**Item 21: Tier 1 Capital and its sub-components**

Million Nu.

| Sl. No | | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| **1** | **Total Tier 1 Capital** | **4,194.51** | **4,068.03** |
| a. | Paid-Up Capital | 1680.04 | 1680.04 |
| b. | General Reserves | 877.36 | 877.36 |
| c. | Share Premium Account | 741.16 | 741.16 |
| d. | Retained Earnings | 895.94 | 769.46 |
| Less:- | | | |
| e. | Losses for the Current Year and other regulatory deduction | 0.00 | 0.00 |

**Item 22: Tier 2 Capital and its sub-components**

Million Nu.

| Sl. No | | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| 1 | **Tier II Capital** | **351.56** | **506.53** |
| a. | Capital Reserve | 0.00 | 0.00 |
| b. | Fixed Assets Revaluation Reserve | 0.00 | 0.00 |
| c. | Exchange Fluctuation Reserve | 69.36 | 69.36 |
| d. | Investment Fluctuation Reserve | 0.00 | 0.00 |
| e. | Research and Development Fund | 0.00 | 0.00 |
| f. | General Provision | 213.36 | 274.10 |
| g. | Capital Grants | 0.00 | 150.00 |
| h. | Subordinated Debt | 0.00 | 0.00 |
| | Profit for the Year | 68.84 | 13.07 |

**Item 23: Risk weighted exposure table**

Million Nu.

| Sl. No | Assets | Balance Sheet Amount | | Risk weight % | Risk Component | |
|---|---|---|---|---|---|---|
| | | 31-Mar-25 | 31-Mar-24 | | 31-Mar-25 | 31-Mar-24 |
| 1 | Zero-Risk Weighted Assets | 10548.17 | 13575.98 | 0.00% | 0.00 | 0.00 |
| 2 | 20% Risk Weighted Assets | 4521.76 | 3102.31 | 20.00% | 904.35 | 620.46 |
| 3 | 50% Risk Weighted Assets | 482.24 | 566.91 | 50.00% | 241.12 | 283.45 |
| 4 | 100% Risk Weighted Assets | 21096.48 | 20954.30 | 100.00% | 21,096.48 | 20,954.30 |
| 5 | 150% Risk Weighted Assets | 487.46 | 0.00 | 150.00% | 731.19 | 0.00 |
| 6 | 200% Risk Weighted Assets | 0.00 | 0.00 | 200.00% | 0.00 | 0.00 |
| 7 | 250% Risk Weighted Assets | 0.00 | 0.00 | 250.00% | 0.00 | 0.00 |
| 8 | 300% Risk Weighted | 0.00 | 0.00 | 300.00% | 0.00 | 0.00 |
| | Subordinated Debt | | | | | |
| | **Grand Totals** | **37,136.10** | **38,199.49** | | **22,973.14** | **21,858.21** |

**Item 24: Capital Adequacy ratios**

Million Nu.

| Sl. No | | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| **1** | **Tier 1 Capital** | **4,194.51** | **4,068.03** |
| a. | Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable) | 0.00 | 0.00 |
| b. | Of which Sectoral Capital Requirements (SCR) (if applicable) | 0.00 | 0.00 |
| i. | Sector 1 | 0.00 | 0.00 |
| ii. | Sector 2 | 0.00 | 0.00 |
| iii. | Sector 3 | 0.00 | 0.00 |
| **2** | **Tier 2 Capital** | **351.56** | **506.53** |
| 3 | **Total qualifying capital** | **4,546.07** | **4,569.62** |
| 4 | Core CAR | 18.26 | 17.62 |
| a. | Of which CCyB (if applicable) expressed as % of RWA | 2.50 | 2.50 |
| b. | Of which SCR (if applicable) expressed as % of Sectoral RWA | 0.00 | 0.00 |
| i. | Sector 1 | 0.00 | 0.00 |
| ii. | Sector 2 | 0.00 | 0.00 |
| iii. | Sector 3 | 0.00 | 0.00 |
| **5** | **CAR** | **20.76** | **19.81** |
| **6** | **Leverage ratio** | **11.29** | **10.28** |

**Item 25: Loans and NPL by Sectoral Classification**

Million Nu.

| Sl. No | | 31-Mar-25 | | 31-Mar-24 | |
|---|---|---|---|---|---|
| | | Total Loans | NPL | Total Loans | NPL |
| a. | Agriculture | 11.49 | 0.00 | 7.94 | 0.00 |
| b. | Manufacturing / Industry | 4,468.49 | 0.00 | 3712.57 | 0.00 |
| c. | Service & Tourism | 5,132.65 | 116.10 | 4523.66 | 120.12 |
| d. | Trade & Commerce | 1,865.75 | 20.02 | 2314.73 | 14.32 |
| e. | Housing | 7,110.30 | 4.36 | 6341.74 | 2.60 |
| f. | Transport | 202.05 | 24.65 | 151.86 | 16.26 |
| g. | Loans to Purchase Securities | 104.43 | 0.00 | 293.27 | 0.00 |
| h. | Personal Loan | 348.72 | 0.85 | 308.39 | 0.00 |
| i. | Education Loan | 73.44 | 0.00 | 148.25 | 0.00 |
| j. | Loan Against Term Deposit | 979.57 | 0.00 | 838.28 | 0.00 |
| k. | Loans to FI(s) | 96.86 | 0.00 | 0.00 | 0.00 |
| l. | Infrastructure Loan | 0.00 | 0.00 | 0.00 | 0.00 |
| m. | Staff loan (incentive) | 143.52 | 0.42 | 134.90 | 0.00 |
| n. | Loans to Govt. Owned Corporation | 0.00 | 0.00 | 0.00 | 0.00 |
| | Others | 472.73 | 0.00 | 345.41 | 0.00 |
| | **Total** | **21,010.01** | **166.40** | **19,120.98** | **153.31** |

**Item 26: Loans (Over-drafts and term loans) by type of counter-party**

Million Nu.

| Sl. No | Counter-Party | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| **1** | **Overdrafts** | **6,543.42** | **5,917.54** |
| a. | Government | 0.00 | 0.00 |
| b. | Government Corporations | 0.00 | 13.41 |
| c. | Public Companies | 106.39 | 145.05 |
| d. | Private Companies | 1,231.47 | 1,159.47 |
| e. | Individuals | 5,108.70 | 4,599.61 |
| f. | Commercial Banks | 0.00 | 0.00 |
| g. | Non-Bank Financial Institutions | 96.86 | 0.00 |
| **2** | **Term Loans** | **14,466.59** | **13,203.45** |
| a. | Government | 70.31 | 0.00 |
| b. | Government Corporations | 151.68 | 2.83 |
| c. | Public Companies | 0.00 | 15.41 |
| d. | Private Companies | 2,125.37 | 1,378.20 |
| e. | Individuals | 12,108.36 | 11,807.01 |
| f. | Commercial Banks | 0.00 | 0.00 |
| g. | Non-Bank Financial Institutions | 10.87 | 0.00 |

**Item 27: Assets (net of provisions) and Liabilities by Residual Maturity**

Million Nu.

| As of period ending Mar 31st, 2025 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | over 1 year | Total |
|---|---|---|---|---|---|---|---|---|
| Cash in hand | 198.35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 198.35 |
| Balance with RMA | 1760.80 | 7043.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8804.00 |
| Demand Deposits with Other Banks | 1483.88 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1483.88 |
| Time Deposits with other Banks | 0.00 | 119.44 | 2774.84 | 167.56 | 2.42 | 0.00 | 397.79 | 3462.06 |
| Govt. securities | 0.00 | 560.49 | 0.00 | 25.00 | 33.90 | 0.00 | 80.96 | 700.35 |
| Investment securities | 0.00 | 11.00 | 0.00 | 0.49 | 0.67 | 0.00 | 1.59 | 13.75 |
| Loans & advances to banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans & advances to customers | 6630.97 | 2452.62 | 2008.08 | 1696.83 | 1894.77 | 0.00 | 6170.82 | 20,854.10 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 124.64 | 124.64 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1494.97 | 1,494.97 |
| **TOTAL** | **10,074.00** | **10,186.76** | **4,782.93** | **1,889.89** | **1,931.76** | **0.00** | **8,270.77** | **37,136.10** |
| Amounts owed to other banks | | | | | | | | |
| Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1680.04 | 1,680.04 |
| Reserves and Surplus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2946.34 | 2,946.34 |
| Demand deposits | 465.62 | 931.25 | 0.00 | 0.00 | 0.00 | 0.00 | 3259.37 | 4,656.24 |
| Savings deposits | 518.95 | 1037.89 | 0.00 | 0.00 | 0.00 | 0.00 | 3632.62 | 5,189.46 |
| Time deposits | 0.00 | 30.70 | 3724.78 | 1481.73 | 2799.72 | 0.00 | 12428.89 | 20,465.82 |
| iv) Recurring deposits | 0.00 | 0.27 | 32.48 | 12.92 | 24.42 | 0.00 | 108.39 | 178.48 |
| Bonds & other negotiable instruments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 652.65 | 0.00 | 1,367.07 | 2,019.72 |
| **TOTAL** | **984.57** | **2,000.11** | **3,757.26** | **1,494.65** | **3,476.79** | **0.00** | **25,422.72** | **37,136.10** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 9,089.43 | 8,186.66 | 1,025.66 | 395.24 | -1,545.03 | 0.00 | -17,151.96 | 0.00 |
| Cumulative Net Mismatch | 9,089.43 | 17,276.09 | 18,301.75 | 18,696.99 | 17,151.96 | 17,151.96 | 0.00 | 0.00 |

| As of period ending Mar 31st, 2024 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | over 1 year | Total |
|---|---|---|---|---|---|---|---|---|
| Cash in hand | 157.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 157.96 |
| Balance with RMA | 1651.35 | 6605.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8256.75 |
| Demand Deposits with Other Banks | 616.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 616.37 |
| Time Deposits with other Banks | 0.00 | 102.87 | 2389.97 | 144.32 | 2.09 | 0.00 | 342.62 | 2981.88 |
| Govt. securities | 0.00 | 3528.53 | 0.00 | 157.40 | 213.40 | 0.00 | 509.68 | 4,409.01 |
| Investment securities | 0.00 | 11.00 | 0.00 | 0.49 | 0.67 | 0.00 | 1.59 | 13.75 |
| Loans & advances to banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans & advances to customers | 135.50 | 2520.19 | 2818.46 | 2311.01 | 2633.92 | 0.00 | 8560.95 | 18,980.03 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 57.94 | 57.94 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1282.50 | 1,282.50 |
| **TOTAL** | **2,561.18** | **12,768.00** | **5,208.43** | **2,613.23** | **2,850.07** | **0.00** | **10,755.27** | **36,756.18** |
| Amounts owed to other banks | | | | | | | | 0.00 |
| Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1680.04 | 1,680.04 |
| Reserves and Surplus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2894.52 | 2,894.52 |
| Demand deposits | 709.54 | 1419.08 | 0.00 | 0.00 | 0.00 | 0.00 | 4966.78 | 7,095.40 |
| Savings deposits | 482.40 | 964.80 | 0.00 | 0.00 | 0.00 | 0.00 | 3376.81 | 4,824.02 |
| Time deposits | 0.00 | 27.36 | 3319.46 | 1320.49 | 2495.07 | 0.00 | 11076.42 | 18,238.80 |
| iv) Recurring deposits | 0.00 | 0.25 | 29.96 | 11.92 | 22.52 | 0.00 | 99.98 | 164.64 |
| Bonds & other negotiable instruments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 591.54 | 0.00 | 1267.23 | 1,858.77 |
| **TOTAL** | **1,191.94** | **2,411.49** | **3,349.43** | **1,332.41** | **3,109.13** | **0.00** | **25,361.79** | **36,756.18** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 1,369.24 | 10,356.51 | 1,859.01 | 1,280.82 | -259.06 | 0.00 | -14,606.51 | 0.00 |
| Cumulative Net Mismatch | 1,369.24 | 11,725.75 | 13,584.76 | 14,865.58 | 14,606.51 | 14,606.51 | 0.00 | 0.00 |

### Item 28: Assets (net of provisions) and Liabilities by Original Maturity

Million Nu.

| As of period ending Mar 31st, 2025 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | over 1 year | Total |
|---|---|---|---|---|---|---|---|---|
| Cash in hand | 198.35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 198.35 |
| Balance with RMA | 1760.80 | 7043.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8804.00 |
| Demand Deposits with Other Banks | 1483.88 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1483.88 |
| Time Deposits with other Banks | 0.00 | 119.44 | 2774.84 | 167.56 | 2.42 | 0.00 | 397.79 | 3462.06 |
| Govt. securities | 0.00 | 560.49 | 0.00 | 25.00 | 33.90 | 0.00 | 80.96 | 700.35 |
| Investment securities | 0.00 | 11.00 | 0.00 | 0.49 | 0.67 | 0.00 | 1.59 | 13.75 |
| Loans & advances to banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans & advances to customers | 140.83 | 2754.05 | 3098.62 | 2539.96 | 2895.46 | 0.00 | 9425.19 | 20,854.10 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 124.64 | 124.64 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1494.97 | 1,494.97 |
| **TOTAL** | **3,583.86** | **10,488.19** | **5,873.46** | **2,733.02** | **2,932.44** | **0.00** | **11,525.13** | **37,136.10** |
| Amounts owed to other banks | | | | | | | | 0.00 |
| Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1680.04 | 1,680.04 |
| Reserves and Surplus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2946.34 | 2,946.34 |
| Demand deposits | 465.62 | 931.25 | 0.00 | 0.00 | 0.00 | 0.00 | 3259.37 | 4,656.24 |
| Savings deposits | 518.95 | 1037.89 | 0.00 | 0.00 | 0.00 | 0.00 | 3632.62 | 5,189.46 |
| Time deposits | 0.00 | 30.70 | 3724.78 | 1481.73 | 2799.72 | 0.00 | 12428.89 | 20,465.82 |
| iv) Recurring deposits | 0.00 | 0.27 | 32.48 | 12.92 | 24.42 | 0.00 | 108.39 | 178.48 |
| Bonds & other negotiable instruments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 652.65 | 0.00 | 1,367.07 | 2,019.72 |
| **TOTAL** | **984.57** | **2,000.11** | **3,757.26** | **1,494.65** | **3,476.79** | **0.00** | **25,422.72** | **37,136.10** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | 2,599.29 | 8,488.08 | 2,116.20 | 1,238.37 | -544.35 | 0.00 | -13,897.59 | 0.00 |
| Cumulative Net Mismatch | 2,599.29 | 11,087.37 | 13,203.57 | 14,441.94 | 13,897.59 | 13,897.59 | 0.00 | 0.00 |

| As of period ending Mar 31st, 2024 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | over 1 year | Total |
|---|---|---|---|---|---|---|---|---|
| Cash in hand | 157.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 157.96 |
| Balance with RMA | 1651.35 | 6605.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8256.75 |
| Demand Deposits with Other Banks | 616.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 616.37 |
| Time Deposits with other Banks | 0.00 | 102.87 | 2389.97 | 144.32 | 2.09 | 0.00 | 342.62 | 2981.88 |
| Govt. securities | 0.00 | 3528.53 | 0.00 | 157.40 | 213.40 | 0.00 | 509.68 | 4,409.01 |
| Investment securities | 0.00 | 11.00 | 0.00 | 0.49 | 0.67 | 0.00 | 1.59 | 13.75 |
| Loans & advances to banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans & advances to customers | 5980.64 | 2248.10 | 1836.26 | 1551.64 | 1732.64 | 0.00 | 5630.75 | 18,980.03 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 57.94 | 57.94 |
| Other assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1282.50 | 1,282.50 |
| **TOTAL** | **8,406.32** | **12,495.91** | **4,226.23** | **1,853.85** | **1,948.79** | **0.00** | **7,825.08** | **36,756.18** |
| Amounts owed to other banks | | | | | | | | 0.00 |
| Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1680.04 | 1,680.04 |
| Reserves and Surplus | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2894.52 | 2,894.52 |
| Demand deposits | 7095.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,095.40 |
| Savings deposits | 4824.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,824.02 |
| Time deposits | 0.00 | 27.36 | 3319.46 | 1320.49 | 2495.07 | 0.00 | 11076.42 | 18,238.80 |
| iv) Recurring deposits | 0.00 | 0.25 | 29.96 | 11.92 | 22.52 | 0.00 | 99.99 | 164.64 |
| Bonds & other negotiable instruments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 591.54 | 0.00 | 1267.22 | 1,858.76 |
| **TOTAL** | **11,919.42** | **27.61** | **3,349.43** | **1,332.41** | **3,109.13** | **0.00** | **17,018.19** | **36,756.18** |
| Assets/Liabilities | | | | | | | | |
| Net Mismatch in each Time Interval | -3,513.10 | 12,468.31 | 876.81 | 521.44 | -1,160.34 | 0.00 | -9,193.11 | 0.00 |
| Cumulative Net Mismatch | -3,513.10 | 8,955.21 | 9,832.01 | 10,353.46 | 9,193.11 | 9,193.11 | 0.00 | 0.00 |

**Item 29: Non performing Loans and Provisions**

Million Nu.

| | | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| 1 | Amount of NPLs (Gross) | **166.40** | **153.31** |
| a. | Substandard | 14.09 | 2.90 |
| b. | Doubtful | 0.00 | 21.40 |
| c. | Loss | 152.30 | 129.01 |
| 2 | Specific Provisions | **138.04** | **120.73** |
| a. | Substandard | 2.60 | 0.54 |
| b. | Doubtful | 0.00 | 4.53 |
| c. | Loss | 135.44 | 115.66 |
| 3 | Interest-in-Suspense | **17.97** | **20.22** |
| a. | Substandard | 1.11 | 0.19 |
| b. | Doubtful | 0.00 | 1.04 |
| c. | Loss | 16.86 | 19.00 |
| 4 | Net NPLS | **10.38** | **12.36** |
| a. | Substandard | 10.38 | 2.17 |
| b. | Doubtful | 0.00 | 15.83 |
| c. | Loss | 0.00 | -5.65 |
| 5 | Gross NPLs to Gross Loans | 0.79% | 0.80% |
| 6 | Net NPLs to Net loans | 0.05% | 0.07% |
| 7 | General Provisions | **199.28** | **274.10** |
| a. | Standard | 178.03 | 273.12 |
| b. | Watch | 21.25 | 0.98 |

## Item 30: Assets and Investments

Million Nu.

| | Investment | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| 1 | **Marketable Securities (Interest Earning)** | | |
| a. | RMA Securities | 0.00 | 3,713.73 |
| b. | RGOB Bonds/Securities | 498.80 | 598.80 |
| **c.** | Corporate Bonds | 155.00 | 55.00 |
| d. | Others | 46.55 | 41.48 |
| | Sub-total | 700.35 | 4,409.01 |
| 2 | **Equity Investments** | 13.75 | 13.75 |
| **a.** | Public Companies | | |
| b. | Private Companies | 13.75 | 13.75 |
| c. | Commercial Banks | | |
| d. | Non-Bank Financial Institutions | | |
| Less:- | | | |
| e. | Specific Provisions | 0.00 | 0.00 |
| 3 | **Fixed Assets** | | |
| a. | Fixed Assets (Gross) | 312.17 | 229.93 |
| Less:- | | | |
| b. | Accumulated Depreciation | 187.54 | 171.99 |
| c. | Fixed Assets (Net Book Value) | 124.64 | 57.94 |

**Item 31: Geographical Distribution of Exposures**

Million Nu.

| | Domestic | | India | | Other | |
|---|---|---|---|---|---|---|
| | 31-Mar-25 | 31-Mar-24 | 31-Mar-25 | 31-Mar-24 | 31-Mar-25 | 31-Mar-24 |
| Demand deposits held with other banks | 922.01 | 128.81 | 470.74 | 566.91 | 91.13 | -79.35 |
| Time deposits held with other banks | 3,462.06 | 2,981.88 | | | | |
| Borrowings | 0.00 | 150.00 | | | | |

**Item 32: Credit Risk Exposure by collateral**

Million Nu.

| Sl. No | Particluar | 31-Mar-25 | 31-Mar-24 |
|---|---|---|---|
| 1 | Secured Loans | **20,805.78** | **18,932.55** |
| a. | Loans secured by physical/ real estate collateral | 19,826.21 | 17,464.50 |
| b. | Loans secured by financial collateral | 979.57 | 1,468.04 |
| c. | Loans secured by guarantees | 0.00 | 0.00 |
| 2 | Unsecured Loans | **204.23** | **188.43** |
| 3 | Total Loans | **21,010.01** | **19,120.98** |