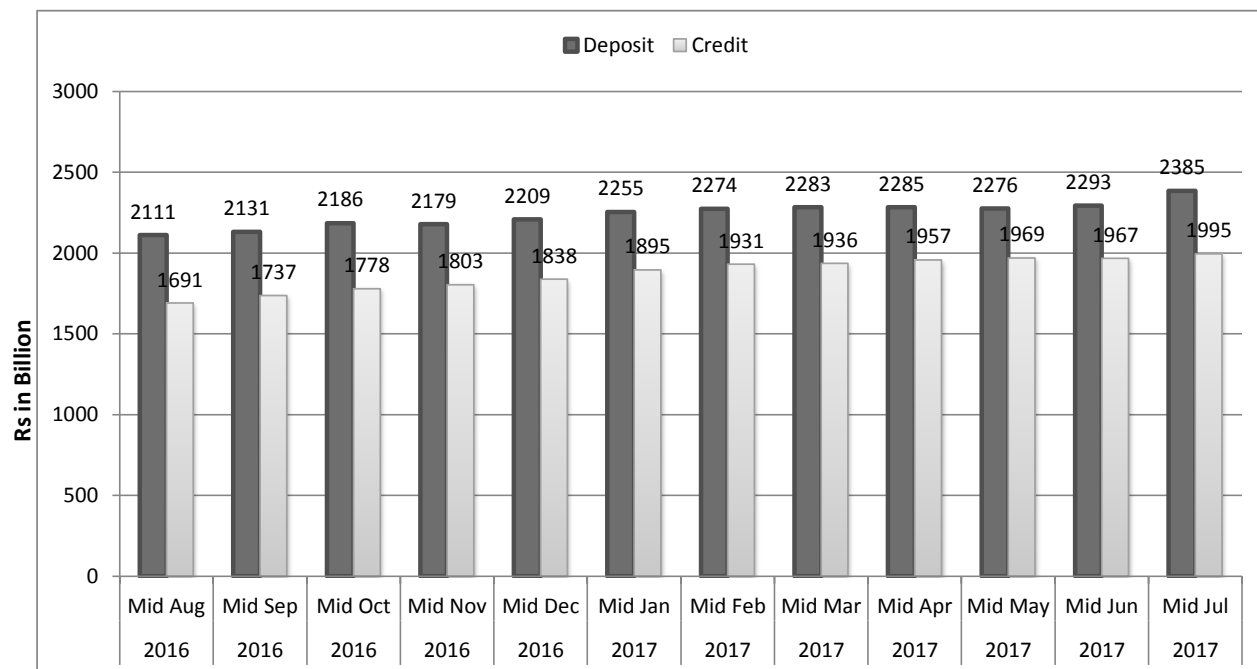


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Statistics Division

2074 Asar
Mid-July, 2017

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Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	40	28	51	147
Total Number of Licensed BFIs*	28	40	28	53	149

* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution) are in
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -
I.

Major Financial Indicators

as on Asar End, 2074 (Mid-July, 2017)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	80.53	9.21	2.01	91.75
2	Total Credit/GDP	66.79	8.06	1.89	76.74
3	Total Credit/ Total Deposit	82.93	87.55	94.27	83.64
4	Lcy Credit/Lcy Deposit & Core Capital	79.57	76.82	76.00	79.17
5	Fixed Deposit/Total Deposit	42.00	39.37	47.66	41.86
6	Saving Deposit/Total Deposit	33.59	39.69	35.52	34.24
7	Current Deposit/Total Deposit	9.52	2.05	0.18	8.57
8	NPL/ Total Loan	1.54	1.36	13.37	1.81
9	Total LLP/Total Loan	2.39	2.01	14.03	2.63
10	Deprived Sector Loan/Total Loan \$	5.95	9.11	5.15	6.26
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.19	17.42	20.05	15.52
2	Investment in Gov. Security/Total Deposit	9.97	1.82	2.53	8.99
3	Total Liquid Assets/Total Deposit	26.00	31.52	34.27	26.74
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	13.35	19.43	20.21	14.07
2	Total Capital/RWA	14.72	20.44	21.19	15.40
D. Financial Access					
1	No. of Branches **	2274	769	130	3173
2	No. of Deposit Accounts	16119614	3204718	429704	19754036
3	No. of Loan Accounts	898710	285897	31484	1216091
4	No. of Branchless Banking Centers	1008	0	0	1008
5	No. of Branchless Banking Customers	127004	0	0	127004
6	No. of Non-operated Branchless Banking Centers	140	0	0	140
7	No. of Mobile Banking Customers	2438222	217432	14078	2669732
8	No. of Internet Banking Customers	766958	14634	2159	783751
9	No. of ATMs	1874	177	30	2081
10	No. of Debit Cards	4694066	260225	26667	4980958
11	No. of Credit Cards	68966	0	0	68966
12	No. of Prepaid Cards	101458	0	0	101458
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.15			
	(a) Saving	4.01			
	(b) Fixed	10.08			
	(c) Call	4.14			
2	Wt. Avg Interest on Credit	11.39			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2016/17 Rs. 2599233 million(Preliminary)

Adjustments are not included in Credit Deposit Ratio Calculation.

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

\$ 6 months prior Total Loan is taken to calculate Deprived Sector Lending

** Excluding Extension Counters and Microfinance Units

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2014	2015	2016	2017	2017			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	145861.43	162992.51	214892.48	285705.61	308651.74	11.74	31.84	8.03
	a. Paid-up Capital	128985.27	140794.10	163370.74	209939.14	225313.64	9.16	16.04	7.32
	b. Statutory Reserves	32722.08	37149.85	43680.58	52906.60	53665.23	13.53	17.58	1.43
	c. Retained Earning	-27214.24	-27802.05	-11166.95	-12201.79	-3005.23	2.16	-59.83	-75.37
	d. Others Reserves	11368.33	12850.60	19008.11	35061.67	32678.11	13.04	47.92	-6.80
2	BORROWINGS	18202.84	21355.96	42822.19	40876.33	31800.16	17.32	100.52	-22.20
	a. NRB	2010.04	3291.48	6855.13	8725.35	7094.37	63.75	108.27	-18.69
	b. "A"Class Licensed Institution	5182.01	5504.53	20083.07	15764.73	9094.04	6.22	264.85	-42.31
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	1306.53	1119.81	5111.62	6073.68	5299.38	-14.29	356.47	-12.75
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.57	10312.37	17.94	-5.84	0.00
3	DEPOSITS	1477832.61	1771946.15	2107502.69	2292956.70	2384806.95	19.90	18.94	4.01
	a. Current	129108.41	158746.16	185135.30	180138.10	204360.95	22.96	16.62	13.45
	b. Savings	587593.46	714466.16	875419.91	794735.71	816572.17	21.59	22.53	2.75
	c. Fixed	453408.61	513283.02	617634.95	964730.50	998258.72	13.21	20.33	3.48
	d. Call Deposits	285024.29	363041.66	401829.34	323959.72	333350.39	27.37	10.68	2.90
	e. Others	22697.85	22409.16	27483.20	29392.67	32264.72	-1.27	22.64	9.77
4	Bills Payable	1553.13	1729.91	3927.13	2554.41	2219.17	11.38	127.01	-13.12
5	Other Liabilities	169227.44	188093.19	206694.45	249231.33	224201.08	11.15	9.89	-10.04
	1. Loan Loss Provision	48932.49	51482.56	48593.77	53626.55	52553.17	5.21	-5.61	-2.00
	2. Interest Suspense a/c	30453.76	31256.97	32000.69	49049.37	34891.97	2.64	2.38	-28.86
	3. Others	89841.19	105353.66	126099.99	146555.42	136755.94	17.27	19.69	-6.69
6	Reconciliation A/c	2869.47	280.36	13817.41	18971.93	2358.50	-90.23	4828.52	-87.57
7	Profit & Loss A/c	31566.75	36755.88	49443.18	42237.72	54882.04	16.44	34.52	29.94
	TOTAL	1847113.68	2183153.96	2639099.54	2932534.04	3008919.66	18.19	20.88	2.60
Assets									
1	LIQUID FUNDS	319196.62	353397.28	385746.01	348877.89	423242.12	10.71	9.15	21.32
	a. Cash Balance	41862.07	48642.45	56937.25	54563.53	64372.60	16.20	17.05	17.98
	Nepalese Notes & Coins	41073.72	47305.51	55937.33	53245.58	63282.78	15.17	18.25	18.85
	Foreign Currency	788.35	1336.94	999.92	1317.95	1089.82	69.59	-25.21	-17.31
	b. Bank Balance	220546.60	237957.23	262419.81	244274.69	305795.05	7.89	10.28	25.18
	1. In Nepal Rastra Bank	162286.93	165070.53	180498.18	173386.40	233256.83	1.72	9.35	34.53
	2. "A"Class Licensed Institution	34656.48	37838.00	41730.30	32677.31	38882.05	9.18	10.29	18.99
	3. Other Financial Ins.	5302.85	6882.80	8437.01	6982.40	6368.76	29.79	22.58	-8.79
	4. In Foreign banks	18300.33	28165.90	31754.32	31228.58	27287.42	53.91	12.74	-12.62
	c. Money at Call	56787.95	66797.60	66388.94	50039.67	53074.46	17.63	-0.61	6.06
2	INVESTMENTS	162544.89	206160.48	238675.86	219911.76	232706.63	26.83	15.77	5.82
	a. Govt. Securities	160867.12	182112.29	196070.31	196615.13	214380.95	13.21	7.66	9.04
	b. Others	1677.78	24048.18	42605.55	23296.62	18325.68	1333.34	77.17	-21.34
3	SHARE & OTHER INVESTMENT	72656.22	85675.60	131777.67	135760.43	129938.39	17.92	53.81	-4.29
4	LOANS & ADVANCES	1119260.81	1345671.32	1669203.04	1948238.58	1976879.74	20.23	24.04	1.47
	a. Private Sector	1084965.27	1230999.56	1542024.97	1897432.57	1923942.40	13.46	25.27	1.40
	b. Financial Institutions	26247.72	30678.62	121291.82	42711.45	44543.48	16.88	295.36	4.29
	c. Government Organizations	8047.82	83993.14	5886.25	8094.56	8393.85	943.68	-92.99	3.70
5	BILLS PURCHASED	9805.60	14548.03	11601.52	17713.13	17198.72	48.36	-20.25	-2.90
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	1075.28	764.01	570.71	53.63	-5.06	-25.30
7	FIXED ASSETS	30477.72	31732.63	35044.21	39730.12	40633.93	4.12	10.44	2.27
8	OTHER ASSETS	123962.34	135346.49	144135.22	193203.43	166139.11	9.18	6.49	-14.01
	a. Accrued Interests	32041.34	32792.14	34038.25	57886.81	37665.70	2.34	3.80	-34.93
	b. Others	91920.99	102554.35	110096.97	135316.61	128473.40	11.57	7.35	-5.06
9	Expenses not Written off	491.99	392.16	319.21	281.32	279.01	-20.29	-18.60	-0.82
10	Non Banking Assets	4756.96	5250.92	4797.21	4594.73	4465.45	10.38	-8.64	-2.81
11	Reconciliation Account	-1032.54	2947.32	16089.93	22184.19	16631.18	-385.44	445.92	-25.03
12	Profit & Loss A/c	4255.78	899.11	634.40	1274.45	234.67	-78.87	-29.44	-81.59
	TOTAL	1847113.65	2183153.98	2639099.55	2932534.04	3008919.66	18.19	20.88	2.60

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	108212.91	122167.95	170147.60	234527.67	262230.20	12.90	39.27	11.81
	a. Paid-up Capital	87454.02	97921.41	121090.62	165441.97	185010.73	11.97	23.66	11.83
	b. Statutory Reserves	27696.23	31063.03	36597.19	45022.76	46701.73	12.16	17.82	3.73
	c. Retained Earning	-16561.92	-17279.67	-4332.54	-8323.72	890.90	4.33	-74.93	-110.70
	d. Others Reserves	9624.58	10463.18	16792.32	32386.66	29626.84	8.71	60.49	-8.52
2	BORROWINGS	15228.20	18419.75	37269.65	34112.16	29666.79	20.96	102.34	-13.03
	a. NRB	2010.04	3291.48	6661.23	7898.15	6080.74	63.75	102.38	-23.01
	b. "A"Class Licensed Institution	2601.47	2762.58	14724.43	9827.76	7974.30	6.19	433.00	-18.86
	c. Foreign Banks and Fin. Ins.	4.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
	d. Other Financial Ins.	912.42	925.56	5111.62	6073.68	5299.38	1.44	452.28	-12.75
	e. Bonds and Securities	9700.14	11440.14	10772.37	10312.57	10312.37	17.94	-5.84	0.00
3	DEPOSITS	1204463.40	1462896.12	1764592.44	1975083.16	2093255.77	21.46	20.62	5.98
	a. Current	125065.83	153598.94	178263.95	175599.37	199359.65	22.81	16.06	13.53
	b. Savings	450524.99	559391.64	698691.30	668541.80	703028.67	24.16	24.90	5.16
	c. Fixed	365048.50	419883.01	524462.99	834132.98	879140.29	15.02	24.91	5.40
	d. Call Deposits	247429.62	313955.92	340863.88	272896.03	285288.84	26.89	8.57	4.54
	e. Others	16394.45	16066.61	22310.33	23912.98	26438.33	-2.00	38.86	10.56
4	Bills Payable	1513.82	1698.32	3871.77	2505.10	2178.61	12.19	127.98	-13.03
5	Other Liabilities	127781.31	146984.02	166839.27	206998.63	190587.10	15.03	13.51	-7.93
	1. Loan Loss Provision	31622.89	35779.54	34894.47	40875.21	41452.81	13.14	-2.47	1.41
	2. Interest Suspense a/c	21397.75	21287.89	22183.24	37312.34	26198.88	-0.51	4.21	-29.78
	3. Others	74760.68	89916.59	109761.56	128811.07	122935.41	20.27	22.07	-4.56
6	Reconciliation A/c	-2495.70	-5325.76	3962.29	1638.56	-2297.92	113.40	-174.40	-240.24
7	Profit & Loss A/c	23141.71	27664.37	38128.55	34089.89	45609.84	19.54	37.83	33.79
	TOTAL	1477845.65	1774504.78	2184811.57	2488955.17	2621230.38	20.07	23.12	5.31
Assets									
1	LIQUID FUNDS	226401.82	250377.11	274495.34	260829.02	335600.90	10.59	9.63	28.67
	a. Cash Balance	34628.53	40636.96	47988.66	46369.13	56468.70	17.35	18.09	21.78
	Nepalese Notes & Coins	33928.61	39384.90	47060.55	45131.90	55471.98	16.08	19.49	22.91
	Foreign Currency	699.91	1252.06	928.11	1237.23	996.72	78.89	-25.87	-19.44
	b. Bank Balance	177300.62	189230.03	205858.37	199284.65	261547.34	6.73	8.79	31.24
	1. In Nepal Rastra Bank	149910.91	147933.67	161790.30	157955.83	218401.79	-1.32	9.37	38.27
	2. "A"Class Licensed Institution	9153.13	13172.91	12470.74	10057.94	15693.99	43.92	-5.33	56.04
	3. Other Financial Ins.	18.78	125.88	83.09	120.85	227.12	570.21	-33.99	87.94
	4. In Foreign banks	18217.79	27997.56	31514.23	31150.03	27224.45	53.68	12.56	-12.60
	c. Money at Call	14472.67	20510.12	20648.32	15175.24	17584.86	41.72	0.67	15.88
2	INVESTMENTS	156830.54	200262.57	229827.62	213017.21	226810.98	27.69	14.76	6.48
	a. Govt. Securities	155190.33	176214.77	187275.77	189995.08	208699.80	13.55	6.28	9.84
	b. Others	1640.22	24047.80	42551.85	23022.12	18111.18	1366.13	76.95	-21.33
3	SHARE & OTHER INVESTMENT	69534.76	81897.82	128320.72	131182.69	126101.06	17.78	56.68	-3.87
4	LOANS & ADVANCES	891629.91	1087486.69	1380358.68	1654818.23	1718131.88	21.97	26.93	3.83
	a. Private Sector	860588.35	976374.75	1256142.55	1607735.70	1668294.23	13.45	28.65	3.77
	b. Financial Institutions	23050.77	27231.05	118383.24	39023.98	41449.27	18.14	334.74	6.21
	c. Government Organizations	7990.78	83880.89	5832.88	8058.55	8388.39	949.72	-93.05	4.09
5	BILLS PURCHASED	9794.86	14533.93	11595.12	17706.73	17196.12	48.38	-20.22	-2.88
6	LOANS AGT. COLLECTED BILLS	737.25	1132.63	548.83	764.01	570.71	53.63	-51.54	-25.30
7	FIXED ASSETS	22600.03	24479.96	28610.94	33130.91	35011.75	8.32	16.87	5.68
8	OTHER ASSETS	102400.91	113748.89	122000.30	168962.00	146337.28	11.08	7.25	-13.39
	a. Accrued Interests	22763.51	22293.32	23985.61	45854.61	28672.03	-2.07	7.59	-37.47
	b. Others	79637.40	91455.57	98014.69	123107.39	117665.24	14.84	7.17	-4.42
9	Expenses not Written off	398.44	318.55	252.50	245.90	260.04	-20.05	-20.73	5.75
10	Non Banking Assets	2046.79	2608.84	2543.30	3022.09	3133.07	27.46	-2.51	3.67
11	Reconciliation Account	-6377.24	-2675.08	6258.22	4765.36	11900.68	-58.05	-333.95	149.73
12	Profit & Loss A/c	1847.55	332.89	0.00	511.01	175.89	-81.98	-100.00	-65.58
	TOTAL	1477845.62	1774504.79	2184811.58	2488955.17	2621230.37	20.07	23.12	5.31

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	27683.64	30296.85	34481.56	40535.13	38281.38	9.44	13.81	-5.56
	a. Paid-up Capital	25606.53	27448.46	29216.56	32371.06	30209.58	7.19	6.44	-6.68
	b. Statutory Reserves	2706.17	3608.10	4420.10	5321.93	4803.49	33.33	22.50	-9.74
	c. Retained Earning	-1481.47	-1907.59	-248.18	1268.65	1286.84	28.76	-86.99	1.43
	d. Others Reserves	852.40	1147.88	1093.08	1573.48	1981.46	34.66	-4.77	25.93
2	BORROWINGS	2408.48	2454.26	2993.89	3172.96	876.37	1.90	21.99	-72.38
	a. NRB	0.00	0.00	5.00	520.73	501.37	0.00	0.00	-3.72
	b. "A"Class Licensed Institution	2014.38	2260.00	2988.89	2652.22	375.00	12.19	32.25	-85.86
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	394.11	194.26	0.00	0.00	0.00	-50.71	-100.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	199932.80	237096.19	278631.25	259555.24	239420.40	18.59	17.52	-7.76
	a. Current	3964.21	5056.01	6741.29	4476.12	4909.91	27.54	33.33	9.69
	b. Savings	105094.40	120779.93	143668.59	104880.50	95029.20	14.93	18.95	-9.39
	c. Fixed	53998.41	62203.55	68230.74	101958.11	94271.19	15.20	9.69	-7.54
	d. Call Deposits	36345.53	48166.94	59245.77	47296.87	44104.87	32.53	23.00	-6.75
	e. Others	530.25	889.75	744.86	943.64	1105.23	67.80	-16.28	17.12
4	Bills Payable	32.71	27.17	54.46	48.87	39.48	-16.92	100.42	-19.21
5	Other Liabilities	20116.85	20670.18	18746.57	22666.80	16329.72	2.75	-9.31	-27.96
	1. Loan Loss Provision	6860.14	6171.65	4936.93	5197.73	4205.13	-10.04	-20.01	-19.10
	2. Interest Suspense a/c	3117.96	3322.76	2618.40	4467.16	2086.84	6.57	-21.20	-53.28
	3. Others	10138.76	11175.78	11191.25	13001.91	10037.75	10.23	0.14	-22.80
6	Reconciliation A/c	3671.63	3800.85	7783.30	15236.35	3259.59	3.52	104.78	-78.61
7	Profit & Loss A/c	5079.57	6296.30	8153.72	6181.98	6872.50	23.95	29.50	11.17
	TOTAL	258925.69	300641.79	350844.75	347397.32	305079.44	16.11	16.70	-12.18
Assets									
1	LIQUID FUNDS	68931.29	79794.81	85767.68	67359.46	71096.73	15.76	7.49	5.55
	a. Cash Balance	6139.82	6979.21	7891.86	7170.56	6813.15	13.67	13.08	-4.98
	Nepalese Notes & Coins	6051.74	6894.72	7820.18	7089.95	6720.16	13.93	13.42	-5.22
	Foreign Currency	88.07	84.49	71.68	80.61	92.99	-4.07	-15.16	15.36
	b. Bank Balance	27923.34	33250.96	39311.73	32119.56	34885.65	19.08	18.23	8.61
	1. In Nepal Rastra Bank	9163.59	14008.99	16081.21	13190.34	12553.71	52.88	14.79	-4.83
	2. "A"Class Licensed Institution	15810.29	15817.63	19092.59	15039.86	17790.23	0.05	20.70	18.29
	3. Other Financial Ins.	2866.92	3255.99	3897.84	3810.80	4478.73	13.57	19.71	17.53
	4. In Foreign banks	82.54	168.34	240.09	78.55	62.97	103.95	42.62	-19.84
	c. Money at Call	34868.13	39564.65	38564.09	28069.34	29397.93	13.47	-2.53	4.73
2	INVESTMENTS	3230.11	3338.45	5491.83	5088.53	4361.34	3.35	64.50	-14.29
	a. Govt. Securities	3229.98	3338.33	5479.33	5028.53	4361.34	3.35	64.13	-13.27
	b. Others	0.12	0.12	12.50	60.00	0.00	0.00	10006.18	-100.00
3	SHARE & OTHER INVESTMENT	1564.99	2037.17	2103.22	2753.13	2348.33	30.17	3.24	-14.70
4	LOANS & ADVANCES	161799.22	193462.91	232993.26	237398.25	209604.83	19.57	20.43	-11.71
	a. Private Sector	160516.87	191447.83	230577.07	234327.26	207149.14	19.27	20.44	-11.60
	b. Financial Institutions	1246.52	1981.58	2414.50	3035.23	2450.23	58.97	21.85	-19.27
	c. Government Organizations	35.83	33.50	1.68	35.76	5.46	-6.49	-94.97	-84.72
5	BILLS PURCHASED	4.34	7.70	0.00	0.00	0.00	77.26	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	5259.37	4925.03	4544.27	4815.88	3952.75	-6.36	-7.73	-17.92
8	OTHER ASSETS	11379.64	10992.49	10733.79	13048.20	9634.27	-3.40	-2.35	-26.16
	a. Accrued Interests	3316.39	3803.85	2793.27	4666.89	2342.85	14.70	-26.57	-49.80
	b. Others	8063.25	7188.64	7940.52	8381.31	7291.42	-10.85	10.46	-13.00
9	Expenses not Written off	43.37	35.13	36.37	27.95	12.92	-18.99	3.52	-53.77
10	Non Banking Assets	1539.64	1840.38	1000.79	843.21	713.72	19.53	-45.62	-15.36
11	Reconciliation Account	3645.30	3820.15	7749.91	15340.28	3354.54	4.80	102.87	-78.13
12	Profit & Loss A/c	1528.41	387.56	423.63	722.42	0.00	-74.64	9.31	-100.00
	TOTAL	258925.69	300641.79	350844.75	347397.32	305079.44	16.11	16.70	-12.18

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2014	2015	2016	2017	2017	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	9964.89	10527.71	10263.32	10642.82	8140.17	5.65	-2.51	-23.51
	a. Paid-up Capital	15924.71	15424.23	13063.56	12126.11	10093.32	-3.14	-15.30	-16.76
	b. Statutory Reserves	2319.67	2478.72	2663.29	2561.91	2160.01	6.86	7.45	-15.69
	c. Retained Earning	-9170.85	-8614.79	-6586.24	-5146.73	-5182.97	-6.06	-23.55	0.70
	d. Others Reserves	891.35	1239.54	1122.71	1101.53	1069.81	39.06	-9.43	-2.88
2	BORROWINGS	566.16	481.95	2558.64	3591.21	1257.00	-14.87	430.89	-65.00
	a. NRB	0.00	0.00	188.90	306.47	512.26	0.00	0.00	67.15
	b. "A"Class Licensed Institution	566.16	481.95	2369.74	3284.74	744.74	-14.87	391.69	-77.33
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e. Bonds and Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSITS	73436.41	71953.84	64279.00	58318.30	52130.78	-2.02	-10.67	-10.61
	a. Current	78.38	91.21	130.06	62.60	91.39	16.38	42.59	45.98
	b. Savings	31974.07	34294.58	33060.01	21313.40	18514.30	7.26	-3.60	-13.13
	c. Fixed	34361.69	31196.45	24941.22	28639.41	24847.25	-9.21	-20.05	-13.24
	d. Call Deposits	1249.13	918.79	1719.69	3766.83	3956.68	-26.45	87.17	5.04
	e. Others	5773.15	5452.80	4428.01	4536.05	4721.17	-5.55	-18.79	4.08
4	Bills Payable	6.60	4.41	0.90	0.45	1.09	-33.11	-79.69	142.06
5	Other Liabilities	21329.27	20438.99	21108.62	19565.91	17284.26	-4.17	3.28	-11.66
	1. Loan Loss Provision	10449.46	9531.38	8762.38	7553.61	6895.24	-8.79	-8.07	-8.72
	2. Interest Suspense a/c	5938.05	6646.32	7199.06	7269.86	6606.25	11.93	8.32	-9.13
	3. Others	4941.75	4261.29	5147.18	4742.44	3782.78	-13.77	20.79	-20.24
6	Reconciliation A/c	1693.55	1805.27	2071.83	2097.02	1396.83	6.60	14.77	-33.39
7	Profit & Loss A/c	3345.47	2795.21	3160.91	1965.85	2399.70	-16.45	13.08	22.07
	TOTAL	110342.35	108007.39	103443.22	96181.55	82609.84	-2.12	-4.23	-14.11
Assets									
1	LIQUID FUNDS	23863.52	23225.37	25482.99	20689.41	16544.48	-2.67	9.72	-20.03
	a. Cash Balance	1093.73	1026.28	1056.73	1023.84	1090.75	-6.17	2.97	6.54
	Nepalese Notes & Coins	1093.36	1025.89	1056.60	1023.72	1090.64	-6.17	2.99	6.54
	Foreign Currency	0.37	0.39	0.13	0.11	0.10	6.89	-67.23	-7.86
	b. Bank Balance	15322.64	15476.25	17249.72	12870.49	9362.06	1.00	11.46	-27.26
	1. In Nepal Rastra Bank	3212.44	3127.86	2626.67	2240.23	2301.33	-2.63	-16.02	2.73
	2. "A"Class Licensed Institution	9693.05	8847.46	10166.97	7579.51	5397.83	-8.72	14.91	-28.78
	3. Other Financial Ins.	2417.15	3500.93	4456.08	3050.75	1662.91	44.84	27.28	-45.49
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7447.15	6722.84	7176.54	6795.09	6091.67	-9.73	6.75	-10.35
2	INVESTMENTS	2484.24	2559.46	3356.41	1806.02	1534.31	3.03	31.14	-15.04
	a. Govt. Securities	2446.81	2559.20	3315.21	1591.52	1319.81	4.59	29.54	-17.07
	b. Others	37.44	0.26	41.20	214.50	214.50	-99.30	15623.66	0.00
3	SHARE & OTHER INVESTMENT	1556.47	1740.61	1353.73	1824.61	1489.00	11.83	-22.23	-18.39
4	LOANS & ADVANCES	65831.69	64721.71	55851.11	56022.10	49143.02	-1.69	-13.71	-12.28
	a. Private Sector	63860.05	63176.98	55305.34	55369.61	48499.04	-1.07	-12.46	-12.41
	b. Financial Institutions	1950.43	1465.98	494.08	652.24	643.99	-24.84	-66.30	-1.27
	c. Government Organizations	21.21	78.74	51.68	0.25	0.00	271.34	-34.37	-100.00
5	BILLS PURCHASED	6.40	6.40	6.40	6.40	2.60	0.00	0.00	-59.38
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	526.45	0.00	0.00	0.00	0.00	0.00
7	FIXED ASSETS	2618.31	2327.65	1889.00	1783.32	1669.43	-11.10	-18.85	-6.39
8	OTHER ASSETS	10181.79	10605.10	11401.12	11193.23	10167.55	4.16	7.51	-9.16
	a. Accrued Interests	5961.44	6694.97	7259.36	7365.31	6650.82	12.30	8.43	-9.70
	b. Others	4220.34	3910.13	4141.76	3827.92	3516.74	-7.35	5.92	-8.13
9	Expenses not Written off	50.19	38.48	30.34	7.47	6.04	-23.32	-21.17	-19.14
10	Non Banking Assets	1170.53	801.69	1253.12	729.42	618.67	-31.51	56.31	-15.18
11	Reconciliation Account	1699.39	1802.25	2081.80	2078.55	1375.95	6.05	15.51	-33.80
12	Profit & Loss A/c	879.82	178.66	210.77	41.02	58.78	-79.69	17.97	43.31
	TOTAL	110342.35	108007.39	103443.22	96181.55	82609.84	-2.12	-4.23	-14.11

Profit and Loss Statement of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	68151.35	67271.02	64943.04	88485.49	97850.70	-1.29	-3.46	10.58
1.1 Deposit Liabilities	66485.63	65418.33	63252.25	86312.80	95608.58	-1.61	-3.31	10.77
1.1.1 Saving A/c	21763.14	22494.48	21234.79	21472.29	23525.99	3.36	-5.60	9.56
1.1.2 Fixed A/c	34583.20	31594.10	31710.65	49093.46	55650.88	-8.64	0.37	13.36
1.1.2.1 Upto 3 Months Fixed A/c	2866.37	1995.01	1914.75	2245.99	2495.80	-30.40	-4.02	11.12
1.1.2.2 3 to 6 Months fixed A/c	1065.31	1043.26	1240.54	2322.42	2672.64	-2.07	18.91	15.08
1.1.2.3 6 Months to 1 Year Fixed A/c	15136.29	14308.11	15369.26	26303.98	29697.33	-5.47	7.42	12.90
1.1.2.4 Above 1 Year	15515.23	14247.72	13186.09	18221.08	20785.12	-8.17	-7.45	14.07
1.1.3 Call Deposit	10108.65	11302.25	10301.47	15745.29	16429.74	11.81	-8.85	4.35
1.1.4 Certificate of Deposits	30.64	27.50	5.34	1.76	1.97	-10.26	-80.57	11.91
1.2 Others	1665.72	1852.69	1690.79	2172.70	2242.12	11.22	-8.74	3.20
2 Commission/Fee Expense	448.04	509.46	546.23	529.14	600.94	13.71	7.22	13.57
3 Employees Expenses	18747.82	21218.85	22715.53	23183.91	26627.48	13.18	7.05	14.85
4 Office Operating Expenses	15067.83	17624.25	18123.58	17839.10	20754.59	16.97	2.83	16.34
5 Exchange Fluctuation Loss	30.99	64.81	197.03	101.78	108.69	109.15	203.99	6.79
5.1 Due to Change in Exchange Rates	16.21	64.83	182.01	88.83	88.16	299.81	180.76	-0.76
5.2 Due to Foreign Currency Transactions	14.77	-0.01	15.02	12.95	20.54	-100.09	-117828.70	58.53
6 Non-Operatiing Expenses	143.87	89.80	106.14	17.99	33.54	-37.58	18.20	86.40
7. Provision for Risk	14274.84	12781.47	9649.95	11537.00	12762.76	-10.46	-24.50	10.62
7.1 Loan loss Provision	12362.41	11018.41	8451.80	10386.35	11477.45	-10.87	-23.29	10.51
7.1.1 General Loan loss Provision	2835.44	4071.38	5107.97	6082.19	7035.80	43.59	25.46	15.68
7.1.1.1 Pass Loan Loss Provision	0.00	3210.53	4530.40	5101.35	6256.87	0.00	41.11	22.65
7.1.1.2 Watch List Provision	0.00	860.85	577.57	980.84	778.93	0.00	-32.91	-20.59
7.1.2 Special Loan Loss Provision	9424.45	6627.48	3028.49	4080.43	4375.25	-29.68	-54.30	7.23
7.1.3 Additional Loan Loss Provision	102.52	319.54	315.34	223.74	66.40	211.68	-1.32	-70.32
7.2. Provision for Non-Banking Assets	1498.26	1429.51	1012.22	1023.15	1053.41	-4.59	-29.19	2.96
7.3. Provision for Loss on Investment	40.12	101.98	14.53	119.08	185.90	154.17	-85.75	56.10
7.4. Provision for Loss of Other Assets	374.06	231.58	171.40	8.41	46.00	0.00	0.00	446.73
8 Loan Written Off	623.54	439.90	355.03	935.59	996.12	-29.45	-19.29	6.47
9 Provision for Staff Bonus	3452.11	4053.16	5851.53	5034.18	6656.78	17.41	44.37	32.23
10 Provision for Income Tax	10677.75	12158.39	17591.64	15198.17	20370.63	13.87	44.69	34.03
11 Others	45.06	495.79	61.16	40.16	55.62	1000.27	-87.66	38.51
12 Net Profit	29331.59	37039.32	49004.93	41214.57	54665.43	26.28	32.31	32.64
TOTAL EXPENSES	160994.78	173746.23	189145.80	204117.09	241483.28	7.92	8.86	18.31
Income								
1. Interest Income	127191.89	134011.48	146483.09	164726.41	194358.11	5.36	9.31	17.99
1.1. On Loans and Advance	119484.79	127175.43	138782.71	153320.77	181923.38	6.44	9.13	18.66
1.2. On Investment	3502.98	2309.29	3487.02	5291.76	5875.27	-34.08	51.00	11.03
1.2.1 Government Bonds	3049.44	1982.25	3005.11	4370.81	4830.38	-35.00	51.60	10.51
1.2.2 Foreign Bonds	28.74	76.54	136.72	129.96	153.35	166.33	78.62	18.00
1.2.3 NRB Bonds	234.04	160.24	199.66	698.43	776.75	-31.53	24.60	11.21
1.2.4 Deventure & Bonds	190.76	90.26	145.54	92.55	114.78	-52.68	61.24	24.02
1.3 Agency Balance	962.10	716.42	589.35	736.66	1021.51	-25.54	-17.74	38.67
1.4 On Call Deposit	2108.65	2633.89	2513.39	3917.76	3475.05	24.91	-4.57	-11.30
1.5 Others	1133.37	1176.47	1110.61	1459.46	2062.91	3.80	-5.60	41.35
2. Comission & Discount	8051.43	8935.14	9828.97	10846.64	11806.85	10.98	10.00	8.85
2.1 Bills Purchase & Discount	231.80	248.42	300.48	218.18	239.80	7.17	20.96	9.91
2.2 Comission	6517.57	7494.65	8074.48	9299.58	9864.84	14.99	7.74	6.08
2.3 Others	1302.07	1192.07	1454.01	1328.88	1702.22	-8.45	21.97	28.09
3 Income From Exchange Fluctuation	4168.69	4761.74	5708.82	5581.66	6248.97	14.23	19.89	11.96
3.1 Due to Change in Exchange Rate	220.18	983.31	1342.09	698.51	706.74	346.60	36.49	1.18
3.2 Due to Foreign Currency Trans.	3948.52	3778.43	4366.73	4883.15	5542.23	-4.31	15.57	13.50
4 Other Operating Income	5508.69	7326.73	9123.21	9113.45	10772.31	33.00	24.52	18.20
5 Non Operating Income	4041.44	4743.47	4775.86	3071.24	3783.15	17.37	0.68	23.18
6 Provision Written Back	8679.68	11842.55	11550.65	9420.66	12883.40	36.44	-2.46	36.76
7 Recovery from Written off Loan	806.02	1508.63	1276.09	996.17	1504.14	87.17	-15.41	50.99
8 Income from Extra Ordinary Expenses	526.32	157.81	231.44	109.59	108.16	-70.02	46.65	-1.31
9 Net Loss	2020.61	458.66	167.67	251.30	18.20	-77.30	-63.44	-92.76
TOTAL INCOME	160994.77	173746.22	189145.79	204117.11	241483.29	7.92	8.86	18.31

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	49263.53	49191.03	47854.50	70965.11	81092.18	-0.15	-2.72	14.27
1.1 Deposit Liabilities	47872.14	47732.95	46323.77	69233.05	79132.19	-0.29	-2.95	14.30
1.1.1 Saving A/c	13593.22	14740.74	13684.45	15044.14	17436.33	8.44	-7.17	15.90
1.1.2 Fixed A/c	26009.72	23632.62	24433.35	41368.82	47954.79	-9.14	3.39	15.92
1.1.2.1 Upto 3 Months Fixed A/c	2734.87	1909.08	1842.14	1895.33	2170.16	-30.20	-3.51	14.50
1.1.2.2 3 to 6 Months fixed A/c	861.78	890.25	935.82	1885.07	2298.27	3.30	5.12	21.92
1.1.2.3 6 Months to 1 Year Fixed A/c	10816.67	10151.63	11607.80	22220.83	25818.22	-6.15	14.34	16.19
1.1.2.4 Above 1 Year	11596.41	10681.65	10047.59	15367.60	17668.14	-7.89	-5.94	14.97
1.1.3 Call Deposit	8238.57	9332.14	8200.79	12818.33	13739.10	13.27	-12.12	7.18
1.1.4 Certificate of Deposits	30.63	27.45	5.18	1.76	1.97	-10.37	-81.14	11.91
1.2 Others	1391.40	1458.08	1530.73	1732.06	1959.99	4.79	4.98	13.16
2 Commission/Fee Expense	441.61	505.07	543.21	525.92	597.40	14.37	7.55	13.59
3 Employees Expenses	15561.92	17776.14	19107.70	19990.07	23306.35	14.23	7.49	16.59
4 Office Operating Expenses	11195.23	13613.82	14313.59	14786.93	17487.97	21.60	5.14	18.27
5 Exchange Fluctuation Loss	23.74	63.27	19.05	15.40	25.52	166.46	-69.90	65.68
5.1 Due to Change in Exchange Rates	12.23	63.27	4.39	2.48	5.02	417.26	-93.06	102.45
5.2 Due to Foreign Currency Transactions	11.51	0.00	14.66	12.92	20.50	-100.00	0.00	58.62
6 Non-Operatiing Expenses	15.61	13.39	70.03	11.66	17.82	-14.18	422.82	52.78
7. Provision for Risk	8339.38	9962.24	7061.61	9170.23	10568.77	19.46	-29.12	15.25
7.1 Loan loss Provision	8091.42	9070.71	6401.84	8399.87	9650.60	12.10	-29.42	14.89
7.1.1 General Loan loss Provision	2084.15	3891.06	4110.57	5031.18	6271.68	86.70	5.64	24.66
7.1.1.1 Pass Loan Loss Provision	0.00	3163.99	3625.52	4397.74	5677.88	0.00	14.59	29.11
7.1.1.2 Watch List Provision	0.00	727.07	485.05	633.44	593.80	0.00	-33.29	-6.26
7.1.2 Special Loan Loss Provision	6007.27	5176.73	2197.47	3197.71	3368.78	-13.83	-57.55	5.35
7.1.3 Additional Loan Loss Provision	0.00	2.92	93.81	170.98	10.14	0.00	3118.15	-94.07
7.2. Provision for Non-Banking Assets	207.96	679.65	611.52	749.31	839.40	226.82	-10.02	12.02
7.3. Provision for Loss on Investment	-1.14	40.37	4.97	28.49	45.93	-3643.82	-87.68	61.24
7.4. Provision for Loss of Other Assets	41.14	171.51	43.27	-7.44	32.84	0.00	0.00	-541.58
8 Loan Written Off	269.95	103.45	77.54	852.55	907.44	-61.68	-25.05	6.44
9 Provision for Staff Bonus	2660.27	3139.60	4628.86	4162.40	5543.94	18.02	47.43	33.19
10 Provision for Income Tax	8232.63	9521.99	14145.34	12693.76	17163.51	15.66	48.55	35.21
11 Others	6.14	465.47	56.32	34.14	47.82	7475.89	-87.90	40.07
12 Net Profit	21294.17	28386.05	38128.55	33797.15	45433.95	33.30	34.32	34.43
TOTAL EXPENSES	117304.18	132741.51	146006.29	167005.33	202192.67	13.16	9.99	21.07
Income								
1. Interest Income	95849.23	101174.86	113200.58	133262.32	161584.42	5.56	11.89	21.25
1.1. On Loans and Advance	91023.28	97566.06	108083.45	125514.11	152697.37	7.19	10.78	21.66
1.2. On Investment	3239.70	2065.62	3265.06	5103.83	5686.94	-36.24	58.07	11.42
1.2.1 Government Bonds	2816.91	1774.19	2828.94	4216.57	4702.34	-37.02	59.45	11.52
1.2.2 Foreign Bonds	28.74	76.54	136.72	129.96	153.35	166.33	78.62	18.00
1.2.3 NRB Bonds	218.55	132.56	167.89	684.85	746.84	-39.35	26.65	9.05
1.2.4 Deventure & Bonds	175.50	82.33	131.52	72.45	84.40	-53.09	59.75	16.49
1.3 Agency Balance	714.00	491.44	420.46	417.53	483.18	-31.17	-14.44	15.72
1.4 On Call Deposit	258.09	399.14	627.38	1097.82	781.19	54.65	57.18	-28.84
1.5 Others	614.16	652.61	804.22	1129.04	1935.75	6.26	23.23	71.45
2. Comission & Discount	7252.50	8247.23	9230.35	10369.19	11327.97	13.72	11.92	9.25
2.1 Bills Purchase & Discount	231.59	247.40	300.36	218.17	239.78	6.82	21.41	9.91
2.2 Comission	6022.89	7055.01	7688.74	8992.67	9581.64	17.14	8.98	6.55
2.3 Others	998.02	944.82	1241.25	1158.36	1506.55	-5.33	31.37	30.06
3 Income From Exchange Fluctuation	4118.09	4712.88	5461.96	5456.75	6127.72	14.44	15.89	12.30
3.1 Due to Change in Exchange Rate	219.24	980.69	1116.14	622.80	629.46	347.31	13.81	1.07
3.2 Due to Foreign Currency Trans.	3898.85	3732.18	4345.81	4833.95	5498.26	-4.27	16.44	13.74
4 Other Operating Income	3614.09	5281.25	6555.19	7084.94	8715.19	46.13	24.12	23.01
5 Non Operating Income	1241.27	3880.23	2757.19	2444.34	2774.51	212.60	-28.94	13.51
6 Provision Written Back	4031.87	7604.21	7698.29	7288.27	10242.22	88.60	1.24	40.53
7 Recovery from Written off Loan	776.54	1445.40	1024.53	848.98	1368.72	86.13	-29.12	61.22
8 Income from Extra Ordinary Expenses	420.58	64.77	78.21	32.28	51.92	-84.60	20.73	60.84
9 Net Loss	0.00	330.67	0.00	218.27	0.00	0.00	-100.00	-100.00
TOTAL INCOME	117304.17	132741.51	146006.29	167005.34	202192.68	13.16	9.99	21.07

Profit and Loss Statement of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13000.57	13157.27	13312.19	13811.18	13201.15	1.21	1.18	-4.42
1.1 Deposit Liabilities	12811.12	12804.81	13172.88	13532.28	13087.17	-0.05	2.87	-3.29
1.1.1 Saving A/c	5944.44	5804.70	5946.21	4973.76	4677.07	-2.35	2.44	-5.97
1.1.2 Fixed A/c	5071.10	5086.43	5212.02	5865.05	5949.55	0.30	2.47	1.44
1.1.2.1 Upto 3 Months Fixed A/c	93.84	59.93	54.26	286.20	270.84	-36.13	-9.47	-5.37
1.1.2.2 3 to 6 Months fixed A/c	146.20	116.36	278.90	349.31	299.49	-20.41	139.69	-14.26
1.1.2.3 6 Months to 1 Year Fixed A/c	2573.54	2716.01	2769.74	3048.73	2933.09	5.54	1.98	-3.79
1.1.2.4 Above 1 Year	2257.51	2194.14	2109.12	2180.81	2446.12	-2.81	-3.87	12.17
1.1.3 Call Deposit	1795.59	1913.68	2014.52	2693.48	2460.55	6.58	5.27	-8.65
1.1.4 Certificate of Deposits	0.00	0.00	0.12	0.00	0.00	0.00	0.00	0.00
1.2 Others	189.45	352.45	139.31	278.90	113.98	86.04	-60.47	-59.13
2 Commission/Fee Expense	5.43	3.26	1.36	0.14	0.00	-39.85	-58.30	-100.00
3 Employees Expenses	2356.60	2640.86	2907.09	2605.62	2687.22	12.06	10.08	3.13
4 Office Operating Expenses	2905.88	3017.24	3038.53	2451.75	2613.80	3.83	0.71	6.61
5 Exchange Fluctuation Loss	7.25	1.55	177.98	86.38	83.17	-78.64	11400.55	-3.72
5.1 Due to Change in Exchange Rates	3.98	1.56	177.62	86.35	83.14	-60.83	11283.12	-3.72
5.2 Due to Foreign Currency Transactions	3.26	-0.01	0.36	0.03	0.04	-100.39	-2960.52	21.21
6 Non-Operatiing Expenses	110.83	41.67	16.31	3.15	14.39	-62.40	-60.86	357.33
7. Provision for Risk	3525.12	1866.82	1415.40	1618.65	1565.51	-47.04	-24.18	-3.28
7.1 Loan loss Provision	2554.92	1349.90	1271.31	1593.45	1483.84	-47.16	-5.82	-6.88
7.1.1 General Loan loss Provision	563.53	154.01	733.07	893.78	623.63	-72.67	375.98	-30.23
7.1.1.1 Pass Loan Loss Provision	0.00	27.86	652.10	578.39	465.15	0.00	2240.61	-19.58
7.1.1.2 Watch List Provision	0.00	126.15	80.97	315.39	158.48	0.00	-35.81	-49.75
7.1.2 Special Loan Loss Provision	1934.63	1104.99	502.83	676.84	833.09	-42.88	-54.49	23.09
7.1.3 Additional Loan Loss Provision	56.76	90.90	35.40	22.83	27.11	60.14	-61.05	18.77
7.2. Provision for Non-Banking Assets	642.02	497.62	108.91	-18.84	25.48	-22.49	-78.11	-235.23
7.3. Provision for Loss on Investment	2.81	11.46	-0.43	35.83	45.60	308.19	-103.77	27.29
7.4. Provision for Loss of Other Assets	325.37	7.84	35.62	8.21	10.59	0.00	0.00	28.99
8 Loan Written Off	165.54	225.49	155.56	34.18	39.77	36.22	-31.01	16.35
9 Provision for Staff Bonus	569.23	704.19	962.73	738.75	941.72	23.71	36.71	27.47
10 Provision for Income Tax	1810.11	2043.98	2793.14	2154.02	2723.56	12.92	36.65	26.44
11 Others	36.78	20.53	4.17	0.60	0.81	-44.18	-79.70	35.50
12 Net Profit	4691.95	5925.13	7762.81	5459.55	6872.35	26.28	31.01	25.88
TOTAL EXPENSES	29185.27	29648.00	32547.27	28963.96	30743.44	1.59	9.78	6.14
Income								
1. Interest Income	22130.34	24453.29	26440.45	25418.61	26567.77	10.50	8.13	4.52
1.1. On Loans and Advance	20111.26	22110.85	24547.15	22774.20	24001.32	9.94	11.02	5.39
1.2. On Investment	152.46	134.58	123.20	136.30	135.56	-11.73	-8.46	-0.55
1.2.1 Government Bonds	137.26	121.98	101.73	116.90	95.19	-11.14	-16.60	-18.58
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	6.77	10.90	11.11	1.36	12.29	60.88	2.00	804.99
1.2.4 Deventure & Bonds	8.42	1.71	10.35	18.04	28.09	-79.75	506.78	55.66
1.3 Agency Balance	168.42	137.10	103.08	152.33	344.14	-18.59	-24.81	125.91
1.4 On Call Deposit	1401.86	1688.66	1486.16	2140.00	2055.54	20.46	-11.99	-3.95
1.5 Others	296.34	382.10	180.86	215.77	31.21	28.94	-52.67	-85.53
2. Comission & Discount	616.60	585.87	487.12	390.72	384.57	-4.98	-16.86	-1.57
2.1 Bills Purchase & Discount	0.20	1.02	0.12	0.02	0.02	409.97	-88.61	0.00
2.2 Comission	401.50	390.41	364.54	285.65	263.32	-2.76	-6.62	-7.82
2.3 Others	214.90	194.44	122.46	105.06	121.23	-9.52	-37.02	15.39
3 Income From Exchange Fluctuation	50.60	48.86	246.86	124.91	121.24	-3.43	405.20	-2.93
3.1 Due to Change in Exchange Rate	0.94	2.62	225.94	75.72	77.27	179.65	8539.48	2.06
3.2 Due to Foreign Currency Trans.	49.67	46.25	20.92	49.19	43.97	-6.88	-54.77	-10.62
4 Other Operating Income	1372.85	1552.34	2088.22	1636.46	1656.52	13.07	34.52	1.23
5 Non Operating Income	2135.56	402.44	1130.88	308.05	444.76	-81.16	181.01	44.38
6 Provision Written Back	1658.69	2531.66	2018.37	1059.72	1546.85	52.63	-20.27	45.97
7 Recovery from Written off Loan	10.34	21.45	2.61	3.65	12.51	107.40	-87.85	243.11
8 Income from Extra Ordinary Expenses	69.49	35.69	128.54	21.84	9.21	-48.64	260.14	-57.81
9 Net Loss	1140.79	16.40	4.23	0.00	0.00	-98.56	-74.18	0.00
TOTAL INCOME	29185.27	29648.00	32547.27	28963.96	30743.44	1.59	9.78	6.14

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5887.25	4922.73	3776.34	3709.20	3557.37	-16.38	-23.29	-4.09
1.1 Deposit Liabilities	5802.37	4880.57	3755.60	3547.46	3389.23	-15.89	-23.05	-4.46
1.1.1 Saving A/c	2225.47	1949.03	1604.12	1454.39	1412.59	-12.42	-17.70	-2.87
1.1.2 Fixed A/c	3502.38	2875.05	2065.28	1859.60	1746.55	-17.91	-28.17	-6.08
1.1.2.1 Upto 3 Months Fixed A/c	37.66	26.00	18.35	64.46	54.79	-30.95	-29.42	-15.00
1.1.2.2 3 to 6 Months fixed A/c	57.33	36.65	25.82	88.04	74.88	-36.08	-29.53	-14.95
1.1.2.3 6 Months to 1 Year Fixed A/c	1746.08	1440.47	991.72	1034.43	946.02	-17.50	-31.15	-8.55
1.1.2.4 Above 1 Year	1661.31	1371.93	1029.38	672.67	670.86	-17.42	-24.97	-0.27
1.1.3 Call Deposit	74.49	56.44	86.16	233.48	230.09	-24.24	52.65	-1.45
1.1.4 Certificate of Deposits	0.02	0.05	0.04	0.00	0.00	170.55	-19.53	0.00
1.2 Others	84.88	42.16	20.74	161.74	168.15	-50.33	-50.79	3.96
2 Commission/Fee Expense	1.00	1.13	1.67	3.09	3.54	12.23	48.06	14.59
3 Employees Expenses	829.30	801.85	700.74	588.21	633.90	-3.31	-12.61	7.77
4 Office Operating Expenses	966.71	993.19	771.46	600.43	652.83	2.74	-22.32	8.73
5 Exchange Fluctuation Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Operatiing Expenses	17.43	34.74	19.81	3.18	1.33	99.32	-42.98	-58.27
7. Provision for Risk	2410.35	952.41	1172.94	748.12	628.48	-60.49	23.15	-15.99
7.1 Loan loss Provision	1716.07	597.80	778.65	393.02	343.01	-65.16	30.25	-12.72
7.1.1 General Loan loss Provision	187.76	26.31	264.33	157.23	140.49	-85.99	904.68	-10.65
7.1.1.1 Pass Loan Loss Provision	0.00	18.68	252.78	125.22	113.84	0.00	1253.25	-9.09
7.1.1.2 Watch List Provision	0.00	7.63	11.55	32.01	26.65	0.00	51.34	-16.75
7.1.2 Special Loan Loss Provision	1482.55	345.76	328.19	205.87	173.38	-76.68	-5.08	-15.78
7.1.3 Additional Loan Loss Provision	45.76	225.73	186.13	29.93	29.14	393.30	-17.55	-2.63
7.2. Provision for Non-Banking Assets	648.27	252.23	291.80	292.68	188.53	-61.09	15.68	-35.58
7.3. Provision for Loss on Investment	38.45	50.14	9.99	54.77	94.36	30.40	-80.08	72.28
7.4. Provision for Loss of Other Assets	7.55	52.23	92.51	7.64	2.57	0.00	0.00	-66.31
8 Loan Written Off	188.06	110.96	121.93	48.86	48.91	-41.00	9.89	0.11
9 Provision for Staff Bonus	222.60	209.37	259.93	133.03	171.12	-5.94	24.15	28.63
10 Provision for Income Tax	635.01	592.41	653.15	350.39	483.56	-6.71	10.25	38.01
11 Others	2.14	9.80	0.67	5.42	7.00	357.41	-93.13	29.01
12 Net Profit	3345.47	2728.14	3113.58	1957.88	2359.13	-18.45	14.13	20.49
TOTAL EXPENSES	14505.33	11356.71	10592.23	8147.81	8547.17	-21.71	-6.73	4.90
Income								
1. Interest Income	9212.31	8383.33	6842.06	6045.47	6205.92	-9.00	-18.38	2.65
1.1. On Loans and Advance	8350.25	7498.52	6152.12	5032.47	5224.69	-10.20	-17.96	3.82
1.2. On Investment	110.82	109.09	98.76	51.62	52.77	-1.56	-9.47	2.23
1.2.1 Government Bonds	95.26	86.08	74.44	37.34	32.86	-9.64	-13.52	-12.01
1.2.2 Foreign Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.2.3 NRB Bonds	8.72	16.78	20.65	12.22	17.62	92.50	23.06	44.17
1.2.4 Deventure & Bonds	6.84	6.23	3.67	2.06	2.29	-8.96	-41.05	11.56
1.3 Agency Balance	79.67	87.87	65.81	166.79	194.19	10.30	-25.11	16.43
1.4 On Call Deposit	448.70	546.09	399.84	679.94	638.32	21.71	-26.78	-6.12
1.5 Others	222.87	141.75	125.53	114.65	95.95	-36.40	-11.45	-16.31
2. Comission & Discount	182.33	102.04	111.50	86.73	94.31	-44.04	9.27	8.74
2.1 Bills Purchase & Discount	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
2.2 Comission	93.18	49.23	21.19	21.26	19.87	-47.17	-56.95	-6.54
2.3 Others	89.15	52.81	90.30	65.47	74.44	-40.77	71.00	13.70
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-10.24	-99.94	0.00
4 Other Operating Income	521.75	493.14	479.80	392.04	400.59	-5.48	-2.71	2.18
5 Non Operating Income	664.61	460.80	887.79	318.85	563.87	-30.67	92.66	76.85
6 Provision Written Back	2989.11	1706.69	1833.99	1072.66	1094.33	-42.90	7.46	2.02
7 Recovery from Written off Loan	19.14	41.78	248.95	143.54	122.91	118.26	495.90	-14.37
8 Income from Extra Ordinary Expenses	36.25	57.35	24.70	55.47	47.02	58.18	-56.94	-15.23
9 Net Loss	879.82	111.60	163.43	33.04	18.20	-87.32	46.45	-44.90
TOTAL INCOME	14505.33	11356.71	10592.23	8147.81	8547.17	-21.71	-6.73	4.90

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	48152.08	61783.87	76816.32	86410.21	87899.16	28.31	24.33	1.72
Fishery Related	2747.06	3355.59	1980.46	2320.99	2328.51	22.15	-40.98	0.32
Mining Related	3580.05	3525.74	3404.03	3698.87	3950.19	-1.52	-3.45	6.79
Agriculture, Forestry & Beverage Production Related	222489.70	255534.57	296097.02	329112.59	329835.00	14.85	15.87	0.22
Construction	118632.87	152480.40	182851.94	219343.44	213028.75	28.53	19.92	-2.88
Electricity, Gas and Water	25606.61	34540.43	46417.77	61501.15	63520.59	34.89	34.39	3.28
Metal Products, Machinery & Electronic Equipment & Asse	13994.97	16208.31	19473.46	24614.43	25044.82	15.82	20.14	1.75
Transport, Communication and Public Utilities	43707.55	48451.67	67489.25	79318.57	76264.31	10.85	39.29	-3.85
Wholesaler & Retailer	243966.15	297286.58	374322.54	430291.27	436442.74	21.86	25.91	1.43
Finance, Insurance and Real Estate	90353.77	107293.66	135000.17	160108.84	166374.23	18.75	25.82	3.91
Hotel or Restaurant	32909.63	44028.90	54426.26	65591.10	66900.15	33.79	23.61	2.00
Other Services	54154.23	63957.60	72146.41	83232.68	90250.94	18.10	12.80	8.43
Consumption Loans	87003.21	101450.14	120843.49	150835.56	158359.29	16.61	19.12	4.99
Local Government	1182.73	1714.14	1654.98	1562.07	1568.65	44.93	-3.45	0.42
Others	141309.64	169740.36	228955.74	268773.97	272881.84	20.12	34.89	1.53
TOTAL	1129803.67	1361351.97	1681879.83	1966715.74	1994649.17	20.49	23.54	1.42
Productwise								
Term Loan	173069.81	223149.61	272694.42	310441.99	320735.49	28.94	22.20	3.32
Overdraft	211367.58	245994.73	294326.89	344403.47	361906.83	16.38	19.65	5.08
Trust Receipt Loan / Import Loan	48161.32	55141.88	72678.07	72070.41	64530.02	14.49	31.80	-10.46
Demand & Other Working Capital Loan	250607.47	293603.14	365785.23	409766.27	404195.22	17.16	24.58	-1.36
Residential Personal Home Loan (Up to Rs. 1 Crore)	89484.87	118861.54	142815.41	168173.80	168383.92	32.83	20.15	0.12
Real Estate Loan	82482.16	85678.07	108071.88	127154.22	127318.70	3.87	26.14	0.13
Margin Nature Loan	20031.63	24084.77	37681.04	39194.14	41170.06	20.23	56.45	5.04
Hire Purchase Loan	63653.90	80966.96	110094.35	150734.68	150400.06	27.20	35.97	-0.22
Deprived Sector Loan	50576.56	63889.82	81239.19	105365.04	111984.61	26.32	27.16	6.28
Bills Purchased	10045.08	13511.29	12530.80	17779.56	17354.17	34.51	-7.26	-2.39
Other Product	130323.28	156470.18	183962.55	221632.17	226670.09	20.06	17.57	2.27
Total	1129803.66	1361351.98	1681879.83	1966715.73	1994649.17	20.49	23.54	1.42
Collateral wise								
Gold and Silver	31102.67	31374.67	30642.25	36663.59	37466.92	0.87	-2.33	2.19
Government Securities	992.12	784.73	1014.67	1023.14	997.94	-20.90	29.30	-2.46
Non Governmental Securities	14092.14	18776.93	29668.70	32922.11	34634.94	33.24	58.01	5.20
Fixed Deposit Receipts	10774.58	9824.90	10553.39	21433.77	22175.52	-8.81	7.41	3.46
Own	9893.47	8925.88	9577.14	20138.91	20780.98	-9.78	7.30	3.19
Other Licences Institutions	881.11	899.02	976.25	1294.86	1394.55	2.03	8.59	7.70
Collateral of Properties	936410.77	1131830.49	1463645.87	1714990.81	1734997.03	20.87	29.32	1.17
Fixed Assets	785804.82	957231.98	1207217.80	1442467.09	1459790.48	21.82	26.12	1.20
Current Assets	150605.95	174598.50	256428.07	272523.72	275206.55	15.93	46.87	0.98
Against security of Bill	11927.48	13969.01	15710.45	15927.66	15873.63	17.12	12.47	-0.34
Domestic Bills	2817.51	3532.80	3525.87	893.89	798.38	25.39	-0.20	-10.68
Foreign Bills	9109.97	10436.21	12184.58	15033.77	15075.25	14.56	16.75	0.28
Against Guarantee	29975.14	40479.05	52993.07	60411.20	63293.16	35.04	30.91	4.77
Government Guarantee	2155.95	2385.24	2364.19	2542.29	2560.01	10.64	-0.88	0.70
Institutional Guarantee	20737.62	27833.31	33209.50	39907.08	42758.93	34.22	19.32	7.15
Personal Guarantee	2001.69	2350.72	4054.12	5284.51	5340.32	17.44	72.46	1.06
Collective Guarantee	2167.66	3581.03	4855.55	6005.33	5828.86	65.20	35.59	-2.94
International Rated Foreign Bank's Guarantee	192.25	93.08	4226.93	1482.98	1469.32	-51.58	4441.02	-0.92
Other Guarantee	2706.26	4235.68	4282.79	5189.02	5335.71	56.51	1.11	2.83
Credit Card	410.98	427.58	416.03	876.48	905.78	4.04	-2.70	3.34
Others	94117.78	113884.53	77235.40	82466.96	84304.25	21.00	-32.18	2.23
Total	1129803.67	1361351.89	1681879.83	1966715.73	1994649.17	20.49	23.54	1.42

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017			
Sectorwise	1	2	3	4	5	2/1	3/2	5/4
Agricultural and Forest Related	37810.81	47818.18	59611.10	70736.03	73353.34	26.47	24.66	3.70
Fishery Related	2491.48	2888.07	1513.96	1919.22	1996.59	15.92	-47.58	4.03
Mining Related	3258.97	3064.11	2970.72	3139.88	3467.83	-5.98	-3.05	10.44
Agriculture, Forestry & Beverage Production Related	207142.86	239722.81	278304.22	312901.01	315942.22	15.73	16.09	0.97
Construction	88914.98	115175.72	142303.46	179038.03	178777.17	29.53	23.55	-0.15
Electricity, Gas and Water	21784.34	29412.29	42101.95	55971.55	59344.92	35.02	43.14	6.03
Metal Products, Machinery & Electronic Equipment & Asse	10887.77	12402.24	16327.51	21489.87	22633.48	13.91	31.65	5.32
Transport, Communication and Public Utilities	25221.64	26254.45	43246.45	51979.24	52471.19	4.09	64.72	0.95
Wholesaler & Retailer	205667.15	256252.52	330886.83	387685.83	397945.20	24.60	29.13	2.65
Finance, Insurance and Real Estate	72768.84	89220.30	114517.91	139177.32	148589.16	22.61	28.35	6.76
Hotel or Restaurant	24846.43	35337.97	43361.87	54223.93	57138.95	42.23	22.71	5.38
Other Services	43987.36	53099.98	60591.89	71327.40	80038.56	20.72	14.11	12.21
Consumption Loans	68227.23	80339.71	99230.33	125734.66	134352.70	17.75	23.51	6.85
Local Government	1096.16	1621.81	1576.17	1479.75	1506.86	47.95	-2.81	1.83
Others	88042.57	110543.10	155958.26	196485.27	208340.54	25.56	41.08	6.03
TOTAL	902162.01	1103153.25	1392502.62	1673288.99	1735898.71	22.28	26.23	3.74
Productwise								
Term Loan	142965.53	187297.61	227581.99	261278.73	280894.40	31.01	21.51	7.51
Overdraft	170872.66	200106.73	239961.46	290633.71	310486.80	17.11	19.92	6.83
Trust Receipt Loan / Import Loan	48161.32	55141.88	72677.77	72055.33	64519.94	14.49	31.80	-10.46
Demand & Other Working Capital Loan	216015.90	260320.80	334766.54	384853.14	386183.56	20.51	28.60	0.35
Residential Personal Home Loan (Up to Rs. 1 Crore)	64673.30	87842.96	109296.95	134504.68	140053.24	35.83	24.42	4.13
Real Estate Loan	60467.66	63879.59	83603.42	102695.97	104245.22	5.64	30.88	1.51
Margin Nature Loan	11988.14	16360.29	28428.82	31743.32	34419.83	36.47	73.77	8.43
Hire Purchase Loan	41023.45	54406.77	79566.01	116266.54	120085.97	32.62	46.24	3.29
Deprived Sector Loan	40962.32	51515.94	66005.84	86968.87	93428.55	0.00	0.00	7.43
Bills Purchased	10034.34	13497.19	12523.00	17773.16	17351.57	34.51	-7.22	-2.37
Other Product	94997.38	112783.49	138090.81	174515.53	184229.66	18.72	22.44	5.57
Total	902162.00	1103153.26	1392502.62	1673288.98	1735898.72	22.28	26.23	3.74
Collateral wise								
Gold and Silver	27088.37	26813.12	26326.42	32049.26	32842.76	-1.02	-1.82	2.48
Government Securities	968.71	751.68	991.90	1005.71	986.04	-22.40	31.96	-1.96
Non Governmental Securities	8973.82	13183.16	23084.76	27386.33	29673.78	46.91	75.11	8.35
Fixed Deposit Receipts	7359.78	6561.88	7542.78	13786.05	15282.39	-10.84	14.95	10.85
Own	6478.67	5662.90	6566.55	12494.19	13887.84	-12.59	15.96	11.15
Other Licences Institutions	881.11	898.97	976.23	1291.86	1394.55	2.03	8.59	7.95
Collateral of Properties	733614.96	900985.02	1206655.78	1458111.04	1510054.58	22.81	33.93	3.56
Fixed Assets	583662.27	726933.32	950449.10	1185672.28	1234935.26	24.55	30.75	4.15
Current Assets	149952.69	174051.71	256206.67	272438.76	275119.32	16.07	47.20	0.98
Against security of Bill	11923.28	13672.66	15133.48	15923.86	15873.63	14.67	10.68	-0.32
Domestic Bills	2813.31	3236.45	2950.40	890.09	798.38	15.04	-8.84	-10.30
Foreign Bills	9109.97	10436.21	12183.08	15033.77	15075.25	14.56	16.74	0.28
Against Guarantee	25697.50	34298.71	44016.18	48651.69	52805.20	33.47	28.33	8.54
Government Guarantee	1975.30	2208.28	2191.40	2403.66	2456.45	11.79	-0.76	2.20
Institutional Guarantee	18972.97	24969.73	28853.08	34786.72	38746.64	31.61	15.55	11.38
Personal Guarantee	1684.14	2069.26	3325.36	4071.33	4274.42	22.87	60.70	4.99
Collective Guarantee	404.05	951.02	1365.35	866.89	640.93	135.37	43.57	-26.07
International Rated Foreign Bank's Guarantee	117.47	93.08	4226.93	1482.98	1469.32	-20.76	4441.02	-0.92
Other Guarantee	2529.85	4007.34	4054.06	5040.12	5217.45	58.40	1.17	3.52
Credit Card	410.98	427.58	416.03	876.48	905.78	4.04	-2.70	3.34
Others	86124.60	106459.44	68335.30	75498.55	77474.55	23.61	-35.81	2.62
Total	902162.02	1103153.26	1392502.62	1673288.98	1735898.71	22.28	26.23	3.74

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	8423.26	12002.65	15169.69	12840.10	11517.77	42.49	26.39	-10.30
Fishery Related	214.77	404.87	410.64	344.49	275.80	88.51	1.42	-19.94
Mining Related	275.24	390.09	391.51	506.97	450.84	41.73	0.36	-11.07
Agriculture, Forestry & Beverage Production Related	10699.48	12179.35	14829.67	13516.68	11610.02	13.83	21.76	-14.11
Construction	19507.92	26554.42	32645.74	31998.49	27621.96	36.12	22.94	-13.68
Electricity, Gas and Water	3617.75	4933.46	4000.83	5321.00	4007.87	36.37	-18.90	-24.68
Metal Products, Machinery & Electronic Equipment & Asse	2385.15	2976.90	2395.14	2231.37	1557.29	24.81	-19.54	-30.21
Transport, Communication and Public Utilities	12897.59	15099.18	17830.86	21381.27	18908.92	17.07	18.09	-11.56
Wholesaler & Retailer	29633.88	32542.18	35847.16	36108.92	32765.58	9.81	10.16	-9.26
Finance, Insurance and Real Estate	12797.65	13368.46	16264.86	16931.16	14169.51	4.46	21.67	-16.31
Hotel or Restaurant	6278.73	7231.42	9287.71	9744.12	8381.09	15.17	28.44	-13.99
Other Services	7909.36	8661.91	9369.02	9743.49	8371.79	9.51	8.16	-14.08
Consumption Loans	12728.61	15563.89	17035.39	19855.28	19360.71	22.27	9.45	-2.49
Local Government	38.04	32.34	41.32	41.71	24.59	-14.98	27.76	-41.05
Others	34396.15	41529.50	57473.73	56833.19	50581.10	20.74	38.39	-11.00
TOTAL	161803.56	193470.61	232993.26	237398.25	209604.83	19.57	20.43	-11.71
Productwise								
Term Loan	21437.34	27992.73	37259.67	41370.71	33010.58	30.58	33.10	-20.21
Overdraft	40494.92	45887.99	54365.43	53769.76	51420.03	13.32	18.47	-4.37
Trust Receipt Loan / Import Loan	0.00	0.00	0.30	15.08	10.09	0.00	0.00	-33.11
Demand & Other Working Capital Loan	19857.01	20503.15	20231.27	15851.74	10586.96	3.25	-1.33	-33.21
Residential Personal Home Loan (Up to Rs. 1 Crore)	16820.26	22476.27	26787.73	26182.34	22016.64	33.63	19.18	-15.91
Real Estate Loan	12773.90	13116.83	17273.22	17944.04	16955.43	2.68	31.69	-5.51
Margin Nature Loan	4112.98	3831.26	5205.67	4225.44	3835.46	-6.85	35.87	-9.23
Hire Purchase Loan	15906.14	18970.95	23685.84	27662.86	24554.80	19.27	24.85	-11.24
Deprived Sector Loan	7564.63	10198.29	12938.71	15984.24	16414.81	0.00	0.00	2.69
Bills Purchased	4.34	7.70	1.40	0.00	0.00	77.26	-81.82	0.00
Other Product	22832.03	30485.43	35244.02	34392.05	30800.04	33.52	15.61	-10.44
Total	161803.56	193470.61	232993.26	237398.25	209604.83	19.57	20.43	-11.71
Collateral wise								
Gold and Silver	3680.33	4111.82	4189.41	4308.48	4318.51	11.72	1.89	0.23
Government Securities	5.85	12.34	6.15	5.68	0.15	110.90	-50.16	-97.31
Non Governmental Securities	3181.68	3330.32	4660.50	4191.22	3801.07	4.67	39.94	-9.31
Fixed Deposit Receipts	1709.14	2014.24	2155.69	5613.24	5264.84	17.85	7.02	-6.21
Own	1709.14	2014.20	2155.67	5610.24	5264.84	17.85	7.02	-6.16
Other Licences Institutions	0.00	0.05	0.02	3.00	0.00	0.00	-55.56	-100.00
Collateral of Properties	147209.51	177855.55	213181.75	212470.18	186566.58	20.82	19.86	-12.19
Fixed Assets	146794.10	177513.72	213171.49	212463.62	186555.95	20.93	20.09	-12.19
Current Assets	415.41	341.83	10.26	6.55	10.63	-17.71	-97.00	62.17
Against security of Bill	4.20	15.30	8.28	0.00	0.00	264.19	-45.88	0.00
Domestic Bills	4.20	15.30	8.28	0.00	0.00	264.19	-45.88	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	3621.07	5424.35	7887.82	10302.64	9201.06	49.80	45.42	-10.69
Government Guarantee	112.75	112.07	113.69	96.78	63.11	-0.60	1.44	-34.79
Institutional Guarantee	1492.52	2552.54	3716.23	4236.48	3197.82	71.02	45.59	-24.52
Personal Guarantee	200.91	155.40	570.85	900.05	750.78	-22.65	267.33	-16.58
Collective Guarantee	1737.70	2602.75	3481.97	5067.39	5187.90	49.78	33.78	2.38
International Rated Foreign Bank's Guarantee	74.78	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Other Guarantee	2.41	1.59	5.10	1.94	1.45	-33.93	220.21	-25.14
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	2391.77	706.70	903.66	506.81	452.61	-70.45	27.87	-10.69
Total	161803.56	193470.61	232993.26	237398.25	209604.83	19.57	20.43	-11.71

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% Change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	1918.01	1963.05	2035.53	2834.08	3028.05	2.35	3.69	6.84
Fishery Related	40.81	62.64	55.86	57.28	56.12	53.49	-10.83	-2.02
Mining Related	45.84	71.55	41.80	52.02	31.51	56.09	-41.57	-39.42
Agriculture, Forestry & Beverage Production Related	4647.36	3632.41	2963.13	2694.90	2282.77	-21.84	-18.43	-15.29
Construction	10209.97	10750.27	7902.75	8306.93	6629.62	5.29	-26.49	-20.19
Electricity, Gas and Water	204.52	194.69	314.99	208.60	167.79	-4.81	61.79	-19.56
Metal Products, Machinery & Electronic Equipment & Asse	722.06	829.16	750.81	893.18	854.05	14.83	-9.45	-4.38
Transport, Communication and Public Utilities	5588.33	7098.04	6411.94	5958.06	4884.19	27.02	-9.67	-18.02
Wholesaler & Retailer	8665.13	8491.89	7588.55	6496.52	5731.96	-2.00	-10.64	-11.77
Finance, Insurance and Real Estate	4787.27	4704.90	4217.40	4000.36	3615.57	-1.72	-10.36	-9.62
Hotel or Restaurant	1784.46	1459.52	1776.67	1623.05	1380.10	-18.21	21.73	-14.97
Other Services	2257.51	2195.70	2185.50	2161.79	1840.60	-2.74	-0.46	-14.86
Consumption Loans	6047.38	5546.54	4577.78	5245.63	4645.89	-8.28	-17.47	-11.43
Local Government	48.53	59.99	37.50	40.60	37.20	23.63	-37.50	-8.38
Others	18870.91	17667.77	15523.75	15455.51	13960.21	-6.38	-12.14	-9.67
TOTAL	65838.09	64728.11	56383.96	56028.50	49145.62	-1.69	-12.89	-12.28
Productwise								
Term Loan	8666.94	7859.26	7852.76	7792.55	6830.51	-9.32	-0.08	-12.35
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trust Receipt Loan / Import Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Demand & Other Working Capital Loan	14734.55	12779.18	10787.42	9061.39	7424.71	-13.27	-15.59	-18.06
Residential Personal Home Loan (Up to Rs. 1 Crore)	7991.30	8542.32	6730.72	7486.79	6314.04	6.90	-21.21	-15.66
Real Estate Loan	9240.60	8681.64	7195.24	6514.21	6118.05	-6.05	-17.12	-6.08
Margin Nature Loan	3930.51	3893.22	4046.55	3225.38	2914.77	-0.95	3.94	-9.63
Hire Purchase Loan	6724.31	7589.24	6842.49	6805.28	5759.29	12.86	-9.84	-15.37
Deprived Sector Loan	2049.60	2175.58	2294.65	2411.92	2141.25	0.00	0.00	-11.22
Bills Purchased	6.40	6.40	6.40	6.40	2.60	0.00	0.00	-59.38
Other Product	12493.87	13201.26	10627.73	12724.59	11640.40	5.66	-19.49	-8.52
Total	65838.09	64728.11	56383.96	56028.50	49145.62	-1.69	-12.89	-12.28
Collateral wise								
Gold and Silver	333.97	449.73	126.42	305.85	305.64	34.66	-71.89	-0.07
Government Securities	17.56	20.72	16.63	11.75	11.75	17.98	-19.73	0.00
Non Governmental Securities	1936.64	2263.45	1923.44	1344.56	1160.09	16.88	-15.02	-13.72
Fixed Deposit Receipts	1705.66	1248.78	854.92	2034.48	1628.29	-26.79	-31.54	-19.97
Own	1705.66	1248.78	854.92	2034.48	1628.29	-26.79	-31.54	-19.97
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	55586.29	52989.91	43808.35	44409.60	38375.87	-4.67	-17.33	-13.59
Fixed Assets	55348.44	52784.94	43597.21	44331.19	38299.28	-4.63	-17.41	-13.61
Current Assets	237.85	204.97	211.14	78.40	76.59	-13.82	3.01	-2.31
Against security of Bill	0.00	281.05	568.69	3.80	0.00	0.00	102.34	#####
Domestic Bills	0.00	281.05	567.19	3.80	0.00	0.00	101.81	#####
Foreign Bills	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00
Against Guarantee	656.57	755.99	1089.07	1456.87	1286.89	15.14	44.06	-11.67
Government Guarantee	67.90	64.90	59.11	41.86	40.45	-4.42	-8.93	-3.36
Institutional Guarantee	272.12	311.04	640.19	883.88	814.47	14.30	105.83	-7.85
Personal Guarantee	116.64	126.05	157.91	313.12	315.12	8.07	25.27	0.64
Collective Guarantee	25.91	27.25	8.24	71.05	0.04	5.20	-69.78	-99.95
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	174.00	226.74	223.63	146.96	116.81	30.31	-1.37	-20.51
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	5601.40	6718.39	7996.44	6461.60	6377.09	19.94	19.02	-1.31
Total	65838.09	64728.01	56383.96	56028.50	49145.62	-1.69	-12.89	-12.28

S.N.	BFI Name	Jebs	Reliance
Liabilities			
1	CAPITAL FUND	331.47	572.69
	a. Paid-up Capital	288.96	512.57
	b. Calls in Advance		
	c. Proposed Bonus Share		
	d. General Reserves	29.42	45.97
	e. Share Premium		
	f. Retained Earning	2.49	11.31
	g. Others Reserves Fund	10.60	2.84
2	BORROWINGS	15.54	46.60
	a. NRB	15.54	46.60
	b. Interbank Borrowing		
	c. Foreign Banks and Fin. Ins.		
	d. Other Financial Ins.		
	e. Bonds and Securities		
3	DEPOSITS	1160.60	3233.00
	a. Current	1.22	
	Domestic	1.22	
	Foreign		
	b. Savings	229.28	1019.78
	Domestic	229.28	1019.78
	Foreign		
	c. Fixed	772.09	1269.43
	Domestic	772.09	1269.43
	Foreign		
	d. Call Deposits	82.64	
	Domestic	82.64	
	Foreign		
	e. Others	75.37	943.80
	Domestic	75.37	943.80
	Foreign		
4	Bills Payable		
5	Other Liabilities	126.25	228.46
	1. Sundry Creditors	2.62	11.51
	2. Loan Loss Provision	49.99	68.12
	3. Interest Suspense a/c	30.86	26.05
	4. Others	42.78	122.79
6	Reconciliation A/c		
7	Profit & Loss A/c	28.39	110.00
		1662.24	4190.75
Assets			
1	LIQUID FUNDS	314.42	1177.71
	a. Cash Balance	6.14	34.24
	Nepalese Notes & Coins	6.14	34.24
	Foreign Currency		
	b. Bank Balance	53.22	298.94
	1. In Nepal Rastra Bank	53.22	298.94
	Domestic Currency	53.22	298.94
	Foreign Currency		
	2. "A"Class Licensed Institution		
	Domestic Currency		
	Foreign Currency		
	3. Other Financial Ins.		
	4. In Foreign Banks		
	c. Money at Call	255.07	844.53
	Domestic Currency	255.07	844.53
	Foreign Currency		
2	INVESTMENT IN SECURITIES	81.85	
	a. Govt. Securities	81.85	
	b. NRB Bond		
	c. Govt. Non-Fin. Ins.		
	d. Other Non-Fin Ins.		
	e. Non Residents		
3	SHARE & OTHER INVESTMENT	44.18	141.20
	a. Interbank Lending		
	b. Non Residents	6.79	
	c. Others	37.40	141.20
4	LOANS & ADVANCES	1126.40	2652.52
	a. Private Sector	1065.90	2558.97
	b. Financial Institutions	60.50	93.55
	c. Government Organizations		
5	BILL PURCHASED		
	a. Domestic Bills Purchased		
	b. Foreign Bills Purchased		
	c. Import Bills & Imports		
6	LOANS AGAINST COLLECTED BILLS		
	a. Against Domestic Bills		
	b. Against Foreign Bills		
7	FIXED ASSETS	3.70	23.35
8	OTHER ASSETS	91.41	185.61
	a. Accrued Interest:	33.76	26.05
	Financial	8.10	1.34
	Government Enterprises	0.57	
	Private Sector	25.08	24.71
	b. Staff Loans / Adv.	8.94	11.59
	c. Sundry Debtors	2.00	84.69
	d. Cash In Transit		
	e. Others	46.71	63.28
9	Expenses not Written off	0.29	
10	Non Banking Assets		10.25
11	Reconciliation Account		0.10
12	Profit & Loss A/c		
	TOTAL ASSETS	1662.24	4190.75

BFI Name	NBL	RBB	NABIL	INBL	SCENL	HBL	NSBI	NBB	EBL	BOK	NCC
Expenses											
1. Interest Expense	1728.36	1909.22	2606.09	4464.55	866.43	3173.15	2994.48	2129.55	3009.55	3550.88	3328.32
1.1 On Deposit Liabilities	1342.29	1883.69	2554.93	4319.10	862.01	3103.39	2824.73	2128.24	2924.28	3449.99	3296.70
1.1.1 Saving Account	666.95	1242.85	1341.32	711.37	297.81	975.69	561.01	389.62	679.44	526.90	773.73
1.1.2 Fixed Account	621.52	533.42	687.98	2856.51	438.36	2127.70	1991.68	1412.55	1733.48	2501.08	1763.17
1.1.2.1 Up to 3 months Fixed Account		1.99	103.20	27.47	146.36	253.38	456.09		388.64		
1.1.2.2 3 to 6 months Fixed Account		2.62	137.60		89.47		363.48	0.11	153.76		109.33
1.1.2.3 6 months to 1 year Fixed Account		284.76	343.99		187.57	1874.32	997.63		724.60	2501.08	1653.84
1.1.2.4 Above 1 year Fixed Account	621.52	244.05	103.20	2829.04	14.96		174.47	1412.44	466.48		
1.1.3 Call Deposit	53.83	107.42	525.62	751.21	125.85		272.04	326.06	511.37	422.02	759.80
1.1.4 Certificate of Deposit								0.00			
1.2 On Borrowing	386.07	25.53	51.17	145.45	4.42	69.76	169.76	1.31	85.26	100.88	31.62
2. Commission Expense		61.11	244.87	177.35				19.36			26.14
3. Staff Expense	2356.20	3156.75	932.36	657.30	547.91	1061.22	796.02	478.46	897.02	788.86	631.55
4. Office Operating Expenses	644.01	914.51	407.55	802.86	488.97	852.61	741.89	354.05	680.91	580.95	553.91
5. Foreign Exchange Loss		0.16									1.92
5.1 Due to Change in Exchange Rates											1.92
5.2 Due to Foreign Currency Transaction		0.16									
6. Non Operating Expense											0.09
7. Provision for Risk	512.82	1388.00	225.47	541.51	208.02		190.17	635.49	122.45	177.46	1732.97
7.1 Loan loss Provision	520.26	1344.42	225.47	512.69	208.02		187.51	622.62	122.45	176.16	1716.09
7.1.1 General Loan loss Provision	520.26	440.60	117.94	371.86	176.83		159.26	396.27	122.45	39.55	1716.09
7.1.1.1 Pass Loan Loss Provision	520.26	440.60	117.94	149.94	90.94		159.26	313.02	122.45	28.33	1716.09
7.1.1.2 Watch List Provision				221.93	85.89			83.25		11.23	
7.1.2 Special Loan Loss Provision		903.82	106.63	140.83	31.19		28.25	226.35		136.61	
7.1.3 Additional Loan Loss Provision			0.89								
7.2. Provision for Non-Banking Assets	8.65	0.94		28.75				12.79		1.20	8.42
7.3. Provision for Loss on Investment		2.27		0.08			2.66	0.08			
7.5. Provision for Loss of Other Assets	-16.09	40.37								0.11	8.45
8. Loan Written Off			1.71	3.87	6.77						12.24
9. Provision for Staff Bonus	362.90	300.00	515.23	450.00	198.54	311.70	218.13		281.66	185.53	82.56
10. Provision for Income Tax	1365.09	900.71	1531.51	1330.00	595.62	928.72	654.61		844.97	557.22	272.46
11. Others		-13.75	3.18					10.61			
12. Net Profit	3219.56	2830.67	3620.82	3274.64	1389.78	2188.33	1526.70	1856.85	1971.60	1298.10	553.17
Total Expenses	10188.95	11447.38	10088.78	11702.09	4302.04	8515.72	7122.00	5484.36	7808.16	7139.00	7195.35
Income											
1. Interest Income	7562.26	8888.72	8065.59	9246.45	3044.72	6937.18	5911.37	3654.15	6748.57	6116.95	5234.49
1.1 On Loans and Advances	7030.89	8232.31	7154.87	8843.21	2687.69	6562.02	5306.57	3491.13	6409.79	5807.43	4956.80
1.2 On Investment	224.03	526.44	408.67	208.55	93.44	236.48	271.24	73.43	318.94	285.77	111.41
1.2.1 Government Bonds	224.03	343.95	395.03	208.55	93.44	236.48	271.24	20.20	62.83	284.92	83.85
1.2.2 Foreign Bonds			13.61						80.29		
1.2.3 NRB Bonds		108.62	0.03					53.20	175.81		27.57
1.2.4 Debenture & Bonds		73.87						0.03	0.85		
1.3 On Agency Balance	23.89	38.53	5.20	182.23	2.55	138.68	6.47	1.28			7.70
1.4 On Call Deposit		57.03	15.10	12.40	78.05			67.49	19.84	5.07	87.68
1.5 On Others	283.45	34.41	481.76	0.06	183.00		327.10	20.82		18.67	70.90
2. Commission and Discount	376.11	531.28	579.80	1030.85	470.08	714.00	934.84	814.13	346.18	306.16	221.54
2.1 Bills Purchase and Discount		2.19	0.36	5.64	9.74	53.72		47.44	19.88	23.92	2.93
2.2 Commission	376.11	512.32	517.98	1025.21	345.36	541.50	486.83	757.69	293.06	277.75	214.92
2.3 Others		16.77	61.46		114.98	118.78	448.01	9.00	33.24	4.50	3.69
3. Exchange Fluctuation Income	121.51	56.72	647.27	643.16	617.06	609.62	220.92	160.16	94.03	243.16	40.61
3.1 Due to Change in Exchange Rate	-23.27	-75.09	325.67	7.13	95.77		15.48	4.29	1.59		
3.2 Due to Foreign Currency Transaction	144.78	131.81	321.60	636.02	521.29	609.62	205.44	155.88	92.43	243.16	40.61
4. Other Operating Income	414.64	612.36	382.11	427.58	72.42	127.89		177.45	565.13	148.18	196.41
5. Non Operating Income	1248.91	14.11	148.78	79.88	6.86	26.81	7.55	11.68	10.94	18.66	29.55
6. Write Back from Provisions for loss	228.11	1105.82	249.09	250.04	76.25	89.81	28.31	626.96	43.32	179.55	1468.93
7. Recovery of written-off Loan	237.40	238.37	16.15	24.14	14.65		19.00	39.78		126.33	3.81
8. Income from Extra Ordinary transactions						10.41		0.03			
9. Net Loss											
Total Income	10188.95	11447.38	10088.78	11702.09	4302.04	8515.72	7122.00	5484.36	7808.16	7139.00	7195.35

BFI Name	NIC	NBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	Sunrise	NMVB	PRABHU
Expenses												
1. Interest Expense	4362.48	2791.04	2297.95	3028.18	3998.16	4021.75	3799.26	3169.54	3304.23	3113.43	3505.35	2957.64
1.1 On Deposit Liabilities	4290.23	2746.30	2280.14	2994.23	3885.89	3905.73	3733.98	3079.80	3280.01	3110.86	3410.19	2948.70
1.1.1 Saving Account	648.28	611.32	348.68	447.89	687.90	1406.30	763.86	265.87	350.23	603.56	414.12	776.24
1.1.2 Fixed Account	2670.19	1795.44	1401.71	1914.59	1972.90	2471.04	2420.74	2369.59	1985.08	2199.69	2478.42	1216.53
1.1.2.1 Up to 3 months Fixed Account	2.75			4.47	392.22		2.40	3.25		57.27	99.81	40.32
1.1.2.2 3 to 6 months Fixed Account				108.19	512.43		8.08	423.42	19.68	5.96	25.53	61.77
1.1.2.3 6 months to 1 year Fixed Account	2538.28	785.46		998.63	553.78		1929.81	1318.81	1738.30	1438.29	506.24	930.84
1.1.2.4 Above 1 year Fixed Account	129.17	1009.99	1401.71	803.30	514.47	2471.04	480.46	624.11	227.10	698.17	1846.84	183.60
1.1.3 Call Deposit	971.76	339.54	529.75	631.74	1225.09	26.42	549.38	444.33	944.70	307.61	517.65	955.93
1.1.4 Certificate of Deposit						1.97						
1.2 On Borrowing	72.25	44.73	17.81	33.96	112.27	116.02	65.29	89.75	24.21	2.57	95.16	8.93
2. Commission Expense						0.66	61.40	6.52				
3. Staff Expense	836.11	499.07	374.67	413.36	593.56	3317.10	767.77	412.38	281.13	449.74	598.46	810.54
4. Office Operating Expenses	745.92	479.84	298.53	482.87	595.74	831.59	845.43	429.84	1993.98	548.32	659.61	806.66
5. Foreign Exchange Loss						4.31						2.21
5.1 Due to Change in Exchange Rates						0.89						2.21
5.2 Due to Foreign Currency Transaction						3.42						
6. Non Operating Expense		0.75	0.26	1.95		2.34						4.78
7. Provision for Risk	-72.49	103.65	242.57	391.12	185.04	1189.51	347.88	313.41	36.39	240.94	183.55	658.18
7.1 Loan loss Provision	-72.63	102.36	242.57	391.12	185.04	1084.74	347.88	294.92	36.31	231.32	175.19	177.30
7.1.1 General Loan loss Provision	80.08	89.42	102.35	89.59	185.04	214.97	347.88	60.44	137.86	225.36	84.85	122.64
7.1.1.1 Pass Loan Loss Provision	151.21	67.35	60.27	64.71	185.04	107.69	347.88	85.28	110.45	196.36	84.85	173.46
7.1.1.2 Watch List Provision	-71.13	22.07	42.09	24.88		107.28		-24.84	27.42	28.99		-50.82
7.1.2 Special Loan Loss Provision	-152.71	12.94	140.21	301.53		869.77		229.98	-101.55	5.96	90.34	57.07
7.1.3 Additional Loan Loss Provision								4.49				-2.41
7.2. Provision for Non-Banking Assets						101.21		18.49	0.08	9.62	7.52	480.88
7.3. Provision for Loss on Investment	0.15	1.29				3.56					0.84	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off				6.89		5.11		348.66			48.23	350.83
9. Provision for Staff Bonus	209.95	183.72	94.77	123.44	168.70	313.93	290.65	169.61	211.45	160.67		258.84
10. Provision for Income Tax	629.86	556.46	284.32	370.33	506.10	1147.43	868.33	485.96	631.65	483.06		845.37
11. Others	47.65					0.00			0.14			
12. Net Profit	1469.67	1280.70	663.42	864.11	1180.89	2776.70	2038.19	1210.18	1482.86	1123.63	2349.03	1661.25
Total Expenses	8229.15	5895.21	4256.49	5682.26	7228.19	13610.43	9018.90	6546.10	7941.83	6119.80	7344.22	8356.29
Income												
1. Interest Income	6900.71	5088.66	3569.27	4651.67	6337.56	11125.80	7366.05	4919.93	5208.61	5224.17	6073.52	5452.40
1.1 On Loans and Advances	6549.16	4906.39	3394.24	4433.16	5932.17	11001.57	7053.41	4711.48	5065.61	5011.68	5807.63	5057.84
1.2 On Investment	300.12	166.95	88.69	218.50	287.93	86.83	272.90	194.54	92.94	170.88	190.21	218.23
1.2.1 Government Bonds	252.70	157.31	88.69	215.92	287.93	86.83	272.90	164.67	92.94	13.48	190.21	203.97
1.2.2 Foreign Bonds	19.26									2.20		14.26
1.2.3 NRB Bonds	28.17			2.58				29.87		155.20		
1.2.4 Debenture & Bonds		9.64										
1.3 On Agency Balance	6.66				13.79			9.42	4.81			28.88
1.4 On Call Deposit	37.52				103.67		37.48	4.49		30.97	8.17	66.81
1.5 On Others	7.25	15.32	86.33			37.40	2.27		45.25	10.63	67.52	80.63
2. Commission and Discount	121.72	289.18	208.00	499.28	622.84	336.83	825.94	125.92	676.28	206.67	360.63	204.70
2.1 Bills Purchase and Discount	12.59	8.78	0.12	28.99				0.86	6.87	6.18		1.71
2.2 Commission	87.48	280.40	73.31	445.50	234.66	336.83	803.29	81.66	666.99	183.97	347.04	174.65
2.3 Others	21.65		134.57	24.79	388.18		22.65	43.40	2.42	16.52	13.59	28.35
3. Exchange Fluctuation Income	205.25	133.25	106.45	192.91	175.60	143.04	279.71	182.49	122.51	130.14	208.51	192.67
3.1 Due to Change in Exchange Rate	2.93	1.95	0.52	0.13	-24.28	33.53	230.63		-4.01	7.27		-7.36
3.2 Due to Foreign Currency Transaction	202.33	131.30	105.92	192.78	199.88	109.50	49.08	182.49	126.52	122.87	215.87	192.67
4. Other Operating Income	575.55	158.43	74.21	92.19	612.04	66.00	352.89	1806.46	333.30	288.03	407.99	
5. Non Operating Income	34.78	3.01	16.59	160.87		477.41	62.78	63.50	127.97	30.81	53.61	40.90
6. Write Back from Provisions for loss	235.73	111.69	281.98	163.88		696.83	386.81	901.37		194.70	223.56	2056.15
7. Recovery of written-off Loan	155.41	110.99		0.14		218.49	17.07				128.64	0.05
8. Income from Extra Ordinary transactions				13.52			14.54				7.71	1.43
9. Net Loss												
Total Income	8229.15	5895.21	4256.49	5682.26	7228.19	13610.43	9018.90	6546.10	7941.83	6119.80	7344.22	8356.29

BFI Name	Janata	Mega	Civil	Century	Sanima	NIDC	MahilaemDB	Narayani	Sahayogi	Kannali	Shangrila	Excel
Expenses												
1. Interest Expense	1699.23	2399.99	2084.90	1980.28	2818.18	88.04	1529.63	3.65	191.91	99.85	677.38	167.26
1.1 On Deposit Liabilities	1678.06	2329.30	2071.41	1980.28	2717.74	88.04	1507.44	3.65	191.91	99.85	676.56	151.17
1.1.1 Saving Account	302.44	350.64	214.38	306.32	771.61	19.28	489.59	2.12	131.07	53.45	247.23	56.50
1.1.2 Fixed Account	1039.16	1166.81	1459.50	1211.34	1514.60	67.95	748.70	1.53	49.98	46.40	254.86	49.44
1.1.2.1 Up to 3 months Fixed Account	167.75				22.80	0.86	1.45		0.25		22.08	4.07
1.1.2.2 3 to 6 months Fixed Account	86.59				190.23	4.49	1.08		2.75		30.92	6.37
1.1.2.3 6 months to 1 year Fixed Account	673.82	1166.81	1459.50	1211.34	0.53	17.17	185.25		18.57		137.88	24.92
1.1.2.4 Above 1 year Fixed Account	111.00				1301.05	45.43	560.93	1.53	28.41	46.40	63.98	14.08
1.1.3 Call Deposit	336.46	811.86	397.52	462.61	431.52	0.80	269.14		10.86		174.47	45.22
1.1.4 Certificate of Deposit												
1.2 On Borrowing	21.18	70.69	13.49	0.01	100.44		22.19				0.82	16.10
2. Commission Expense												
3. Staff Expense	313.81	360.72	330.75	304.39	339.15	68.54	264.86	4.54	34.83	28.64	117.88	52.83
4. Office Operating Expenses	336.75	362.48	305.64	321.31	421.25	43.42	255.26	5.31	32.69	40.52	131.07	46.92
5. Foreign Exchange Loss		16.92					0.37					
5.1 Due to Change in Exchange Rates							0.37					
5.2 Due to Foreign Currency Transaction		16.92										
6. Non Operating Expense	0.12	6.60		0.93			1.04				0.06	
7. Provision for Risk	-176.62	210.98	726.09	122.18	132.04	31.12	380.76	1.68	35.73	2.43	19.62	33.57
7.1 Loan loss Provision	-206.51	186.74	595.13	111.41	132.04	31.12	354.28	1.68	35.73	2.43	19.62	33.57
7.1.1 General Loan loss Provision	44.76	82.00	150.27	68.95	124.08	11.46	48.47	0.00	19.65	2.43	26.19	15.09
7.1.1.1 Pass Loan Loss Provision	35.97	82.00	103.60	57.70	105.24	11.46	12.14		6.32	2.43	17.72	9.25
7.1.1.2 Watch List Provision	8.80		46.67	11.26	18.84		36.34	0.00	13.33		8.46	5.84
7.1.2 Special Loan Loss Provision	-251.28	104.74	444.54	42.45	1.11	19.55	305.81	1.67	16.08		-6.57	18.48
7.1.3 Additional Loan Loss Provision			0.32		6.85	0.12						
7.2. Provision for Non-Banking Assets	29.90		130.95				15.41					
7.3. Provision for Loss on Investment		24.24		10.77			11.08					
7.5. Provision for Loss of Other Assets												
8. Loan Written Off	1.91	0.00	120.94		0.28		38.41					
9. Provision for Staff Bonus	84.00	112.73		68.99	186.21	20.84	111.43		18.64	1.88	49.11	21.81
10. Provision for Income Tax	252.00	337.54		222.26	561.92	45.28	300.85		55.93	5.63	147.32	65.43
11. Others							0.03			0.35		
12. Net Profit	588.00	789.80	442.18	482.96	1300.16	215.17	701.98	60.28	130.51	13.15	343.74	152.67
Total Expenses	3099.20	4597.76	4010.50	3503.30	5759.20	512.41	3584.61	75.46	500.25	192.46	1486.18	540.51
Income												
1. Interest Income	2772.09	4121.48	3189.93	3111.81	5060.30	373.10	2777.41	18.85	442.95	170.77	1389.79	482.16
1.1 On Loans and Advances	2686.33	3763.18	2997.36	3042.73	4800.72	252.92	2413.33	17.89	412.54	164.62	1281.26	419.13
1.2 On Investment	62.35	156.36	169.24	31.93	219.92	1.40	20.99				12.16	
1.2.1 Government Bonds	53.42	0.23	165.13	31.20	200.31	1.40	10.95					
1.2.2 Foreign Bonds			4.12		19.61							
1.2.3 NRB Bonds	8.93	156.12		0.73			9.57					
1.2.4 Debenture & Bonds							0.47				12.16	
1.3 On Agency Balance	1.69	0.25		11.14			343.08	0.96				
1.4 On Call Deposit		129.72	19.71			118.77			29.98	6.15	88.95	62.34
1.5 On Others	21.72	71.98	3.61	26.02	39.66				0.43		7.43	0.70
2. Commission and Discount	144.03	84.89	80.00	61.14	154.93	1.48	7.24		8.66	21.69	8.77	11.18
2.1 Bills Purchase and Discount	4.84	0.49	2.54									
2.2 Commission	139.19	84.41	77.46	61.14	154.93	1.48	7.24		8.66	2.18	8.62	7.22
2.3 Others										19.51	0.15	3.96
3. Exchange Fluctuation Income	57.25	146.27	99.11	104.06	194.26		0.48				0.12	
3.1 Due to Change in Exchange Rate	3.47		12.42	13.23	7.44						0.12	
3.2 Due to Foreign Currency Transaction	53.78	146.27	86.69	90.83	186.82		0.48					
4. Other Operating Income	66.37	164.15	122.76	170.15	300.49	11.35	186.30	0.01	25.37		78.52	20.86
5. Non Operating Income	16.47	11.16	12.39	12.78	45.78	40.05	49.77	1.14	0.63		8.98	2.96
6. Write Back from Provisions for loss	42.99	69.80	488.03	39.10	3.39	80.90	563.42	55.45	22.64			23.35
7. Recovery of written-off Loan			18.28			5.54						
8. Income from Extra Ordinary transactions				4.25	0.04							
9. Net Loss												
Total Income	3099.20	4597.76	4010.50	3503.30	5759.20	512.41	3584.61	75.46	500.25	192.46	1486.18	540.51

BFI Name	Western	Deva	Mitteri	Tinau	Muktnath	Sewa	Kankai	Bhargav	Alpine	Garima	OmDB	GandakiDB
Expenses												
1. Interest Expense	130.31	503.67	163.86	229.71	850.14	326.36	78.23	116.39	110.21	754.20	954.55	1125.50
1.1 On Deposit Liabilities	130.31	499.57	163.86	229.71	845.08	326.36	73.71	116.39	109.03	754.20	954.40	1122.07
1.1.1 Saving Account	81.23	223.49	56.02	92.60	312.62	127.32	32.13	34.13	49.89	292.33	295.79	321.05
1.1.2 Fixed Account	49.08	178.94	93.43	108.84	369.19	136.29	23.92	64.65	35.94	327.98	534.34	534.20
1.1.2.1 Up to 3 months Fixed Account			3.74	0.51	13.31	1.93	0.06	0.29		32.73	56.51	36.08
1.1.2.2 3 to 6 months Fixed Account	2.05		4.67	0.34	15.67	0.90	1.67	6.66	4.95	24.36	54.33	20.37
1.1.2.3 6 months to 1 year Fixed Account	15.92		32.70	70.81	225.63	61.64	8.49	35.58	23.10	118.37	287.80	354.57
1.1.2.4 Above 1 year Fixed Account	31.11	178.94	52.32	37.17	114.59	71.82	13.70	22.12	7.89	152.52	135.70	123.19
1.1.3 Call Deposit		97.15	14.41	28.28	163.26	62.74	17.66	17.61	23.19	133.89	124.28	266.82
1.1.4 Certificate of Deposit												
1.2 On Borrowing		4.10			5.06		4.52		1.18		0.15	3.43
2. Commission Expense												
3. Staff Expense	30.75	117.67	32.90	35.12	250.44	51.76	29.13	26.37	23.85	167.05	144.59	180.42
4. Office Operating Expenses	30.97	133.78	22.38	39.78	204.92	41.80	27.31	26.67	26.92	155.15	151.29	160.66
5. Foreign Exchange Loss		77.80							0.00			
5.1 Due to Change in Exchange Rates		77.80							0.00			
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.04	0.01		0.01	10.31						
7. Provision for Risk	11.38	62.51	2.90	18.68	56.72	46.35	8.70	7.13	4.99	30.92	48.36	28.62
7.1 Loan loss Provision	11.38	57.75	2.90	18.68	56.72	46.35	8.70	7.13	4.99	30.92	48.36	28.62
7.1.1 General Loan loss Provision		39.32	2.86	8.45	56.06	12.19	3.78	7.13	-12.48	34.70	48.36	23.14
7.1.1.1 Pass Loan Loss Provision		37.98	2.47	5.33	55.12	12.44	2.60	7.13	-17.69	33.21	48.36	15.37
7.1.1.2 Watch List Provision		1.34	0.39	3.13	0.94	-0.24	1.17		5.20	1.48		7.77
7.1.2 Special Loan Loss Provision		18.43	0.04	10.22	0.66	34.16	4.93		17.48	-3.78		5.48
7.1.3 Additional Loan Loss Provision	11.38											
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment		4.76										
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	9.82	41.35	17.29	13.82	70.85	24.70	5.53	5.01	9.00	48.95	60.97	77.23
10. Provision for Income Tax	29.46	124.06	51.86	41.45	212.20	74.09	16.60	15.04	27.01	146.85	182.90	231.69
11. Others							0.03					0.40
12. Net Profit	68.74	289.48	121.00	96.72	496.32	172.87	38.73	35.08	63.02	342.65	426.76	540.60
Total Expenses	311.43	1350.37	412.19	475.28	2141.60	748.23	204.26	231.69	265.00	1645.77	1969.43	2345.12
Income												
1. Interest Income	244.46	1058.48	374.95	435.52	1880.95	703.84	185.12	205.85	243.58	1503.35	1826.52	2195.89
1.1 On Loans and Advances	244.46	957.64	332.95	391.69	1792.61	632.56	166.51	185.00	222.19	1405.00	1655.80	2046.16
1.2 On Investment		0.94		2.62		14.49	0.02				17.77	8.33
1.2.1 Government Bonds		0.94									17.67	8.33
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds				2.62							0.10	
1.2.4 Debenture & Bonds						14.49	0.02					
1.3 On Agency Balance												
1.4 On Call Deposit		99.42	41.59	41.22	81.69	56.79	18.59	20.86	21.33	93.60	151.43	141.39
1.5 On Others		0.49	0.41		6.65				0.06	4.75	1.53	
2. Commission and Discount	23.72	8.29	1.71	4.29	39.37	6.28	1.88	15.91	3.52	10.08	17.67	5.16
2.1 Bills Purchase and Discount		0.02										
2.2 Commission	23.72	8.28	0.76	4.29	39.37	6.28	1.88	2.19	2.12	10.08	17.67	5.16
2.3 Others			0.95					13.71	1.41			
3. Exchange Fluctuation Income		77.41							0.04		0.02	0.00
3.1 Due to Change in Exchange Rate		77.13									0.01	0.00
3.2 Due to Foreign Currency Transaction		0.28							0.04		0.01	
4. Other Operating Income	43.25	95.05	33.44	26.50	181.45	38.11	10.50	0.14	17.27	120.43	108.83	131.23
5. Non Operating Income		36.24	2.09	1.47	33.83			9.79	0.59	5.72	16.39	8.86
6. Write Back from Provisions for loss		74.72		7.50	6.00		6.76			6.19		3.97
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions		0.18										0.03
9. Net Loss												
Total Income	311.43	1350.37	412.19	475.28	2141.60	748.23	204.26	231.69	265.00	1645.77	1969.43	2345.12

BFI Name	Kabelli	Kamana	Corporate	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Raptiveri	Tourism	Mission
Expenses												
1. Interest Expense	26.07	416.97	3.51	123.25	522.88	57.77	465.79	137.40	1154.29	100.18	610.47	158.83
1.1 On Deposit Liabilities	26.07	416.97	3.51	123.25	515.15	57.77	465.79	137.40	1140.47	100.18	586.25	158.83
1.1.1 Saving Account	13.00	152.53	2.70	66.02	188.64	21.88	266.83	72.78	281.02	33.35	158.30	84.34
1.1.2 Fixed Account	11.08	194.20	0.46	49.18	205.55	21.24	152.26	40.88	646.34	64.76	275.58	38.26
1.1.2.1 Up to 3 months Fixed Account	0.07	12.43		1.97	5.02		1.37	2.84	7.60	0.89	5.28	0.00
1.1.2.2 3 to 6 months Fixed Account	0.96	17.67		4.06	13.14		1.57	1.89	45.09	0.81	6.41	6.89
1.1.2.3 6 months to 1 year Fixed Account	4.91	130.28	0.46	23.89	121.72	16.21	31.46	13.81	364.89	21.72	181.77	19.62
1.1.2.4 Above 1 year Fixed Account	5.15	33.82		19.25	65.67	5.03	117.86	22.34	228.76	41.34	82.12	11.76
1.1.3 Call Deposit	1.99	70.25	0.36	8.05	120.95	14.65	46.71	23.74	213.11	2.07	152.38	36.23
1.1.4 Certificate of Deposit												
1.2 On Borrowing					7.73				13.82		24.22	
2. Commission Expense												
3. Staff Expense	12.22	71.67	2.88	25.28	106.96	10.69	91.27	36.15	228.60	12.54	109.86	28.68
4. Office Operating Expenses	7.78	64.47	5.33	28.10	127.96	13.55	85.62	38.47	223.51	13.44	137.81	27.13
5. Foreign Exchange Loss					0.03				0.38		4.56	
5.1 Due to Change in Exchange Rates					0.03				0.38		4.56	
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense		0.09			0.09		2.07		0.14		0.29	
7. Provision for Risk	7.37	34.49		3.48	43.67	5.55	20.40	15.62	420.02	13.00	44.17	8.05
7.1 Loan loss Provision	7.37	34.49		3.48	34.26	2.92	20.40	15.62	396.92	13.00	39.54	8.05
7.1.1 General Loan loss Provision	7.37	34.49		3.43	30.79	2.92	14.15		85.79	2.39	35.97	6.16
7.1.1.1 Pass Loan Loss Provision	7.37	34.49		3.27	23.38	2.81	11.82		47.47	1.09	32.01	6.05
7.1.1.2 Watch List Provision				0.16	7.41	0.10	2.33		38.33	1.30	3.96	0.11
7.1.2 Special Loan Loss Provision				0.05	3.46		6.25		311.13	10.61	3.57	1.89
7.1.3 Additional Loan Loss Provision								15.62				
7.2. Provision for Non-Banking Assets					7.04						3.03	
7.3. Provision for Loss on Investment						2.63			14.89		1.59	
7.5. Provision for Loss of Other Assets					2.38				8.21			
8. Loan Written Off									1.36			
9. Provision for Staff Bonus	3.73	25.23		14.31	37.50	6.25	49.90	10.50	47.02		45.75	12.05
10. Provision for Income Tax	11.20	75.68		42.92	113.23	18.75	149.69	31.49	93.27		137.26	36.16
11. Others												
12. Net Profit	26.14	176.59	34.00	100.15	261.82	43.76	349.27	73.48	376.95	23.15	320.27	84.38
Total Expenses	94.51	865.19	45.73	337.50	1214.15	156.33	1214.00	343.11	2545.54	162.32	1410.43	355.29
Income												
1. Interest Income	84.45	808.49	12.42	313.72	1032.39	140.32	1130.43	302.34	1957.08	147.79	1188.93	330.94
1.1 On Loans and Advances	81.47	750.75	12.21	259.40	922.11	127.15	1025.44	276.95	1714.08	147.79	1051.23	305.39
1.2 On Investment					13.44		0.40		22.45		9.04	
1.2.1 Government Bonds					13.44		0.40		22.45		9.04	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds												
1.3 On Agency Balance											0.10	
1.4 On Call Deposit	2.98	57.74		54.32	95.64	13.17	104.59	25.39	216.10		126.66	25.55
1.5 On Others			0.22		1.19				4.46		1.90	
2. Commission and Discount	1.33	8.23	0.03	1.36	6.54	1.18	74.81	9.53	10.09	10.40	36.12	1.75
2.1 Bills Purchase and Discount												
2.2 Commission	1.33	8.23		1.36	6.54	1.18	17.53	3.78	10.09	1.39	36.12	1.75
2.3 Others			0.03				57.28	5.75		9.01		
3. Exchange Fluctuation Income					0.04				0.02		43.02	
3.1 Due to Change in Exchange Rate									0.02			
3.2 Due to Foreign Currency Transaction					0.04						43.02	
4. Other Operating Income	5.40	40.58	0.07	20.34	79.55	11.70		9.69	106.43		83.61	22.60
5. Non Operating Income		7.90		0.97	34.73		3.28		40.22		4.92	0.00
6. Write Back from Provisions for loss	3.33		33.21	1.11	60.91	3.12	5.48	12.54	424.73	4.13	53.82	
7. Recovery of written-off Loan									6.98			
8. Income from Extra Ordinary transactions								9.00				
9. Net Loss												
Total Income	94.51	865.19	45.73	337.50	1214.15	156.33	1214.00	343.11	2545.54	162.32	1410.43	355.29

BFI Name	Mt. Makalu	Sindhur	Sahara	N.Community	Kailash	Saiba	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas
Expenses												
1. Interest Expense	7.53	63.75	28.65	105.25	1003.71	14.35	47.46	27.63	24.54	5.53	2.48	262.84
1.1 On Deposit Liabilities	7.53	63.75	28.65	105.25	993.05	14.35	47.46	27.63	24.54	5.53	2.48	262.84
1.1.1 Saving Account	6.16	45.49	20.46	38.29	261.93	11.15	17.10	12.52	4.76	4.77	2.25	153.16
1.1.2 Fixed Account	1.12	18.26	4.83	29.96	483.14	2.89	19.08	4.89	9.90	0.76		109.68
1.1.2.1 Up to 3 months Fixed Account				0.62	58.77	0.13						
1.1.2.2 3 to 6 months Fixed Account	0.02	3.60		0.57	11.29	0.21	2.55	0.05	1.13			
1.1.2.3 6 months to 1 year Fixed Account	0.15	8.22		14.86	348.46	0.58	7.14	0.96	3.56	0.06		
1.1.2.4 Above 1 year Fixed Account	0.96	6.44	4.83	13.90	64.63	1.97	9.40	3.88	5.22	0.70		109.68
1.1.3 Call Deposit	0.25		3.36	37.00	247.98	0.31	11.28	10.21	9.88		0.23	
1.1.4 Certificate of Deposit												
1.2 On Borrowing					10.66							
2. Commission Expense												
3. Staff Expense	2.84	26.80	11.33	28.28	172.33	7.76	17.24	14.29	7.37	4.57	3.73	44.88
4. Office Operating Expenses	4.56	29.29	12.72	29.77	134.24	4.86	22.27	15.00	11.08	6.55	11.97	65.47
5. Foreign Exchange Loss					0.04							
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction					0.04							
6. Non Operating Expense					0.23	0.02						
7. Provision for Risk	1.09	7.45	0.20	20.26	39.90	2.48	24.28	15.38	6.50			45.81
7.1 Loan loss Provision	1.09	6.90	0.20	20.26	29.80	2.48	24.28	15.38	6.50			
7.1.1 General Loan loss Provision	0.34	5.37	0.20	8.89	20.56	1.09	10.75	3.95	2.23			
7.1.1.1 Pass Loan Loss Provision	0.14	5.04	0.20	5.62	13.97	0.42	3.89	3.44	1.02			
7.1.1.2 Watch List Provision	0.19	0.33		3.28	6.59	0.66	6.86	0.50	1.22			
7.1.2 Special Loan Loss Provision	0.75	1.53		11.37	9.24	1.39	13.53	11.43	4.27			
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets												27.98
7.3. Provision for Loss on Investment		0.55			10.10							17.83
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												44.94
9. Provision for Staff Bonus	1.03			5.16	72.54	0.88		1.65				17.14
10. Provision for Income Tax	3.08			15.48	221.69							51.43
11. Others												
12. Net Profit	7.18	58.87	21.73	36.11	503.75	8.78	36.96	16.45	3.06	34.13	65.60	125.51
Total Expenses	27.30	186.15	74.62	240.30	2148.43	39.12	148.21	90.40	52.55	50.78	83.78	658.03
Income												
1. Interest Income	25.55	164.08	62.79	213.00	1881.40	35.26	116.09	62.08	44.69	18.49	15.68	488.84
1.1 On Loans and Advances	22.17	138.33	58.63	192.01	1690.71	30.47	105.22	54.22	41.33	18.26	14.55	423.20
1.2 On Investment		0.96			10.56						0.52	1.61
1.2.1 Government Bonds					10.56						0.52	1.61
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds												
1.2.4 Debenture & Bonds		0.96										
1.3 On Agency Balance												
1.4 On Call Deposit	3.38	24.79	4.16	20.99	179.13	4.79	10.87	7.85	3.36	0.23	0.62	64.03
1.5 On Others					1.00							
2. Commission and Discount	1.00	11.26		1.78	9.07	0.88	0.68	1.53	0.11	0.02		0.38
2.1 Bills Purchase and Discount												
2.2 Commission	1.00	1.79		1.78	9.07	0.88	0.68	1.53	0.11	0.02		0.38
2.3 Others		9.47										
3. Exchange Fluctuation Income					0.09							
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction					0.09							
4. Other Operating Income	0.75	10.81	11.83	15.07	88.80	2.68	10.68	4.16	3.15	0.00	0.13	30.00
5. Non Operating Income					134.03			0.20		1.35	12.58	6.71
6. Write Back from Provisions for loss				10.45	35.04	0.30	20.76	22.43	4.60	30.93	55.39	132.10
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions												
9. Net Loss												
Total Income	27.30	186.15	74.62	240.30	2148.43	39.12	148.21	90.40	52.55	50.78	83.78	658.03

BFI Name	Union	Goodwill	SIFCL	Lalitpur	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multipurpose
Expenses												
1. Interest Expense	59.67	369.17	243.69	11.33	383.03	2.02	52.59	111.51	213.46	178.49	2.08	16.12
1.1 On Deposit Liabilities	59.67	343.05	241.96	11.33	377.25	2.02	52.59	111.51	213.46	178.49	2.08	16.12
1.1.1 Saving Account	12.67	149.63	90.27	7.03	58.98	1.46	29.06	32.73	82.51	81.12	1.62	4.10
1.1.2 Fixed Account	43.83	193.42	151.69	4.30	207.09	0.56	23.54	78.79	130.79	97.38	0.46	12.01
1.1.2.1 Up to 3 months Fixed Account	0.31	7.40	0.86		0.09		0.30	0.04	6.80	0.33	0.01	
1.1.2.2 3 to 6 months Fixed Account	2.55	0.62	0.77		17.28		0.02	0.08	16.94	0.77	0.01	
1.1.2.3 6 months to 1 year Fixed Account	31.30	68.08	45.21	0.01	142.59		6.11	51.96	86.51	63.93	0.01	
1.1.2.4 Above 1 year Fixed Account	9.66	117.32	104.86	4.29	47.14	0.56	17.12	26.70	20.55	32.35	0.42	12.01
1.1.3 Call Deposit	3.17				111.17				0.16			
1.1.4 Certificate of Deposit												
1.2 On Borrowing		26.11	1.73		5.78							
2. Commission Expense					0.00			0.03				
3. Staff Expense	22.22	45.47	41.57	11.58	66.14	8.17	7.56	10.55	40.70	33.11	3.70	3.46
4. Office Operating Expenses	17.95	61.53	35.23	8.10	54.53	6.98	8.64	4.77	34.39	23.48	5.59	2.77
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense	-0.58						0.28					
7. Provision for Risk	-3.82	10.09	10.04		27.59	9.54	9.92	46.78	11.26	6.27	-6.55	0.73
7.1 Loan loss Provision	-3.82	4.92	10.04		10.83	7.89	9.92	46.78	9.98	0.23	-6.55	0.73
7.1.1 General Loan loss Provision	0.84		0.51		7.84	0.30		5.43	7.06		0.18	0.65
7.1.1.1 Pass Loan Loss Provision	0.74		0.17		7.07	0.30		3.02	6.56		0.18	0.25
7.1.1.2 Watch List Provision	0.10		0.35		0.77			2.41	0.50			0.40
7.1.2 Special Loan Loss Provision	-4.66		9.53		2.99	7.58		41.35	2.92		-6.73	0.08
7.1.3 Additional Loan Loss Provision		4.92					9.92			0.23		
7.2. Provision for Non-Banking Assets										5.63		
7.3. Provision for Loss on Investment		5.17			16.40				0.72	0.42		
7.5. Provision for Loss of Other Assets					0.36	1.65			0.56			
8. Loan Written Off	0.01											
9. Provision for Staff Bonus		13.84	20.68		16.86				12.54	13.00		
10. Provision for Income Tax		42.29	62.05		50.57	20.41			37.62	38.99		
11. Others				6.93								
12. Net Profit		96.07	144.78	134.19	117.99		22.06	185.96	87.78	90.98	16.28	9.32
Total Expenses	95.44	638.46	558.04	172.12	716.69	47.12	101.06	359.60	437.74	384.32	21.11	32.40
Income												
1. Interest Income	83.91	523.57	412.05	45.81	627.65	21.54	74.76	268.84	401.93	326.56	5.31	27.82
1.1 On Loans and Advances	70.68	413.47	356.53	39.21	553.46	11.89	74.76	223.08	357.88	279.04	5.31	27.82
1.2 On Investment	0.49	7.35	4.15		7.15				5.21	1.11		
1.2.1 Government Bonds	0.49	7.35	4.15		7.15							
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds									5.21	1.11		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	12.74	102.76	51.36		61.56			45.76	38.84	46.41		
1.5 On Others				6.60	5.49	9.65						
2. Commission and Discount	0.04	3.26	1.43		2.78	0.33	4.81	0.05	32.39	1.71	0.35	2.10
2.1 Bills Purchase and Discount												
2.2 Commission	0.04	3.26	1.43		2.15	0.19	0.02	0.05		1.71	0.35	
2.3 Others					0.63	0.14	4.79		32.39			2.10
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	4.26	63.01	24.94	0.01	75.82	0.02		5.00		24.08	15.09	
5. Non Operating Income		48.62	116.91	0.40	10.44		9.71	3.87		21.32		
6. Write Back from Provisions for loss	3.05		2.71			9.40	2.74	78.69	3.42	10.66	0.36	2.48
7. Recovery of written-off Loan	1.80			78.94			9.04	3.13				
8. Income from Extra Ordinary transactions				46.96								
9. Net Loss	2.38					15.82						
Total Income	95.44	638.46	558.04	172.12	716.69	47.12	101.06	359.60	437.74	384.32	21.11	32.40

BFI Name	SynerBY	Srijana	WNBFL	CMBFCL	Gajshewori	ICFC	Kuber	Seti	Namaste	Namjushree	Jebils	Reliance
Expenses												
1. Interest Expense	146.82	206.42	1.29	5.19	174.79	465.87	0.26	20.07	24.62	286.28	87.47	222.95
1.1 On Deposit Liabilities	143.55	184.11	1.29	4.30	172.98	400.39	0.26	20.07	24.62	249.88	83.37	222.68
1.1.1 Saving Account	55.99	77.53	0.81	0.28	81.31	143.61	0.18	8.04	16.76	160.48	17.61	137.31
1.1.2 Fixed Account	87.56	69.21	0.48	0.01	91.67	194.41	0.08	12.03	7.87	89.40	54.16	85.37
1.1.2.1 Up to 3 months Fixed Account	0.87	1.74			4.89	21.39		0.00		1.15	1.64	6.98
1.1.2.2 3 to 6 months Fixed Account	1.54	10.24			1.67	5.50			0.52	0.94	1.37	14.06
1.1.2.3 6 months to 1 year Fixed Account	48.22	43.65	0.00		68.57	133.27		4.50	1.08	73.53	34.77	42.66
1.1.2.4 Above 1 year Fixed Account	36.94	13.58	0.48	0.01	16.54	34.25	0.08	7.53	6.27	13.78	16.38	21.68
1.1.3 Call Deposit		37.37		4.01		62.37					11.59	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	3.27	22.30		0.89	1.81	65.47				36.40	4.10	0.27
2. Commission Expense		3.51										
3. Staff Expense	62.32	26.75	5.14	4.89	20.16	75.71	2.48	8.43	6.61	28.06	14.24	30.50
4. Office Operating Expenses	55.71	36.93	8.12	6.78	19.28	72.25	5.89	4.18	4.23	37.49	14.93	35.34
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense					0.08		1.55					
7. Provision for Risk	146.98	49.63	0.54		19.86	45.06	116.45	4.22	0.81	38.28	7.86	31.14
7.1 Loan loss Provision	115.49	49.63			5.13	8.63		4.22	0.81	38.28	6.23	23.65
7.1.1 General Loan loss Provision	9.10	28.85			5.13	8.63		1.29	0.00	38.28	2.74	23.65
7.1.1.1 Pass Loan Loss Provision	4.88	11.33			5.13	8.63		0.78	0.14	38.28	2.74	23.65
7.1.1.2 Watch List Provision	4.22	17.52						0.52	-0.14			
7.1.2 Special Loan Loss Provision	92.32	20.79						2.93	0.81		3.49	
7.1.3 Additional Loan Loss Provision	14.07											
7.2. Provision for Non-Banking Assets	31.16		0.53				116.45					6.79
7.3. Provision for Loss on Investment	0.33				14.73	36.43					1.63	0.70
7.5. Provision for Loss of Other Assets			0.01								0.00	
8. Loan Written Off	3.38						0.59					
9. Provision for Staff Bonus	18.20					27.90		1.99	1.95	6.97	4.35	15.71
10. Provision for Income Tax	0.76		0.84			83.69		5.98	5.81	20.92	15.07	47.14
11. Others	0.07											
12. Net Profit	181.18	209.27	36.79	28.97	203.24	195.28	96.98	13.94	13.66	48.80	28.39	110.00
Total Expenses	615.42	532.51	52.72	45.83	437.40	965.76	224.20	58.81	57.69	466.80	172.31	492.79
Income												
1. Interest Income	270.31	453.15	3.81	12.70	286.13	793.51	1.89	52.62	53.30	430.95	147.88	356.09
1.1 On Loans and Advances	225.57	401.76	2.80	12.36	243.00	590.68	1.89	45.97	40.65	364.14	122.65	303.29
1.2 On Investment	10.52				2.29	8.64				0.78	2.94	
1.2.1 Government Bonds						8.64					2.94	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds	10.52									0.78		
1.2.4 Debenture & Bonds					2.29							
1.3 On Agency Balance						194.19						
1.4 On Call Deposit	34.23	51.40	1.01	0.34	40.83				12.65		20.77	52.80
1.5 On Others								6.65		66.03	1.52	
2. Commission and Discount	2.83		0.15		2.11	4.12		0.37	0.10	33.93	0.58	0.48
2.1 Bills Purchase and Discount												
2.2 Commission	2.83				1.55	4.12		0.37	0.10	0.57	0.58	0.17
2.3 Others			0.15		0.56					33.36		0.32
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	19.11	37.44		0.03	24.17	37.65	0.32	3.46	4.29		8.11	23.66
5. Non Operating Income	58.32			1.97	105.37	66.94	-10.25	2.37		1.91	15.24	87.17
6. Write Back from Provisions for loss	263.20	41.91	43.85	31.14	19.63	63.55	232.24				0.45	1.94
7. Recovery of written-off Loan	1.64		4.91									23.45
8. Income from Extra Ordinary transactions											0.06	
9. Net Loss												
Total Income	615.42	532.51	52.72	45.83	437.40	965.76	224.20	58.81	57.69	466.80	172.31	492.79

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NCBI	NBB	EBL	BOK	NCC	NIC
Sector Wise												
Agricultural and Forest Related	1509.70	6948.38	1144.05	3346.67	2116.94	2354.06	1170.95	461.45	1718.10	2977.02	1935.19	1365.00
Fishery Related	29.09	411.59		37.14		9.29		14.58	15.94	36.94	99.51	11.71
Mining Related	374.08	152.32	83.96	324.44				150.37	351.14	12.76	32.91	
Manufacturing (Producing) Related	12520.17	11294.46	28856.29	27125.65	8178.30	24168.72	13674.77	5999.97	13252.53	12095.54	8942.80	10510.79
Construction	6809.83	12237.55	1825.27	7006.74	8932.19	4649.31	2987.27	4224.32	10392.40	4389.77	6019.50	14395.62
Electricity, Gas and Water	4128.54	1484.02	4463.52	6334.79	47.36	565.45	1486.95	943.35	2755.17	2043.28	1533.54	870.97
Metal Products, Mach. & Ele. Eqp.	837.15	1293.52	904.65	242.41	1908.43	2444.16	1894.73	594.04	1353.19	859.07	1077.14	23.56
Tras., Com. and Public Utilities	983.91	2241.00	547.21	4099.76	136.82	3684.49	1808.84	908.90	3603.80	817.21	3542.19	61.81
Wholesaler & Retailer	18995.04	33798.71	23710.78	23296.77	10970.74	13682.34	18944.95	7453.31	20242.68	16693.03	9260.48	18835.95
Finance, Insurance and Real Estate	6420.45	10427.25	6172.85	6335.77	1609.18	9699.60	3294.60	3845.50	9020.49	7267.15	2755.43	4474.02
Hotel or Restaurant	1357.93	5120.80	2311.37	9172.83	17.82	2605.01	584.86	992.21	751.21	2453.65	1246.97	461.51
Other Services	3201.86	2697.92	2125.20	8714.29	248.39	4112.14	970.20	7085.61	1978.95	4214.67	1859.80	2995.32
Consumption Loans	12894.55	14513.10	2960.68	3238.29	3962.15	3595.89	1609.87	1491.68	5644.17	6541.83	2474.62	9496.79
Local Government		216.60		383.43	138.81	255.20						
Others	4310.58	3594.13	16385.41	7024.89	1462.79	5829.32	15324.35	3294.80	7204.90	2148.06	7385.85	9055.13
TOTAL sectorwise	74372.89	106431.35	91491.25	106683.88	39729.91	77654.98	63752.34	37460.09	78284.68	62549.99	48165.92	72558.18

Product Wise

Term Loan	15877.64	12700.60	14003.10	28855.44	2631.13	12790.78	3851.75	4537.22	11518.81	9841.85	5385.18	8659.96
Overdraft	12274.34	16548.25	14191.99	19317.77	2540.18	9889.15	1075.60	7215.59	18625.43	22831.36	13735.92	18330.82
Trust Receipt Loan / Import Loan	2026.79	623.57	7145.35	12376.62	3814.18	7894.81	2592.23	1991.58	3251.65	994.92	994.09	1178.21
Demand & Other Working Capital Loan	16066.08	38960.83	24764.06	24239.03	10917.47	20851.06	29304.34	6310.06	11770.12	6849.42	5744.51	10212.72
Res. Per. H. Loan (Up to Rs. 10 mil.)	4218.47	8257.05	7074.37	2118.55	6107.44	4649.31	1832.51	3354.13	10392.40	3867.20	3626.27	11867.86
Real Estate Loan	1980.78	5273.48	4028.25	5756.19	2735.12	3481.72	4912.36	2817.28	4966.14	3671.37	1885.32	3754.83
Margin Nature Loan	1806.50	1772.04	1409.72	1682.91		2465.74		368.56	1284.34	740.65	635.55	1968.92
Hire Purchase Loan	2596.17	4330.02	2448.76	3393.76	3845.03	6743.75	1640.21	4622.00	5929.15	6866.66	5117.18	6949.96
Deprived Sector Loan	7214.07	5784.90	4551.83	5291.96	1787.80	3763.91	3079.59	1858.69	4652.26	3250.27	2619.11	4234.13
Bills Purchased	7.95	57.76	68.81	2170.35	98.29	2257.53	1619.57	655.43	119.35	2232.56	191.63	523.47
Other Product	10304.11	12122.85	11805.02	1481.30	5253.27	2867.23	13844.18	3729.55	5775.03	1403.73	8231.16	4877.30
Total Product wise Loan	74372.89	106431.35	91491.25	106683.88	39729.91	77654.98	63752.34	37460.09	78284.68	62549.99	48165.92	72558.18

Collateral Wise

Gold and Silver	9300.21	10557.58	452.37	862.50			0.85	378.41		90.31	208.20	507.83
Government Securities	6.79	774.28	40.19	3.68					24.11	114.47		
Non Governmental Securities	0.09	1773.33	2161.91	1682.91		2465.74		653.23	1647.43	351.24	645.59	1968.92
Fixed Deposit Receipts	438.38	347.88	811.19	260.57	381.02	762.06	1088.79	137.30	1332.96	203.26	628.11	387.98
Own	428.51	347.88	412.72	260.57	41.24	762.06	1088.79	136.57	1155.27	203.26	627.99	387.98
Other Licences Institutions	9.87		398.46		339.77			0.73	177.68		0.12	
Collateral of Properties	38312.37	89177.08	77336.99	86935.44	34364.82	68269.86	54381.75	34063.04	68715.11	55624.13	43545.24	66421.36
Fixed Assets	28464.03	89143.26	39805.31	71116.41	26201.49	66259.01	49134.00	32587.51	46112.31	53451.69	41499.13	37308.24
Current Assets	9848.34	33.82	37531.68	15819.03	8163.33	2010.86	5247.75	1475.53	22602.81	2172.44	2046.11	29113.12
Against security of Bill	162.35	102.51	4265.84	317.78		2257.53	2096.09	598.89	397.52	1581.56	605.77	2.44
Domestic Bills	0.33	19.05	13.66	27.17		35.29		477.38				
Foreign Bills	162.02	83.46	4252.19	290.61		2222.24	2096.09	121.51	397.52	1581.56	605.77	2.44
Against Guarantee	383.52	3482.22	1239.13	4942.58	1742.70	3825.94	3026.24	1493.25	4611.45	4575.12	1795.65	3073.88
Government Guarantee	83.81	58.42		383.43	138.81		156.12	91.30	199.06	12.92	71.84	216.53
Institutional Guarantee	156.47	3408.18	1234.31	2981.04	1603.89		2870.12	1320.64	3549.51	2545.70	1578.41	2857.35
Personal Guarantee	3.63	11.60	4.81	1068.31				81.31	843.63		145.41	
Collective Guarantee	0.01	4.02							19.25		2.99	
Int. Rtd. Foreign Bank's Guarantee	11.75			509.80			104.01				843.78	
Other Guarantee	127.86					3721.94				1169.74		
Credit Card			214.39	24.58	149.40	73.84			5.27	9.89		28.04
Others	25769.17	216.47	4969.25	11653.84	3091.97		3158.61	135.97	1550.83		737.35	167.72
Total	74372.89	106431.35	91491.25	106683.88	39729.91	77654.98	63752.34	37460.09	78284.68	62549.99	48165.92	72558.18

BFI Name	MBL	Kumari	Laxmi	SBL	AONBL	Global	Citizens	Prime	Sunrise	NMB	PRABHU	Janata
Sector Wise												
Agricultural and Forest Related	1506.46	1004.11	1382.69	950.46	2424.70	2152.74	1301.60	1419.22	1426.25	1074.90	1511.69	3015.50
Fishery Related	52.66	59.73	10.53	10.52	901.84	16.28	59.88	19.58	4.31	32.59	3.87	111.49
Mining Related	31.74	322.34	59.74	172.06	179.84	169.01	255.95	5.66	55.55	39.85		
Manufacturing (Producing) Related	9146.95	9179.55	9603.70	10283.80	10170.15	12227.85	6421.94	8304.95	7276.51	11370.84	8875.86	7511.63
Construction	6170.92	7807.56	11240.45	2950.93	5766.76	11772.90	1734.93	5382.10	9138.95	9558.60	11261.87	520.88
Electricity, Gas and Water	1429.63	1884.75	2231.35	2404.34	261.51	4681.53	2885.84	3379.12	1059.32	3967.76	2094.05	1239.89
Metal Products, Mach. & Ele. Eqp.	357.78	631.19	2009.69	604.82	471.40	959.72	90.52	209.59	541.23	1354.47	342.85	286.27
Tras., Com. and Public Utilities	1791.50	1207.03	5682.42	7030.05	513.22	1158.37	708.10	1437.93	669.01	1742.60	2208.40	958.45
Wholesaler & Retailer	11257.97	8575.76	8462.06	12581.19	22107.91	20935.05	8102.32	6341.47	11180.81	16364.48	11340.29	8834.25
Finance, Insurance and Real Estate	5998.36	3158.64	4733.94	6791.40	147.56	4184.37	4837.59	5020.27	5707.26	4667.51	7307.77	9664.17
Hotel or Restaurant	777.09	940.03	783.45	2691.49	3863.11	2685.18	743.53	1097.92	2197.16	3256.57	3428.22	949.07
Other Services	3187.19	1988.19	2166.61	2451.42	3551.98	3449.00	2506.26	1301.62	2099.09	2365.47	5756.39	2216.23
Consumption Loans	3557.22	3510.17	4075.73	2368.56	982.25	5015.51	7275.19	7070.58	5748.67	4031.72	4949.01	5696.05
Local Government	129.84	4.85	134.63	140.61	11.03	91.86						
Others	6471.41	4921.28	163.13	15831.64	19540.55	11320.47	11153.97	17698.00	4626.78	2782.09	2899.27	4649.64
TOTAL sectorwise	51866.72	45195.17	52740.13	67263.28	92715.81	80819.84	48077.61	58688.03	51730.92	62609.45	61979.53	45653.52

Product Wise

Term Loan	6091.86	9240.58	10530.26	13242.48	11885.64	11317.84	9716.91	8422.93	6002.25	10966.70	14270.14	7441.86
Overdraft	7542.96	12373.67	4123.91	17863.12	6439.18	21986.80	6607.22	9533.97	11650.21	2972.91	8471.92	11407.30
Trust Receipt Loan / Import Loan	713.09	852.45	1998.74	2077.07	1.01	1306.46	947.55	726.85	850.83	1996.79	2301.30	733.91
Demand & Other Working Capital Loan	5185.94	6990.96	10772.37	8693.35	60312.93	16654.49	3734.42	6252.53	6685.34	12702.42	9472.42	4471.10
Res. Per. H. Loan (Up to Rs. 10 mil.)	6170.92	5551.87	2503.98	3875.47	5517.79	7856.95	2765.47	3372.37	6703.10	6857.58	8899.21	3670.55
Real Estate Loan	3480.23	2227.26	2165.41	7055.31	610.92	3759.85	5435.40	6954.79	3703.27	4323.42	5003.90	2599.49
Margin Nature Loan	121.13	1437.72	1797.93	1439.67		2021.61	3114.29	2032.63	2469.81	1042.94	2361.26	637.97
Hire Purchase Loan	6312.44	2846.49	3902.10	8388.11	483.95	6090.42	3246.83	2526.91	5067.38	4418.36	5151.78	4426.40
Deprived Sector Loan	2621.87	2237.46	2589.83	3163.52	6199.93	3767.06	2786.12	2597.43	2812.90	3197.84	2914.01	2031.42
Bills Purchased	1014.47	1.12	2060.34	479.57		1518.66	169.33	425.54	74.44	1120.38	13.17	
Other Product	12611.81	1435.61	10295.24	985.59	1264.47	4539.70	9554.07	15842.08	5711.40	13010.10	3120.42	8233.50
Total Product wise Loan	51866.72	45195.17	52740.13	67263.28	92715.81	80819.84	48077.61	58688.03	51730.92	62609.45	61979.53	45653.52

Collateral Wise

Gold and Silver	2.79	60.94	253.62		142.49	22.44	3140.88	5427.39	338.60		58.96	193.67
Government Securities							2.45	11.94		0.81	3.63	
Non Governmental Securities		1412.08		1410.94		79.41	3127.50	2045.21	2469.81	1035.77	2445.11	625.24
Fixed Deposit Receipts	114.00	742.88	381.28	539.25	685.32	1370.23	653.77	388.77	523.97	938.73	475.26	501.74
Own	114.00	742.88	381.28	539.25	685.32	909.90	650.85	388.77	523.97	934.07	475.26	501.74
Other Licences Institutions						460.33	2.92				4.66	
Collateral of Properties	48115.88	40840.75	48041.18	59968.62	91888.00	72498.28	37202.39	44492.92	46567.69	59446.18	54749.63	42640.22
Fixed Assets	27532.81	40151.67	35213.91	38405.56	91888.00	40527.84	25962.75	44056.82	42959.70	48991.18	52496.06	37882.18
Current Assets	20583.08	689.08	12827.27	21563.05		31970.44	11239.64	436.10	3607.99	10455.00	2253.57	4758.04
Against security of Bill		13.15		846.21			1057.06	4.23			330.80	1.47
Domestic Bills		1.52		113.73			26.11				62.02	
Foreign Bills		11.63		732.48			1030.95	4.23			268.78	1.47
Against Guarantee	129.84	1622.57	134.76	2220.48		826.16	69.23	4004.70	1318.06	1057.09	2698.44	424.93
Government Guarantee	129.84	146.62	134.63	135.05		91.86		140.92		120.02	125.28	18.51
Institutional Guarantee		1411.76		1971.10		4.05		3541.86	1275.71	391.98	1837.00	376.33
Personal Guarantee		64.18	0.13	34.62		697.38	69.23	316.80	38.45	519.61	337.43	30.10
Collective Guarantee						6.42				25.49	398.74	
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee				79.72		26.46		5.13	3.91			
Credit Card	10.39	5.19	34.68	89.70		114.18	21.22	27.16		7.80	33.18	
Others	3493.82	497.61	3894.60	2188.10		5909.14	2803.12	2285.69	512.79	123.07	1184.52	1266.25
Total	51866.72	45195.17	52740.13	67263.28	92715.81	80819.84	48077.61	58688.03	51730.92	62609.45	61979.53	45653.52

BFI Name	Mega	Civil	Century	Sanima	NIDC	Mahabamde	Narayani	Sahayogi	Karnali	Shangha	Excel	Western
Sector Wise												
Agricultural and Forest Related	670.92	1680.02	1479.72	1482.84	15.13	494.49	0.88	213.57	167.50	496.49	206.50	193.50
Fishery Related	7.83	7.82	18.88	12.97		29.07		13.52		9.63	5.71	
Mining Related	26.16	45.08	595.67	27.22		175.18				24.28		
Manufacturing (Producing) Related	8124.03	5636.03	7602.84	7585.59	613.66	1239.60	3.51	165.97	21.61	637.92	389.92	108.95
Construction	572.58	2120.08	4083.72	4824.18	14.73	990.21	9.90	97.90	69.33	1558.02	590.09	83.75
Electricity, Gas and Water	994.86	1129.21	1098.98	1945.83	835.44	368.90		1.39		50.37		
Metal Products, Mach. & Ele. Eqp.	182.06	95.33	405.99	658.52	11.54	145.27				129.53		5.69
Tras., Com. and Public Utilities	371.82	1364.66	451.61	2740.09		1432.57	3.98	50.33	252.58	880.39	69.77	79.22
Wholesaler & Retailer	9621.70	8112.00	7500.31	10742.85	338.02	2515.95	8.13	915.28	250.58	1552.58	1017.64	549.36
Finance, Insurance and Real Estate	4511.98	3583.04	4953.23	1999.76	103.11	1763.97	17.38	113.25		1346.32	419.62	
Hotel or Restaurant	1995.84	1313.30	1586.14	1754.68	343.08	1597.62	3.79	9.56		430.53	168.40	93.43
Other Services	1122.06	2062.34	1512.76	2097.62	405.48	586.69		69.89	277.84	660.93	241.62	89.38
Consumption Loans	2571.68	2073.16	4232.70	2770.90	25.40	4694.48	19.30	67.72	25.63	676.63	246.00	27.57
Local Government						1.39				3.34		
Others	4417.41	1659.15	3985.25	13200.28	571.64	4683.41	38.68	1058.34		3210.36	460.07	714.55
TOTAL sectorwise	35190.93	30881.20	39507.78	51843.33	3277.23	20718.82	105.54	2776.71	1065.07	11667.32	3821.04	1939.70

Product Wise

Term Loan	6587.28	6314.18	9412.62	8797.39	2089.65	2272.21	4.48		272.19	3081.67	638.79	797.99
Overdraft	11761.40	6080.36	8366.97	6728.52	636.34	5736.99	38.68		359.87	3236.72	771.49	858.45
Trust Receipt Loan / Import Loan	2084.07	1287.67	1023.06	735.08		10.09						
Demand & Other Working Capital Loan	5374.20	8188.89	6991.56	7710.95	77.70	2074.46	8.13	1290.52			891.53	10.94
Res. Per. H. Loan (Up to Rs. 10 mil.)	649.05	1348.12	3426.84	3518.40	11.72	1269.98	9.90	36.35	69.33	1136.92	449.02	83.75
Real Estate Loan	1917.49	1358.82	3063.61	5323.22	97.19	1876.91	17.38	161.40		1471.97	454.50	
Margin Nature Loan	76.62	238.30	1220.46	272.56		626.48	17.15			68.22	41.27	
Hire Purchase Loan	2989.04	2635.72	2529.21	4588.17	17.63	2703.25	3.98	20.30	252.58	1402.54	88.43	79.22
Deprived Sector Loan	1893.01	1856.12	2170.00	2501.53	262.34	2502.03	3.69	133.99	58.70	786.76	262.97	78.50
Bills Purchased		45.25	154.18	272.40								
Other Product	1858.77	1527.78	1149.28	11395.11	84.67	1646.42	2.15	1134.13	52.41	482.52	223.04	30.85
Total Product wise Loan	35190.93	30881.20	39507.78	51843.33	3277.23	20718.82	105.54	2776.71	1065.07	11667.32	3821.04	1939.70

Collateral Wise

Gold and Silver	0.96	239.07	114.16	488.53		606.36				40.55	178.63	
Government Securities	1.21		0.45	2.03		0.15						
Non Governmental Securities	78.10	373.76	1220.46		20.00	686.52	17.15			68.87		
Fixed Deposit Receipts	90.92	144.54	364.30	587.94	57.23	571.54	2.15	67.72	25.63	255.41	26.02	27.57
Own	90.92	144.54	364.30	587.94	57.23	571.54	2.15	67.72	25.63	255.41	26.02	27.57
Other Licences Institutions												
Collateral of Properties	33438.44	28337.33	36035.80	48644.06	2937.67	18138.14	77.68	2706.98	1039.44	10945.88	3616.37	1912.12
Fixed Assets	31063.68	27512.85	25063.19	44144.65	2937.67	18138.04	77.68	2706.98	1039.44	10945.88	3616.37	1912.12
Current Assets	2374.76	824.48	10972.61	4499.41		0.10						
Against security of Bill		535.50	158.65	538.26								
Domestic Bills		15.13	7.00									
Foreign Bills		520.38	151.65	538.26								
Against Guarantee	1468.36	1047.72	1590.61	0.54	199.98	709.19	8.56			356.62		
Government Guarantee		1.49					2.72			3.34		
Institutional Guarantee	1401.60	846.29	1583.36		199.98	709.19				160.55		
Personal Guarantee			7.25	0.54			5.84			65.69		
Collective Guarantee	66.77	117.25								127.05		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		82.70										
Credit Card	37.86		4.32	14.69								
Others	75.08	203.28	19.03	1567.27	62.35	6.92		2.01			0.01	
Total	35190.93	30881.20	39507.78	51843.33	3277.23	20718.82	105.54	2776.71	1065.07	11667.32	3821.04	1939.70

BFI Name	Deva	Miteri	Tinau	Mukinath	Sewa	Kankai	Bhargav	Alpine	Garima	OmDB	GandakDB	Kabali	Kamara
Sector Wise													
Agricultural and Forest Related	403.91	221.29	312.80	2625.78	465.41	193.16	98.64	167.28	548.81	380.93	495.99	85.46	209.73
Fishery Related	3.17	0.68	4.34	21.37	23.85	0.11			6.71	0.11	20.61		18.98
Mining Related		2.45	14.90		28.58					13.33	46.96		
Manufacturing (Producing) Related	521.33	141.23	173.65	551.56	404.89	43.74	66.72	25.93	396.76	582.63	841.55	13.03	256.26
Construction	1241.82	229.68	453.06	2457.05	453.22	112.93	224.46	112.99	2212.46	3362.28	2884.76	140.26	1192.37
Electricity, Gas and Water	380.49	3.08		21.19	2.00	4.63	4.19		17.37	52.75	23.25		
Metal Products, Mach. & Ele. Eqp.	56.23	37.38	10.65	180.04	26.83	1.26		2.90	109.20	91.78	144.62	3.46	138.76
Tras., Com. and Public Utilities	574.33	135.63	323.64	1881.90	522.07	10.69	129.43	186.85	2014.57	2278.88	1516.58	27.27	413.47
Wholesaler & Retailer	1126.88	254.24	729.85	2284.17	1672.70	195.24	407.98	433.23	1153.00	1549.14	1862.70	122.33	695.10
Finance, Insurance and Real Estate	687.02	143.04	260.35	712.25	135.67	20.86			477.00	741.64	789.97		546.37
Hotel or Restaurant	147.93	55.55	89.08	635.86	138.96	24.07	35.46	39.40	293.41	460.93	701.52	17.13	146.92
Other Services	421.19	62.20	278.98	771.63	154.14	7.44	65.98	28.31	154.09	279.26	339.21	19.72	201.77
Consumption Loans	1328.81	190.58	173.23	651.71	282.03	148.77	41.19	46.29	1140.29	1669.28	1136.52	103.08	482.50
Local Government	10.33	1.50			1.37	0.06		1.97	0.03				
Others	2673.17	820.01	421.63	2521.88	1088.71	418.13	387.36	523.58	4467.08	2596.87	5713.84	76.49	1810.09
TOTAL sectorwise	9576.62	2298.53	3246.17	15316.39	5400.44	1181.07	1461.40	1568.72	12990.80	14059.83	16518.08	608.24	6112.31

Product Wise

Term Loan	746.70	54.95	366.00	2660.52	1452.85	316.14	529.21	386.53	2920.54	610.49	800.71	190.79	1715.13
Overdraft	943.70	389.33	1206.92	2815.97	2307.86	258.08	424.21	748.77	3484.21	1301.09	6694.77		1375.10
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	209.52				19.20				41.78	213.77	56.93	202.95	20.85
Res. Per. H. Loan (Up to Rs. 10 mil.)	872.11	204.99	456.33	1657.48	258.03	111.64	215.33	124.15	1835.04	2083.27	2332.75	57.42	1050.30
Real Estate Loan	1075.29	141.78	179.12	711.71	158.91	23.15			736.66	1917.81	1456.75		546.37
Margin Nature Loan	736.84		3.47		3.55				3.50	145.32	0.25		4.05
Hire Purchase Loan	819.13	178.90	264.35	2136.00	730.32	77.22	127.11	216.98	2345.05	2562.75	1763.79	18.94	673.53
Deprived Sector Loan	364.91	133.07	166.05	4461.77	244.45	53.29	85.35	79.74	674.80	704.39	705.18	37.33	279.83
Bills Purchased													
Other Product	3808.43	1195.52	603.93	872.94	225.26	341.56	80.19	12.55	949.22	4520.94	2706.94	100.81	447.16
Total Product wise Loan	9576.62	2298.53	3246.17	15316.39	5400.44	1181.07	1461.40	1568.72	12990.80	14059.83	16518.08	608.24	6112.31

Collateral Wise

Gold and Silver	323.26	74.50	62.71	106.32					615.17	774.64	528.68	78.92	243.92
Government Securities													
Non Governmental Securities	736.84		3.47							145.32			
Fixed Deposit Receipts	144.69	65.20	100.27	386.12	50.33	66.55	23.75	11.30	272.37	506.14	341.13	21.88	141.13
Own	144.69	65.20	100.27	386.12	50.33	66.55	23.75	11.30	272.37	506.14	341.13	21.88	141.13
Other Licences Institutions													
Collateral of Properties	7865.29	2157.33	3029.05	11168.04	5154.55	1114.47	1420.21	1486.57	11878.00	12404.18	15254.55	507.43	5607.57
Fixed Assets	7865.29	2157.33	3029.05	11168.04	5154.55	1114.47	1420.21	1486.57	11878.00	12404.18	15254.55	507.43	5607.57
Current Assets													
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	390.43		50.67	3655.90	192.00			70.39	225.26	229.54	393.46		32.78
Government Guarantee	10.33				1.37			1.97	0.03	4.07	2.69		0.35
Institutional Guarantee	231.00		50.67		10.00				29.91	30.00	50.00		
Personal Guarantee	76.47			119.06				22.50	2.67	1.18	340.78		12.86
Collective Guarantee	72.64			3536.85	180.63			45.93	192.65	194.29			19.56
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	116.11	1.50			3.55	0.06	17.45	0.47			0.25		86.91
Total	9576.62	2298.53	3246.17	15316.39	5400.44	1181.07	1461.40	1568.72	12990.80	14059.83	16518.08	608.24	6112.31

BFI Name	Corporate	Purnima	Jyoti	Harmo	Shine	Kanchan	LumbiniDB	Reptiveri	Tourism	Mission	Mt. Makalu	Sindhu	Sahara
Sector Wise													
Agricultural and Forest Related	2.65	100.21	233.79	162.37	568.14	214.66	328.58	177.55	435.93	375.15	22.89	50.58	7.25
Fishery Related					44.90	1.43	15.93	7.23	35.50	5.69			
Mining Related			59.91				62.63		15.84	6.34			
Manufacturing (Producing) Related	104.71	85.72	752.00		908.73	218.23	706.02	24.23	599.08	36.58	0.89		11.52
Construction	24.33	130.80	1027.73	67.48	985.72	164.63	1904.10	62.62	1937.70	119.29	18.12	266.37	
Electricity, Gas and Water			364.94			0.08	1107.39		130.39				
Metal Products, Mach. & Ele. Eqp.	5.93		74.42			4.75	31.57		210.93	1.66			2.48
Tras., Com. and Public Utilities	14.61	124.11	812.15	19.11	636.87	187.05	1063.39	25.88	887.11	369.57	6.86	315.81	8.95
Wholesaler & Retailer	21.84	458.02	1375.79	342.36	2131.29	850.85	2522.65	252.88	1456.06	606.47	16.28	594.36	99.12
Finance, Insurance and Real Estate		143.88	689.64		693.09	10.43	1872.87	66.11	621.03	55.13		8.30	
Hotel or Restaurant		9.20	177.06		329.67	90.70	919.46	14.68	754.13	91.77		7.28	2.25
Other Services		44.95	262.03	2.09	602.15	143.81	1252.97	8.98	159.24	163.75	26.15	3.51	5.62
Consumption Loans	6.67	102.83	1615.92	180.80	379.49	38.44	1823.49	27.32	581.20	126.12	44.15	60.78	3.78
Local Government			4.60										
Others	15.61	834.36	1688.26	361.53	1508.13	383.58	2028.54	191.66	3184.93	464.20	22.14	117.17	230.34
TOTAL sectorwise	196.36	2034.09	9138.22	1135.75	8788.17	2308.64	15639.58	859.13	11009.09	2421.72	157.48	1424.16	371.30

Product Wise

Term Loan	12.08		1263.82	19.11	1383.66	142.44	2685.00	97.68	2726.99	116.04	51.41	148.74	
Overdraft	55.98	322.84	2365.26	197.96	667.90	794.64	4296.36	44.22	3437.88	816.28		564.02	
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	71.28	511.62	311.73	1.00	2828.29	60.00	180.17	544.00	390.58		11.66	3.00	336.28
Res. Per. H. Loan (Up to Rs. 10 mil.)	15.81	130.80	709.45	63.00	691.30	164.64	1474.27		1707.13	85.80	18.12	263.84	
Real Estate Loan		143.88	596.86		987.51	9.84	1945.78	66.70	445.15	65.09			
Margin Nature Loan		0.25	675.57	9.65	10.50	8.00	716.00		58.23			12.53	
Hire Purchase Loan	23.09	184.10	881.52	139.22	894.05	192.33	1502.13	25.88	1388.68	366.65	5.06	315.81	11.18
Deprived Sector Loan	9.12	118.62	504.62	48.92	394.14	336.96	882.86	50.04	467.69	452.99	15.24	67.47	19.52
Bills Purchased													
Other Product	8.99	621.98	1829.39	656.90	930.81	599.79	1957.01	30.61	386.76	518.86	56.00	48.76	4.32
Total Product wise Loan	196.36	2034.09	9138.22	1135.75	8788.17	2308.64	15639.58	859.13	11009.09	2421.72	157.48	1424.16	371.30

Collateral Wise

Gold and Silver		12.09	297.90	7.34			14.30		69.51	9.22	66.02	41.61	
Government Securities													
Non Governmental Securities		0.25	651.39				716.00		48.09			12.53	
Fixed Deposit Receipts		30.50	128.99	24.59	111.80	36.12	787.07	27.32	264.50	41.95	0.44	6.63	0.78
Own		30.50	128.99	24.59	111.80	36.12	787.07	27.32	264.50	41.95	0.44	6.63	0.78
Other Licences Institutions													
Collateral of Properties	193.41	1991.25	7493.90	1103.81	8537.15	1951.53	13552.88	831.81	10370.26	1917.79	89.56	1363.38	370.52
Fixed Assets	193.41	1991.25	7486.37	1103.81	8537.15	1951.53	13552.88	831.81	10370.26	1917.79	89.56	1360.38	370.52
Current Assets			7.53									3.00	
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee			471.56		128.71	312.99	567.65		253.58	452.76	1.45		
Government Guarantee			4.60				17.19						
Institutional Guarantee			462.37		86.50		534.65		160.00				
Personal Guarantee			4.08				6.09		93.58				
Collective Guarantee			0.51		42.21	312.99	9.71			452.76			
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee											1.45		
Credit Card													
Others	2.95		94.48		10.50	8.00	1.68		3.16				
Total	196.36	2034.09	9138.22	1135.75	8788.17	2308.64	15639.58	859.13	11009.09	2421.72	157.48	1424.16	371.30

BFI Name	N Community	Kailash	Sajpa	Saptakoshi	Sajha	Green	NFL	NSMFL	Gurkhas	Union	Goodwill	SIFCL	Lalitpur
Sector Wise													
Agricultural and Forest Related	167.77	167.40	65.82	270.44	134.28	35.07		0.52	69.80	6.38	663.34	237.50	
Fishery Related		1.42			5.83							3.44	
Mining Related					0.44					1.51		2.50	1.69
Manufacturing (Producing) Related	236.35	648.36	2.14		70.19	4.85		61.10		3.52		129.69	
Construction	202.08	2161.77		38.19	15.17	4.56	33.18	41.11	372.02	107.30	1075.21	659.27	14.80
Electricity, Gas and Water		640.02										1.60	
Metal Products, Mach. & Ele. Eqp.	11.80	91.78	2.45	2.16	22.22			3.45		23.63	27.43	46.23	
Tras., Com. and Public Utilities	56.53	1530.62	0.20	0.67	8.64	56.65	0.36		393.01	166.83	348.62	185.11	
Wholesaler & Retailer	275.74	1652.71	49.76	311.48	64.96	48.84	60.47	33.33	349.82	11.67	767.22	356.80	56.47
Finance, Insurance and Real Estate	162.98	1525.01		19.72		23.49		40.31	367.27	57.68		261.49	114.49
Hotel or Restaurant	43.85	470.62	26.71	1.12	5.00	4.96		27.50	102.61	12.69	20.22	32.80	
Other Services	41.03	530.36	0.22	4.52	4.66				332.07	31.69	144.53	354.51	137.59
Consumption Loans	53.42	1018.95	0.05	56.48	9.23	54.60	0.19	147.83	484.01	150.57	358.54	250.19	9.79
Local Government								33.18					
Others	316.51	4602.81	57.65	152.78	30.01	135.02	68.79	1965.35	958.66	84.96	314.34	330.00	43.23
TOTAL sectorwise	1568.07	15041.84	204.99	857.56	370.63	368.02	162.98	2353.69	3429.27	658.44	3719.45	2851.14	378.05

Product Wise

Term Loan	64.17	1908.64	37.21	269.34	140.02	36.68		125.37	54.02	94.40	1046.22	569.72	56.47
Overdraft	465.75	2936.70	100.28	406.27	191.72	167.43							
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	23.82	195.25					60.47	227.18	573.86	31.15		403.13	
Res. Per. H. Loan (Up to Rs. 10 mil.)	161.18	2146.02		38.19	14.56	6.75	27.56	20.02	372.02	85.54	884.55	507.72	14.80
Real Estate Loan	134.98	1509.55		19.72		3.49	22.72	1786.97	273.90	58.22	257.52	353.14	114.49
Margin Nature Loan		673.34					21.30	0.19	26.19	370.63	42.29	314.34	63.99
Hire Purchase Loan	102.70	1966.15		10.36	6.04	57.84	0.36	125.20	393.01	179.71	376.05	204.08	7.90
Deprived Sector Loan	69.92	765.61	10.84	65.14	16.01	39.94		33.18	126.94	28.41	341.35	117.64	8.44
Bills Purchased													
Other Product	545.54	2940.58	56.66	48.55	2.28	34.60	51.69	9.57	1264.88	138.72	499.43	631.72	174.73
Total Product wise Loan	1568.07	15041.84	204.99	857.56	370.63	368.02	162.98	2353.69	3429.27	658.44	3719.45	2851.14	378.05

Collateral Wise

Gold and Silver		139.26				27.61			77.16		180.68		
Government Securities													
Non Governmental Securities		673.34				21.30		26.19	370.63	42.29		61.79	1.22
Fixed Deposit Receipts	32.00	554.39	1.58	46.78	2.28	2.99		0.05	36.23	88.78	177.87	137.54	0.66
Own	32.00	554.39	1.58	46.78	2.28	2.99		0.05	36.23	88.78	177.87	137.54	0.66
Other Licences Institutions													
Collateral of Properties	1507.96	13205.07	203.41	810.78	368.35	282.18	162.80	506.01	2685.91	490.79	3019.14	2566.31	203.78
Fixed Assets	1507.96	13205.07	203.41	810.78	368.35	282.18	162.80	506.01	2685.91	490.79	3019.14	2566.31	137.19
Current Assets													66.59
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	28.11	469.45						83.27	259.35	28.41	27.43	85.50	
Government Guarantee		14.45						33.18		3.25			
Institutional Guarantee	28.00	455.00							126.94	25.16		85.50	
Personal Guarantee								50.09	132.42				
Collective Guarantee	0.11												
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee											27.43		
Credit Card													
Others		0.33				33.94	0.19	1738.17		8.17	314.34		172.38
Total	1568.07	15041.84	204.99	857.56	370.63	368.02	162.98	2353.69	3429.27	658.44	3719.45	2851.14	378.05

BFI Name	United FC	General	Progressive	Janaki	Pokhara	Central	Arun	Multurpose	Synergy	Srijana	WMBFL	CMBFL	Crystal
Sector Wise													
Agricultural and Forest Related	71.54		58.87	79.86	36.92	265.30	2.67	85.77	212.54	408.60		328.30	
Fishery Related						10.25			4.70				
Mining Related						4.88	14.35		0.25				
Manufacturing (Producing) Related	203.90	0.55	27.73	126.22	114.75	126.38		4.18	70.88		2.29	585.38	
Construction	461.92	28.04	78.14	61.04	529.77	598.72	5.75	24.11	37.86	68.91	40.01		
Electricity, Gas and Water					2.78	0.40							
Metal Products, Mach. & Ele. Eqp.	478.72		8.65			48.78	0.08		13.55				
Tras., Com. and Public Utilities	1272.77		48.89		396.20	195.56			418.29		5.38	2.94	
Wholesaler & Retailer	200.33	78.49	11.75	691.50	453.53	123.20	11.61	20.23	240.41	448.35	39.96	111.00	
Finance, Insurance and Real Estate	115.43		50.00		372.04	41.70			132.82	54.12	42.28		
Hotel or Restaurant	0.28	8.00	21.10	100.62	176.18	43.16	7.13		94.66	5.45		74.77	
Other Services		13.22	37.40	42.75	87.26	105.94		11.16	58.49	9.64	0.93		
Consumption Loans	705.37		79.98	97.86	50.88	188.16	5.65	15.59	89.03	113.33	4.96	1.82	9.44
Local Government									4.02				
Others	1239.03	71.78	182.64	268.08	1099.92	660.56	18.72	7.99	300.64	1647.17	107.91	596.16	343.20
TOTAL sectorwise	4749.29	200.08	605.16	1467.92	3320.24	2413.00	65.97	169.03	1678.11	2755.58	243.72	1700.37	352.63

Product Wise

Term Loan	67.12		105.79	817.72	154.44	99.43			477.90	448.35	79.76	969.83	233.28
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	275.44		29.15		830.81	339.05	33.09	119.56	231.35		56.29	149.60	16.79
Res. Per. H. Loan (Up to Rs. 10 mil.)	408.69		6.19	61.04	423.97	598.72		24.11	485.72				
Real Estate Loan	390.35	28.04	40.20	10.84	398.43	5.50	5.75		199.36	54.12	26.11	465.19	99.83
Margin Nature Loan	411.43	3.07	59.13		27.33	46.35			6.39		34.50		0.02
Hire Purchase Loan	1819.93	13.22	49.80	11.69	396.20	213.35	5.39	2.67	131.28	66.99	10.41	2.54	2.72
Deprived Sector Loan	201.77	7.89	53.40	54.48	123.35	85.55	1.11	7.99	88.89	151.16	3.86		
Bills Purchased													
Other Product	1174.56	147.86	261.51	512.15	965.70	1025.05	20.62	14.70	57.22	2034.96	32.78	113.22	
Total Product wise Loan	4749.29	200.08	605.16	1467.92	3320.24	2413.00	65.97	169.03	1678.11	2755.58	243.72	1700.37	352.63

Collateral Wise

Gold and Silver	43.21					4.60							
Government Securities						0.90							
Non Governmental Securities		3.07	16.39			46.35					14.50		
Fixed Deposit Receipts	231.64		19.19	86.17	50.88	107.03	0.25	12.92	41.30	46.35			6.70
Own	231.64		19.19	86.17	50.88	107.03	0.25	12.92	41.30	46.35			6.70
Other Licences Institutions													
Collateral of Properties	3944.84	197.01	462.81	1379.74	3154.24	2196.67	46.99	156.12	1632.80	121.11	193.16	1700.37	345.91
Fixed Assets	3944.84	197.01	462.81	1379.74	3154.24	2196.67	46.99	156.12	1632.80	121.11	193.16	1700.37	345.91
Current Assets			10.00										
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	115.43		102.82		87.78	0.45			4.02		33.63		
Government Guarantee									4.02				
Institutional Guarantee	115.43		95.91			0.45					23.74		
Personal Guarantee			4.24		87.78						9.89		
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee			2.67										
Credit Card													
Others	414.18		3.95	2.01	27.33	57.00	18.72			2588.12	2.42		0.02
Total	4749.29	200.08	605.16	1467.92	3320.24	2413.00	65.97	169.03	1678.11	2755.58	243.72	1700.37	352.63

BFI Name	Guheshwori	ICFC	Kuber	Seti	Namaste	Manjusree	Jebils	Reliance
Sector Wise								
Agricultural and Forest Related	21.65	212.33		98.85	16.66	53.07	32.00	65.58
Fishery Related	6.57	22.77				8.40		
Mining Related	1.49	3.54						1.31
Manufacturing (Producing) Related	72.53	433.68		23.04	0.18	121.85	6.09	168.82
Construction	476.82	100.70	7.06	19.03	87.34	1114.38	237.53	349.58
Electricity, Gas and Water	2.50	40.84				90.83		28.85
Metal Products, Mach. & Ele. Eqp.	10.82	9.27			0.90	107.49	4.29	70.75
Tras., Com. and Public Utilities	125.74	20.21	1.48		2.45	415.11	165.80	719.45
Wholesaler & Retailer	99.65	961.45	6.19	97.89	10.18	337.63	13.96	138.86
Finance, Insurance and Real Estate	205.38	1133.79	18.42		0.30	339.23	43.88	224.94
Hotel or Restaurant	132.78	264.60	0.49	3.98	0.77	109.08	39.30	101.95
Other Services	41.94	155.83	0.47	32.73	12.98	135.29	10.54	83.65
Consumption Loans	564.89	433.24	7.28	0.26	3.93	341.64	403.43	128.02
Local Government								
Others	353.13	1794.05	27.50	75.92	133.13	526.99	169.59	570.76
TOTAL sectorwise	2115.89	5586.30	68.91	351.70	268.82	3700.98	1126.40	2652.52

Product Wise

Term Loan	263.75	482.68	2.28	75.23	42.22	541.59	22.93	
Overdraft								
Trust Receipt Loan / Import Loan								
Demand & Other Working Capital Loan	45.00	2956.40	5.45	217.22		773.94	30.66	19.12
Res. Per. H. Loan (Up to Rs. 10 mil.)	257.33	434.33	4.00	19.03	85.16	1080.99	203.57	308.96
Real Estate Loan	341.25	486.71	5.41		0.30	299.62	73.27	320.82
Margin Nature Loan	365.32	516.46				323.69	253.97	48.28
Hire Purchase Loan	98.23	253.90	18.69	0.01	1.60	414.85	208.12	751.40
Deprived Sector Loan	65.02	238.95		17.17	16.25	226.47	43.43	98.55
Bills Purchased			2.60					
Other Product	679.98	216.86	30.48	23.04	123.29	39.82	290.44	1105.40
Total Product wise Loan	2115.89	5586.30	68.91	351.70	268.82	3700.98	1126.40	2652.52

Collateral Wise

Gold and Silver								
Government Securities		10.85						
Non Governmental Securities						323.69	253.97	
Fixed Deposit Receipts	155.47	206.01		6.45	3.93	17.95	124.69	70.23
Own	155.47	206.01		6.45	3.93	17.95	124.69	70.23
Other Licences Institutions								
Collateral of Properties	1584.37	4616.43	68.76	345.25	264.79	3274.60	699.65	2355.52
Fixed Assets	1584.37	4616.43	68.76	345.25	264.79	3274.60	699.65	2355.52
Current Assets								
Against security of Bill								
Domestic Bills								
Foreign Bills								
Against Guarantee	15.00	221.81					48.08	173.90
Government Guarantee								
Institutional Guarantee	15.00	205.95					35.00	85.40
Personal Guarantee		15.86					13.05	1.80
Collective Guarantee							0.04	
Int. Rtd. Foreign Bank's Guarantee								
Other Guarantee								86.70
Credit Card								
Others	361.04	531.19	0.15		0.10	84.74		52.87
Total	2115.89	5586.30	68.91	351.70	268.82	3700.98	1126.40	2652.52

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-June	Mid-July	% change		
	2014	2015	2016	2017	2017	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	4950.7	6147.3	8684.9	12255.2	12592.8	24.17	41.28	2.75
a. Paid-up Capital	2974.3	3987.3	5436.5	7529.4	7721.3	34.06	36.35	2.55
b. Statutory Reserves	523.1	750.3	1214.8	1752.7	1747.6	43.45	61.90	-0.29
c. Retained Earning	220.6	8.9	363.6	1055.6	1179.5	-95.97	3993.66	11.74
d. Others Reserves	1232.7	1400.8	1670.0	1917.5	1944.5	13.64	19.22	1.41
2 BORROWINGS	27897.3	38244.9	52434.4	63407.5	66772.7	37.09	37.10	5.31
a. NRB	526.4	306.6	91.1	320.6	554.8	-41.75	-70.27	73.05
f. Others	27371.0	37938.3	52343.3	63087.0	66217.9	38.61	37.97	4.96
3 DEPOSITS	11001.2	15775.5	24095.3	32642.6	34344.1	43.40	52.74	5.21
4 BILLS PAYABLE	0.0	0.0	0.8	0.1	2.0	0.00	0.00	1699.39
5 OTHER LIABILITIES	3777.5	5205.7	7205.0	11542.6	10366.3	37.81	38.41	-10.19
a. Loan Loss Provision	829.4	986.0	1345.6	1713.0	1716.1	18.88	36.47	0.18
b. Interest Suspense a/c	475.0	575.3	652.7	905.1	938.5	21.13	13.45	3.69
c. Others	2473.1	3644.3	5206.8	8924.5	7711.8	47.36	42.87	-13.59
6 RECONCILIATION A/c	1088.2	2330.2	5031.9	5943.4	5779.8	114.13	115.95	-2.75
7 PROFIT & LOSS A/c	1473.7	2524.8	3318.2	3808.7	3907.2	71.32	31.43	2.59
Total	50188.7	70228.2	100770.6	129600.1	133765.0	39.93	43.49	3.21
Assets								
1 LIQUID FUNDS	7202.8	6597.2	11096.2	9589.1	12497.7	-8.41	68.20	30.33
a. Cash Balance	39.2	62.2	75.5	152.2	93.9	58.52	21.36	-38.33
b. Bank Balance	3710.6	3900.5	6327.0	5501.2	6243.3	5.12	62.21	13.49
c. Money at Call	3452.9	2634.4	4693.6	3935.6	6160.5	-23.70	78.17	56.53
2 INVESTMENT IN SECURITIES EX	116.2	116.2	38.7	42.7	42.7	0.00	-66.67	0.00
3 SHARE & OTHER INVESTMEN	2894.2	2350.1	2809.8	2659.8	2658.1	-18.80	19.56	-0.06
4 LOANS & ADVANCES	35689.3	54915.5	77232.9	105198.3	106540.9	53.87	40.64	1.28
Institutional	9863.5	14853.5	19194.3	23880.5	24131.1	50.59	29.22	1.05
Individual	25825.8	40062.0	58038.6	81317.9	82409.8	55.12	44.87	1.34
5 FIXED ASSETS	624.4	775.2	961.1	1239.1	1219.2	24.14	23.98	-1.61
6 OTHER ASSETS	2485.4	3205.4	3598.2	5022.9	4766.1	28.97	12.25	-5.11
7 EXPENSES NOT WRITTEN OFF	9.4	7.2	4.5	8.6	11.2	-23.43	-38.06	29.73
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	0.0	0.00	0.00	0.00
9 RECONCILIATION A/c	1085.2	2215.3	5017.3	5795.6	5959.5	104.14	126.49	2.83
10 PROFIT & LOSS A/c	81.8	46.2	11.9	44.0	69.6	-43.57	-74.22	58.11
Total	50188.7	70228.2	100770.6	129600.1	133765.0	39.93	43.49	3.21
Profit & Loss A/c Expenses								
1 INTEREST EXPENSES	1967.84	2369.56	3494.31	5001.31	5937.76	20.41	47.47	18.72
2 COMMISSION/FEE EXPENSES	46.72	0.00	0.01	0.19	0.21	-99.99	177.16	10.11
3 EMPLOYEE EXPENSES	1464.44	1827.28	2671.95	3250.49	3619.07	24.78	46.23	11.34
4 OFFICE OPERATING EXPENSES	491.46	907.22	1505.00	983.59	1231.78	84.60	65.89	25.23
5 NON OPERATING EXPENSES	0.00	1.78	4.81	0.81	0.80	0.00	170.37	-0.55
6 PROVISION FOR RISK	188.17	326.79	560.23	578.98	641.44	73.67	71.44	10.79
7 LOAN WRITTEN OFF	0.44	1.12	0.00	1.82	2.97	152.70	-100.00	63.30
8 EXTRAORDINARY EXPENSES			0.00	0.00	0.01	0.00	0.00	239.00
9 PROVISION FOR STAFF BONUS	102.53	140.66	314.96	467.20	518.61	37.20	123.91	11.00
10 PROVISION FOR INCOME TAX	302.38	407.48	946.11	1394.12	1561.02	34.76	132.18	11.97
11 NET PROFIT	1435.59	2496.01	3374.46	3802.81	3901.54	73.87	35.19	2.60
TOTAL EXPENSES	5999.57	8477.90	12871.83	15481.33	17415.23	41.31	51.83	12.49
Income								
1. INTEREST INCOME	5389.71	7637.78	11628.63	13966.78	15659.24	41.71	52.25	12.12
2. COMMISSION & DISCOUNT	130.84	220.38	286.71	375.99	409.62	68.44	30.10	8.95
3 OTHER OPERATING INCOME	304.84	411.08	684.42	865.64	1000.22	34.85	66.49	15.55
4 NON OPERATING INCOME	40.15	12.53	34.47	30.74	50.76	-68.80	175.15	65.14
5 PROVISION FOR WRITTEN BACK	88.32	165.27	222.11	204.05	241.31	87.12	34.39	18.26
6 RECOVERY FOR WRITE BACK	1.97	13.44	4.63	1.52	2.99	582.37	-65.57	96.66
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.05	0.00	0.01	0.00	0.00	-100.00	0.00	0.00
8 NET LOSS	43.68	17.42	10.85	36.61	51.08	-60.12	-37.70	39.52
TOTAL INCOME	5999.57	8477.90	12871.83	15481.33	17415.23	41.31	51.83	12.49
Miscellaneous Information								
No. of Total Staffs	4405	5756	7132	8744	8903	30.67	23.91	1.82
No. of Total Branches	861	1116	1378	1825	1895	29.62	23.48	3.84
No. of Total Centers	59380	77616	100794	130223	132355	30.71	29.86	1.64
No. of Total Groups	292238	304737	366540	448706	455206	4.28	20.28	1.45
No. of Total Passive Groups	9138	11504	4601	4940	4942	25.90	-60.01	0.04
No. of Total Members	1612430	1548767	1898891	2308025	2338046	-3.95	22.61	1.30
No. of Total Passive Members	66441	56436	32378	37492	37050	-15.06	-42.63	-1.18
No. of Total Borrowers	1102132	1080878	1296303	1558042	1576155	-1.93	19.93	1.16
No. of Total Overdue Borrowers	30657	45697	44861	46401	44281	49.06	-1.83	-4.57
No. of Total Saving Members	1198487	1521152	1873432	2298448	2368500	26.92	23.16	3.05
Total Saving Amount (Rs million)	11000.65	15770.90	24111.28	32634.18	34583.36	43.36	52.88	5.97

Districtwise List of Bank and Financial Institutions Branches (Asar, 2074)

S.No.	Zone	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	Mechi	Jhapa	80	24	7	111	875828	7890
2		Ilam	17	7	1	25	302791	12112
3		Panchthar	12	2	0	14	195334	13952
4		Taplejung	7	0	0	7	129694	18528
Total			116	33	8	157	1503647	9577
5	Koshi	Sunsari	74	12	4	90	845555	9395
6		Morang	90	23	3	116	1036841	8938
7		Dhankuta	10	5	0	15	168131	11209
8		Terhathum	9	2	0	11	101546	9231
9		Sankhuwasabha	15	0	0	15	157854	10524
10		Bhojpur	12	1	0	13	169139	13011
Total			210	43	7	260	2479066	9535
11	Sagarmatha	Saptari	19	1	2	22	679548	30889
12		Udayapur	19	0	1	20	339267	16963
13		Siraha	33	1	0	34	674923	19851
14		Khotang	6	3	0	9	190100	21122
15		Okhaldhunga	7	4	0	11	150428	13675
16		Solukhumbu	9	0	0	9	104415	11602
Total			93	9	3	105	2138681	20368
17	Janakpur	Sarlahi	23	7	0	30	838695	27957
18		Dhanusha	38	4	1	43	803785	18693
19		Mahottari	21	6	0	27	673405	24941
20		Dolakha	15	5	0	20	187584	9379
21		Ramechhap	9	1	0	10	206653	20665
22		Sindhuli	12	4	0	16	305164	19073
Total			118	27	1	146	3015286	20653
23	Narayani	Bara	31	4	2	37	765053	20677
24		Rautahat	17	5	0	22	772098	35095
25		Parsa	48	9	2	59	663559	11247
26		Chitawan	92	62	8	162	644219	3977
27		Makawanpur	30	16	2	48	443976	9250
Total			218	96	14	328	3288905	10027
28	Bagmati	Kathmandu	449	71	39	559	2011978	3599
29		Bhaktapur	44	7	4	55	340066	6183
30		Lalitpur	100	12	7	119	525211	4414
31		Rasuwa	13	1	1	15	44399	2960
32		Dhading	23	16	0	39	346950	8896
33		Sindhupalchok	22	7	1	30	292370	9746
34		Kavre	42	13	3	58	394229	6797
35		Nuwakot	14	7	1	22	283827	12901
Total			707	134	56	897	4239030	4726
36	Gandaki	Lamjung	18	6	1	25	170568	6823
37		Tanahu	34	25	1	60	336710	5612
38		Gorkha	15	9	0	24	259299	10804
39		Manang	4	1	0	5	6444	1289
40		Syangja	22	22	2	46	270403	5878
41		Kaski	82	84	11	177	543767	3072
Total			175	147	15	337	1587191	4710
42		Gulmi	12	12	0	24	268597	11192
43		Nawalparasi	41	38	4	83	690731	8322

44	Lumbini	Palpa	26	11	0	37	255386	6902
45		Arghakhanchi	13	5	0	18	200967	11165
46		Rupandehi	118	65	7	190	982851	5173
47		Kapilbastu	22	10	4	36	625522	17376
Total			232	141	15	388	3024054	7794
48	Dhawalagiri	Baglung	25	10	0	35	277582	7931
49		Parbat	13	10	0	23	148130	6440
50		Mustang	5	3	0	8	12477	1560
51		Myagdi	14	7	1	22	112643	5120
Total			57	30	1	88	550832	6259
52	Rapti	Rolpa	6	0	0	6	232419	38737
53		Dang	44	29	4	77	605796	7867
54		Rukum	12	1	0	13	220092	16930
55		Salyan	11	0	0	11	259309	23574
56		Pyuthan	7	11	0	18	236540	13141
Total			80	41	4	125	1554156	12433
57	Karnali	Jumla	6	1	0	7	117958	16851
58		Mugu	3	0	0	3	60109	20036
59		Humla	3	0	0	3	55261	18420
60		Kalikot	5	1	0	6	149371	24895
61		Dolpa	3	0	0	3	39832	13277
Total			20	2	0	22	422531	19206
62	Bheri	Dailekh	9	0	0	9	281758	31306
63		Surkhet	27	2	0	29	387858	13374
64		Jajarkot	5	1	0	6	186375	31063
65		Bardiya	17	13	0	30	456547	15218
66		Banke	54	20	4	78	554630	7111
Total			112	36	4	152	1867168	12284
67	Seti	Bajhang	6	0	0	6	210122	35020
68		Doti	7	2	0	9	213619	23735
69		Bajura	4	0	0	4	146338	36585
70		Kailali	60	13	2	75	870771	11610
71		Achham	7	2	0	9	274505	30501
Total			84	17	2	103	1715355	16654
72	Mahakali	Darchula	8	0	0	8	139712	17464
73		Baitadi	5	1	0	6	260015	43336
74		Dadeldhura	11	2	0	13	151312	11639
75		Kanchanpur	28	10	0	38	494553	13015
Total			52	13	0	65	1045592	16086
Total of Class "A", "B" and "C"			2274	769	130	3173	28431494	8960

Bank/BFI Class	A	B	C [#]	D [§]	Total
No. of BFIs	28	40	28	53	149
No. of Branches	2274	769	130	1895	5068
Population per Branch [*]					5610
Region/BFI Class	A	B	C	Total	
Eastern	419	85	18	522	
Central	1043	257	71	1371	
Western	464	318	31	813	
Mid-western	212	79	8	299	
Far-western	136	30	2	168	
Total	2274	769	130	3173	

* Population 28,431,494 calculated on yearly basis based on five yearly population projection Source :
<http://cbs.gov.np/image/data/Population/Population%20projection%202011-2031/PopulationProjection2011-2031.pdf>

Samjhana Finance Ltd.and Himalaya Finance are in the process of liquidation

§ Area office and Liason Office Network has not been counted as branch

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	2.00	12.34	3.86	284221.80	1.75	12.34	3.19	400747.32
2	Fixed:	1.75	16.00	8.10	252197.92	1.00	16.00	6.67	327493.28
2.1	up to 1 month	1.75	12.00	6.45	4615.73	1.50	12.00	6.20	5725.18
2.2	1-3 months	3.00	12.00	7.08	12768.78	1.00	12.00	6.73	18052.57
2.3	3-6 months	3.00	12.00	6.92	19791.12	2.00	13.50	6.14	18317.82
2.4	6-12 months	2.50	13.00	8.13	140261.64	2.50	14.50	6.48	182218.93
2.5	1-2 yrs	3.00	14.00	8.37	53449.11	1.00	15.00	6.90	78274.02
2.6	2 yrs and above	2.25	16.00	9.28	21311.54	2.25	16.00	7.75	24904.76
3	Call	0.50	12.00	5.85	170810.14	0.20	12.00	4.24	213449.60
4	Certificate of Deposits	10.00	10.00	10.00	50.14	5.00	10.00	10.00	6.70
5	Other	3.00	10.00	7.30	190.68	3.00	10.00	6.82	206.28
6	Non interest bearing deposits				81543.08				106464.64
6.1	Current				72085.12				95170.81
6.2	Margin				8564.16				10266.61
6.3	Other				893.80				1027.22
	Aggregate	0.50	16.00	5.25	789013.77	0.20	16.00	4.17	1048367.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.71	15487.12	4.00	22.00	11.31	33982.48
2	Fishery Related	6.00	20.00	12.97	64.01	4.50	20.00	11.51	599.74
3	Mining Related	8.75	20.00	12.15	2519.98	7.50	20.00	10.91	2699.66
4	Agriculture, Forestry & Beverage Production Related	3.85	20.00	11.33	44691.36	2.75	20.00	9.67	57138.71
5	Non Food Production Related	4.50	21.00	11.63	95602.05	3.85	21.00	9.55	123830.72
6	Construction	4.00	21.00	12.63	56541.71	5.00	21.00	11.06	79993.06
7	Electricity, Gas and Water	5.00	21.00	11.74	14375.43	7.50	20.00	10.60	19545.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.00	21.00	12.16	8421.07	5.00	20.00	10.10	9997.13
9	Transport, Communication and Public Utilities	7.00	21.00	12.46	20176.00	4.00	20.00	10.69	23365.22
10	Wholesaler & Retailer	2.00	21.00	12.16	125012.29	4.50	21.00	10.66	181578.31
11	Finance, Insurance and Real Estate	2.50	21.00	11.37	58297.57	2.00	19.00	8.96	66615.38
12	Hotel or Restaurant	5.00	21.00	12.61	14690.34	0.75	20.00	11.02	22279.18
13	Other Services	5.00	20.00	12.48	28172.01	4.50	20.00	10.97	38852.20
14	Consumption Loans	5.00	30.00	12.94	33232.55	5.00	30.00	11.83	54672.62
15	Local Government	5.00	12.00	5.07	689.70	3.50	12.00	4.43	1096.02
16	Others	1.50	22.00	12.48	106275.67	1.50	22.00	10.86	133845.88
	Aggregate	1.50	30.00	12.09	624248.86	0.75	30.00	10.48	850091.93

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2070 (Mid Jul, 2013)				Asar, 2071 (Mid Jul, 2014)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	4.00	20.00	12.17	83513.98	0.75	20.00	11.11	128891.11
2	Overdraft	6.00	21.00	12.47	134667.60	5.25	21.00	10.90	163611.35
3	Trust Receipt Loan / Import Loan	2.00	21.00	10.98	37292.19	4.50	21.00	8.83	44824.42
4	Demand & Other Working Capital Loan	4.50	20.00	11.93	146580.58	0.75	20.00	10.17	209227.10
5	Residential Personal Home Loan (Up to Rs. 10 million)	3.50	20.00	12.60	40237.09	3.50	20.00	11.33	61158.02
6	Real Estate Loan	6.00	21.00	13.23	57758.92	7.00	19.00	11.54	57673.18
7	Margin Nature Loan	10.00	18.00	12.73	5319.88	7.50	18.00	10.35	10229.42
8	Hire Purchase Loan	7.00	18.25	13.05	29450.76	4.00	21.00	11.45	38297.30
9	Deprived Sector Loan	1.50	22.00	6.87	23200.43	1.50	22.00	6.40	39407.92
10	Bills Purchased	3.85	16.00	1.60	5602.11	2.75	15.50	1.65	8297.87
11	Other Product	5.00	30.00	12.98	60625.32	3.00	30.00	11.63	88473.52
	Aggregate	1.50	30.00	12.06	624248.86	0.75	30.00	10.51	850091.22

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.91	548126.69	1.00	9.00	2.24	677491.77
2	Fixed:	1.13	16.00	6.45	394658.43	0.50	19.00	5.57	491833.03
2.1	up to 1 month	1.13	12.00	5.70	5133.97	1.00	14.50	5.24	3299.76
2.2	1-3 months	1.25	12.00	5.09	17077.26	1.00	17.55	5.01	18238.17
2.3	3-6 months	1.75	12.00	5.53	27069.18	1.50	17.55	4.48	45190.74
2.4	6-12 months	2.50	13.00	6.47	184288.49	0.50	17.55	5.76	277140.74
2.5	1-2 yrs	3.00	15.00	6.52	133408.99	2.00	17.55	5.39	124298.95
2.6	2 yrs and above	2.99	16.00	7.84	27680.54	2.00	19.00	6.90	23664.67
3	Call	0.05	12.00	4.57	266676.00	0.05	10.05	3.81	279169.40
4	Certificate of Deposits	5.00	5.00	5.00	1.47	5.00	5.00	5.00	672.41
5	Other	3.25	9.00	5.50	247.33	2.50	9.00	3.06	1034.97
6	Non interest bearing deposits				149231.23				174483.91
6.1	Current				135293.86				156449.58
6.2	Margin				11774.43				15137.08
6.3	Other				2162.93				2897.26
	Aggregate	0.05	16.00	3.94	1358941.15	0.05	19.00	3.28	1624685.48

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	20.00	9.71	46901.77	4.00	21.50	10.41	57366.95
2	Fishery Related	4.50	20.00	10.05	1030.55	4.50	20.00	9.84	1499.73
3	Mining Related	7.50	20.00	10.82	2672.82	6.00	17.00	8.56	2906.15
4	Agriculture, Forestry & Beverage Production Related	2.20	20.00	9.34	70017.77	2.00	21.00	8.25	86822.22
5	Non Food Production Related	2.20	24.00	9.04	146439.44	4.00	21.00	8.15	160559.01
6	Construction	4.25	21.00	9.81	112011.90	2.00	21.00	9.38	138218.98
7	Electricity, Gas and Water	5.00	20.00	9.73	26599.29	2.25	21.00	9.27	37890.16
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	21.00	9.87	11318.76	4.50	20.00	8.68	15660.47
9	Transport, Communication and Public Utilities	2.20	20.00	9.87	25074.98	3.43	20.00	9.22	39505.08
10	Wholesaler & Retailer	2.20	21.00	9.63	237824.59	2.25	21.50	8.72	307114.06
11	Finance, Insurance and Real Estate	2.00	24.00	8.60	83376.75	2.00	21.50	7.21	108300.07
12	Hotel or Restaurant	0.75	20.00	10.22	32347.75	6.00	21.00	8.77	38591.14
13	Other Services	3.00	20.00	10.13	50007.59	3.00	21.00	9.47	56684.66
14	Consumption Loans	2.75	30.00	10.69	77717.11	2.50	30.00	9.81	95766.15
15	Local Government	3.00	15.00	4.38	1621.81	3.00	15.00	3.04	1513.94
16	Others	0.75	24.00	9.81	160286.34	2.00	21.00	9.29	209284.19
	Aggregate	0.75	30.00	9.62	1085249.23	2.00	30.00	8.86	1357682.96

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2072 (Mid Jul, 2015)				Asar, 2073 (Mid Jul, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	0.75	20.00	10.37	177808.97	2.25	21.50	9.33	220017.14
2	Overdraft	2.20	24.00	9.92	198141.51	3.00	21.00	9.47	237791.00
3	Trust Receipt Loan / Import Loan	6.00	21.00	7.71	50370.21	5.00	21.00	6.27	68689.24
4	Demand & Other Working Capital Loan	2.20	20.00	9.48	260709.85	2.75	21.00	8.48	329660.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	4.25	19.00	10.15	87168.51	2.00	20.00	9.29	108177.85
6	Real Estate Loan	4.00	24.00	10.57	61728.82	4.00	18.00	9.37	81240.87
7	Margin Nature Loan	6.50	18.00	9.55	16083.92	6.00	17.00	8.01	27939.10
8	Hire Purchase Loan	2.20	19.00	10.19	52431.49	3.99	19.00	9.52	76618.57
9	Deprived Sector Loan	2.00	20.00	6.25	49456.30	2.00	21.50	5.69	65175.30
10	Bills Purchased	2.50	17.00	1.83	6754.09	2.00	17.00	2.97	7336.24
11	Other Product	3.50	30.00	9.40	124595.57	3.00	30.00	10.26	135036.91
	Aggregate	0.75	30.00	9.57	1085249.24	2.00	30.00	8.86	1357682.95

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.12	692634.89	1.00	9.00	2.13	700640.75
2	Fixed:	0.50	19.00	5.61	503034.68	0.40	19.00	5.65	501932.97
2.1	up to 1 month	2.00	17.55	5.20	4927.63	1.00	17.55	4.87	7279.14
2.2	1-3 months	0.75	17.55	5.11	21487.80	1.40	17.55	5.09	20823.72
2.3	3-6 months	1.50	17.55	4.46	45594.48	1.00	17.55	4.29	37211.91
2.4	6-12 months	0.50	17.55	5.83	284119.60	0.40	17.55	5.87	284140.27
2.5	1-2 yrs	1.00	17.55	5.34	119366.90	2.00	17.55	5.50	128730.55
2.6	2 yrs and above	2.00	19.00	6.88	27538.26	2.00	19.00	6.86	23747.39
3	Call	0.05	10.50	3.95	291844.55	0.05	10.50	3.79	307838.34
4	Certificate of Deposits	5.00	5.00	5.00	671.52	5.00	5.00	5.00	665.10
5	Other	2.50	9.00	4.09	177.37	2.50	9.00	4.51	178.11
6	Non interest bearing deposits				166473.18	0.00	0.00	0.00	169401.46
6.1	Current				147302.51	0.00	0.00	0.00	149265.92
6.2	Margin				16099.74	0.00	0.00	0.00	17067.77
6.3	Other				3070.92	0.00	0.00	0.00	3067.77
	Aggregate	0.05	19.00	3.29	1654836.17	0.05	19.00	3.27	1680656.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.36	59611.18	4.00	21.50	10.27	61841.44
2	Fishery Related	4.50	20.00	9.86	1525.19	4.50	20.00	9.80	1561.61
3	Mining Related	6.00	17.00	8.41	2990.89	6.00	17.00	8.28	3127.52
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.32	88099.91	2.00	20.00	8.15	88734.92
5	Non Food Production Related	4.00	21.00	8.29	164379.08	2.00	21.00	8.08	169478.55
6	Construction	2.00	21.00	9.36	142122.65	2.00	21.00	9.28	146705.72
7	Electricity, Gas and Water	2.25	19.00	9.18	39369.51	2.25	19.00	9.19	40103.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.56	15865.42	4.50	18.00	8.52	16267.57
9	Transport, Communication and Public Utilities	4.50	20.00	9.26	41163.44	4.00	20.00	9.14	43464.62
10	Wholesaler & Retailer	2.25	21.50	8.75	312227.08	2.25	21.50	8.59	323552.71
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	109437.91	2.00	21.50	7.05	109744.59
12	Hotel or Restaurant	4.50	21.00	8.70	41797.35	4.50	21.00	8.57	42707.05
13	Other Services	3.00	19.00	9.55	59150.57	3.00	19.00	9.38	60233.32
14	Consumption Loans	2.50	30.00	9.91	100167.31	1.00	30.00	9.71	102035.77
15	Local Government	3.00	15.00	3.27	1512.43	3.00	14.00	3.04	1473.30
16	Others	1.00	21.00	9.30	211643.06	2.00	21.00	9.26	219658.59
	Aggregate	1.00	30.00	8.88	1391062.98	1.00	30.00	8.77	1430690.30

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2073 (Mid Aug, 2016)				Bhadau, 2073 (Mid Sep, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.50	9.30	224827.33	2.25	21.50	9.16	227038.66
2	Overdraft	3.00	20.00	9.32	242714.87	3.00	20.00	9.20	255207.22
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.39	74242.90	5.00	21.00	6.42	76462.38
4	Demand & Other Working Capital Loan	2.75	21.00	8.55	336527.18	2.00	19.00	8.45	349882.39
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.24	111697.05	2.00	20.00	9.16	114413.22
6	Real Estate Loan	2.00	19.00	9.42	83266.44	4.00	19.00	9.20	85276.34
7	Margin Nature Loan	6.00	18.00	8.43	28475.15	6.00	18.00	7.87	28652.20
8	Hire Purchase Loan	1.00	19.00	9.57	83518.22	1.00	20.00	9.40	86013.60
9	Deprived Sector Loan	2.00	21.50	5.72	62152.96	2.00	21.50	5.77	62542.81
10	Bills Purchased	2.00	17.00	2.40	7311.68	2.00	17.00	2.94	7422.85
11	Other Product	1.00	30.00	10.21	136329.19	2.50	30.00	10.15	137778.65
	Aggregate	1.00	30.00	8.86	1391062.97	1.00	30.00	8.75	1430690.32

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	2.06	724050.92	1.00	9.00	2.04	722415.58
2	Fixed:	1.00	19.00	5.67	515349.32	1.00	19.00	5.92	540703.87
2.1	up to 1 month	2.00	14.00	5.63	8913.31	2.25	17.55	4.41	4641.61
2.2	1-3 months	1.00	17.55	5.10	25732.87	1.00	17.55	5.01	21759.88
2.3	3-6 months	1.00	17.55	4.53	37389.05	1.00	17.55	4.75	34886.74
2.4	6-12 months	1.50	17.55	5.87	294465.94	1.50	17.55	6.12	288298.51
2.5	1-2 yrs	1.00	17.55	5.52	124730.18	2.00	17.55	5.90	164150.18
2.6	2 yrs and above	2.00	19.00	6.37	24117.97	2.00	19.00	6.49	26966.96
3	Call	0.05	10.50	4.16	307134.49	0.05	10.50	4.38	291629.07
4	Certificate of Deposits	5.00	5.00	5.00	665.69	5.00	5.00	5.00	660.97
5	Other	2.50	9.00	2.61	535.97	1.00	9.00	3.22	278.27
6	Non interest bearing deposits	0.00	0.00	0.00	177288.20	0.00	0.00	0.00	167723.77
6.1	Current	0.00	0.00	0.00	156343.24	0.00	0.00	0.00	147260.84
6.2	Margin	0.00	0.00	0.00	17007.76	0.00	0.00	0.00	16819.01
6.3	Other	0.00	0.00	0.00	3937.20	0.00	0.00	0.00	3643.93
	Aggregate	0.05	19.00	3.30	1725024.61	0.05	19.00	3.46	1723411.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	9.90	63232.88	4.00	21.50	10.49	62209.93
2	Fishery Related	4.50	20.00	9.77	1653.28	4.50	20.00	9.76	1691.09
3	Mining Related	5.75	17.00	8.36	3142.52	5.75	17.00	8.70	3084.64
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.10	88938.21	2.00	20.00	8.45	87504.43
5	Non Food Production Related	2.00	21.00	7.90	173831.19	2.00	21.00	8.23	178083.33
6	Construction	2.00	21.00	9.24	149448.15	2.00	21.00	9.35	151601.35
7	Electricity, Gas and Water	2.25	19.00	9.06	41226.64	2.25	19.00	9.15	42380.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.20	17317.94	4.50	18.00	8.45	17635.57
9	Transport, Communication and Public Utilities	4.00	20.00	9.12	44881.64	4.00	20.00	9.31	45718.20
10	Wholesaler & Retailer	2.25	21.50	8.54	329403.87	2.25	21.50	8.78	333681.40
11	Finance, Insurance and Real Estate	2.00	21.50	7.06	114036.94	2.00	21.50	7.36	114878.89
12	Hotel or Restaurant	4.50	21.00	8.51	44537.90	4.50	21.00	8.64	45174.13
13	Other Services	3.00	19.00	9.29	61515.64	3.00	19.00	9.47	62379.60
14	Consumption Loans	1.00	30.00	9.61	103691.57	1.00	30.00	9.72	108331.72
15	Local Government	3.00	14.00	3.06	1478.00	3.00	14.00	3.16	1473.31
16	Others	2.00	21.00	8.80	226981.02	2.00	24.00	9.15	230059.64
	Aggregate	1.00	30.00	8.62	1465317.39	1.00	30.00	8.88	1485887.83

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2073 (Mid Oct, 2016)				Kattik, 2073 (Mid Nov, 2016)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.5	8.96	233962.2844	2.25	21.5	9.22	237651.1325
2	Overdraft	3.00	20.00	9.23	260956.20	3.00	24.00	9.36	265017.46
3	Trust Receipt Loan / Import Loan	5.00	21.00	6.37	74540.18	5.00	21.00	6.84	75476.37
4	Demand & Other Working Capital Loan	2.00	19.00	8.31	357245.74	2.00	19.00	8.65	359727.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	9.07	117325.25	2.00	19.00	9.24	119545.74
6	Real Estate Loan	4.00	19.00	9.16	87993.08	4.00	19.00	9.38	89301.71
7	Margin Nature Loan	6.00	17.00	7.87	29857.03	6.25	17.00	8.18	30000.56
8	Hire Purchase Loan	1.00	19.00	9.34	89851.49	1.00	19.00	9.45	93708.63
9	Deprived Sector Loan	2.00	21.50	6.01	71652.98	2.00	21.50	6.46	71038.69
10	Bills Purchased	2.00	17.00	3.58	7192.43	2.00	17.00	4.75	6855.46
11	Other Product	2.50	30.00	10.02	134740.77	2.50	30.00	10.23	137564.87
	Aggregate	1.00	30.00	8.67	1465317.41	1.00	30.00	8.93	1485887.79

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.00	2.11	719065.00	1.00	8.25	2.11	725776.47
2	Fixed:	1.00	19.00	6.37	565107.52	1.00	19.00	6.72	596250.43
2.1	up to 1 month	2.50	17.55	4.44	6140.68	2.25	17.55	4.26	5038.76
2.2	1-3 months	1.00	17.55	4.63	15029.43	1.75	17.55	4.76	17403.76
2.3	3-6 months	1.00	17.55	5.61	53508.31	2.00	17.55	6.96	60834.06
2.4	6-12 months	1.50	17.55	6.65	331742.13	1.00	17.55	6.91	336877.15
2.5	1-2 yrs	2.00	17.55	6.13	128889.80	1.50	17.55	6.44	136635.01
2.6	2 yrs and above	2.00	19.00	6.92	29797.16	2.00	19.00	6.88	39461.69
3	Call	0.05	10.50	4.81	294157.81	0.05	13.00	5.55	306544.56
4	Certificate of Deposits	5.00	5.00	5.00	654.84	5.50	5.50	5.50	635.39
5	Other	1.00	9.75	2.90	394.73	2.75	9.00	3.45	666.27
6	Non interest bearing deposits	0.00	0.00	0.00	166625.40	0.00	0.00	0.00	172467.15
6.1	Current	0.00	0.00	0.00	147377.50	0.00	0.00	0.00	152187.18
6.2	Margin	0.00	0.00	0.00	16863.61	0.00	0.00	0.00	17738.76
6.3	Other	0.00	0.00	0.00	2384.29	0.00	0.00	0.00	2541.21
	Aggregate	0.05	19.00	3.74	1746005.30	0.05	19.00	4.02	1802340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	10.56	63626.74	4.00	21.50	10.37	64498.55
2	Fishery Related	4.50	20.00	9.80	1721.89	4.50	20.00	10.03	1736.06
3	Mining Related	6.25	17.00	9.01	2821.67	6.25	18.00	9.41	2750.59
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	8.69	89434.58	1.00	20.00	9.02	92705.62
5	Non Food Production Related	2.00	21.00	8.51	179181.11	2.00	20.00	8.80	184764.96
6	Construction	2.00	21.00	9.50	154575.10	1.50	21.00	9.70	159914.73
7	Electricity, Gas and Water	2.25	19.00	9.18	43141.35	2.25	19.00	9.42	46296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.00	8.84	17995.19	3.00	20.00	9.18	18648.81
9	Transport, Communication and Public Utilities	3.87	20.00	9.49	46485.51	4.00	20.00	9.81	48666.05
10	Wholesaler & Retailer	2.25	22.00	8.99	335756.91	2.25	21.50	9.27	347534.10
11	Finance, Insurance and Real Estate	2.50	20.00	7.69	119352.08	2.00	19.00	8.20	129094.65
12	Hotel or Restaurant	4.50	20.00	8.77	45953.09	4.50	21.00	8.91	47805.43
13	Other Services	3.00	19.00	9.60	63763.44	3.00	21.00	9.72	64924.66
14	Consumption Loans	1.00	30.00	9.79	113864.50	2.50	30.00	10.15	122254.55
15	Local Government	3.00	15.00	3.16	1473.31	3.00	14.00	3.04	1473.00
16	Others	2.00	24.00	9.53	233521.45	2.00	24.00	9.45	248305.54
	Aggregate	1.00	30.00	9.11	1512667.91	1.00	30.00	9.32	1581373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2073 (Mid Dec, 2016)				Poush, 2073 (Mid Jan, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	9.34	240907.32	2.25	20.00	9.44	244462.06
2	Overdraft	3.00	24.00	9.44	277704.79	3.00	24.00	9.74	285840.27
3	Trust Receipt Loan / Import Loan	5.00	21.00	7.09	75792.06	5.00	21.00	7.25	74884.19
4	Demand & Other Working Capital Loan	2.00	19.00	8.83	354020.05	2.00	21.00	9.00	372455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	9.37	122180.52	1.50	20.00	9.42	127759.81
6	Real Estate Loan	4.00	19.00	9.54	92542.17	2.00	19.00	9.80	96619.08
7	Margin Nature Loan	6.25	17.00	8.52	29588.70	7.00	17.00	9.15	32288.12
8	Hire Purchase Loan	1.00	19.00	9.49	99963.04	2.99	20.00	9.72	106711.64
9	Deprived Sector Loan	2.50	22.00	6.48	72112.90	2.50	21.50	7.09	78528.62
10	Bills Purchased	2.00	17.00	4.20	5859.02	1.00	17.00	4.29	6778.84
11	Other Product	3.00	30.00	10.33	141997.33	3.00	30.00	10.48	155046.08
	Aggregate	1.00	30.00	9.07	1512667.91	1.00	30.00	9.28	1581373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	0.50	12.00	2.16	687278.85	1.00	12.00	2.26	665175.55
2	Fixed:	0.50	19.00	7.37	645492.60	1.00	19.00	7.94	696808.55
2.1	up to 1 month	2.25	14.50	4.38	4126.74	2.25	17.55	4.89	10232.77
2.2	1-3 months	1.75	17.55	6.32	24981.57	1.00	17.55	8.01	30279.73
2.3	3-6 months	2.00	17.55	7.28	78315.09	2.00	15.69	8.16	63880.26
2.4	6-12 months	0.50	17.55	7.53	364026.67	1.50	17.55	8.06	377944.66
2.5	1-2 yrs	1.50	17.55	7.13	136592.84	1.50	15.00	7.76	161655.61
2.6	2 yrs and above	2.00	19.00	7.88	37449.70	2.00	19.00	7.95	52815.52
3	Call	0.05	14.00	7.24	328447.20	0.05	15.00	7.28	305530.13
4	Certificate of Deposits	5.00	5.00	5.00	617.56	0.00	0.00	0.00	5.03
5	Other	2.75	9.00	5.45	734.62	3.25	9.00	4.29	255.05
6	Non interest bearing deposits	0.00	0.00	0.00	172535.45	0.00	0.00	0.00	171340.38
6.1	Current	0.00	0.00	0.00	153332.36	0.00	0.00	0.00	150808.52
6.2	Margin	0.00	0.00	0.00	16788.79	0.00	0.00	0.00	17589.04
6.3	Other	0.00	0.00	0.00	2414.30	0.00	0.00	0.00	2942.82
	Aggregate	0.05	19.00	4.70	1835106.27	0.05	19.00	5.04	1839114.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	10.31	66089.90	4.00	22.00	10.96	66333.18
2	Fishery Related	4.50	20.00	10.38	1762.60	4.50	19.00	10.56	1804.58
3	Mining Related	7.50	18.00	10.02	2815.26	8.50	17.00	10.60	2914.26
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	9.59	103943.84	1.00	20.00	10.08	104228.51
5	Non Food Production Related	2.00	20.00	9.49	205180.67	1.90	20.00	9.92	204171.79
6	Construction	2.00	21.00	10.42	171413.88	2.00	21.00	10.87	173374.93
7	Electricity, Gas and Water	2.25	20.00	9.75	51027.33	2.25	20.00	9.96	51354.74
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	9.76	19736.00	3.00	20.00	10.24	19996.14
9	Transport, Communication and Public Utilities	4.50	19.00	10.45	51232.26	2.00	22.00	10.86	51071.23
10	Wholesaler & Retailer	2.20	21.50	10.13	378020.65	1.00	21.00	10.60	379459.95
11	Finance, Insurance and Real Estate	2.00	19.50	9.08	136948.36	2.00	19.50	9.61	135387.71
12	Hotel or Restaurant	4.50	21.00	9.68	51041.59	6.00	20.00	10.03	51621.75
13	Other Services	3.00	21.00	10.24	67521.48	3.00	21.00	10.68	68379.87
14	Consumption Loans	2.00	30.00	10.91	129858.98	2.00	30.00	11.11	119378.38
15	Local Government	3.00	14.00	3.04	1473.00	3.00	12.00	4.14	1482.25
16	Others	2.00	24.00	11.21	174212.61	2.00	24.00	11.95	185987.21
	Aggregate	1.00	30.00	10.12	1612278.43	1.00	30.00	10.60	1616946.48

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)				Fagun, 2073 (Mid Mar, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.02	246129.04	2.25	22.00	10.36	249547.24
2	Overdraft	3.00	24.00	10.55	287328.53	2.50	24.00	11.04	286657.07
3	Trust Receipt Loan / Import Loan	4.50	21.00	8.07	80217.22	4.50	20.00	8.66	79505.32
4	Demand & Other Working Capital Loan	2.00	21.00	9.81	380254.89	2.00	21.00	10.23	376652.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.15	129870.30	2.00	20.00	10.60	130940.37
6	Real Estate Loan	2.00	19.00	10.59	98968.33	4.25	19.00	11.13	100204.02
7	Margin Nature Loan	7.00	17.00	10.43	33801.57	7.00	17.99	11.01	31943.37
8	Hire Purchase Loan	2.00	19.00	10.52	110463.67	2.00	19.00	11.09	112194.98
9	Deprived Sector Loan	2.00	21.50	8.07	79293.96	2.00	20.00	8.47	80613.60
10	Bills Purchased	1.00	18.00	4.20	6120.65	1.00	18.00	3.90	6840.14
11	Other Product	3.00	30.00	11.18	159830.26	2.00	30.00	11.65	161848.09
	Aggregate	1.00	30.00	10.05	1612278.43	1.00	30.00	10.51	1616946.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	11.25	2.66	655849.74	1.00	9.50	3.56	653883.30
2	Fixed:	1.00	19.00	8.54	749990.26	0.50	21.00	8.92	770273.56
2.1	up to 1 month	2.50	17.55	7.01	11200.27	2.25	17.55	7.33	13809.77
2.2	1-3 months	1.00	17.55	7.53	50668.62	1.00	13.75	8.63	52800.34
2.3	3-6 months	2.00	13.75	7.77	75145.44	2.00	17.55	8.67	52060.59
2.4	6-12 months	2.50	17.55	8.85	398374.38	0.50	21.00	9.01	439358.19
2.5	1-2 yrs	2.50	15.00	8.58	164487.86	2.50	15.00	9.15	165921.08
2.6	2 yrs and above	2.00	19.00	8.50	50113.68	1.00	19.00	8.34	46323.59
3	Call	0.05	15.00	4.50	269886.15	0.05	15.00	3.92	253426.90
4	Certificate of Deposits	5.00	5.00	5.00	2.49	5.00	5.00	5.00	0.26
5	Other	3.25	9.00	5.23	1193.13	3.25	9.00	5.61	1349.55
6	Non interest bearing deposits	0.00	0.00	0.00	166753.36	0.00	0.00	0.00	171435.75
6.1	Current	0.00	0.00	0.00	146816.85	0.00	0.00	0.00	151587.64
6.2	Margin	0.00	0.00	0.00	17992.01	0.00	0.00	0.00	17724.81
6.3	Other	0.00	0.00	0.00	1944.51	0.00	0.00	0.00	2123.30
	Aggregate	0.05	19.00	5.08	1843675.13	0.05	21.00	5.51	1850369.32

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.14	68608.21	4.00	21.50	11.13	68960.55
2	Fishery Related	4.50	18.00	10.62	1846.38	4.50	18.00	10.62	1880.77
3	Mining Related	8.00	17.00	10.62	3105.32	8.00	17.00	10.23	3160.37
4	Agriculture, Forestry & Beverage Production Related	1.00	20.00	10.37	104897.36	1.90	20.00	10.16	107392.77
5	Non Food Production Related	1.90	20.00	10.24	201334.02	1.90	20.00	10.06	200345.07
6	Construction	2.00	21.00	11.02	174812.99	2.00	21.00	11.14	176395.80
7	Electricity, Gas and Water	2.25	20.00	9.94	54227.13	2.25	20.00	9.64	54896.12
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.49	20434.10	3.00	20.00	10.42	20883.42
9	Transport, Communication and Public Utilities	2.00	19.00	11.17	51148.39	4.50	19.00	9.85	50991.96
10	Wholesaler & Retailer	1.00	21.50	10.79	383527.06	2.25	21.50	10.74	383208.00
11	Finance, Insurance and Real Estate	2.00	19.50	9.77	140609.81	2.00	19.50	9.96	139112.22
12	Hotel or Restaurant	6.25	21.00	10.16	52539.78	6.50	21.00	10.45	52840.78
13	Other Services	3.00	21.00	10.88	69405.27	3.00	19.00	10.72	69826.03
14	Consumption Loans	2.00	30.00	11.24	123171.61	2.00	30.00	11.47	124523.92
15	Local Government	3.00	12.00	4.14	1482.25	3.00	12.00	3.09	1479.74
16	Others	2.00	24.00	11.93	188855.59	1.75	21.00	11.64	189643.65
	Aggregate	1.00	30.00	10.77	1640005.27	1.75	30.00	10.69	1645541.17

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2073 (Mid Apr, 2017)				Baishakh, 2074 (Mid May, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.56	250562.28	2.25	20.00	10.17	253060.53
2	Overdraft	3.00	24.00	11.37	293230.95	2.44	21.00	10.67	290775.43
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.13	70864.67	3.00	21.00	9.16	68537.00
4	Demand & Other Working Capital Loan	2.00	21.00	10.54	382365.32	2.00	19.00	10.53	384390.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	10.75	133265.55	2.00	20.00	10.73	133628.24
6	Real Estate Loan	2.00	19.00	11.42	101058.02	2.00	18.00	10.79	101613.50
7	Margin Nature Loan	7.00	17.99	11.40	31298.75	7.00	17.99	11.16	31213.79
8	Hire Purchase Loan	2.00	20.00	11.31	114838.70	2.00	19.00	10.78	115626.58
9	Deprived Sector Loan	2.00	21.50	8.95	86470.72	1.75	21.50	8.80	86523.05
10	Bills Purchased	1.00	18.00	2.49	7826.28	1.90	18.00	2.23	8553.30
11	Other Product	1.80	30.00	11.77	168224.02	2.50	33.00	12.41	171619.68
	Aggregate	1.00	30.00	10.78	1640005.26	1.75	33.00	10.57	1645541.18

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.80	655147.14	1.00	9.00	4.01	689423.30
2	Fixed:	0.50	21.00	9.61	790886.02	0.50	21.91	10.08	835554.74
2.1	up to 1 month	3.00	12.50	7.72	17486.93	2.00	13.75	9.13	16437.81
2.2	1-3 months	1.75	13.75	8.81	41247.24	1.75	14.00	8.92	39944.81
2.3	3-6 months	2.00	17.55	8.90	54974.83	2.00	17.55	9.57	57925.54
2.4	6-12 months	0.50	21.00	9.92	441605.58	0.50	17.55	10.39	471888.50
2.5	1-2 yrs	1.00	15.00	9.63	180424.19	2.50	14.00	10.23	190857.41
2.6	2 yrs and above	1.00	21.00	8.97	55147.26	1.00	21.91	8.71	58500.67
3	Call	0.05	12.01	4.01	253914.87	0.05	13.00	4.14	266107.50
4	Certificate of Deposits	0.00	0.00	0.00	0.00	5.00	5.00	5.00	555.98
5	Other	3.25	9.00	0.70	1046.48	3.25	6.75	3.96	250.25
6	Non interest bearing deposits	0.00	0.00	0.00	178169.15	0.00	0.00	0.00	206434.01
6.1	Current	0.00	0.00	0.00	158014.40	0.00	0.00	0.00	183465.21
6.2	Margin	0.00	0.00	0.00	17903.71	0.00	0.00	0.00	20602.83
6.3	Other	0.00	0.00	0.00	2251.04	0.00	0.00	0.00	2365.97
	Aggregate	0.05	21.00	5.91	1879163.66	0.05	21.91	6.15	1998325.79

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	21.50	11.65	70716.61	4.00	22.00	11.11	73310.67
2	Fishery Related	4.50	18.00	11.18	1919.22	4.50	18.00	11.36	1996.59
3	Mining Related	8.00	17.00	11.13	3139.88	8.00	20.00	11.26	3467.83
4	Agriculture, Forestry & Beverage Production Related	1.90	20.00	10.86	106059.76	2.00	20.00	10.85	108358.60
5	Non Food Production Related	2.00	20.00	10.63	197846.92	2.00	20.00	10.75	198529.21
6	Construction	2.00	21.00	11.59	179038.03	2.00	21.00	11.53	178777.17
7	Electricity, Gas and Water	2.25	20.00	10.14	55971.55	2.25	20.00	10.32	59344.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	10.94	21260.37	3.75	22.00	10.97	22346.92
9	Transport, Communication and Public Utilities	4.50	20.00	11.71	51184.31	4.50	20.00	11.83	51552.63
10	Wholesaler & Retailer	2.25	21.50	11.32	385980.41	2.50	21.50	11.37	396221.55
11	Finance, Insurance and Real Estate	2.00	19.50	10.74	139177.32	1.75	19.00	10.99	148589.16
12	Hotel or Restaurant	6.25	21.00	10.66	52981.21	0.75	21.00	10.74	55910.21
13	Other Services	2.00	21.00	11.25	70392.86	3.00	19.00	11.41	79016.31
14	Consumption Loans	2.00	30.00	11.87	125697.74	2.00	30.00	11.94	134320.38
15	Local Government	3.00	11.50	4.13	1479.75	3.00	11.50	4.14	1506.86
16	Others	1.75	24.00	12.28	191662.56	2.00	24.00	12.21	203818.47
	Aggregate	1.75	30.00	11.29	1654508.50	0.75	30.00	11.33	1717067.47

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2074 (Mid Jun, 2017)				Asar, 2074 (Mid Jul, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	20.00	10.94	257682.55	2.25	22.00	11.06	277111.94
2	Overdraft	2.00	24.00	11.79	290633.71	2.00	24.00	11.93	310486.80
3	Trust Receipt Loan / Import Loan	3.00	21.00	9.65	65966.98	3.75	21.00	9.65	58642.73
4	Demand & Other Working Capital Loan	2.00	21.00	11.13	384490.27	2.00	21.00	11.09	385828.33
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.16	134504.68	2.00	20.00	11.33	140053.24
6	Real Estate Loan	2.00	19.00	11.82	102695.97	4.25	19.00	11.94	104245.22
7	Margin Nature Loan	7.00	17.00	12.02	31743.32	7.00	17.00	12.27	34419.83
8	Hire Purchase Loan	2.00	19.00	11.87	116266.54	2.00	19.00	12.03	120085.97
9	Deprived Sector Loan	1.75	21.50	9.49	86968.87	1.75	21.50	10.16	93428.55
10	Bills Purchased	1.90	18.00	2.43	9718.04	2.00	17.00	2.28	9438.91
11	Other Product	2.00	30.00	12.23	173837.58	2.00	30.00	12.38	183325.97
	Aggregate	1.75	30.00	11.25	1654508.50	1.75	30.00	11.39	1717067.48

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banija Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBB
9	Everest Bank Ltd.	EBL	10	Bank of Kathmandu Lumbini Ltd.	BOK
11	Nepal Credit and Commerce Bank Ltd.	NCC	12	NIC ASIA Bank Ltd.	NIC
13	Machhapuchhre Bank Ltd.	MBL	14	Kumari Bank Ltd.	Kumari
15	Laxmi Bank Ltd.	Laxmi	16	Siddhartha Bank Ltd.	SBL
17	Agriculture Development Bank Ltd.	ADBNL	18	Global IME Bank Ltd.	Global
19	Citizens Bank International Ltd.	Citizens	20	Prime Commercial Bank Ltd.	Prime
21	Sunrise Bank Ltd.	Sunrise	22	NMB Bank Ltd.	NMB
23	Prabhu Bank Ltd.	PRABHU	24	Janata Bank Nepal Ltd.	Janata
25	Mega Bank Nepal Ltd.	Mega	26	Civil Bank Ltd.	Civil
27	Century Commercial Bank Ltd.	Century	28	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	NIDC Development Bank Ltd.	NIDC	2	Mahalaxmi Bikas Bank Ltd.	MahalaxmiDB
3	Narayani Development Bank Ltd.	Narayani	4	Sahayogi Bikas Bank Ltd.	Sahayogi
5	Karnali Bikash Bank Ltd.	Karnali	6	Sangrila Development Bank Ltd.	Shangrila
7	Excel Development Bank Ltd.	Excel	8	Western Development Bank Ltd.	Western
9	Deva Development Bank Ltd.	Deva	10	Miteri Development Bank Ltd.	Miteri
11	Tinau Bikas Bank Ltd.	Tinau	12	Muktinath Bikas Bank Ltd.	Muktinath
13	Sewa Bikas Bank Ltd.	Sewa	14	Kankai Bikas Bank Ltd.	Kankai
15	Bhargab Bikas Bank Ltd.	Bhargav	16	Alpine Development Bank Ltd.	Alpine
17	Garima Bikas Bank Ltd.	Garima	18	Om Development Bank Ltd.	OmDB
19	Gandaki Development Bank Ltd.	GandakiDB	20	Kabeli Bikas Bank Ltd.	Kabeli
21	Kamana Bikas Bank Ltd.	Kamana	22	Corporate Development Bank Ltd.	Corporate
23	Purnima Bikas Bank Ltd.	Purnima	24	Jyoti Bikas Bank Ltd.	Jyoti
25	Hamro Bikas Bank Ltd.	Hamro	26	Shine Resunga Development Bank Ltd.	Shine
27	Kanchan Development Bank Ltd.	Kanchan	28	Lumbini Bikas Bank Ltd.	LumbiniDB
29	Raptibheri Bikas Bank Ltd.	Raptiveri	30	Tourism Development Bank Ltd.	Tourism
31	Mission Development Bank Ltd.	Mission	32	Mount Makalu Development Bank Ltd.	Mt. Makalu
33	Sindhu Bikas Bank Ltd.	Sindhu	34	Sahara Bikas Bank Ltd.	Sahara
35	Nepal Community Development Bank Ltd.	N.Community	36	Kailash Bikash Bank Ltd.	Kailash
37	Salapa Bikash Bank Ltd.	Salpa	38	Saptakoshi Development Bank Ltd.	Saptakoshi
39	Sajha Bikash Bank Ltd.	Sajha	40	Green Development Bank Ltd.	Green
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSMFL
3	Gurkhas Finance Ltd.	Gurkhas	4	Union Finance Ltd.	Union
5	Goodwill Finance Ltd.	Goodwill	6	Shree Investment & Finance Co. Ltd.	SIFCL
7	Lalitpur Finance Co. Ltd.	Lalitpur	8	United Finance Co. Ltd.	United FC
9	General Finance Ltd.	General	10	Progressive Finance Co. Ltd.	PFCL
11	Janaki Finance Co. Ltd.	Janaki	12	Pokhara Finance Ltd.	Pokhara
13	Central Finance Ltd.	Central	14	Arun Finance Ltd.	Arun
15	Multipurpose Finance Co. Ltd	Multipurpose	16	Synergy Finance Ltd.	Synergy
17	Shrijana Finance Ltd.	Srijana	18	World Merchant Banking & Finance Ltd.	WMBFL
19	Capital Merchant Banking & Finance Co. Ltd.	CMBFCL	20	Crystal Finance Ltd.	Crystal
21	Guheshwori Merchant Banking & Finance Ltd.	Guheshwori	22	ICFC Finance Ltd.	ICFC
23	Kuber Merchant Finance Ltd.	Kuber	24	Seti Finance Ltd.	Seti
25	Namaste Bitiya Sanstha Ltd.	Namaste	26	Manjushree Financial Institution Ltd.	Manjushree
27	Jebil's Finance Ltd.	Jebils	28	Reliance Finance Ltd.	Reliance

Annex-I

D. Microfinance Financial Institutions					
1	Nepal Grameen Bikas Bank Ltd.	NepalGBB	2	Nirdhan Utthan Bank Ltd.	NIRDHAN
3	Rural Microfinance Development Centre Ltd.	RMDC	4	Deprosc Microfinance Development Bank Ltd.	DEPROSC
5	Chhimek Microfinance Development Banks Ltd.	CHHIMEK	6	Swabalamban Laghu Bitta Bikas Banks Ltd.	Swabalamban
7	Sana Kisan Bikas Bank Ltd.	Sanakisan	8	Nerude Laghu Bitta Bikas Bank Ltd.	NERUDE
9	Naya Nepal Laghu Bitta Bikas Bank Ltd.	Naya Nepal	10	Summit Microfinance Development Bank Ltd.	Summit
11	Sworojagar Laghu Bitta Bikas Bank Ltd	Sworojgar	12	First Microfinance Development Bank Ltd	First
13	Nagbeli Microfinance Development Bank Ltd	Nagbeli	14	Kalika Microcredit Development Bank Ltd.	Kalika
15	Mirmire Microfinance Development Bank Ltd.	Mirmire	16	Janautthan Samudayik Microfinance Dev. Bank Ltd.	Janautthan
17	Mithila Laghu Bitta Bikas Bank Ltd.	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	Laxmi	20	Civil Microfinance Bittiya Sanstha Ltd.	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	Mahila	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	Vijay
23	Kisan Microfinance Bittiya Sanstha Ltd.	Kisan	24	NMB Microfinance Bittiya Sanstha Ltd.	NMBMF
25	Forward Community Microfinance Bittiya Sanstha Ltd.	FORWARD	26	Reliable Microfinance Bittiya Sanstha Ltd.	Reliable
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	Mahuli	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	Suryodaya
29	Mero Microfinance Bittiya Sanstha Ltd.	Mero	30	Samata Microfinance Bittiya Sanstha Ltd.	Samata
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDC	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	Samudayik
33	National Microfinance Bittiya Sanstha Ltd.	National	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	Sewa MF
35	Unnati Microfinance Bittiya Sanstha Ltd.	Unnati	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	Swadeshi
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinace Bittiya Sanstha Ltd.	Support
39	Arambha Microfinance Bittiya Sanstha Ltd.	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Ltd.	JanaSewi
41	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
45	Creative Laghubitta Bittiya Sastha Ltd.	Creative	46	Ramaroshan Laghubitta Bittiya Sastha Ltd.	Ramaroshan
47	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	48	Ganapati Laghubitta Bittiya Sastha Ltd.	Ganapati
49	Infinity Microfinance Bittiya Sastha Ltd.	Infinity	50	Adhikhola Laghubitta Bittiya Sastha Ltd.	Adhikhola
51	Swabhiman Microfinance Bittiya Sastha Ltd.	Swabhiman	52	Sparsha Microfinance Bittiya Sastha Ltd.	Sparsha
53	Sabaiko Microfinance Bittiya Sastha Ltd.	Sabaiko			