</b>	<b>9938.8</b>	<b>8.8</b>	<b>13.7</b>
<b><u>Assets</u></b>											
Liquid Funds	286.20	267.40	504.90	390.50	539.40	751.34	1774.17	1640.65	1418.50	-7.5	-13.5
Investment	162.40	239.24	186.50	241.10	274.50	463.56	430.74	326.57	570.20	-24.2	74.6
Loans and Advances	1195.00	1447.37	1783.40	2122.30	2705.70	3561.65	5151.69	6007.81	7080.98	16.6	17.9
Other Assets	201.70	257.64	251.30	289.80	354.40	484.47	631.80	701.86	866.53	11.1	23.5
Profit and Loss A/c	0.00	0.00	0.00	0.00	10.10	85.60	50.00	66.11	2.57	32.22	-96.1

\* Provisional

\*\* First Six Months

Source: Nepal Rastra Bank

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

Rs. in ten million.

Description	Mid-July										Mid-Jan		Percentage Change**	
	2001	2002	2003	2004	2005	2006@	2007	2008	2009	2009*	2008/09	2009/10		
<b><u>Liabilities</u></b>														
Capital Funds+	15.00	44.80	51.50	54.10	73.97	83.04	111.85	162.65	193.98	210.01	19.3	8.3		
Deposits	28.30	41.50	62.50	70.00	74.88	93.25	110.31	154.00	200.06	236.39	29.9	18.2		
Borrowing	107.10	151.70	239.10	283.30	340.25	532.49	694.42	840.06	897.28	960.39	6.8	7.0		
Other Liabilities	33.00	46.20	72.30	89.00	131.85	98.99	104.23	101.56	233.21	283.29	129.6	21.5		
Profit and Loss A/c					9.05	11.97	7.33		19.31	30.52		58.1		
<b>Assets = Liabilities</b>	<b>183.40</b>	<b>284.20</b>	<b>425.40</b>	<b>496.40</b>	<b>630.00</b>	<b>819.74</b>	<b>1028.14</b>	<b>1258.27</b>	<b>1543.84</b>	<b>1720.60</b>	<b>22.7</b>	<b>11.4</b>		
<b><u>Assets</u></b>														
Liquid Funds	12.20	53.10	44.10	62.10	64.83	132.18	174.65	116.31	285.50	152.65	145.5	-46.5		
Investment	38.80	66.30	104.80	123.10	151.61	167.26	235.06	350.40	206.81	277.53	-41.0	34.2		
Loans and Advances	100.00	148.40	242.70	282.20	353.76	430.30	557.87	707.82	822.27	1002.09	16.2	21.9		
Other Assets	32.40	16.40	33.80	29.00	38.91	67.90	42.81	68.07	201.33	260.18	195.8	29.2		
Profit and Loss A/c	0.00	0.00	0.00	0.00	20.89	22.10	17.75	15.67	27.93	28.15	78.2	0.8		

\* Provisional

\*\* First Six Months

Source: Nepal Rastra Bank

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

Rs. in ten 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	2008/09	2008/09	2009/10
Sanctioned Loan	400.00	721.00	2047.60	3171.25	4444.80	8272.45	11850.80	23287.55	31290.15	40322.00	35230.00	48269.00
Disbursed Loan	400.00	419.00	1078.45	2448.95	3637.10	6843.65	9826.02	19436.67	24686.87	33139.00	29109.00	39848.00
Repayment	0.00	266.67	505.71	1239.89	2302.43	3585.30	4817.48	8086.23	12143.00	18138.00	15775.00	23086.00
Outstanding Loan	400.00	152.33	572.74	1209.06	1334.67	3258.35	5008.54	11350.44	12544.23	15001.00	13334.00	16762.00

Source : Rural Microfinance Development Centre

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

Rs. in hundred 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	2462.86	7662.58	5750.88	3413.15	7041.66	2706.74	10760.00	8323.44	6420.00
Disbursed Loan	1071.36	4892.69	5377.78	5066.59	6975.00	9123.00	6349.00	2730.00	8616.00
Repayment	921.13	2617.61	3799.94	5416.70	6573.00	8464.00	13276.00	1998.00	3379.00
Outstanding Loan	4748.51	7023.58	8601.44	9597.89	13270.00	14454.00	7527.00	15187.00	10964.00

Source : Small Farmers Development Bank

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

Rs. in ten million

Description	Mid-July									Mid-Jan	Percentage Change**	
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07*	2007/08*	2008/09*	2007/08	2008/09
<b><u>Liabilities</u></b>												
Capital Funds+	16.10	21.20	25.20	26.50	20.50	27.80	32.48	35.50	40.08	43.16	12.9	7.7
Deposits	107.30	142.50	157.10	192.40	166.70	172.40	201.16	254.50	301.82	316.65	18.6	4.9
Borrowing	6.20	6.70	5.90	6.60	4.10	4.60	7.07	14.00	20.67	19.14	47.6	-7.4
Other Liabilities	16.40	33.00	41.30	39.50	42.80	36.70	40.73	48.10	68.02	73.75	41.4	8.4
Profit and Loss A/c	0.00	0.00	0.00	0.00	0.00	-0.50	6.28	7.00	5.46	6.55	-22.0	20.0
<b>Assets = Liabilities</b>	<b>146.00</b>	<b>203.40</b>	<b>229.50</b>	<b>265.00</b>	<b>234.10</b>	<b>241.00</b>	<b>287.72</b>	<b>359.10</b>	<b>436.05</b>	<b>459.25</b>	<b>21.4</b>	<b>5.3</b>
<b><u>Assets</u></b>												
Liquid Funds	26.50	35.40	44.90	38.90	41.30	42.40	49.32	49.00	76.03	74.86	55.2	-1.5
Investment	13.80	18.10	18.90	25.20	18.20	14.20	16.15	17.80	22.30	24.13	25.3	8.2
Loans and Advances	87.50	122.10	131.30	146.30	129.80	143.10	166.54	223.00	266.22	281.81	19.4	5.9
Other Assets	18.20	27.80	34.40	54.60	44.80	41.30	55.71	69.30	71.50	78.45	3.2	9.7

\* Provisional

+ Profit and Loss adjusted

Source: Nepal Rastra Bank

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

Rs. in ten million

Description	Mid-July								Mid-Mar	Percentage Change**	
	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07*	2007/08*	2008/09*	2007/08	2008/09
<b>Sources</b>											
Provident Funds	2734.9	3228.3	3740.2	4251.1	4814.49	5450.07	6279.38	7264.97	7842.94	15.7	8.0
Reserve Funds	295.9	339.8	248.1	262	294.12	319.38	371.54	452.45	484.62	21.8	7.1
Other Liabilities and Provision					124.44	153.14	182.48	194.52	194.78	6.6	0.1
<b>Sources = Uses</b>	<b>3030.80</b>	<b>3568.10</b>	<b>3988.30</b>	<b>4513.10</b>	<b>5233.05</b>	<b>5922.59</b>	<b>6833.40</b>	<b>7911.94</b>	<b>8522.34</b>	15.8	7.7
Bank and Cash Balance	83.00	98.80	91.40	91.30	163.05	137.96	186.34	312.45	216.68	67.7	-30.7
Loan and Investment	2838.80	3349.90	3920.20	4440.30	4823.59	5480.03	6224.17	7147.55	7783.63	14.8	8.9
Loan to Savers					2142.10	2517.80	2978.67	3590.42	4032.96	20.5	12.3
Fixed Deposit in Banks					1851.80	2089.50	2414.40	2545.00	2713.00	5.4	6.6
Government Securities					422.86	550.95	496.54	662.13	636.52	33.3	-3.9
Project Loan					367.75	278.41	334.56	350.00	401.15	4.6	14.6
Shares					39.80	43.37	86.95	90.57	96.58	4.2	6.6
Other Assets	109.00	119.40	-23.30	-18.50	246.41	304.60	335.94	361.37	425.45	7.57	17.7

# Provisional

\* Projected

Source: Employees Provident Fund

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

Rs. in ten million

Description	Mid-July										Mid-Mar*		Percentage Change**	
	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2008/09	2009/10		
<b><u>Liabilities</u></b>														
Capital Funds	4.90	5.40	6.10	8.10	8.60	10.89	13.56	15.99	25.53	27.54	59.66	7.87		
Deposits	98.70	142.90	275.00	403.90	526.90	671.60	857.36	1236.62	1646.54	1843.30	33.15	11.95		
Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00							
Other Liabilities	9.50	22.30	21.50	69.30	47.70	43.27	83.20	114.94	341.24	159.77	196.89	-53.18		
<b>Assets = Liabilities</b>	113.10	170.60	302.60	481.30	583.20	725.76	954.12	1367.55	2013.31	2030.61	47.22	0.86		
<b><u>Assets</u></b>														
Liquid Funds	4.70	12.10	41.80	116.60	69.20	86.60	104.34	45.70	50.00	40.91	9.41	-18.18		
Investment	75.20	112.60	185.80	286.60	361.60	513.59	660.06	958.60	1615.00	1783.10	68.47	10.41		
Loans and Advances	18.70	32.30	51.40	48.80	101.40	74.33	101.55	259.25	181.20	84.54	-30.11	-53.34		
Other Assets	14.50	13.60	23.60	29.30	51.00	51.24	88.17	104.00	167.11	122.06	60.68	-26.96		

# Provisional

\* Projected

Source: Citizen Investment Trust

**Table 4.13(A) : Premium Collection and Investment of Insurance Companies**

Rs. in ten million

Description	Fiscal Year									
	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/010*
<b><u>Premium</u></b>										
Life Insurance	55.90	136.30	172.60	218.00	285.00	329.60	462.46	531.80	650.00	599.48
Non-Life Insurance	159.70	215.00	231.50	256.70	300.00	311.60	329.56	394.07	440.00	468.39
Total	215.60	351.30	404.10	474.70	585.00	641.20	792.02	925.87	1090.00	1067.87
<b><u>Investment</u></b>										
Life Insurance	559.50	718.90	796.30	977.90	1200.00	1610.40	1980.80	2208.60	2606.29	3007.58
Non-Life Insurance	242.20	286.50	245.60	267.60	300.00	370.40	321.40	542.40	496.69	583.99
Total	801.70	1005.40	1041.90	1245.50	1500.00	1980.80	2302.20	2751.00	3102.98	3591.57

\* Projected

Source: Insurance Board

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

Rs. in ten million

Description	Mid-July					Percentage Change**	
	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10
<b><u>Sources</u></b>							
Provident Funds	168.00	168.00	291.77	368.00	291.77	119.0	-20.7
Reserve Funds	1919.20	2412.20	2404.12	2933.00	2880.91	21.6	-1.8
Other Funds	434.60	556.20	463.05	706.00	528.75	26.9	-25.1
<b>Sources = Uses</b>	<b>2,521.80</b>	<b>3,136.40</b>	<b>3,158.94</b>	<b>4,007.00</b>	<b>3,701.43</b>	<b>26.8</b>	<b>-7.6</b>
<b><u>Uses</u></b>							
Liquid Assets	212.50	303.50	145.74	385.00	173.74	26.9	-54.9
Investment	1931.80	2395.60	2586.41	3067.00	3102.98	28.0	1.2
Loans and Advances	140.00	192.20	81.92	261.00	108.85	35.8	-58.3
Other Assets	237.50	245.10	344.87	294.00	315.86	20.0	7.4

# Provisional

\* Projected

Source: Insurance Board