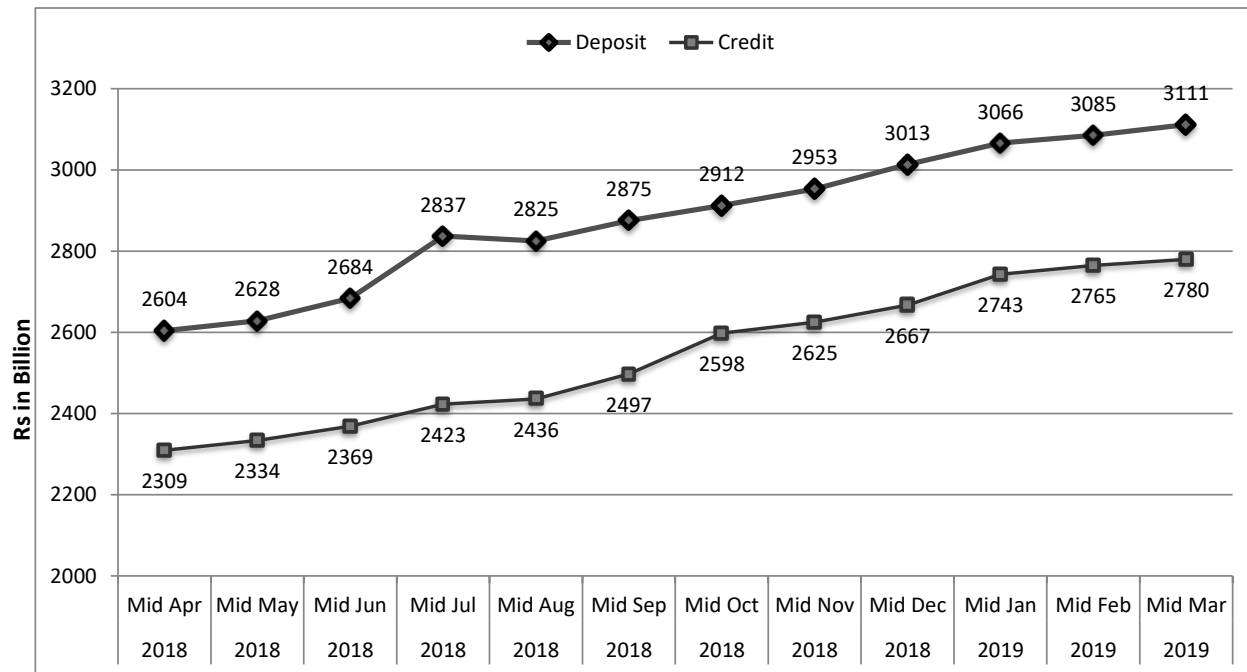


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

Policy Research Analysis Division

2075 Fagun
Mid-Mar, 2019

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1. List of bank and financial institutions with short name	Annex 1

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	33	24	82	167
Total Number of Licensed BFIs*	28	33	24	82	167

* 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 Fagun End, 2075 (Mid-Mar, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	89.46	11.71	2.29	103.47
2	Total Credit/GDP	79.79	10.50	2.15	92.43
3	Total Credit/ Total Deposit	89.19	89.61	93.64	89.33
4	Lcy Credit/Lcy Deposit & Core Capital	81.03	75.54	80.32	80.57
5	Fixed Deposit/Total Deposit	46.72	44.37	54.03	46.61
6	Saving Deposit/Total Deposit	32.03	35.03	32.90	32.39
7	Current Deposit/Total Deposit	9.18	1.57	0.49	8.13
8	NPL/ Total Loan#	1.60	1.12	10.27	1.75
9	Total LLP/Total Loan	2.24	1.68	10.06	2.36
10	Deprived SectorLoan/Total Loan \$#	6.24	9.64	6.09	6.61
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.85	12.62	18.35	10.35
2	Investment in Gov. Security/Total Deposit	10.92	2.70	3.37	9.83
3	Total Liquid Assets/Total Deposit	21.75	26.36	34.89	22.56
C. Capital Adequacy Ratios (%)#					
1	Core Capital/RWA	12.16	15.75	16.82	12.62
2	Total Capital/RWA	13.51	16.85	17.65	13.93
D. Financial Access#					
1	No. of Branches **	3305	1196	200	4701
2	No. of Deposit Accounts	20978261	4127818	552308	25658387
3	No. of Loan Accounts	987942	331233	41139	1360314
4	No. of Branchless Banking Centers	1344	1	0	1345
5	No. of Branchless Banking Customers	111541	129	0	111670
6	No. of Mobile Banking Customers	5866531	509897	18488	6394916
7	No. of Internet Banking Customers	835293	17444	3958	856695
8	No. of ATMs	2775	238	36	3049
9	No. of Debit Cards	5794934	140933	26971	5962838
10	No. of Credit Cards	100527	0	0	100527
11	No. of Prepaid Cards	64484	0	0	64484
E. Interest Rate(%)					
1	Wt. Avg Interest on Deposit	6.62			
	(a) Saving	4.45			
	(b) Fixed	10.10			
	(c) Call	4.07			
2	Wt. Avg Interest on Credit	12.32			

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2017/18 Rs. 30,07,246 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

** Data as on Fagun,2075

Data as on 2nd Quarter of FY2075/76 (2018/19)

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

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2016	2017	2018	2019	2019			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	214892.48	308651.74	370014.44	437719.90	438839.23	43.63	19.88	0.26
	a. Paid-up Capital	163370.74	225313.64	282196.04	298735.91	299023.73	37.92	25.25	0.10
	b. Statutory Reserves	43680.58	53665.23	63755.69	73223.11	73066.97	22.86	18.80	-0.21
	c. Retained Earning	-11166.95	-3005.23	-1931.93	12119.66	11417.17	-73.09	-35.71	-5.80
	d. Others Reserves	19008.11	32678.11	25994.64	53641.21	55331.37	71.92	-20.45	3.15
2	BORROWINGS	42822.19	31800.16	35452.57	78659.37	82278.91	-25.74	11.49	4.60
	a. NRB	6855.13	7094.37	12121.92	18912.31	23719.58	3.49	70.87	25.42
	b. "A"Class Licensed Institution	20083.07	9094.04	8582.53	34315.54	32067.20	-54.72	-5.62	-6.55
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1696.50	2219.00	0.00	0.00	30.80
	d. Other Financial Ins.	5111.62	5299.38	2435.75	6136.52	4270.16	3.67	-54.04	-30.41
	e. Bonds and Securities	10772.37	10312.37	12312.37	17598.50	20002.98	-4.27	19.39	13.66
3	DEPOSITS	2107502.69	2384806.95	2836930.01	3084906.32	3111481.69	13.16	18.96	0.86
	a. Current	185135.30	204360.95	256808.59	256160.13	252891.09	10.38	25.66	-1.28
	b. Savings	875419.91	816572.17	947024.22	998692.41	1007824.09	-6.72	15.98	0.91
	c. Fixed	617634.95	998258.72	1229730.70	1447857.96	1450331.60	61.63	23.19	0.17
	d. Call Deposits	401829.34	333350.39	367596.88	346304.14	362273.73	-17.04	10.27	4.61
	e. Others	27483.20	32264.72	35769.62	35891.69	38161.17	17.40	10.86	6.32
4	Bills Payable	3927.13	2219.17	3108.92	3000.20	2727.92	-43.49	40.09	-9.08
5	Other Liabilities	206694.45	224201.08	263876.38	332569.73	348672.54	8.47	17.70	4.84
	1. Loan Loss Provision	48593.77	52553.17	55008.99	65508.07	65504.75	8.15	4.67	-0.01
	2. Interest Suspense a/c	32000.69	34891.97	37704.55	41303.72	47049.79	9.04	8.06	13.91
	3. Others	126099.99	136755.94	171162.84	225757.94	236117.99	8.45	25.16	4.59
6	Reconciliation A/c	13817.41	2358.50	4265.20	8783.29	10266.28	-82.93	80.84	16.88
7	Profit & Loss A/c	49443.18	54882.04	61337.97	35587.10	37495.97	11.00	11.76	5.36
	TOTAL	2639099.54	3008919.66	3574985.48	3981225.91	4031762.53	14.01	18.81	1.27

Assets

1	LIQUID FUNDS	385746.01	423242.12	439298.52	372338.13	396325.33	9.72	3.79	6.44
	a. Cash Balance	56937.25	64372.60	74892.95	67989.83	73280.95	13.06	16.34	7.78
	Nepalese Notes & Coins	55937.33	63282.78	72207.99	64079.11	69377.96	13.13	14.10	8.27
	Foreign Currency	999.92	1089.82	2684.96	3910.72	3902.99	8.99	146.37	-0.20
	b. Bank Balance	262419.81	305795.05	298098.38	236518.71	248846.81	16.53	-2.52	5.21
	1. In Nepal Rastra Bank	180498.18	233256.83	218135.41	151705.73	158267.13	29.23	-6.48	4.33
	2. "A"Class Licensed Institution	41730.30	38882.05	41054.74	25904.89	25559.74	-6.83	5.59	-1.33
	3. Other Financial Ins.	8437.01	6368.76	7556.64	12494.93	13265.76	-24.51	18.65	6.17
	4. In Foreign banks	31754.32	27287.42	31351.59	46413.17	51754.19	-14.07	14.89	11.51
	c. Money at Call	66388.94	53074.46	66307.19	67829.59	74197.57	-20.06	24.93	9.39
2	INVESTMENTS	238675.86	232706.63	331231.04	307916.34	307030.79	-2.50	42.34	-0.29
	a. Govt. Securities	196070.31	214380.95	295853.80	306573.90	305712.80	9.34	38.00	-0.28
	b. Others	42605.55	18325.68	35377.25	1342.45	1317.99	-56.99	93.05	-1.82
3	SHARE & OTHER INVESTMENT	131777.67	129938.39	109664.75	169614.69	168393.09	-1.40	-15.60	-0.72
4	LOANS & ADVANCES	1669203.04	1976879.74	2419841.87	2761843.22	2776666.40	18.43	22.41	0.54
	a. Private Sector	1542024.97	1923942.40	2355915.45	2687764.30	2686313.07	24.77	22.45	-0.05
	b. Financial Institutions	121291.82	44543.48	58055.79	68655.55	85119.53	-63.28	30.34	23.98
	c. Government Organizations	5886.25	8393.85	5870.64	5423.38	5233.79	42.60	-30.06	-3.50
5	BILLS PURCHASED	11601.52	17198.72	2955.87	2703.49	2970.21	48.25	-82.81	9.87
6	LOANS AGT. COLLECTED BILLS	1075.28	570.71	128.63	0.00	0.00	-46.92	-77.46	0.00
7	FIXED ASSETS	35044.21	40633.93	47763.06	66086.56	66678.18	15.95	17.54	0.90
8	OTHER ASSETS	144135.22	166139.11	206833.99	278349.38	286787.09	15.27	24.49	3.03
	a. Accrued Interests	34038.25	37665.70	43308.52	63508.15	78724.93	10.66	14.98	23.96
	b. Others	110096.97	128473.40	163525.47	214841.23	208062.16	16.69	27.28	-3.16
9	Expenses not Written off	319.21	279.01	264.06	255.56	272.01	-12.59	-5.36	6.44
10	Non Banking Assets	4797.21	4465.45	4614.27	5013.55	4988.06	-6.92	3.33	-0.51
11	Reconciliation Account	16089.93	16631.18	12388.71	15870.13	20779.09	3.36	-25.51	30.93
12	Profit & Loss A/c	634.40	234.67	0.72	1234.84	872.27	-63.01	-99.69	-29.36
	TOTAL	2639099.55	3008919.66	3574985.49	3981225.90	4031762.53	14.01	18.81	1.27

Statement of Assets and Liabilities of Commercial Banks

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2016	2017	2018	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	170147.60	262230.20	314190.39	375347.65	376446.05	54.12	19.81	0.29
	a. Paid-up Capital	121090.62	185010.73	231457.62	245239.98	245427.00	52.79	25.10	0.08
	b. Statutory Reserves	36597.19	46701.73	56203.17	64529.32	64338.46	27.61	20.34	-0.30
	c. Retained Earning	-4332.54	890.90	3052.99	14325.10	13814.07	-120.56	242.69	-3.57
	d. Others Reserves	16792.32	29626.84	23476.62	51253.25	52866.52	76.43	-20.76	3.15
2	BORROWINGS	37269.65	29666.79	33551.65	69071.90	74305.15	-20.40	13.09	7.58
	a. NRB	6661.23	6080.74	11690.49	17891.19	22822.72	-8.71	92.25	27.56
	b. "A"Class Licensed Institution	14724.43	7974.30	7113.03	25749.19	24990.30	-45.84	-10.80	-2.95
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	1696.50	2219.00	0.00	0.00	30.80
	d. Other Financial Ins.	5111.62	5299.38	2435.75	6136.52	4270.16	3.67	-54.04	-30.41
	e. Bonds and Securities	10772.37	10312.37	12312.37	17598.50	20002.98	-4.27	19.39	13.66
3	DEPOSITS	1764592.44	2093255.77	2471514.17	2676343.10	2690260.80	18.63	18.07	0.52
	a. Current	178263.95	199359.65	249247.82	250297.44	247003.22	11.83	25.02	-1.32
	b. Savings	698691.30	703028.67	811667.59	856136.53	861743.05	0.62	15.45	0.65
	c. Fixed	524462.99	879140.29	1070787.53	1258290.49	1256789.88	67.63	21.80	-0.12
	d. Call Deposits	340863.88	285288.84	308550.25	280344.44	291483.36	-16.30	8.15	3.97
	e. Others	22310.33	26438.33	31260.97	31274.19	33241.29	18.50	18.24	6.29
4	Bills Payable	3871.77	2178.61	3050.09	2934.29	2691.08	-43.73	40.00	-8.29
5	Other Liabilities	166839.27	190587.10	228763.70	292349.57	305778.76	14.23	20.03	4.59
	1. Loan Loss Provision	34894.47	41452.81	44118.44	53644.09	53722.09	18.79	6.43	0.15
	2. Interest Suspense a/c	22183.24	26198.88	28592.89	29767.79	34209.89	18.10	9.14	14.92
	3. Others	109761.56	122935.41	156052.37	208937.69	217846.77	12.00	26.94	4.26
6	Reconciliation A/c	3962.29	-2297.92	-431.61	1906.71	2523.19	-157.99	-81.22	32.33
7	Profit & Loss A/c	38128.55	45609.84	53633.03	31714.83	33675.43	19.62	17.59	6.18
TOTAL		2184811.57	2621230.38	3104271.42	3449668.06	3485680.47	19.98	18.43	1.04
Assets									
1	LIQUID FUNDS	274495.34	335600.90	328306.59	272017.76	291272.69	22.26	-2.17	7.08
	a. Cash Balance	47988.66	56468.70	66241.89	59111.45	63678.50	17.67	17.31	7.73
	Nepalese Notes & Coins	47060.55	55471.98	63741.36	55346.98	59979.20	17.87	14.91	8.37
	Foreign Currency	928.11	996.72	2500.53	3764.48	3699.30	7.39	150.87	-1.73
	b. Bank Balance	205858.37	261547.34	244464.15	190062.74	201330.97	27.05	-6.53	5.93
	1. In Nepal Rastra Bank	161790.30	218401.79	201683.81	135264.54	141351.86	34.99	-7.65	4.50
	2. "A"Class Licensed Institution	12470.74	15693.99	11244.53	8146.23	8010.19	25.85	-28.35	-1.67
	3. Other Financial Ins.	83.09	227.12	191.57	247.89	225.17	173.34	-15.65	-9.17
	4. In Foreign banks	31514.23	27224.45	31344.24	46404.08	51743.75	-13.61	15.13	11.51
	c. Money at Call	20648.32	17584.86	17600.55	22843.56	26263.21	-14.84	0.09	14.97
2	INVESTMENTS	229827.62	226810.98	321107.09	296525.53	295150.55	-1.31	41.57	-0.46
	a. Govt. Securities	187275.77	208699.80	285849.84	295218.08	293867.56	11.44	36.97	-0.46
	b. Others	42551.85	18111.18	35257.25	1307.45	1282.99	-57.44	94.67	-1.87
3	SHARE & OTHER INVESTMENT	128320.72	126101.06	103824.40	162932.87	161706.51	-1.73	-17.67	-0.75
4	LOANS & ADVANCES	1380358.68	1718131.88	2109245.99	2389102.26	2396434.16	24.47	22.76	0.31
	a. Private Sector	1256142.55	1668294.23	2049939.58	2320762.16	2327202.93	32.81	22.88	0.28
	b. Financial Institutions	118383.24	41449.27	53463.96	62935.91	64027.99	-64.99	28.99	1.74
	c. Government Organizations	5832.88	8388.39	5842.45	5404.19	5203.25	43.81	-30.35	-3.72
5	BILLS PURCHASED	11595.12	17196.12	2955.87	2703.49	2970.21	48.30	-82.81	9.87
6	LOANS AGT. COLLECTED BILLS	548.83	570.71	128.63	0.00	0.00	3.99	-77.46	0.00
7	FIXED ASSETS	28610.94	35011.75	41139.23	58116.57	58568.32	22.37	17.50	0.78
8	OTHER ASSETS	122000.30	146337.28	186240.73	254217.18	261736.81	19.95	27.27	2.96
	a. Accrued Interests	23985.61	28672.03	33650.43	51680.59	65475.18	19.54	17.36	26.69
	b. Others	98014.69	117665.24	152590.30	202536.58	196261.63	20.05	29.68	-3.10
9	Expenses not Written off	252.50	260.04	247.04	235.35	251.29	2.99	-5.00	6.77
10	Non Banking Assets	2543.30	3133.07	3379.84	3810.67	3848.11	23.19	7.88	0.98
11	Reconciliation Account	6258.22	11900.68	7696.03	8967.54	13026.40	90.16	-35.33	45.26
12	Profit & Loss A/c	0.00	175.89	0.00	1038.82	715.41	0.00	-100.00	-31.13
TOTAL		2184811.58	2621230.37	3104271.43	3449668.05	3485680.46	19.98	18.43	1.04

Statement of Assets and Liabilities of Development Banks

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change		
		2016	2017	2018	2019	2019			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	34481.56	38281.38	44036.79	48692.51	48642.60	11.02	15.03	-0.10
	a. Paid-up Capital	29216.56	30209.58	38003.79	39607.88	39642.38	3.40	25.80	0.09
	b. Statutory Reserves	4420.10	4803.49	5021.35	5984.58	6019.30	8.67	4.54	0.58
	c. Retained Earning	-248.18	1286.84	-530.91	1583.07	1391.60	-618.51	-141.26	-12.09
	d. Others Reserves	1093.08	1981.46	1542.56	1516.99	1589.32	81.27	-22.15	4.77
2	BORROWINGS	2993.89	876.37	731.00	5709.23	5204.85	-70.73	-16.59	-8.83
	a. NRB	5.00	501.37	221.00	793.58	578.65	9927.42	-55.92	-27.08
	b. "A"Class Licensed Institution	2988.89	375.00	510.00	4915.65	4626.20	-87.45	36.00	-5.89
	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	278631.25	239420.40	301857.66	341191.59	352251.02	-14.07	26.08	3.24
	a. Current	6741.29	4909.91	7279.68	5531.21	5547.47	-27.17	48.27	0.29
	b. Savings	143668.59	95029.20	114848.77	121145.63	123389.47	-33.86	20.86	1.85
	c. Fixed	68230.74	94271.19	124858.05	152019.71	156276.88	38.17	32.45	2.80
	d. Call Deposits	59245.77	44104.87	54586.24	62160.86	66739.38	-25.56	23.76	7.37
	e. Others	744.86	1105.23	284.92	334.19	297.83	48.38	-74.22	-10.88
4	Bills Payable	54.46	39.48	54.20	63.62	32.37	-27.51	37.29	-49.11
5	Other Liabilities	18746.57	16329.72	17210.95	21342.59	23854.55	-12.89	5.40	11.77
	1. Loan Loss Provision	4936.93	4205.13	4383.69	5277.67	5288.52	-14.82	4.25	0.21
	2. Interest Suspense a/c	2618.40	2086.84	1606.80	3411.76	4510.99	-20.30	-23.00	32.22
	3. Others	11191.25	10037.75	11220.46	12653.15	14055.05	-10.31	11.78	11.08
6	Reconciliation A/c	7783.30	3259.59	4583.77	6761.52	7628.99	-58.12	40.62	12.83
7	Profit & Loss A/c	8153.72	6872.50	6226.73	3163.60	3054.29	-15.71	-9.40	-3.46
	TOTAL	350844.75	305079.44	374701.11	426924.67	440668.68	-13.04	22.82	3.22
Assets									
1	LIQUID FUNDS	85767.68	71096.73	89988.17	78589.02	83314.44	-17.11	26.57	6.01
	a. Cash Balance	7891.86	6813.15	7344.35	7652.67	8319.84	-13.67	7.80	8.72
	Nepalese Notes & Coins	7820.18	6720.16	7160.01	7506.58	8116.30	-14.07	6.55	8.12
	Foreign Currency	71.68	92.99	184.35	146.09	203.54	29.73	98.24	39.32
	b. Bank Balance	39311.73	34885.65	42554.89	34806.46	36141.49	-11.26	21.98	3.84
	1. In Nepal Rastra Bank	16081.21	12553.71	14044.61	13604.36	14005.66	-21.94	11.88	2.95
	2. "A"Class Licensed Institution	19092.59	17790.23	23101.47	12962.15	12899.35	-6.82	29.85	-0.48
	3. Other Financial Ins.	3897.84	4478.73	5401.46	8230.86	9226.05	14.90	20.60	12.09
	4. In Foreign banks	240.09	62.97	7.35	9.09	10.44	-73.77	-88.33	14.85
	c. Money at Call	38564.09	29397.93	40088.93	36129.89	38853.11	-23.77	36.37	7.54
2	INVESTMENTS	5491.83	4361.34	7774.21	9052.78	9556.81	-20.58	78.25	5.57
	a. Govt. Securities	5479.33	4361.34	7654.21	9017.78	9521.81	-20.40	75.50	5.59
	b. Others	12.50	0.00	120.00	35.00	35.00	-100.00	0.00	0.00
3	SHARE & OTHER INVESTMENT	2103.22	2348.33	3668.41	4412.16	4416.63	11.65	56.21	0.10
4	LOANS & ADVANCES	232993.26	209604.83	253251.02	308794.02	315651.03	-10.04	20.82	2.22
	a. Private Sector	230577.07	207149.14	249740.63	304400.60	295906.67	-10.16	20.56	-2.79
	b. Financial Institutions	2414.50	2450.23	3506.32	4389.34	19740.29	1.48	43.10	349.73
	c. Government Organizations	1.68	5.46	4.07	4.07	4.07	224.21	-25.54	0.00
5	BILLS PURCHASED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	4544.27	3952.75	4725.98	5970.13	6100.51	-13.02	19.56	2.18
8	OTHER ASSETS	10733.79	9634.27	10047.06	12598.15	13339.34	-10.24	4.28	5.88
	a. Accrued Interests	2793.27	2342.85	2046.60	3587.56	4765.75	-16.13	-12.64	32.84
	b. Others	7940.52	7291.42	8000.46	9010.59	8573.58	-8.17	9.72	-4.85
9	Expenses not Written off	36.37	12.92	9.73	11.66	12.17	-64.48	-24.70	4.40
10	Non Banking Assets	1000.79	713.72	658.55	616.56	568.14	-28.68	-7.73	-7.85
11	Reconciliation Account	7749.91	3354.54	4577.85	6781.49	7637.72	-56.72	36.47	12.63
12	Profit & Loss A/c	423.63	0.00	0.13	98.71	71.89	-100.00	0.00	-27.17
	TOTAL	350844.75	305079.44	374701.11	426924.67	440668.68	-13.04	22.82	3.22

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2016	2017	2018	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	10263.32	8140.17	11787.25	13679.73	13750.58	-20.69	44.80	0.52
	a. Paid-up Capital	13063.56	10093.32	12734.63	13888.05	13954.35	-22.74	26.17	0.48
	b. Statutory Reserves	2663.29	2160.01	2531.17	2709.21	2709.21	-18.90	17.18	0.00
	c. Retained Earning	-6586.24	-5182.97	-4454.01	-3788.51	-3788.51	-21.31	-14.06	0.00
	d. Others Reserves	1122.71	1069.81	975.46	870.97	875.53	-4.71	-8.82	0.52
2	BORROWINGS	2558.64	1257.00	1169.93	3878.24	2768.91	-50.87	-6.93	-28.60
	a. NRB	188.90	512.26	210.43	227.54	318.21	171.18	-58.92	39.85
	b. "A"Class Licensed Institution	2369.74	744.74	959.50	3650.70	2450.70	-68.57	28.84	-32.87
	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	64279.00	52130.78	63558.17	67371.62	68969.87	-18.90	21.92	2.37
	a. Current	130.06	91.39	281.08	331.48	340.40	-29.73	207.55	2.69
	b. Savings	33060.01	18514.30	20507.86	21410.24	22691.58	-44.00	10.77	5.98
	c. Fixed	24941.22	24847.25	34085.11	37547.76	37264.85	-0.38	37.18	-0.75
	d. Call Deposits	1719.69	3956.68	4460.39	3798.84	4050.99	130.08	12.73	6.64
	e. Others	4428.01	4721.17	4223.73	4283.30	4622.05	6.62	-10.54	7.91
4	Bills Payable	0.90	1.09	4.63	2.29	4.47	21.05	327.14	95.05
5	Other Liabilities	21108.62	17284.26	17901.72	18877.57	19039.22	-18.12	3.57	0.86
	1. Loan Loss Provision	8762.38	6895.24	6506.86	6586.31	6494.15	-21.31	-5.63	-1.40
	2. Interest Suspense a/c	7199.06	6606.25	7504.85	8124.17	8328.91	-8.23	13.60	2.52
	3. Others	5147.18	3782.78	3890.01	4167.09	4216.17	-26.51	2.83	1.18
6	Reconciliation A/c	2071.83	1396.83	113.03	115.05	114.09	-32.58	-91.91	-0.83
7	Profit & Loss A/c	3160.91	2399.70	1478.21	708.67	766.24	-24.08	-38.40	8.12
	TOTAL	103443.22	82609.84	96012.96	104633.18	105413.39	-20.14	16.22	0.75
	Assets								
1	LIQUID FUNDS	25482.99	16544.48	21003.76	21731.35	21738.20	-35.08	26.95	0.03
	a. Cash Balance	1056.73	1090.75	1306.71	1225.70	1282.61	3.22	19.80	4.64
	Nepalese Notes & Coins	1056.60	1090.64	1306.62	1225.55	1282.46	3.22	19.80	4.64
	Foreign Currency	0.13	0.10	0.09	0.15	0.15	-19.25	-18.20	3.95
	b. Bank Balance	17249.72	9362.06	11079.34	11649.51	11374.35	-45.73	18.34	-2.36
	1. In Nepal Rastra Bank	2626.67	2301.33	2406.99	2836.82	2909.60	-12.39	4.59	2.57
	2. "A"Class Licensed Institution	10166.97	5397.83	6708.74	4796.51	4650.20	-46.91	24.29	-3.05
	3. Other Financial Ins.	4456.08	1662.91	1963.61	4016.17	3814.55	-62.68	18.08	-5.02
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Money at Call	7176.54	6091.67	8617.71	8856.14	9081.24	-15.12	41.47	2.54
2	INVESTMENTS	3356.41	1534.31	2349.74	2338.04	2323.43	-54.29	53.15	-0.62
	a. Govt. Securities	3315.21	1319.81	2349.74	2338.04	2323.43	-60.19	78.04	-0.62
	b. Others	41.20	214.50	0.00	0.00	0.00	420.68	-100.00	0.00
3	SHARE & OTHER INVESTMENT	1353.73	1489.00	2171.95	2269.66	2269.94	9.99	45.87	0.01
4	LOANS & ADVANCES	55851.11	49143.02	57344.86	63946.95	64581.21	-12.01	16.69	0.99
	a. Private Sector	55305.34	48499.04	56235.24	62601.53	63203.47	-12.31	15.95	0.96
	b. Financial Institutions	494.08	643.99	1085.51	1330.30	1351.25	30.34	68.56	1.58
	c. Government Organizations	51.68	0.00	24.12	15.12	26.48	-100.00	0.00	75.14
5	BILLS PURCHASED	6.40	2.60	0.00	0.00	0.00	-59.38	-100.00	0.00
6	LOANS AGT. COLLECTED BILLS	526.45	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
7	FIXED ASSETS	1889.00	1669.43	1897.86	1999.87	2009.35	-11.62	13.68	0.47
8	OTHER ASSETS	11401.12	10167.55	10546.20	11534.05	11710.94	-10.82	3.72	1.53
	a. Accrued Interests	7259.36	6650.82	7611.48	8239.99	8484.00	-8.38	14.44	2.96
	b. Others	4141.76	3516.74	2934.71	3294.06	3226.95	-15.09	-16.55	-2.04
9	Expenses not Written off	30.34	6.04	7.29	8.55	8.55	-80.08	20.65	0.00
10	Non Banking Assets	1253.12	618.67	575.87	586.31	571.81	-50.63	-6.92	-2.47
11	Reconciliation Account	2081.80	1375.95	114.83	121.10	114.97	-33.91	-91.65	-5.06
12	Profit & Loss A/c	210.77	58.78	0.59	97.31	84.97	-72.11	-99.00	-12.68
	TOTAL	103443.22	82609.84	96012.96	104633.18	105413.39	-20.14	16.22	0.75

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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	64943.04	97850.70	167966.94	118145.61	135676.99	50.67	71.66	14.84
1.1 Deposit Liabilities	63252.25	95608.58	165253.99	116602.56	133806.69	51.15	72.84	14.75
1.1.1 Saving A/c	21234.79	23525.99	39005.05	26404.49	30365.87	10.79	65.80	15.00
1.1.2 Fixed A/c	31710.65	55650.88	112317.02	80884.08	92793.49	75.50	101.82	14.72
1.1.2.1 Upto 3 Months Fixed A/c	1914.75	2495.80	8397.90	3534.37	4200.72	30.35	236.48	18.85
1.1.2.2 3 to 6 Months fixed A/c	1240.54	2672.64	6798.97	5371.58	5999.75	115.44	154.39	11.69
1.1.2.3 6 Months to 1 Year Fixed A/c	15369.26	29697.33	57784.49	41852.95	48938.57	93.23	94.58	16.93
1.1.2.4 Above 1 Year	13186.09	20785.12	39335.65	30125.19	33654.45	57.63	89.25	11.72
1.1.3 Call Deposit	10301.47	16429.74	13817.98	9160.07	10472.22	59.49	-15.90	14.32
1.1.4 Certificate of Deposits	5.34	1.97	113.93	153.93	175.11	-63.14	5683.67	13.76
1.2 Others	1690.79	2242.12	2712.96	1543.05	1870.30	32.61	21.00	21.21
2 Commission/Fee Expense	546.23	600.94	612.76	571.24	714.81	10.02	1.97	25.13
3 Employees Expenses	22715.53	26627.48	31472.44	20467.09	23287.18	17.22	18.20	13.78
4 Office Operating Expenses	18123.58	20754.59	25516.90	15953.45	17083.85	14.52	22.95	7.09
5 Exchange Fluctuation Loss	197.03	108.69	125.33	20.60	174.70	-44.83	15.31	748.06
5.1 Due to Change in Exchange Rates	182.01	88.16	102.33	8.02	21.45	-51.56	16.08	167.34
5.2 Due to Foreign Currency Transactions	15.02	20.54	23.00	12.58	153.25	36.73	12.00	1118.42
6 Non-Operating Expenses	106.14	33.54	58.45	18.90	19.24	-68.40	74.28	1.80
7. Provision for Risk	9649.95	12762.76	15147.02	13017.01	13349.83	32.26	18.68	2.56
7.1 Loan loss Provision	8451.80	11477.45	12874.70	12241.67	12580.24	35.80	12.17	2.77
7.1.1 General Loan loss Provision	5107.97	7035.80	6484.42	5877.18	5938.50	37.74	-7.84	1.04
7.1.1.1 Pass Loan Loss Provision	4530.40	6256.87	5678.68	4472.86	4500.95	38.11	-9.24	0.63
7.1.1.2 Watch List Provision	577.57	778.93	805.74	1404.31	1437.54	34.86	3.44	2.37
7.1.2 Special Loan Loss Provision	3028.49	4375.25	6216.13	6042.44	6281.42	44.47	42.07	3.96
7.1.3 Additional Loan Loss Provision	315.34	66.40	174.15	322.05	360.32	-78.94	162.29	11.88
7.2. Provision for Non-Banking Assets	1012.22	1053.41	1255.16	557.56	546.36	4.07	19.15	-2.01
7.3. Provision for Loss on Investment	14.53	185.90	715.51	208.29	212.25	1179.20	284.90	1.90
7.4. Provision for Loss of Other Assets	171.40	46.00	301.66	9.49	10.99	0.00	0.00	15.84
8 Loan Written Off	355.03	996.12	971.19	285.83	324.98	180.57	-2.50	13.70
9 Provision for Staff Bonus	5851.53	6656.78	7981.80	4648.08	5027.45	13.76	19.90	8.16
10 Provision for Income Tax	17591.64	20370.63	24582.73	13841.07	14941.23	15.80	20.68	7.95
11 Others	61.16	55.62	28.87	6.32	5.85	-9.06	-48.09	-7.47
12 Net Profit	49004.93	54665.43	61337.25	34411.11	36686.38	11.55	12.20	6.61
TOTAL EXPENSES	189145.80	241483.28	335801.69	221386.30	247292.47	27.67	39.06	11.70
Income								
1. Interest Income	146483.09	194358.11	283227.23	191249.88	214513.01	32.68	45.72	12.16
1.1. On Loans and Advance	138782.71	181923.38	265445.85	178604.39	200321.83	31.09	45.91	12.16
1.2. On Investment	3487.02	5875.27	10903.10	7201.90	8107.53	68.49	85.58	12.57
1.2.1 Government Bonds	3005.11	4830.38	9359.75	6586.02	7395.22	60.74	93.77	12.29
1.2.2 Foreign Bonds	136.72	153.35	186.01	92.03	119.54	12.17	21.29	29.89
1.2.3 NRB Bonds	199.66	776.75	1030.65	330.27	374.90	289.04	32.69	13.51
1.2.4 Deventure & Bonds	145.54	114.78	326.70	193.58	217.88	-21.14	184.63	12.55
1.3 Agency Balance	589.35	1021.51	987.51	767.56	916.97	73.33	-3.33	19.47
1.4 On Call Deposit	2513.39	3475.05	3927.59	3189.48	3439.07	38.26	13.02	7.83
1.5 Others	1110.61	2062.91	1963.17	1486.56	1727.61	85.75	-4.83	16.22
2. Comission & Discount	9828.97	11806.85	13569.38	9156.00	10316.13	20.12	14.93	12.67
2.1 Bills Purchase & Discount	300.48	239.80	117.08	84.76	96.60	-20.20	-51.18	13.98
2.2 Comission	8074.48	9864.84	11380.96	8046.24	9066.26	22.17	15.37	12.68
2.3 Others	1454.01	1702.22	2071.34	1025.01	1153.27	17.07	21.69	12.51
3 Income From Exchange Fluctuation	5708.82	6248.97	7849.70	5802.27	6556.65	9.46	25.62	13.00
3.1 Due to Change in Exchange Rate	1342.09	706.74	1536.71	1510.79	1531.23	-47.34	117.44	1.35
3.2 Due to Foreign Currency Trans.	4366.73	5542.23	6312.99	4291.48	5025.41	26.92	13.91	17.10
4 Other Operating Income	9123.21	10772.31	13392.38	8417.63	8491.87	18.08	24.32	0.88
5 Non Operating Income	4775.86	3783.15	2491.29	933.24	975.81	-20.79	-34.15	4.56
6 Provision Written Back	11550.65	12883.40	14545.42	5373.75	5849.91	11.54	12.90	8.86
7 Recovery from Written off Loan	1276.09	1504.14	672.99	355.79	487.71	17.87	-55.26	37.08
8 Income from Extra Ordinary Expenses	231.44	108.16	53.31	38.88	38.70	-53.27	-50.71	-0.48
9 Net Loss	167.67	18.20	0.00	58.85	62.69	-89.14	-100.00	6.51
TOTAL INCOME	189145.79	241483.29	335801.70	221386.30	247292.47	27.67	39.06	11.70

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	47854.50	81092.18	141815.04	98869.18	113333.36	69.46	74.88	14.63
1.1 Deposit Liabilities	46323.77	79132.19	139186.01	97461.04	111631.09	70.82	75.89	14.54
1.1.1 Saving A/c	13684.45	17436.33	30568.81	20948.17	24016.99	27.42	75.32	14.65
1.1.2 Fixed A/c	24433.35	47954.79	97069.77	69159.99	79294.31	96.27	102.42	14.65
1.1.2.1 Upto 3 Months Fixed A/c	1842.14	2170.16	7668.37	3011.32	3559.27	17.81	253.35	18.20
1.1.2.2 3 to 6 Months fixed A/c	935.82	2298.27	5903.87	4576.76	5159.58	145.59	156.88	12.73
1.1.2.3 6 Months to 1 Year Fixed A/c	11607.80	25818.22	49039.93	35465.95	40885.58	122.42	89.94	15.28
1.1.2.4 Above 1 Year	10047.59	17668.14	34457.60	26105.96	29689.89	75.84	95.03	13.73
1.1.3 Call Deposit	8200.79	13739.10	11433.50	7198.95	8144.68	67.53	-16.78	13.14
1.1.4 Certificate of Deposits	5.18	1.97	113.93	153.93	175.11	-61.96	5683.67	13.76
1.2 Others	1530.73	1959.99	2629.03	1408.14	1702.27	28.04	34.13	20.89
2 Commission/Fee Expense	543.21	597.40	608.20	568.44	711.49	9.98	1.81	25.16
3 Employees Expenses	19107.70	23306.35	27584.51	17590.84	19989.63	21.97	18.36	13.64
4 Office Operating Expenses	14313.59	17487.97	21745.98	13582.99	14362.04	22.18	24.35	5.74
5 Exchange Fluctuation Loss	19.05	25.52	107.51	16.40	164.08	34.00	321.27	900.31
5.1 Due to Change in Exchange Rates	4.39	5.02	84.55	3.88	10.90	14.37	1583.93	180.85
5.2 Due to Foreign Currency Transactions	14.66	20.50	22.96	12.52	153.19	39.89	12.00	1123.18
6 Non-Operating Expenses	70.03	17.82	53.11	17.03	17.34	-74.55	198.03	1.83
7. Provision for Risk	7061.61	10568.77	11964.13	10831.78	11137.14	49.67	13.20	2.82
7.1 Loan loss Provision	6401.84	9650.60	10356.41	10305.72	10596.87	50.75	7.31	2.83
7.1.1 General Loan loss Provision	4110.57	6271.68	5380.22	4937.88	4985.19	52.57	-14.21	0.96
7.1.1.1 Pass Loan Loss Provision	3625.52	5677.88	4860.08	3814.49	3831.10	56.61	-14.40	0.44
7.1.1.2 Watch List Provision	485.05	593.80	520.14	1123.40	1154.09	22.42	-12.41	2.73
7.1.2 Special Loan Loss Provision	2197.47	3368.78	4855.50	5128.82	5328.57	53.30	44.13	3.89
7.1.3 Additional Loan Loss Provision	93.81	10.14	120.68	239.02	283.11	-89.19	1090.14	18.45
7.2. Provision for Non-Banking Assets	611.52	839.40	1029.87	432.77	443.15	37.26	22.69	2.40
7.3. Provision for Loss on Investment	4.97	45.93	375.30	89.86	92.17	823.46	717.05	2.58
7.4. Provision for Loss of Other Assets	43.27	32.84	202.55	3.44	4.94	0.00	0.00	43.73
8 Loan Written Off	77.54	907.44	885.06	253.53	283.18	1070.33	-2.47	11.70
9 Provision for Staff Bonus	4628.86	5543.94	7010.57	4163.28	4560.84	19.77	26.45	9.55
10 Provision for Income Tax	14145.34	17163.51	21670.44	12415.44	13567.51	21.34	26.26	9.28
11 Others	56.32	47.82	7.16	0.00	0.00	-15.10	-85.02	0.00
12 Net Profit	38128.55	45433.95	53633.03	30676.00	32960.02	19.16	18.05	7.45
TOTAL EXPENSES	146006.29	202192.67	287084.75	188984.91	211086.64	38.48	41.99	11.69
Income								
1. Interest Income	113200.58	161584.42	241266.33	162757.38	182719.56	42.74	49.31	12.26
1.1. On Loans and Advance	108083.45	152697.37	227301.28	152726.84	171302.03	41.28	48.86	12.16
1.2. On Investment	3265.06	5686.94	10487.03	6939.32	7806.83	74.18	84.41	12.50
1.2.1 Government Bonds	2828.94	4702.34	9095.64	6379.91	7160.37	66.22	93.43	12.23
1.2.2 Foreign Bonds	136.72	153.35	186.01	92.03	119.54	12.17	21.29	29.89
1.2.3 NRB Bonds	167.89	746.84	941.46	276.85	312.54	344.84	26.06	12.89
1.2.4 Deventure & Bonds	131.52	84.40	263.93	190.53	214.39	-35.83	212.71	12.52
1.3 Agency Balance	420.46	483.18	637.55	518.90	652.03	14.92	31.95	25.66
1.4 On Call Deposit	627.38	781.19	1092.82	1173.20	1334.19	24.52	39.89	13.72
1.5 Others	804.22	1935.75	1747.66	1399.12	1624.48	140.70	-9.72	16.11
2. Comission & Discount	9230.35	11327.97	13026.80	8835.23	9947.47	22.73	15.00	12.59
2.1 Bills Purchase & Discount	300.36	239.78	117.08	84.76	96.60	-20.17	-51.17	13.98
2.2 Comission	7688.74	9581.64	11051.64	7838.06	8822.50	24.62	15.34	12.56
2.3 Others	1241.25	1506.55	1858.08	912.41	1028.37	21.37	23.33	12.71
3 Income From Exchange Fluctuation	5461.96	6127.72	7817.39	5782.40	6534.66	12.19	27.57	13.01
3.1 Due to Change in Exchange Rate	1116.14	629.46	1519.49	1494.39	1518.47	-43.60	141.39	1.61
3.2 Due to Foreign Currency Trans.	4345.81	5498.26	6297.91	4288.01	5016.19	26.52	14.54	16.98
4 Other Operating Income	6555.19	8715.19	10703.12	6381.37	6194.55	32.95	22.81	-2.93
5 Non Operating Income	2757.19	2774.51	1960.24	817.63	842.32	0.63	-29.35	3.02
6 Provision Written Back	7698.29	10242.22	11618.16	4157.03	4463.13	33.05	13.43	7.36
7 Recovery from Written off Loan	1024.53	1368.72	647.29	241.88	373.14	33.59	-52.71	54.27
8 Income from Extra Ordinary Expenses	78.21	51.92	45.42	11.99	11.81	-33.61	-12.52	-1.57
9 Net Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	146006.29	202192.68	287084.76	188984.91	211086.63	38.48	41.99	11.69

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	13312.19	13201.15	20948.71	15624.23	18122.29	-0.83	58.69	15.99
1.1 Deposit Liabilities	13172.88	13087.17	20904.86	15537.80	18012.91	-0.65	59.74	15.93
1.1.1 Saving A/c	5946.21	4677.07	6871.07	4508.02	5203.45	-21.34	46.91	15.43
1.1.2 Fixed A/c	5212.02	5949.55	11832.80	9210.75	10645.71	14.15	98.89	15.58
1.1.2.1 Upto 3 Months Fixed A/c	54.26	270.84	602.40	451.90	556.70	399.17	122.42	23.19
1.1.2.2 3 to 6 Months fixed A/c	278.90	299.49	732.00	607.38	694.97	7.38	144.41	14.42
1.1.2.3 6 Months to 1 Year Fixed A/c	2769.74	2933.09	6548.30	4970.34	6290.87	5.90	123.26	26.57
1.1.2.4 Above 1 Year	2109.12	2446.12	3950.11	3181.13	3103.16	15.98	61.48	-2.45
1.1.3 Call Deposit	2014.52	2460.55	2200.98	1819.03	2163.76	22.14	-10.55	18.95
1.1.4 Certificate of Deposits	0.12	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	139.31	113.98	43.85	86.43	109.38	-18.19	-61.53	26.55
2 Commission/Fee Expense	1.36	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3 Employees Expenses	2907.09	2687.22	3147.63	2378.29	2728.98	-7.56	17.13	14.75
4 Office Operating Expenses	3038.53	2613.80	2940.84	1918.39	2213.22	-13.98	12.51	15.37
5 Exchange Fluctuation Loss	177.98	83.17	17.82	4.20	10.62	-53.27	-78.58	152.95
5.1 Due to Change in Exchange Rates	177.62	83.14	17.78	4.14	10.55	-53.19	-78.61	154.69
5.2 Due to Foreign Currency Transactions	0.36	0.04	0.04	0.05	0.07	-90.15	10.32	19.93
6 Non-Operating Expenses	16.31	14.39	1.05	1.87	1.90	-11.77	-92.71	1.53
7. Provision for Risk	1415.40	1565.51	2224.97	1450.92	1478.07	10.60	42.12	1.87
7.1 Loan loss Provision	1271.31	1483.84	1893.98	1396.65	1423.50	16.72	27.64	1.92
7.1.1 General Loan loss Provision	733.07	623.63	950.31	767.46	775.04	-14.93	52.38	0.99
7.1.1.1 Pass Loan Loss Provision	652.10	465.15	728.77	539.41	542.15	-28.67	56.67	0.51
7.1.1.2 Watch List Provision	80.97	158.48	221.54	228.05	232.89	95.71	39.79	2.12
7.1.2 Special Loan Loss Provision	502.83	833.09	910.51	585.72	604.99	65.68	9.29	3.29
7.1.3 Additional Loan Loss Provision	35.40	27.11	33.16	43.46	43.46	-23.41	22.32	0.00
7.2. Provision for Non-Banking Assets	108.91	25.48	91.67	17.02	17.33	-76.61	259.78	1.79
7.3. Provision for Loss on Investment	-0.43	45.60	147.82	37.25	37.25	-10653.82	224.17	0.00
7.4. Provision for Loss of Other Assets	35.62	10.59	91.49	0.00	0.00	0.00	0.00	0.00
8 Loan Written Off	155.56	39.77	81.82	0.04	9.54	-74.43	105.74	21922.50
9 Provision for Staff Bonus	962.73	941.72	845.60	433.76	420.73	-2.18	-10.21	-3.00
10 Provision for Income Tax	2793.14	2723.56	2535.10	1281.00	1241.43	-2.49	-6.92	-3.09
11 Others	4.17	0.81	20.91	3.76	3.76	-80.66	2493.62	0.01
12 Net Profit	7762.81	6872.35	6226.60	3080.33	3005.18	-11.47	-9.40	-2.44
TOTAL EXPENSES	32547.27	30743.44	38991.05	26176.79	29235.73	-5.54	26.83	11.69
Income								
1. Interest Income	26440.45	26567.77	34091.47	23419.06	26127.46	0.48	28.32	11.56
1.1. On Loans and Advance	24547.15	24001.32	31193.80	21439.98	24027.73	-2.22	29.97	12.07
1.2. On Investment	123.20	135.56	308.66	198.78	227.55	10.04	127.69	14.47
1.2.1 Government Bonds	101.73	95.19	186.03	152.83	172.72	-6.43	95.44	13.01
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	11.11	12.29	64.61	45.95	54.83	10.56	425.81	19.32
1.2.4 Deventure & Bonds	10.35	28.09	58.02	0.00	0.00	171.27	106.58	0.00
1.3 Agency Balance	103.08	344.14	234.03	178.30	194.59	233.84	-31.99	9.14
1.4 On Call Deposit	1486.16	2055.54	2226.71	1572.53	1632.91	38.31	8.33	3.84
1.5 Others	180.86	31.21	128.27	29.47	44.68	-82.74	310.96	51.62
2. Comission & Discount	487.12	384.57	455.52	277.51	319.39	-21.05	18.45	15.09
2.1 Bills Purchase & Discount	0.12	0.02	0.00	0.00	0.00	-87.15	-100.00	0.00
2.2 Comission	364.54	263.32	290.79	188.36	220.78	-27.77	10.43	17.21
2.3 Others	122.46	121.23	164.73	89.14	98.62	-1.01	35.88	10.63
3 Income From Exchange Fluctuation	246.86	121.24	32.31	19.87	21.99	-50.89	-73.36	10.68
3.1 Due to Change in Exchange Rate	225.94	77.27	17.22	16.40	12.76	-65.80	-77.72	-22.17
3.2 Due to Foreign Currency Trans.	20.92	43.97	15.09	3.47	9.23	110.19	-65.69	165.80
4 Other Operating Income	2088.22	1656.52	2137.26	1709.44	1932.95	-20.67	29.02	13.08
5 Non Operating Income	1130.88	444.76	356.05	67.43	79.02	-60.67	-19.95	17.19
6 Provision Written Back	2018.37	1546.85	1904.05	656.85	720.86	-23.36	23.09	9.74
7 Recovery from Written off Loan	2.61	12.51	9.57	11.03	11.09	379.99	-23.53	0.57
8 Income from Extra Ordinary Expenses	128.54	9.21	4.82	0.18	0.18	-92.83	-47.64	0.00
9 Net Loss	4.23	0.00	0.00	15.43	22.78	-100.00	0.00	47.64
TOTAL INCOME	32547.27	30743.44	38991.05	26176.79	29235.73	-5.54	26.83	11.69

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	3776.34	3557.37	5203.20	3652.19	4221.34	-5.80	46.27	15.58
1.1 Deposit Liabilities	3755.60	3389.23	5163.12	3603.72	4162.69	-9.76	52.34	15.51
1.1.1 Saving A/c	1604.12	1412.59	1565.17	948.29	1145.43	-11.94	10.80	20.79
1.1.2 Fixed A/c	2065.28	1746.55	3414.45	2513.34	2853.47	-15.43	95.50	13.53
1.1.2.1 Upto 3 Months Fixed A/c	18.35	54.79	127.13	71.14	84.75	198.56	132.03	19.13
1.1.2.2 3 to 6 Months fixed A/c	25.82	74.88	163.11	187.44	145.20	189.96	117.83	-22.54
1.1.2.3 6 Months to 1 Year Fixed A/c	991.72	946.02	2196.27	1416.66	1762.12	-4.61	132.16	24.39
1.1.2.4 Above 1 Year	1029.38	670.86	927.94	838.10	861.40	-34.83	38.32	2.78
1.1.3 Call Deposit	86.16	230.09	183.50	142.09	163.78	167.06	-20.25	15.27
1.1.4 Certificate of Deposits	0.04	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
1.2 Others	20.74	168.15	40.08	48.47	58.65	710.55	-76.17	20.99
2 Commission/Fee Expense	1.67	3.54	4.56	2.80	3.33	112.56	28.84	18.77
3 Employees Expenses	700.74	633.90	740.30	497.96	568.57	-9.54	16.78	14.18
4 Office Operating Expenses	771.46	652.83	830.08	452.07	508.58	-15.38	27.15	12.50
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-Operating Expenses	19.81	1.33	4.29	0.00	0.00	-93.30	223.24	0.00
7. Provision for Risk	1172.94	628.48	957.93	734.30	734.62	-46.42	52.42	0.04
7.1 Loan loss Provision	778.65	343.01	624.30	539.30	559.87	-55.95	82.01	3.81
7.1.1 General Loan loss Provision	264.33	140.49	153.89	171.83	178.27	-46.85	9.54	3.74
7.1.1.1 Pass Loan Loss Provision	252.78	113.84	89.82	118.96	127.70	-54.97	-21.10	7.35
7.1.1.2 Watch List Provision	11.55	26.65	64.06	52.87	50.56	130.77	140.41	-4.36
7.1.2 Special Loan Loss Provision	328.19	173.38	450.11	327.89	347.86	-47.17	159.61	6.09
7.1.3 Additional Loan Loss Provision	186.13	29.14	20.30	39.57	33.74	-84.34	-30.34	-14.73
7.2. Provision for Non-Banking Assets	291.80	188.53	133.62	107.77	85.88	-35.39	-29.13	-20.31
7.3. Provision for Loss on Investment	9.99	94.36	192.39	81.19	82.83	844.54	103.88	2.02
7.4. Provision for Loss of Other Assets	92.51	2.57	7.62	6.05	6.05	0.00	0.00	0.00
8 Loan Written Off	121.93	48.91	4.30	32.26	32.26	-59.89	-91.21	0.00
9 Provision for Staff Bonus	259.93	171.12	125.63	51.04	45.88	-34.17	-26.59	-10.12
10 Provision for Income Tax	653.15	483.56	377.19	144.63	132.29	-25.96	-22.00	-8.53
11 Others	0.67	7.00	0.80	2.56	2.09	940.04	-88.62	-18.46
12 Net Profit	3113.58	2359.13	1477.62	654.78	721.17	-24.23	-37.37	10.14
TOTAL EXPENSES	10592.23	8547.17	9725.90	6224.60	6970.11	-19.31	13.79	11.98
Income								
1. Interest Income	6842.06	6205.92	7869.42	5073.44	5665.99	-9.30	26.81	11.68
1.1. On Loans and Advance	6152.12	5224.69	6950.78	4437.57	4992.07	-15.07	33.04	12.50
1.2. On Investment	98.76	52.77	107.42	63.80	73.15	-46.57	103.54	14.66
1.2.1 Government Bonds	74.44	32.86	78.09	53.28	62.13	-55.86	137.67	16.63
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	20.65	17.62	24.58	7.47	7.53	-14.67	39.47	0.78
1.2.4 Deventure & Bonds	3.67	2.29	4.75	3.05	3.49	-37.48	106.85	14.26
1.3 Agency Balance	65.81	194.19	115.93	70.35	70.35	195.09	-40.30	0.00
1.4 On Call Deposit	399.84	638.32	608.05	443.75	471.97	59.64	-4.74	6.36
1.5 Others	125.53	95.95	87.24	57.98	58.45	-23.56	-9.07	0.82
2. Comission & Discount	111.50	94.31	87.06	43.27	49.26	-15.41	-7.69	13.86
2.1 Bills Purchase & Discount	0.01	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
2.2 Comission	21.19	19.87	38.53	19.82	22.98	-6.22	93.85	15.98
2.3 Others	90.30	74.44	48.53	23.45	26.28	-17.57	-34.80	12.07
3 Income From Exchange Fluctuation	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
4 Other Operating Income	479.80	400.59	552.00	326.82	364.36	-16.51	37.80	11.49
5 Non Operating Income	887.79	563.87	174.99	48.18	54.47	-36.49	-68.97	13.05
6 Provision Written Back	1833.99	1094.33	1023.22	559.87	665.92	-40.33	-6.50	18.94
7 Recovery from Written off Loan	248.95	122.91	16.13	102.89	103.48	-50.63	-86.88	0.58
8 Income from Extra Ordinary Expenses	24.70	47.02	3.07	26.71	26.71	90.41	-93.48	0.00
9 Net Loss	163.43	18.20	0.00	43.42	39.91	-88.86	-100.00	-8.10
TOTAL INCOME	10592.23	8547.17	9725.90	6224.60	6970.11	-19.31	13.79	11.98

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

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	76816.32	87899.16	115385.84	143892.09	146563.95	14.43	31.27	1.86
Fishery Related	1980.46	2328.51	2725.01	3524.05	3792.64	17.57	17.03	7.62
Mining Related	3404.03	3950.19	5033.27	6859.67	7053.56	16.04	27.42	2.83
Agriculture, Forestry & Beverage Production Related	296097.02	329835.00	415538.69	506501.55	501280.91	11.39	25.98	-1.03
Construction	182851.94	213028.75	253186.93	291633.36	297173.21	16.50	18.85	1.90
Electricity, Gas and Water	46417.77	63520.59	86863.05	104543.27	106577.07	36.85	36.75	1.95
Metal Products, Machinery & Electronic Equipment & Assemblage	19473.46	25044.82	33148.29	38236.22	38735.21	28.61	32.36	1.31
Transport, Communication and Public Utilities	67489.25	76264.31	83254.65	92157.14	94106.77	13.00	9.17	2.12
Wholesaler & Retailer	374322.54	436442.74	532010.61	592120.27	603444.29	16.60	21.90	1.91
Finance, Insurance and Real Estate	135000.17	166374.23	203050.35	253661.26	215608.76	23.24	22.04	-15.00
Hotel or Restaurant	54426.26	66900.15	91145.89	111175.16	111186.07	22.92	36.24	0.01
Other Services	72146.41	90250.94	105969.22	119846.55	121180.22	25.09	17.42	1.11
Consumption Loans	120843.49	158359.29	166318.73	165292.68	164640.87	31.04	5.03	-0.39
Local Government	1654.98	1568.65	1553.54	2478.14	2481.81	-5.22	-0.96	0.15
Others	228955.74	272881.84	327742.30	332625.29	365811.25	19.19	20.10	9.98
TOTAL	1681879.83	1994649.17	2422926.38	2764546.71	2779636.61	18.60	21.47	0.55
Productwise								
Term Loan	272694.42	320735.49	423647.60	504039.30	513193.62	17.62	32.09	1.82
Overdraft	294326.89	361906.83	410910.51	453067.19	452583.22	22.96	13.54	-0.11
Trust Receipt Loan / Import Loan	72678.07	64530.02	113868.62	135723.22	134022.33	-11.21	76.46	-1.25
Demand & Other Working Capital Loan	365785.23	404195.22	498115.75	590908.48	593305.71	10.50	23.24	0.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	142815.41	168383.92	201681.80	223032.04	225613.19	17.90	19.77	1.16
Real Estate Loan	108071.88	127318.70	142005.39	144519.17	144789.66	17.81	11.54	0.19
Margin Nature Loan	37681.04	41170.06	41128.86	40745.16	40850.74	9.26	-0.10	0.26
Hire Purchase Loan	110094.35	150400.06	171054.03	183904.70	184491.88	36.61	13.73	0.32
Deprived Sector Loan	81239.19	111984.61	137728.27	160663.61	161193.22	37.85	22.99	0.33
Bills Purchased	12530.80	17354.17	2858.75	2980.20	3148.39	38.49	-83.53	5.64
Other Product	183962.55	226670.09	279926.81	324963.65	326444.68	23.22	23.50	0.46
Total	1681879.83	1994649.17	2422926.38	2764546.71	2779636.62	18.60	21.47	0.55
Collateral wise								
Gold and Silver	30642.25	37466.92	38070.33	35974.71	35686.12	22.27	1.61	-0.80
Government Securities	1014.67	997.94	470.42	577.47	515.53	-1.65	-52.86	-10.73
Non Governmental Securities	29668.70	34634.94	37124.14	35319.24	35783.24	16.74	7.19	1.31
Fixed Deposit Receipts	10553.39	22175.52	18557.51	20988.74	20341.85	110.13	-16.32	-3.08
Own	9577.14	20780.98	17907.40	20366.70	19748.15	116.99	-13.83	-3.04
Other Licences Institutions	976.25	1394.55	650.11	622.04	593.71	42.85	-53.38	-4.56
Collateral of Properties	1463645.87	1734997.03	2136643.17	2482594.45	2497753.08	18.54	23.15	0.61
Fixed Assets	1207217.80	1459790.48	1788776.33	2080464.46	2103178.93	20.92	22.54	1.09
Current Assets	256428.07	275206.55	347866.84	402129.99	394574.15	7.32	26.40	-1.88
Against security of Bill	15710.45	15873.63	18166.44	19672.01	19746.72	1.04	14.44	0.38
Domestic Bills	3525.87	798.38	826.25	967.13	1076.72	-77.36	3.49	11.33
Foreign Bills	12184.58	15075.25	17340.19	18704.88	18670.00	23.72	15.02	-0.19
Against Guarantee	52993.07	63293.16	78284.15	89850.89	90041.03	19.44	23.69	0.21
Government Guarantee	2364.19	2560.01	2348.23	2331.53	2334.48	8.28	-8.27	0.13
Institutional Guarantee	33209.50	42758.93	55644.51	66359.65	66536.67	28.76	30.14	0.27
Personal Guarantee	4054.12	5340.32	6080.54	6050.58	6136.31	31.73	13.86	1.42
Collective Guarantee	4855.55	5828.86	7085.62	7555.97	7574.04	20.05	21.56	0.24
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2692.38	2651.60	-65.24	14.45	-1.51
Other Guarantee	4282.79	5335.71	5443.59	4860.78	4807.94	24.59	2.02	-1.09
Credit Card	416.03	905.78	1257.07	1530.91	1518.39	117.72	38.78	-0.82
Others	77235.40	84304.25	94353.16	78038.30	78250.65	9.15	11.92	0.27
Total	1681879.83	1994649.17	2422926.38	2764546.72	2779636.61	18.60	21.47	0.55

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	59611.10	73353.34	96589.75	121376.40	123647.47	23.05	31.68	1.87
Fishery Related	1513.96	1996.59	2330.43	2922.51	3173.91	31.88	16.72	8.60
Mining Related	2970.72	3467.83	4420.28	6183.03	6351.32	16.73	27.47	2.72
Agriculture, Forestry & Beverage Production Related	278304.22	315942.22	398079.33	483674.79	477519.49	13.52	26.00	-1.27
Construction	142303.46	178777.17	212488.14	239038.73	242857.02	25.63	18.86	1.60
Electricity, Gas and Water	42101.95	59344.92	82191.76	98283.50	100162.11	40.96	38.50	1.91
Metal Products, Machinery & Electronic Equipment & Assemblage	16327.51	22633.48	29802.94	34183.69	34610.23	38.62	31.68	1.25
Transport, Communication and Public Utilities	43246.45	52471.19	57257.30	63935.79	64506.96	21.33	9.12	0.89
Wholesaler & Retailer	330886.83	397945.20	483927.42	532104.21	543334.72	20.27	21.61	2.11
Finance, Insurance and Real Estate	114517.91	148589.16	179843.15	226459.07	188401.46	29.75	21.03	-16.81
Hotel or Restaurant	43361.87	57138.95	79499.31	95555.41	95293.51	31.77	39.13	-0.27
Other Services	60591.89	80038.56	95129.25	105721.08	106229.89	32.09	18.85	0.48
Consumption Loans	99230.33	134352.70	141446.18	140892.29	140515.66	35.39	5.28	-0.27
Local Government	1576.17	1506.86	1499.92	1499.89	1503.69	-4.40	-0.46	0.25
Others	155958.26	208340.54	247825.35	239975.36	271296.92	33.59	18.95	13.05
TOTAL	1392502.62	1735898.71	2112330.49	2391805.75	2399404.37	24.66	21.69	0.32
Productwise								
Term Loan	227581.99	280894.40	369100.16	429224.50	436195.66	23.43	31.40	1.62
Overdraft	239961.46	310486.80	349119.18	379082.38	376969.09	29.39	12.44	-0.56
Trust Receipt Loan / Import Loan	72677.77	64519.94	113868.62	135723.22	134022.33	-11.22	76.49	-1.25
Demand & Other Working Capital Loan	334766.54	386183.56	480564.58	572536.92	575403.32	15.36	24.44	0.50
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	109296.95	140053.24	167219.84	179092.06	180209.98	28.14	19.40	0.62
Real Estate Loan	83603.42	104245.22	114769.93	116847.41	116723.38	24.69	10.10	-0.11
Margin Nature Loan	28428.82	34419.83	33207.62	32898.18	32548.71	21.07	-3.52	-1.06
Hire Purchase Loan	79566.01	120085.97	137333.23	146166.02	146314.07	50.93	14.36	0.10
Deprived Sector Loan	66005.84	93428.55	114231.65	130936.53	130683.27	0.00	0.00	-0.19
Bills Purchased	12523.00	17351.57	2856.15	2977.24	3145.29	38.56	-83.54	5.64
Other Product	138090.81	184229.66	230059.55	266321.27	267189.27	33.41	24.88	0.33
Total	1392502.62	1735898.72	2112330.49	2391805.75	2399404.38	24.66	21.69	0.32
Collateral wise								
Gold and Silver	26326.42	32842.76	32615.57	30273.34	29964.90	24.75	-0.69	-1.02
Government Securities	991.90	986.04	432.91	541.67	488.65	-0.59	-56.10	-9.79
Non Governmental Securities	23084.76	29673.78	30511.97	28881.78	28882.04	28.54	2.82	0.00
Fixed Deposit Receipts	7542.78	15282.39	13517.49	16126.32	15761.78	102.61	-11.55	-2.26
Own	6566.55	13887.84	12876.38	15508.93	15170.28	111.49	-7.28	-2.18
Other Licences Institutions	976.23	1394.55	641.11	617.39	591.51	42.85	-54.03	-4.19
Collateral of Properties	1206655.78	1510054.58	1864916.64	2152543.72	2160627.26	25.14	23.50	0.38
Fixed Assets	950449.10	1234935.26	1517181.03	1750559.66	1766197.02	29.93	22.86	0.89
Current Assets	256206.67	275119.32	347735.62	401984.05	394430.24	7.38	26.39	-1.88
Against security of Bill	15133.48	15873.63	18163.84	19672.01	19746.72	4.89	14.43	0.38
Domestic Bills	2950.40	798.38	823.65	967.13	1076.72	-72.94	3.17	11.33
Foreign Bills	12183.08	15075.25	17340.19	18704.88	18670.00	23.74	15.02	-0.19
Against Guarantee	44016.18	52805.20	64116.58	72991.04	73095.37	19.97	21.42	0.14
Government Guarantee	2191.40	2456.45	2249.74	2232.94	2235.60	12.09	-8.41	0.12
Institutional Guarantee	28853.08	38746.64	49664.44	58508.46	58641.32	34.29	28.18	0.23
Personal Guarantee	3325.36	4274.42	4505.17	4349.68	4402.49	28.54	5.40	1.21
Collective Guarantee	1365.35	640.93	691.90	522.17	526.02	-53.06	7.95	0.74
International Rated Foreign Bank's Guarantee	4226.93	1469.32	1681.66	2692.38	2651.60	-65.24	14.45	-1.51
Other Guarantee	4054.06	5217.45	5323.67	4685.40	4638.33	28.70	2.04	-1.00
Credit Card	416.03	905.78	1257.07	1530.91	1518.39	117.72	38.78	-0.82
Others	68335.30	77474.55	86798.43	69244.98	69319.26	13.37	12.03	0.11
Total	1392502.62	1735898.71	2112330.50	2391805.75	2399404.37	24.66	21.69	0.32

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15169.69	11517.77	15080.01	18190.73	18561.50	-24.07	30.93	2.04
Fishery Related	410.64	275.80	341.03	545.41	559.63	-32.84	23.65	2.61
Mining Related	391.51	450.84	591.81	655.81	647.72	15.16	31.27	-1.23
Agriculture, Forestry & Beverage Production Related	14829.67	11610.02	14742.70	19828.19	20641.33	-21.71	26.98	4.10
Construction	32645.74	27621.96	32571.16	43401.46	44856.21	-15.39	17.92	3.35
Electricity, Gas and Water	4000.83	4007.87	4469.34	6032.83	6181.15	0.18	11.51	2.46
Metal Products, Machinery & Electronic Equipment & Assemblage	2395.14	1557.29	2254.43	2832.32	2920.59	-34.98	44.77	3.12
Transport, Communication and Public Utilities	17830.86	18908.92	20940.74	23300.40	24671.94	6.05	10.75	5.89
Wholesaler & Retailer	35847.16	32765.58	40639.68	51444.69	51313.51	-8.60	24.03	-0.26
Finance, Insurance and Real Estate	16264.86	14169.51	18546.60	21722.29	21672.13	-12.88	30.89	-0.23
Hotel or Restaurant	9287.71	8381.09	9948.21	13227.27	13529.56	-9.76	18.70	2.29
Other Services	9369.02	8371.79	8987.78	12092.10	12897.91	-10.64	7.36	6.66
Consumption Loans	17035.39	19360.71	20685.23	20022.14	19804.43	13.65	6.84	-1.09
Local Government	41.32	24.59	20.43	945.07	944.94	-40.49	-16.90	-0.01
Others	57473.73	50581.10	63431.86	74553.33	76448.49	-11.99	25.41	2.54
TOTAL	232993.26	209604.83	253251.02	308794.02	315651.03	-10.04	20.82	2.22
Productwise								
Term Loan	37259.67	33010.58	45528.75	62664.21	64705.65	-11.40	37.92	3.26
Overdraft	54365.43	51420.03	61791.33	71626.01	72862.15	-5.42	20.17	1.73
Trust Receipt Loan / Import Loan	0.30	10.09	0.00	0.00	0.00	3302.67	-100.00	0.00
Demand & Other Working Capital Loan	20231.27	10586.96	9700.88	11642.75	11533.22	-47.67	-8.37	-0.94
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26787.73	22016.64	26402.30	35261.10	36713.15	-17.81	19.92	4.12
Real Estate Loan	17273.22	16955.43	19574.84	20880.05	21074.79	-1.84	15.45	0.93
Margin Nature Loan	5205.67	3835.46	5691.57	5747.12	6235.66	-26.32	48.39	8.50
Hire Purchase Loan	23685.84	24554.80	27529.50	31371.77	31765.88	3.67	12.11	1.26
Deprived Sector Loan	12938.71	16414.81	20705.18	26304.36	26909.54	0.00	0.00	2.30
Bills Purchased	1.40	0.00	0.00	2.96	3.10	-100.00	0.00	4.82
Other Product	35244.02	30800.04	36326.65	43293.68	43847.89	-12.61	17.94	1.28
Total	232993.26	209604.83	253251.02	308794.02	315651.03	-10.04	20.82	2.22
Collateral wise								
Gold and Silver	4189.41	4318.51	4850.84	4930.65	4932.29	3.08	12.33	0.03
Government Securities	6.15	0.15	37.51	34.09	25.16	-97.51	24397.71	-26.19
Non Governmental Securities	4660.50	3801.07	5612.29	5522.05	5988.51	-18.44	47.65	8.45
Fixed Deposit Receipts	2155.69	5264.84	4001.34	3889.32	3712.62	144.23	-24.00	-4.54
Own	2155.67	5264.84	3992.34	3884.67	3710.42	144.23	-24.17	-4.49
Other Licences Institutions	0.02	0.00	9.00	4.65	2.20	-100.00	0.00	-52.69
Collateral of Properties	213181.75	186566.58	226108.43	278849.22	285307.61	-12.48	21.19	2.32
Fixed Assets	213171.49	186555.95	226064.49	278824.07	285282.69	-12.49	21.18	2.32
Current Assets	10.26	10.63	43.95	25.15	24.92	3.60	313.42	-0.90
Against security of Bill	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	8.28	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Against Guarantee	7887.82	9201.06	11959.01	14076.46	14097.03	16.65	29.97	0.15
Government Guarantee	113.69	63.11	61.29	61.39	61.68	-44.48	-2.90	0.47
Institutional Guarantee	3716.23	3197.82	4658.90	5911.88	5893.34	-13.95	45.69	-0.31
Personal Guarantee	570.85	750.78	845.14	1066.72	1091.33	31.52	12.57	2.31
Collective Guarantee	3481.97	5187.90	6393.69	7033.77	7047.99	48.99	23.24	0.20
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	5.10	1.45	0.00	2.70	2.70	-71.48	-100.00	0.00
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	903.66	452.61	681.60	1492.23	1587.81	-49.91	50.59	6.41
Total	232993.26	209604.83	253251.02	308794.02	315651.03	-10.04	20.82	2.22

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2016	2017	2018	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	2035.53	3028.05	3716.09	4324.96	4354.98	48.76	22.72	0.69
Fishery Related	55.86	56.12	53.55	56.12	59.10	0.48	-4.58	5.29
Mining Related	41.80	31.51	21.18	20.83	54.53	-24.62	-32.79	161.74
Agriculture, Forestry & Beverage Production Related	2963.13	2282.77	2716.66	2998.57	3120.09	-22.96	19.01	4.05
Construction	7902.75	6629.62	8127.64	9193.18	9459.98	-16.11	22.60	2.90
Electricity, Gas and Water	314.99	167.79	201.95	226.95	233.81	-46.73	20.35	3.02
Metal Products, Machinery & Electronic Equipment & Assemblage	750.81	854.05	1090.92	1220.21	1204.40	13.75	27.73	-1.30
Transport, Communication and Public Utilities	6411.94	4884.19	5056.61	4920.96	4927.87	-23.83	3.53	0.14
Wholesaler & Retailer	7588.55	5731.96	7443.51	8571.36	8796.06	-24.47	29.86	2.62
Finance, Insurance and Real Estate	4217.40	3615.57	4660.60	5479.90	5535.17	-14.27	28.90	1.01
Hotel or Restaurant	1776.67	1380.10	1698.38	2392.49	2363.01	-22.32	23.06	-1.23
Other Services	2185.50	1840.60	1852.18	2033.37	2052.41	-15.78	0.63	0.94
Consumption Loans	4577.78	4645.89	4187.32	4378.26	4320.78	1.49	-9.87	-1.31
Local Government	37.50	37.20	33.18	33.18	33.18	-0.80	-10.79	0.00
Others	15523.75	13960.21	16485.09	18096.61	18065.83	-10.07	18.09	-0.17
TOTAL	56383.96	49145.62	57344.86	63946.95	64581.21	-12.84	16.68	0.99
Productwise								
Term Loan	7852.76	6830.51	9018.69	12150.59	12292.30	-13.02	32.04	1.17
Overdraft	0.00	0.00	0.00	2358.80	2751.97	0.00	0.00	16.67
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	10787.42	7424.71	7850.29	6728.81	6369.16	-31.17	5.73	-5.34
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6730.72	6314.04	8059.66	8678.87	8690.06	-6.19	27.65	0.13
Real Estate Loan	7195.24	6118.05	7660.61	6791.71	6991.49	-14.97	25.21	2.94
Margin Nature Loan	4046.55	2914.77	2229.67	2099.85	2066.37	-27.97	-23.50	-1.59
Hire Purchase Loan	6842.49	5759.29	6191.30	6366.91	6411.93	-15.83	7.50	0.71
Deprived Sector Loan	2294.65	2141.25	2791.43	3422.71	3600.41	0.00	0.00	5.19
Bills Purchased	6.40	2.60	2.60	0.00	0.00	-59.38	0.00	0.00
Other Product	10627.73	11640.40	13540.61	15348.70	15407.51	9.53	16.32	0.38
Total	56383.96	49145.62	57344.86	63946.95	64581.21	-12.84	16.68	0.99
Collateral wise								
Gold and Silver	126.42	305.64	603.93	770.72	788.92	141.77	97.59	2.36
Government Securities	16.63	11.75	0.00	1.72	1.72	-29.33	-100.00	0.00
Non Governmental Securities	1923.44	1160.09	999.88	915.41	912.70	-39.69	-13.81	-0.30
Fixed Deposit Receipts	854.92	1628.29	1038.68	973.10	867.45	90.46	-36.21	-10.86
Own	854.92	1628.29	1038.68	973.10	867.45	90.46	-36.21	-10.86
Other Licences Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collateral of Properties	43808.35	38375.87	45618.09	51201.52	51818.21	-12.40	18.87	1.20
Fixed Assets	43597.21	38299.28	45530.81	51080.72	51699.22	-12.15	18.88	1.21
Current Assets	211.14	76.59	87.28	120.79	118.99	-63.72	13.95	-1.49
Against security of Bill	568.69	0.00	2.60	0.00	0.00	-100.00	0.00	0.00
Domestic Bills	567.19	0.00	2.60	0.00	0.00	-100.00	0.00	0.00
Foreign Bills	1.50	0.00	0.00	0.00	0.00	-100.00	0.00	0.00
Against Guarantee	1089.07	1286.89	2208.56	2783.39	2848.63	18.16	71.62	2.34
Government Guarantee	59.11	40.45	37.20	37.20	37.20	-31.57	-8.03	0.00
Institutional Guarantee	640.19	814.47	1321.18	1939.30	2002.01	27.22	62.21	3.23
Personal Guarantee	157.91	315.12	730.23	634.18	642.49	99.55	131.73	1.31
Collective Guarantee	8.24	0.04	0.04	0.04	0.04	-99.57	0.00	-0.01
International Rated Foreign Bank's Guarantee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Guarantee	223.63	116.81	119.92	172.67	166.90	-47.77	2.66	-3.34
Credit Card	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	7996.44	6377.09	6873.13	7301.09	7343.58	-20.25	7.78	0.58
Total	56383.96	49145.62	57344.86	63946.95	64581.21	-12.84	16.68	0.99

S.N.	BFI Name	ICFC	CityExpress	Manju	Jeblis	Reliance
Liabilities						
1	CAPITAL FUND	1094.61	205.48	961.88	871.47	960.03
	a. Paid-up Capital	882.17	400.00	804.06	774.98	724.34
	b. Calls in Advance		2.14			
	c. Proposed Bonus Share				28.90	
	d. General Reserves	181.75	67.72	37.32	36.69	67.64
	e. Share Premium		4.80	0.66	4.65	1.14
	f. Retained Earning	22.31	-270.08	119.84	13.75	160.86
	g. Others Reserves Fund	8.37	0.90		12.51	6.05
2	BORROWINGS	1172.10		24.25	64.73	
	a. NRB	72.10		24.25	6.73	
	b. Interbank Borrowing	1100.00			58.00	
	c. Foreign Banks and Fin. Ins.					
	d. Other Financial Ins.					
	e. Bonds and Securities					
3	DEPOSITS	9490.88	67.79	6395.57	1040.94	3726.83
	a. Current	80.23	1.75		1.59	
	Domestic	80.23	1.75		1.59	
	Foreign					
	b. Savings	2865.33	39.64	1013.40	188.70	1086.84
	Domestic	2865.33	39.64	1013.40	188.70	1086.84
	Foreign					
	c. Fixed	5391.96	16.97	3265.40	775.94	1747.59
	Domestic	5391.96	16.97	3265.40	775.94	1747.59
	Foreign					
	d. Call Deposits	1151.90	8.32		12.14	
	Domestic	1151.90	8.32		12.14	
	Foreign					
	e. Others	1.47	1.11	2116.77	62.58	892.39
	Domestic	1.47	1.11	2116.77	62.58	892.39
	Foreign					
4	Bills Payable	4.47				
5	Other Liabilities	441.86	196.18	623.54	215.74	357.41
	1. Sundry Creditors	20.87	7.96	16.74	6.43	18.83
	2. Loan Loss Provision	98.08	20.45	199.80	58.97	93.01
	3. Interest Suspense a/c	26.78	48.87	220.84	58.53	63.52
	4. Others	296.12	118.90	186.17	91.81	182.05
6	Reconciliation A/c					
7	Profit & Loss A/c	59.75	10.50	1.61	10.85	7.78
	TOTAL Liabilities	12263.66	479.95	8006.85	2203.74	5052.05
Assets						
1	LIQUID FUNDS	3235.82	140.35	1554.70	531.35	1174.50
	a. Cash Balance	183.07	4.93	113.11	6.59	33.44
	Nepalese Notes & Coins	183.07	4.93	113.11	6.59	33.44
	Foreign Currency					
	b. Bank Balance	3052.75	9.32	1441.60	42.72	173.57
	1. In Nepal Rastra Bank	364.45	6.14	238.70	42.72	173.57
	Domestic Currency	364.45	6.14	238.70	42.72	173.57
	Foreign Currency					
	2. "A" Class Licensed Institution	683.07	3.18	451.57		
	Domestic Currency	683.07	3.18	451.57		
	Foreign Currency					
	3. Other Financial Ins.	2005.23		751.33		
	4. In Foreign Banks					
	c. Money at Call		126.10		482.04	967.50
	Domestic Currency		126.10		482.04	967.50
	Foreign Currency					
2	INVESTMENT IN SECURITIES	474.42		106.33	72.75	63.37
	a. Govt. Securities	474.42		106.33	72.75	63.37
	b. NRB Bond					
	c. Govt. Non-Fin. Ins.					
	d. Other Non-Fin Ins.					
	e. Non Residents					
3	SHARE & OTHER INVESTMENT	282.33			125.98	230.95
	a. Interbank Lending					
	b. Non Residents					
	c. Others	282.33			125.98	230.95
4	LOANS & ADVANCES	7699.06	117.85	5766.77	1305.85	3395.18
	a. Private Sector	7170.80	117.85	5576.77	1238.35	3215.18
	b. Financial Institutions	528.25		190.00	67.50	180.00
	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	261.14	32.43	83.30	3.62	21.44
8	OTHER ASSETS	306.71	117.56	454.40	164.02	164.97
	a. Accrued Interest:	137.79	48.87	220.84	64.53	73.44
	Financial	133.21		220.84	10.44	5.88
	Government Enterprise	4.58			0.52	0.13
	Private Sector		48.87		53.56	67.43
	b. Staff Loans / Adv.	81.51	0.69	100.29	22.50	10.71
	c. Sundry Debtors	26.14	32.24	5.02	0.56	0.75
	d. Cash In Transit					
	e. Others	61.27	35.76	128.25	76.43	80.07
9	Expenses not Written off		1.24			
10	Non Banking Assets	4.18	70.53	41.35		0.71
11	Reconciliation Account					0.93
12	Profit & Loss A/c				0.17	
	TOTAL ASSETS	12263.66	479.95	8006.85	2203.74	5052.05

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC
Expenses											
1. Interest Expense	2490.69	3074.07	5096.91	5748.14	1843.29	4217.17	4257.90	2546.69	4755.82	3996.68	3220.43
1.1 On Deposit Liabilities	2490.57	3063.64	5095.65	5664.50	1843.29	4173.50	4140.26	2538.90	4682.98	3927.28	3211.94
1.1.1 Saving Account	1145.03	1570.52	1057.25	935.64	441.87	949.90	560.71	489.40	916.92	533.17	827.12
1.1.2 Fixed Account	1282.67	1352.29	3616.67	4423.40	1358.32	3128.75	3557.96	1847.43	3585.73	3283.96	1907.35
1.1.2.1 Up to 3 months Fixed Account	5.83	7.35	542.50	190.51	32.55		127.48		814.72		16.29
1.1.2.2 3 to 6 months Fixed Account	15.91	51.17	723.33		237.34		101.60	0.01	773.08		342.47
1.1.2.3 6 months to 1 year Fixed Account	357.75	789.07	1808.33		994.48	3128.75	278.85		808.57	3283.96	1339.60
1.1.2.4 Above 1 year Fixed Account	903.17	504.70	542.50	4232.89	93.94		3050.04	1847.42	1189.36		209.00
1.1.3 Call Deposit	62.88	140.83	421.74	305.47	43.10	94.84	21.60	202.08	180.33	110.15	477.47
1.1.4 Certificate of Deposit											
1.2 On Borrowing	0.12	10.43	1.26	83.64		43.67	117.64	7.80	72.84	69.40	8.49
2. Commission Expense	62.49	30.55	191.35	243.88				17.21	64.54		12.81
3. Staff Expense	1368.71	1769.18	801.18	630.16	406.78	759.64	776.58	455.20	755.45	558.96	527.37
4. Office Operating Expenses	362.19	615.17	619.43	630.65	353.71	610.48	697.06	302.89	503.37	460.28	351.30
5. Foreign Exchange Loss											4.31
5.1 Due to Change in Exchange Rates								0.00			4.31
5.2 Due to Foreign Currency Transaction								0.00			
6. Non Operating Expense				0.78					0.41		1.32
7. Provision for Risk	491.52	1545.42	311.11	865.88	161.39	284.53	171.32	706.54	111.04	318.49	332.84
7.1 Loan loss Provision	491.52	1536.36	301.92	865.88	161.39	284.53	168.76	706.38	111.04	318.49	329.37
7.1.1 General Loan loss Provision	491.52	313.31	244.44	464.25	116.75		131.20	304.07	111.04	182.61	188.62
7.1.1.1 Pass Loan Loss Provision	491.52	313.31	244.44	82.83	89.22		131.20	222.86	111.04	97.85	145.48
7.1.1.2 Watch List Provision				381.42	27.53			81.21		84.75	43.14
7.1.2 Special Loan Loss Provision		1223.05	57.49	401.63	44.64		37.56	402.31		135.88	140.76
7.1.3 Additional Loan Loss Provision						284.53					
7.2. Provision for Non-Banking Assets		2.78									3.46
7.3. Provision for Loss on Investment		5.86	8.83				2.56				
7.5. Provision for Loss of Other Assets		0.42	0.35					0.16			
8. Loan Written Off			0.74		0.55			0.00			
9. Provision for Staff Bonus	107.02	162.37	462.22	419.03	241.35	227.53	223.13		308.14	163.71	103.77
10. Provision for Income Tax	642.10	978.22	1229.11	1147.00	651.65	678.80	602.45		831.98	442.03	296.51
11. Others											
12. Net Profit	1498.23	2622.67	2930.85	2624.26	1520.52	1596.54	1405.71	718.95	1941.29	955.17	284.86
Total Expenses	7022.95	10797.65	11642.90	12309.78	5179.23	8374.70	8134.16	4747.50	9272.03	6895.31	5135.52
Income											
1. Interest Income	5632.35	9092.38	10005.97	10127.94	4029.79	7305.17	7209.26	3426.82	8369.83	6279.52	4203.41
1.1 On Loans and Advances	5358.16	8087.83	9191.70	9513.65	3558.39	6849.11	6782.09	3177.44	7767.72	5940.05	3946.61
1.2 On Investment	221.41	842.21	455.03	398.18	154.51	312.48	323.55	104.24	588.84	289.92	204.88
1.2.1 Government Bonds	221.41	653.35	455.03	398.18	152.00	312.48	323.55	12.43	510.31	289.92	204.88
1.2.2 Foreign Bonds									78.53		
1.2.3 NRB Bonds								91.82			
1.2.4 Debenture & Bonds		188.86			2.51						
1.3 On Agency Balance	52.78	12.38	15.55	209.89	3.73	143.59	9.26	1.43			22.29
1.4 On Call Deposit		71.83	259.43	1.86	94.87			123.33		9.56	0.05
1.5 On Others		78.13	84.25	4.37	218.28		94.36	20.39	13.27	40.00	29.59
2. Commission and Discount	681.30	321.06	640.78	679.65	482.61	446.57	629.53	449.79	652.41	221.16	140.18
2.1 Bills Purchase and Discount		1.06	0.07	2.71	9.53	5.07	0.84	21.57	0.93	3.02	0.17
2.2 Commission	681.30	305.95	636.75	676.94	393.05	342.62	476.27	421.15	651.47	213.31	138.35
2.3 Others		14.05	3.96		80.03	98.89	152.42	7.07		4.84	1.66
3. Exchange Flactuation Income	149.44	12.07	539.04	540.77	521.07	483.11	185.93	166.41	198.36	205.70	73.60
3.1 Due to Change in Exchange Rate	-20.48	-30.85	289.59	21.39	209.74		10.57	9.27	1.86		
3.2 Due to Foreign Currency Transaction	169.92	42.92	249.45	519.38	311.33	483.11	175.36	157.14	196.49	205.70	73.60
4. Other Operating Income	184.10	500.31	368.51	310.78	68.85	96.36		181.08		96.35	227.18
5. Non Operating Income	68.89	3.47	67.00	76.21	8.00	40.26	9.00	0.11	51.44	11.53	16.92
6. Write Back from Provisions for loss	306.88	758.92	19.10	550.93	68.87		43.24	522.36		73.68	469.65
7. Recovery of written-off Loan		109.44	2.50	23.50	0.04		57.20	0.93		7.36	
8. Income from Extra Ordinary transactions						3.23					4.58
9. Net Loss											
Total Income	7022.95	10797.65	11642.90	12309.78	5179.23	8374.70	8134.16	4747.50	9272.03	6895.31	5135.52

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu
Expenses												
1. Interest Expense	8139.73	4247.86	3961.25	3726.83	5230.26	5016.52	5405.61	3751.79	4083.60	3701.07	4394.10	4096.67
1.1 On Deposit Liabilities	7709.94	4206.56	3932.82	3684.67	5083.62	4991.28	5331.56	3656.67	4050.41	3682.67	4252.50	4068.68
1.1.1 Saving Account	1834.34	836.98	682.61	716.15	1102.39	798.24	1881.35	511.47	681.53	591.81	699.55	908.33
1.1.2 Fixed Account	5112.06	3143.76	2711.20	2619.22	3303.03	4193.04	3296.09	3044.99	2461.02	2963.99	3173.94	2784.34
1.1.2.1 Up to 3 months Fixed Account				36.65	722.80		3.26	146.37		0.02	149.87	142.81
1.1.2.2 3 to 6 months Fixed Account				120.20	619.35		11.00	210.82	131.42	951.86	91.61	366.01
1.1.2.3 6 months to 1 year Fixed Account	4649.82	2164.10		1258.01	979.07	1840.22	2627.63	1630.62	1815.17	506.39	1303.39	1841.10
1.1.2.4 Above 1 year Fixed Account	462.24	979.65	2711.20	1204.36	981.81	2352.82	654.19	1057.19	514.44	1505.71	1629.08	434.41
1.1.3 Call Deposit	763.53	225.83	539.00	349.30	678.20		154.12	100.21	907.85	126.87	203.90	376.01
1.1.4 Certificate of Deposit												175.11
1.2 On Borrowing	429.80	41.30	28.43	42.16	146.64	25.25	74.05	95.12	33.19	18.40	141.60	27.99
2. Commission Expense						0.36	54.48	33.81				
3. Staff Expense	1087.42	645.05	487.07	468.62	751.30	1888.28	789.89	491.30	315.11	507.07	690.40	731.25
4. Office Operating Expenses	916.30	501.51	372.89	491.04	637.45	587.48	772.26	395.79	237.66	528.93	647.97	643.15
5. Foreign Exchange Loss								151.24				
5.1 Due to Change in Exchange Rates								6.58				
5.2 Due to Foreign Currency Transaction								144.66				
6. Non Operating Expense		2.42	2.73			0.00						8.80
7. Provision for Risk	618.78	152.34	447.80	311.70	334.17	832.20	185.19	138.17	271.50	286.41	376.55	408.17
7.1 Loan loss Provision	410.56	147.86	447.80	265.60	334.17	828.20	185.19	138.17	271.50	260.54	376.55	408.17
7.1.1 General Loan loss Provision	293.96	115.88	305.05	115.38	334.17	130.68	185.19	38.88	27.91	64.76	154.98	157.44
7.1.1.1 Pass Loan Loss Provision	275.92	101.36	292.73	80.79	334.17	39.05	185.19	26.45	6.39	34.04	99.22	122.50
7.1.1.2 Watch List Provision	18.04	14.52	12.32	34.59		91.63		12.43	21.51	30.72	55.77	34.94
7.1.2 Special Loan Loss Provision	116.59	31.98	142.76	150.22		697.51		99.29	243.59	195.78	221.56	280.38
7.1.3 Additional Loan Loss Provision												-29.65
7.2. Provision for Non-Banking Assets	208.23			46.11						25.88		
7.3. Provision for Loss on Investment		4.49										
7.5. Provision for Loss of Other Assets						4.01						
8. Loan Written Off		48.29		51.01							14.62	162.22
9. Provision for Staff Bonus	244.57	179.70	23.87	47.92	221.28	119.81	234.90	158.81	99.07	81.92	229.24	100.07
10. Provision for Income Tax	660.34	485.49	64.45	143.77	597.47	682.89	694.05	365.74	297.22	248.14	605.98	108.57
11. Others												
12. Net Profit	1540.80	1127.35	150.39	335.46	1394.09	1592.30	1654.99	853.39	693.52	571.06	1457.16	892.17
Total Expenses	13207.95	7390.02	5510.45	5576.36	9166.02	10719.85	9791.36	6340.05	5997.70	5924.60	8416.03	7151.08

Income

1. Interest Income	11639.41	6540.33	4797.51	4718.11	8228.57	9702.09	8595.83	5653.58	5211.21	5057.88	7115.80	5990.27
1.1 On Loans and Advances	11078.38	6202.13	4513.82	4459.21	7723.60	9478.45	8142.05	5330.31	4915.36	4709.10	6662.89	5448.29
1.2 On Investment	74.59	252.43	160.74	186.72	299.12	216.25	395.54	185.20	226.84	245.63	358.07	295.03
1.2.1 Government Bonds	74.59	252.43	160.74	183.37	299.12	216.25	395.54	185.20	226.84	214.64	321.72	295.03
1.2.2 Foreign Bonds				1.21						3.45	36.35	
1.2.3 NRB Bonds				2.14						27.55		
1.2.4 Debenture & Bonds												
1.3 On Agency Balance	30.84				2.67			28.79	5.21	2.42		61.68
1.4 On Call Deposit	410.24				162.90			2.96		84.59	8.66	40.60
1.5 On Others	45.36	85.77	122.95	72.18	40.28	7.39	58.24	106.33	63.80	16.14	86.19	144.68
2. Commission and Discount	175.76	291.86	169.86	226.17	464.42	244.40	677.93	341.04	508.28	234.96	308.39	233.44
2.1 Bills Purchase and Discount	4.35	0.05		21.56		0.00		1.39		18.82		3.18
2.2 Commission	99.10	291.81	54.78	204.61	97.56	226.56	661.77	326.04	498.75	194.66	300.96	205.10
2.3 Others	72.30		115.09		366.86	17.84	16.16	13.61	9.53	21.48	7.44	25.16
3. Exchange Flactuation Income	232.79	224.97	177.23	192.22	289.80	224.63	308.68	178.80	158.41	191.32	285.49	199.97
3.1 Due to Change in Exchange Rate	14.15	16.02	35.45	1.17	-136.81	112.97	241.73		4.11	3.21	521.62	1.80
3.2 Due to Foreign Currency Transaction	218.64	208.95	141.79	191.04	426.60	111.66	66.95	178.80	154.31	188.11	-236.13	198.18
4. Other Operating Income	1092.27	160.34	75.99	196.57	183.23	465.80	48.02	16.51	108.41	244.79	321.36	342.54
5. Non Operating Income	45.54	4.49	11.80	105.10		21.07	41.45	18.16	11.40	37.59	79.76	19.65
6. Write Back from Provisions for loss		46.89	278.04	138.18		37.86	119.25	131.98		156.88	299.74	365.20
7. Recovery of written-off Loan	22.18	121.13				23.99	0.21			1.18	3.49	
8. Income from Extra Ordinary transactions				0.01							1.98	0.00
9. Net Loss												
Total Income	13207.95	7390.02	5510.45	5576.36	9166.02	10719.85	9791.36	6340.05	5997.70	5924.60	8416.03	7151.08

BFI Name	Janata	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Kamali	Shangrila	Excel	Western
Expenses												
1. Interest Expense	3343.13	3568.07	2259.03	3468.27	3691.77	1480.28	0.48	209.73	156.29	986.71	242.87	159.38
1.1 On Deposit Liabilities	3313.61	3541.88	2199.92	3450.84	3640.97	1477.62	0.48	209.73	156.29	981.14	240.28	159.38
1.1.1 Saving Account	678.91	695.30	385.48	591.98	993.04	431.32	0.48	140.98	60.14	319.86	71.63	95.89
1.1.2 Fixed Account	2443.62	2424.76	1503.48	2367.72	2403.54	934.40	0.00	64.56	76.71	562.55	145.29	63.48
1.1.2.1 Up to 3 months Fixed Account	517.49				102.77	32.64		0.32		45.36	6.02	
1.1.2.2 3 to 6 months Fixed Account	156.56				255.86	38.15		1.61		100.89	11.18	7.43
1.1.2.3 6 months to 1 year Fixed Account	1176.64	2424.76	1503.48	2367.72	8.07	725.60		41.65		319.20	87.00	8.34
1.1.2.4 Above 1 year Fixed Account	592.94				2036.84	138.01	0.00	20.98	76.71	97.10	41.08	47.71
1.1.3 Call Deposit	191.08	421.82	310.95	491.14	244.39	111.89		4.18	19.44	98.74	23.36	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	29.51	26.20	59.11	17.42	50.80	2.66				5.56	2.58	
2. Commission Expense												
3. Staff Expense	567.03	510.05	336.68	459.39	454.47	235.29	1.51	27.84	30.54	164.79	47.60	38.83
4. Office Operating Expenses	498.59	488.57	330.80	429.04	376.08	176.71	3.43	23.96	24.35	168.74	37.97	21.66
5. Foreign Exchange Loss		8.52				0.00						
5.1 Due to Change in Exchange Rates						0.00						
5.2 Due to Foreign Currency Transaction		8.52										
6. Non Operating Expense				0.88						0.02		
7. Provision for Risk	382.55	347.25	317.92	160.19	266.15	218.85	7.96	37.97	7.29	10.89	32.92	
7.1 Loan loss Provision	263.46	298.20	278.81	140.32	266.15	215.74		37.97	7.29	10.89	32.04	
7.1.1 General Loan loss Provision	90.44	93.51	59.02	78.03	192.12	54.56		18.76	7.29	26.05	16.86	
7.1.1.1 Pass Loan Loss Provision	86.52	80.81	21.90	34.81	79.51	28.46		7.53	7.29	19.81	11.07	
7.1.1.2 Watch List Provision	3.92	12.70	37.12	43.21	112.61	26.10		11.24		6.23	5.79	
7.1.2 Special Loan Loss Provision	173.02	176.45	219.79	62.29	74.03	161.18		19.21		-15.16	15.18	
7.1.3 Additional Loan Loss Provision		28.23										
7.2. Provision for Non-Banking Assets	119.09		37.61			3.11	7.96					
7.3. Provision for Loss on Investment		49.05	1.50	19.88							0.88	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off			5.75			9.53						
9. Provision for Staff Bonus	27.47	163.28	65.82	6.03	138.80	23.14		7.92		20.86	10.92	7.60
10. Provision for Income Tax	82.41	440.85	197.46	18.09	374.75	69.43		23.75		62.57	32.77	22.80
11. Others						3.46						
12. Net Profit	192.29	1028.65	460.73	42.22	874.41	162.01		55.42		145.99	76.46	53.20
Total Expenses	5093.47	6555.25	3974.18	4584.12	6176.43	2378.71	13.39	386.59	218.46	1560.56	481.51	303.47
Income												
1. Interest Income	4484.48	5975.78	3664.79	4216.63	5444.84	2103.01	1.51	329.39	176.13	1451.20	430.92	252.63
1.1 On Loans and Advances	4261.15	5622.48	3468.02	4031.23	5082.81	1878.69	1.20	292.55	170.59	1339.29	402.65	252.63
1.2 On Investment	149.96	243.96	173.50	133.97	314.04	40.97				8.95		
1.2.1 Government Bonds	149.96	29.91	173.50	133.97	314.04					8.95		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		191.03				40.97						
1.2.4 Debenture & Bonds		23.02										
1.3 On Agency Balance	4.80	0.71	3.09	40.92		178.08	0.31					
1.4 On Call Deposit		43.15	20.17					36.80	5.54	95.10	28.27	
1.5 On Others	68.57	65.47		10.51	47.99	5.27		0.04		7.86		
2. Commission and Discount	318.47	133.29	58.51	67.58	148.06	8.69		5.04	25.42	9.80	9.97	19.74
2.1 Bills Purchase and Discount		1.84	0.44									
2.2 Commission	318.47	131.45	58.06	67.58	148.06	8.69		5.04	1.24	9.67	6.72	19.74
2.3 Others									24.18	0.13	3.25	
3. Exchange Flactuation Income	145.20	173.18	142.82	108.24	225.40							
3.1 Due to Change in Exchange Rate	199.78		9.21	-3.95	6.93							
3.2 Due to Foreign Currency Transaction	-54.57	173.18	133.61	112.19	218.47							
4. Other Operating Income	75.93	235.62	100.39	156.44	336.81	131.95	5.03	27.56		99.17	28.79	26.78
5. Non Operating Income	16.98	24.29	6.52	26.91	18.80	23.01		0.25		0.40	0.19	
6. Write Back from Provisions for loss	52.41	13.09	0.28	7.18	2.52	112.05	0.98	24.35			11.64	4.32
7. Recovery of written-off Loan												
8. Income from Extra Ordinary transactions			0.87	1.14								
9. Net Loss							5.86		16.92			
Total Income	5093.47	6555.25	3974.18	4584.12	6176.43	2378.71	13.39	386.59	218.46	1560.56	481.51	303.47

BFI Name	Deva	Mitri	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabelli	Kamhaha	Corporate
Expenses												
1. Interest Expense	970.49	239.18	303.26	1958.92	92.93	170.20	1357.96	1331.89	1428.46	33.67	968.70	5.14
1.1 On Deposit Liabilities	961.83	239.08	303.26	1933.05	92.93	170.20	1352.88	1331.32	1428.46	33.67	968.70	5.14
1.1.1 Saving Account	271.51	60.13	100.21	506.42	30.79	55.32	382.96	316.05	395.90	16.23	285.11	2.48
1.1.2 Fixed Account	589.38	161.13	186.85	1167.19	48.13	96.08	794.64	864.83	916.78	15.34	575.29	1.47
1.1.2.1 Up to 3 months Fixed Account		6.45	0.04	36.13	0.37	2.29	56.84	100.51	79.05	0.19	46.74	
1.1.2.2 3 to 6 months Fixed Account		8.06	0.37	32.73	0.40	16.81	14.80	64.77	65.44	0.23	63.46	
1.1.2.3 6 months to 1 year Fixed Account		56.40	162.28	955.85	37.71	39.50	672.73	634.11	705.82	12.40	373.36	1.46
1.1.2.4 Above 1 year Fixed Account	589.38	90.23	24.15	142.48	9.65	37.48	50.26	65.43	66.47	2.53	91.74	0.01
1.1.3 Call Deposit	100.95	17.82	16.21	259.44	14.01	18.80	175.28	150.44	115.78	2.10	108.30	1.20
1.1.4 Certificate of Deposit												
1.2 On Borrowing	8.65	0.10		25.87			5.08	0.58				
2. Commission Expense												
3. Staff Expense	129.20	34.63	39.93	337.89	27.81	28.35	194.94	140.11	190.09	15.30	149.16	10.41
4. Office Operating Expenses	121.40	21.58	26.89	274.70	23.66	24.74	167.59	118.69	143.43	10.08	110.44	7.58
5. Foreign Exchange Loss	3.85			6.40			0.13					
5.1 Due to Change in Exchange Rates	3.85			6.40			0.12					
5.2 Due to Foreign Currency Transaction							0.01					
6. Non Operating Expense			0.07									
7. Provision for Risk	192.14	9.25	16.92	117.55	19.32	5.31	73.72	61.59	47.00	6.72	76.87	
7.1 Loan loss Provision	192.14	9.25	16.92	108.55	19.32	5.31	64.13	61.59	47.00	6.72	76.87	
7.1.1 General Loan loss Provision	35.30	4.94	6.95	100.84	7.27	4.58	50.81	61.59	40.69	2.36	48.62	
7.1.1.1 Pass Loan Loss Provision	20.27	3.27	5.01	88.00	2.69	4.25	46.03	61.59	31.14	-0.57	-4.69	
7.1.1.2 Watch List Provision	15.03	1.67	1.95	12.84	4.58	0.33	4.78		9.54	2.93	53.31	
7.1.2 Special Loan Loss Provision	156.84	4.31	9.97	7.71	12.05	0.72	13.33		6.31	4.36	28.18	
7.1.3 Additional Loan Loss Provision											0.07	
7.2. Provision for Non-Banking Assets												
7.3. Provision for Loss on Investment				9.00			9.58					
7.5. Provision for Loss of Other Assets												
8. Loan Written Off												
9. Provision for Staff Bonus	23.42	8.39	4.35	63.92	4.03	3.91	40.67	31.80	29.15	1.57	17.84	6.46
10. Provision for Income Tax	70.26	25.16	13.04	191.77	12.08	10.57	122.00	95.40	87.44	4.71	53.51	
11. Others						0.27						
12. Net Profit	163.94	58.72	30.42	447.46	28.19	24.66	284.66	222.59	204.03	10.99	124.86	82.00
Total Expenses	1674.69	396.91	434.88	3398.61	208.30	267.74	2241.65	2002.07	2129.59	83.06	1501.38	111.59
Income												
1. Interest Income	1481.75	359.68	392.60	2965.50	179.28	246.33	2058.54	1866.18	1932.70	77.03	1372.50	34.32
1.1 On Loans and Advances	1346.79	328.48	363.93	2771.70	165.79	220.18	1929.39	1737.46	1810.05	68.69	1266.32	30.71
1.2 On Investment	14.10		2.28	20.49		0.04	10.17	14.40	11.47			
1.2.1 Government Bonds	14.10			9.00		0.04	10.17	14.40	11.47			
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds			2.28	11.49								
1.2.4 Debenture & Bonds												
1.3 On Agency Balance						16.20						
1.4 On Call Deposit	119.29	31.20	26.39	169.02	13.31		115.97	114.32	111.18	8.34	106.19	
1.5 On Others	1.56			4.30	0.18	9.90	3.00					3.61
2. Commission and Discount	8.25	1.99	3.52	53.74	1.84	1.59	12.16	16.64	11.04	1.18	10.49	0.16
2.1 Bills Purchase and Discount												
2.2 Commission	7.87	1.24	3.52	53.57	1.84	1.59	10.41	16.64	11.04	1.18	10.49	0.08
2.3 Others	0.38	0.74		0.16			1.74					0.08
3. Exchange Fluctuation Income	4.10			6.28				-0.01				
3.1 Due to Change in Exchange Rate	3.93							-0.31				
3.2 Due to Foreign Currency Transaction	0.18			6.28				0.30				
4. Other Operating Income	96.07	35.07	29.30	359.62	12.66	19.82	159.21	113.77	166.12	3.35	90.41	1.71
5. Non Operating Income	0.33	0.16	1.23	6.16			1.77	5.49	3.30		1.06	
6. Write Back from Provisions for loss	84.06		8.22	7.30	14.37		9.98		16.44	1.50	26.91	75.40
7. Recovery of written-off Loan	0.13											
8. Income from Extra Ordinary transactions					0.15							
9. Net Loss												
Total Income	1674.69	396.91	434.88	3398.61	208.30	267.74	2241.65	2002.07	2129.59	83.06	1501.38	111.59

BFI Name	Purnima	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa
Expenses												
1. Interest Expense	176.06	1269.47	106.02	802.01	229.04	1339.60	270.06	92.76	34.55	171.01	1394.89	18.96
1.1 On Deposit Liabilities	176.06	1247.29	106.02	802.01	229.04	1325.73	270.06	91.23	34.55	171.01	1374.17	18.96
1.1.1 Saving Account	78.41	283.97	36.79	319.91	104.00	285.42	87.22	48.06	27.56	46.68	302.94	15.19
1.1.2 Fixed Account	84.01	703.35	50.25	463.61	88.49	828.41	154.36	25.75	2.87	90.60	818.11	3.10
1.1.2.1 Up to 3 months Fixed Account	6.85	29.58	0.90	17.79	2.03	10.94	5.28	1.61		1.04	64.27	0.33
1.1.2.2 3 to 6 months Fixed Account	8.47	46.68	0.04	12.26	4.96	0.46	1.57	1.92		0.76	173.49	0.59
1.1.2.3 6 months to 1 year Fixed Account	54.70	493.52	36.43	12.84	39.82	96.74	133.28	14.27		78.94	470.80	0.98
1.1.2.4 Above 1 year Fixed Account	13.99	133.58	12.88	420.72	41.68	720.27	14.22	7.95	2.87	9.86	109.55	1.20
1.1.3 Call Deposit	13.64	259.97	18.98	18.48	36.55	211.90	28.48	17.41	4.13	33.72	253.13	0.68
1.1.4 Certificate of Deposit												
1.2 On Borrowing		22.18				13.87		1.53			20.72	
2. Commission Expense												
3. Staff Expense	26.36	179.02	15.81	91.91	38.64	153.84	55.18	28.92	9.18	31.79	200.85	12.24
4. Office Operating Expenses	21.58	147.54	19.43	83.08	34.54	138.86	29.19	20.76	9.80	30.87	137.84	2.69
5. Foreign Exchange Loss												0.06
5.1 Due to Change in Exchange Rates						0.18						
5.2 Due to Foreign Currency Transaction												0.06
6. Non Operating Expense		0.02			1.58							0.20
7. Provision for Risk	11.32	77.59	7.65	26.68	41.18	213.92	11.26	11.30		29.74	55.04	3.53
7.1 Loan loss Provision	11.32	75.72	5.65	26.68	41.18	205.00	11.26	11.09		29.63	44.82	3.53
7.1.1 General Loan loss Provision	6.57	75.72	2.69	20.44		88.83	5.52	7.55		15.97	38.30	1.34
7.1.1.1 Pass Loan Loss Provision	5.70	75.72	1.27	17.13		51.11	4.48	7.55		8.60	32.99	0.75
7.1.1.2 Watch List Provision	0.86		1.42	3.31		37.72	1.04			7.38	5.31	0.59
7.1.2 Special Loan Loss Provision	4.75		2.96	6.24		113.94	5.75	3.54		13.65	6.52	2.19
7.1.3 Additional Loan Loss Provision					41.18	2.22						
7.2. Provision for Non-Banking Assets		1.88				4.38						
7.3. Provision for Loss on Investment			2.00			4.54		0.21		0.11	10.22	
7.5. Provision for Loss of Other Assets												
8. Loan Written Off		0.01										
9. Provision for Staff Bonus	4.80	22.84	3.37	16.59	4.54	15.55	4.84	3.59		1.13	35.49	0.16
10. Provision for Income Tax	14.41	68.51	10.11	49.76	13.61	46.66	14.53	10.76		3.40	106.76	
11. Others		0.02										
12. Net Profit	33.62	159.86	23.58	116.11	31.75	108.88	33.90	25.12	13.73	7.93	248.18	1.62
Total Expenses	288.16	1924.89	185.97	1186.15	394.86	2017.49	418.97	193.21	67.26	275.86	2179.32	39.20
Income												
1. Interest Income	263.82	1771.20	172.18	1109.42	340.61	1658.99	367.15	158.93	55.05	246.82	2015.32	32.77
1.1 On Loans and Advances	237.35	1577.31	157.44	1039.30	310.39	1519.67	340.61	136.68	48.33	227.13	1828.67	30.57
1.2 On Investment		15.42		33.46	0.48	37.26					18.06	
1.2.1 Government Bonds		15.42		33.46	0.48	37.17					18.06	
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds						0.09						
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	26.47	178.47	14.74	36.66	24.95	98.26	26.54	21.90	6.71	19.69	168.58	2.20
1.5 On Others		0.00			4.80	3.80		0.34				
2. Commission and Discount	1.28	9.92	1.05	74.84	7.57	5.99	2.40	2.19		1.47	9.47	0.63
2.1 Bills Purchase and Discount												
2.2 Commission	1.28	9.92	1.05	10.77	3.69	5.99	2.40	2.19		1.47	9.47	0.63
2.3 Others				64.08	3.88							
3. Exchange Flactuation Income		11.35				0.06					0.22	
3.1 Due to Change in Exchange Rate		9.14										
3.2 Due to Foreign Currency Transaction		2.20				0.06					0.22	
4. Other Operating Income	22.34	132.01	11.63		20.00	87.68	49.41	10.10	12.22	22.30	135.45	3.04
5. Non Operating Income	0.72	0.32		1.80		16.80					16.01	
6. Write Back from Provisions for loss			1.10	0.08	26.68	237.08		21.99		5.27	2.86	2.76
7. Recovery of written-off Loan		0.06				10.90						
8. Income from Extra Ordinary transactions		0.03										
9. Net Loss												
Total Income	288.16	1924.89	185.97	1186.15	394.86	2017.49	418.97	193.21	67.26	275.86	2179.32	39.20

BFI Name	saptakoshi	GreenDB	NFL	NSWL	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses												
1. Interest Expense	85.58	35.74	1.98	1.55	387.99	411.72	262.22	20.46	371.97	146.87	46.75	122.22
1.1 On Deposit Liabilities	85.58	35.74	1.98	1.55	383.63	405.04	259.37	20.46	368.91	146.87	46.75	122.22
1.1.1 Saving Account	19.66	4.22	1.83	1.34	142.12	75.67	49.50	7.04	56.44	41.32	15.93	32.98
1.1.2 Fixed Account	47.84	20.84	0.16		241.51	329.37	209.87	11.21	258.49	104.48	30.78	89.00
1.1.2.1 Up to 3 months Fixed Account		3.15				6.39	1.97	0.08	1.21		0.37	0.64
1.1.2.2 3 to 6 months Fixed Account	14.96	2.47				2.23	4.75	0.29	12.53		0.18	0.18
1.1.2.3 6 months to 1 year Fixed Account	11.88	13.24	0.01			190.79	173.62	0.57	222.28		3.81	78.13
1.1.2.4 Above 1 year Fixed Account	21.01	1.98	0.15		241.51	129.96	29.54	10.27	22.46	104.48	26.43	10.05
1.1.3 Call Deposit	18.08	10.68		0.20				2.20	53.98	1.08	0.03	0.24
1.1.4 Certificate of Deposit												
1.2 On Borrowing					4.36	6.68	2.84		3.07			
2. Commission Expense												
3. Staff Expense	28.77	12.26	2.77	2.25	59.25	43.33	24.72	10.25	58.06	41.22	8.82	9.24
4. Office Operating Expenses	22.94	6.51	3.45	7.95	52.01	46.51	24.71	7.22	44.03	35.97	11.44	10.44
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	38.06	8.53	0.63		7.88	90.08	7.93	27.55	33.04	112.77	7.21	54.37
7.1 Loan loss Provision	37.34	8.53					7.93	26.53	22.59	112.77	7.21	54.37
7.1.1 General Loan loss Provision	21.04	3.60					7.93		1.98	5.61		20.59
7.1.1.1 Pass Loan Loss Provision	4.01	1.69					7.93		1.02	4.06		2.64
7.1.1.2 Watch List Provision	17.03	1.92							0.95	1.55		17.94
7.1.2 Special Loan Loss Provision	16.30	4.93							20.62	107.17		33.79
7.1.3 Additional Loan Loss Provision								26.53			7.21	
7.2. Provision for Non-Banking Assets						80.20						
7.3. Provision for Loss on Investment	0.72		0.63		7.88	9.88		1.01	10.44			
7.5. Provision for Loss of Other Assets												
8. Loan Written Off									0.00	2.32		
9. Provision for Staff Bonus	1.88				8.71	5.09	3.88		3.49			6.52
10. Provision for Income Tax	5.65				26.12	16.59	10.47		10.47			19.55
11. Others										2.09		
12. Net Profit	13.19	12.11	45.54	91.69	6.83	34.31	24.43		24.42	39.05	34.53	45.61
Total Expenses	196.08	75.15	54.37	103.44	548.77	647.63	358.36	65.48	545.47	380.29	108.74	267.95
Income												
1. Interest Income	157.69	66.32	20.02	10.32	431.56	539.84	334.05	24.82	513.93	223.53	70.69	206.16
1.1 On Loans and Advances	141.81	55.37	16.88	4.51	351.41	478.50	301.23	18.42	482.51	192.96	49.44	185.49
1.2 On Investment				0.52	6.03	9.78	3.00		7.87	7.22	0.46	
1.2.1 Government Bonds				0.52	6.03	9.78	3.00		7.87	7.22		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds											0.46	
1.2.4 Debenture & Bonds												
1.3 On Agency Balance												
1.4 On Call Deposit	15.88	10.96	3.15	5.29	74.12	51.56	29.83	6.40	20.37	20.15	20.78	20.67
1.5 On Others									3.18	3.21		
2. Commission and Discount	1.21	0.12			1.32	1.73	0.67		2.20	0.71	0.08	0.06
2.1 Bills Purchase and Discount												
2.2 Commission	1.21	0.12			1.32	1.73	0.67		1.79	0.71	0.08	0.03
2.3 Others									0.41			0.03
3. Exchange Fluctuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	14.84	5.52	0.01	0.00	18.71	62.69	22.47	0.94	29.34	10.45	6.63	11.67
5. Non Operating Income			0.28	13.32	19.17		0.99	0.80			0.03	1.39
6. Write Back from Provisions for loss	22.35	3.18	34.05	79.80	78.02	43.36	0.18			145.60		42.00
7. Recovery of written-off Loan											4.62	6.67
8. Income from Extra Ordinary transactions											26.70	
9. Net Loss								38.92				
Total Income	196.08	75.15	54.37	103.44	548.77	647.63	358.36	65.48	545.47	380.29	108.74	267.95

BFI Name	Pokhara	Central	Hathway	Multi	Srijana	WMerchant	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju
Expenses												
1. Interest Expense	297.89	204.15	20.18	12.76	360.53	0.95	3.05	0.44	216.89	573.23	2.30	439.81
1.1 On Deposit Liabilities	294.24	204.15	20.18	12.76	356.08	0.95	2.48	0.44	215.79	546.60	2.30	435.41
1.1.1 Saving Account	69.16	66.94	7.62	3.70	139.43	0.95	0.14	0.44	61.79	128.13	1.16	145.55
1.1.2 Fixed Account	203.50	137.21	12.56	9.06	173.30				154.00	382.53	0.94	289.86
1.1.2.1 Up to 3 months Fixed Account	3.77	1.75			15.27				2.84	28.33		12.64
1.1.2.2 3 to 6 months Fixed Account	36.30	1.90			15.28				5.29	7.86	0.00	44.36
1.1.2.3 6 months to 1 year Fixed Account	152.17	112.14	0.27		126.15				111.77	302.74	0.89	176.60
1.1.2.4 Above 1 year Fixed Account	11.26	21.43	12.29	9.06	16.59				34.09	43.60	0.05	56.25
1.1.3 Call Deposit	21.58				43.34		2.34			35.94	0.20	
1.1.4 Certificate of Deposit												
1.2 On Borrowing	3.65				4.45		0.57		1.11	26.63		4.40
2. Commission Expense					3.33							
3. Staff Expense	45.38	25.22	7.79	1.66	40.91	2.62	2.69	0.59	16.01	77.73	9.61	40.76
4. Office Operating Expenses	40.26	14.03	9.48	2.69	29.43	5.36	2.18	1.04	14.60	60.73	10.31	38.93
5. Foreign Exchange Loss												
5.1 Due to Change in Exchange Rates												
5.2 Due to Foreign Currency Transaction												
6. Non Operating Expense												
7. Provision for Risk	12.14	25.37	42.36	3.08	63.98				23.75	22.31	12.15	54.05
7.1 Loan loss Provision	9.48	25.37	42.09	3.08	63.98				8.49	22.31	0.70	54.05
7.1.1 General Loan loss Provision	7.55	25.37	3.44	0.46	22.39				8.49	10.57	0.70	54.05
7.1.1.1 Pass Loan Loss Provision	6.00	25.37	3.44	0.11	4.53				8.49	4.80	0.70	54.05
7.1.1.2 Watch List Provision	1.54			0.35	17.86					5.77		
7.1.2 Special Loan Loss Provision	1.94		38.65	2.62	41.59					11.74		
7.1.3 Additional Loan Loss Provision												
7.2. Provision for Non-Banking Assets			0.28								5.40	
7.3. Provision for Loss on Investment	2.66								15.25			
7.5. Provision for Loss of Other Assets											6.05	
8. Loan Written Off						28.80					1.14	
9. Provision for Staff Bonus	3.87	2.83				0.47				8.54	1.17	0.23
10. Provision for Income Tax	11.60	7.63				1.40				25.61		0.69
11. Others												
12. Net Profit	27.06	17.80	14.29	9.47	76.05	5.89	88.55		45.35	59.75	10.50	1.61
Total Expenses	438.19	297.02	94.09	29.66	574.23	45.48	96.47	2.07	316.60	827.88	47.17	576.08
Income												
1. Interest Income	410.09	274.63	32.27	25.37	500.73	5.35		0.00	285.04	756.11	8.92	551.84
1.1 On Loans and Advances	369.90	243.45	32.27	25.37	431.73	2.73			251.64	667.27	5.95	498.75
1.2 On Investment	5.53	4.43							3.49	18.49		2.64
1.2.1 Government Bonds	5.53									18.49		
1.2.2 Foreign Bonds												
1.2.3 NRB Bonds		4.43										2.64
1.2.4 Debenture & Bonds									3.49			
1.3 On Agency Balance										70.35		
1.4 On Call Deposit	34.66	26.75			69.00	2.62			29.25		2.96	
1.5 On Others								0.00	0.67			50.46
2. Commission and Discount	0.73	0.67	3.84	1.78					1.34	9.58	0.01	24.23
2.1 Bills Purchase and Discount												
2.2 Commission	0.73	0.67	0.16	1.78					1.21	9.58	0.01	2.24
2.3 Others			3.68						0.14			21.99
3. Exchange Flactuation Income												
3.1 Due to Change in Exchange Rate												
3.2 Due to Foreign Currency Transaction												
4. Other Operating Income	25.70	19.87	15.90		49.93	0.02	2.50		19.93	44.28	1.39	
5. Non Operating Income	0.62						1.43	1.07	0.39	7.67	1.69	
6. Write Back from Provisions for loss	1.05	1.85	42.09	2.51	23.57	40.10	0.54		9.90	10.03	35.16	
7. Recovery of written-off Loan						0.00	91.99			0.20		
8. Income from Extra Ordinary transactions												
9. Net Loss								0.99				
Total Income	438.19	297.02	94.09	29.66	574.23	45.48	96.47	2.07	316.60	827.88	47.17	576.08

BFI Name	Jeblis	Reliance
Expenses		
1. Interest Expense	75.77	239.68
1.1 On Deposit Liabilities	74.87	239.68
1.1.1 Saving Account	8.03	88.23
1.1.2 Fixed Account	64.19	151.45
1.1.2.1 Up to 3 months Fixed Account	3.83	5.66
1.1.2.2 3 to 6 months Fixed Account	1.89	12.15
1.1.2.3 6 months to 1 year Fixed Account	31.56	78.62
1.1.2.4 Above 1 year Fixed Account	26.91	55.03
1.1.3 Call Deposit	2.65	
1.1.4 Certificate of Deposit		
1.2 On Borrowing	0.90	
2. Commission Expense		
3. Staff Expense	11.37	26.33
4. Office Operating Expenses	9.59	26.20
5. Foreign Exchange Loss		
5.1 Due to Change in Exchange Rates		
5.2 Due to Foreign Currency Transaction		
6. Non Operating Expense		
7. Provision for Risk	21.67	112.30
7.1 Loan loss Provision	17.97	80.92
7.1.1 General Loan loss Provision	2.31	6.83
7.1.1.1 Pass Loan Loss Provision	2.31	2.23
7.1.1.2 Watch List Provision		4.60
7.1.2 Special Loan Loss Provision	15.67	74.09
7.1.3 Additional Loan Loss Provision		
7.2. Provision for Non-Banking Assets		
7.3. Provision for Loss on Investment	3.70	31.37
7.5. Provision for Loss of Other Assets	0.00	
8. Loan Written Off		
9. Provision for Staff Bonus		1.11
10. Provision for Income Tax	-1.15	3.34
11. Others		
12. Net Profit	10.68	7.78
Total Expenses	127.93	416.73
Income		
1. Interest Income	112.46	328.25
1.1 On Loans and Advances	93.96	287.68
1.2 On Investment	2.07	1.63
1.2.1 Government Bonds	2.07	1.63
1.2.2 Foreign Bonds		
1.2.3 NRB Bonds		
1.2.4 Debenture & Bonds		
1.3 On Agency Balance		
1.4 On Call Deposit	15.48	38.94
1.5 On Others	0.94	
2. Commission and Discount	0.06	0.25
2.1 Bills Purchase and Discount		
2.2 Commission	0.06	0.22
2.3 Others		0.03
3. Exchange Flactuation Income		
3.1 Due to Change in Exchange Rate		
3.2 Due to Foreign Currency Transaction		
4. Other Operating Income	5.48	16.43
5. Non Operating Income	3.57	2.03
6. Write Back from Provisions for loss	6.35	69.77
7. Recovery of written-off Loan		
8. Income from Extra Ordinary transactions	0.01	
9. Net Loss		
Total Income	127.93	416.73

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	MSBI	NBBL	EBL	BOK	NCC
Sector Wise											
Agricultural and Forest Related	4883.26	10160.03	3416.93	4435.32	3251.59	5075.02	2186.78	1773.60	4601.49	3650.69	3263.21
Fishery Related	271.28	607.38	28.11	46.30		1.42		61.68	12.79	65.35	121.09
Mining Related	862.89		446.98	460.31				580.42	30.82	9.13	291.45
Manufacturing (Producing) Related	17020.52	15873.22	40351.79	40778.92	12946.61	36127.29	26205.23	7823.07	16296.08	15671.32	11649.00
Construction	9709.10	16412.79	1447.45	8232.53	12000.95	4346.93	3137.18	5001.56	17040.52	4231.60	7956.67
Electricity,Gas and Water	6184.22	4617.50	7412.02	10339.55	28.74	1024.08	2430.81	1857.80	4166.82	2767.80	2623.29
Metal Products, Mach. & Ele. Eqp.	1574.92	1782.32	1268.64	544.22	1990.77	2480.76	3218.36	698.02	1889.30	1217.21	1414.62
Tras., Com. and Public Utilities	1766.95	2463.15	1093.29	4840.15	162.80	3519.50	2198.16	1217.25	3685.42	1551.38	2904.41
Wholesaler & Retailer	17621.71	41661.54	34902.70	27337.57	13732.14	18429.60	20995.82	8952.22	27303.85	20096.47	9872.88
Finance, Insurance and Real Estate	6781.65	12453.53	7737.95	6470.79	2248.12	10567.12	5265.08	4221.28	10744.53	7905.54	3277.05
Hotel or Restaurant	2617.71	6607.12	3278.93	8825.83	644.17	5156.70	3107.89	1817.06	3804.56	2700.93	1844.59
Other Services	2416.74	3761.29	2695.46	9761.87	280.70	4250.73	1523.13	12462.63	2287.18	5244.36	2683.60
Consumption Loans	11064.59	16358.60	5167.71	2810.57	5230.06	3848.53	1302.49	1891.25	4923.34	7819.30	1885.45
Local Government		216.60		383.43	138.81	255.20					
Others	7305.77	2575.67	19003.21	5217.87	1850.19	3531.86	17246.61	3834.01	9460.52	2207.58	9124.63
TOTAL sectorwise	90081.32	135550.74	128251.17	130485.21	54505.64	98614.75	88817.55	52191.85	106247.25	75138.66	58911.94

Product Wise

Term Loan	19850.81	15485.53	22230.51	36661.76	3376.76	15929.64	12422.09	8223.49	19780.18	11803.91	9522.77
Overdraft	14698.76	21913.46	14342.39	17457.99	4799.30	8916.08	814.43	8326.32	20731.83	23507.61	14521.15
Trust Receipt Loan / Import Loan	763.43	974.86	10965.56	19050.63	6427.59	14403.70	9034.58	2847.58	6063.34	3081.10	2268.58
Demand & Other Working Capital Loan	13097.82	49740.89	40981.65	36520.88	13185.04	34501.40	37439.45	10582.71	14650.17	11146.37	7970.32
Res. Per. H. Loan (Up to Rs. 15 mil.)	5447.90	11828.20	9485.03	1993.32	8442.40	4337.71	2452.51	4055.94	16523.40	3702.29	4092.54
Real Estate Loan	3341.49	6766.24	4444.81	4353.71	3417.11	3423.88	4081.22	2098.86	3553.35	3980.64	1016.38
Margin Nature Loan	3231.22	2043.30	1058.18	830.68		1461.54		355.29	441.10	601.97	799.77
Hire Purchase Loan	2724.98	6458.06	2704.29	3449.26	4967.11	7547.85	2023.44	7194.25	7237.77	7543.52	5676.47
Deprived Sector Loan	7582.99	7463.33	6232.34	6171.20	2394.34	4290.34	5020.08	2519.09	7202.15	3598.21	3207.66
Bills Purchased	2.80	58.31	28.24	881.92	24.50	140.41	0.53	375.11		915.50	27.10
Other Product	19339.11	12818.56	15778.17	3113.85	7471.49	3662.20	15529.22	5613.21	10063.96	5257.53	9809.19
Total Product wise Loan	90081.32	135550.74	128251.17	130485.21	54505.64	98614.75	88817.55	52191.85	106247.25	75138.66	58911.94

Collateral Wise

Gold and Silver	9041.81	11467.57	501.48	840.91				443.11		24.47	60.23
Government Securities	108.01	231.70	0.99	1.07					2.37	121.35	
Non Governmental Securities	0.09	2041.30	3565.71	830.68		1461.54		551.68	676.00	351.36	799.77
Fixed Deposit Receipts	326.18	494.20	876.11	788.51	368.49	820.94	855.77	354.89	1415.25	466.47	426.02
Own	317.70	494.20	565.53	788.51	125.68	820.94	855.77	353.37	1415.25	466.47	426.02
Other Licences Institutions	8.48		310.58		242.81			1.52			
Collateral of Properties	75178.84	117059.98	111688.15	105846.31	48800.55	92293.61	76106.64	48142.40	93123.55	68659.17	53711.24
Fixed Assets	72924.24	116999.53	59315.99	84602.58	34959.90	91878.63	68732.41	46673.73	57009.74	64055.46	51025.14
Current Assets	2254.59	60.45	52372.16	21243.73	13840.66	414.98	7374.23	1468.68	36113.81	4603.71	2686.10
Against security of Bill	3.49	53.56	5696.57	368.87		140.41	899.01	432.40	2920.75	578.55	661.97
Domestic Bills		19.04	8.10	10.62		114.76		311.15			
Foreign Bills	3.49	34.52	5688.47	358.25		25.65	899.01	121.25	2920.75	578.55	661.97
Against Guarantee	1306.51	3991.29	1853.74	6222.66	1042.82	3819.91	5404.50	1943.82	6488.45	4925.93	2240.12
Government Guarantee	26.90	10.97	0.81	383.43	138.81		156.12	91.30	198.74	2.17	74.74
Institutional Guarantee	1234.21	3957.48	1715.25	3981.96	904.01		4656.26	1758.75	5353.44	3213.01	2165.22
Personal Guarantee	3.62	17.49	137.68	881.36				93.77	936.27		0.16
Collective Guarantee	0.01	5.35									
Int. Rtd. Foreign Bank's Guarantee	41.78		0.00	975.91		198.01	592.12			843.78	
Other Guarantee						3621.90				866.97	
Credit Card			268.38	30.80	209.47	78.35			13.55	11.36	
Others	4116.39	211.14	3800.04	15555.40	4084.30		5551.63	323.54	1607.34		1012.58
Total	90081.32	135550.74	128251.17	130485.21	54505.64	98614.75	88817.55	52191.85	106247.25	75138.66	58911.94

Statement of Credit as on Fagun end, 2075(Mid-Mar, 2019)

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NWB	Prabhu
Sector Wise												
Agricultural and Forest Related	9339.53	2781.17	1287.85	3107.63	3126.54	26943.05	3227.69	1728.65	2416.17	5126.17	1729.79	4803.64
Fishery Related	154.29	121.38	89.45	102.02	23.39	898.65	22.82	73.02	65.39	129.89	63.49	
Mining Related		65.58	462.42	72.48	467.81	113.02	148.74	528.32	148.75	36.26	102.65	
Manufacturing (Producing) Related	15107.27	15455.13	20336.97	13876.66	18668.50	7703.51	19307.02	9708.72	10790.91	9344.11	20736.56	12817.05
Construction	23628.43	5558.18	8173.66	14457.35	5427.44	6735.80	14536.93	3409.97	10198.26	12508.44	11051.09	13209.32
Electricity,Gas and Water	1247.50	2989.55	2772.91	3342.57	4354.31	500.98	6494.84	4163.46	5612.70	2185.98	5323.17	3772.12
Metal Products, Mach. & Ele. Eqp.	400.35	500.96	1777.66	3693.81	1295.51	374.09	1432.47	225.80	536.15	852.26	1183.07	463.78
Tras., Com. and Public Utilities	336.92	2389.85	3047.82	5774.52	7198.25	1040.43	897.79	1763.96	1962.67	320.82	2066.02	3737.24
Wholesaler & Retailer	36776.66	18498.89	11084.05	12922.49	21178.15	28343.75	26233.39	11086.35	9897.13	14977.18	25290.56	15834.93
Finance, Insurance and Real Estate	15461.59	8760.04	4612.61	4120.59	7398.41	660.56	5288.23	4466.24	10642.76	5627.00	6865.49	9425.29
Hotel or Restaurant	7707.37	1961.38	2281.12	2892.46	3604.99	3438.34	4491.70	1313.91	2782.62	3348.40	3519.21	5403.67
Other Services	4351.95	5885.90	2692.43	2636.61	3301.44	3307.41	4978.58	3882.09	2817.18	3996.67	2738.45	7125.12
Consumption Loans	12399.81	3656.14	3421.99	3500.02	3581.51	1467.92	5856.21	5063.54	7775.90	4191.02	3440.01	6423.94
Local Government		129.84	1.14	136.67	140.61	4.00	97.39					
Others	21730.46	7447.45	9266.54	710.96	21446.75	27504.63	12668.36	14631.17	6681.76	6879.05	4550.77	6127.80
TOTAL sectorwise	148642.12	76201.46	71308.63	71346.84	101213.59	109036.14	105682.15	62045.20	72328.36	69523.26	88660.35	89143.91

Product Wise

Term Loan	24685.41	11542.16	14480.29	16991.33	22641.36	10751.38	15584.57	12905.29	10423.31	10438.08	19472.82	26151.70
Overdraft	33227.11	6081.89	13951.75	5061.44	22377.88	10355.94	23824.15	9524.28	14860.63	12685.73	6055.84	10520.48
Trust Receipt Loan / Import Loan	1171.06	4624.69	5037.55	5906.39	5378.38	26.47	5654.94	1512.72	2102.34	2195.75	6366.21	4120.01
Demand & Other Working Capital Loan	23340.45	9391.76	15952.96	16616.05	18747.03	73257.37	25976.53	8680.04	9688.14	11581.48	16654.81	14832.54
Res. Per. H. Loan (Up to Rs. 15 mil.)	19018.99	5566.08	5036.72	3281.84	4730.40	5464.89	10231.88	4487.55	4052.66	8895.02	8856.42	9681.50
Real Estate Loan	11120.62	4631.20	2225.55	2013.42	7067.87	566.14	3760.66	6397.68	5595.46	3795.85	3311.85	5028.10
Margin Nature Loan	1073.26	230.21	2476.00	1301.25	2285.54			1726.33	2331.70	2000.33	1585.60	357.27
Hire Purchase Loan	10735.29	6710.54	3229.31	3264.87	9666.08	718.18	7654.26	5727.45	4692.18	4846.16	4485.24	7643.61
Deprived Sector Loan	12206.51	3698.75	3101.28	4306.56	5386.75	7741.75	4658.28	2879.41	3664.51	3136.35	4047.20	4356.96
Bills Purchased					52.40			112.42	239.64	226.25		0.24
Other Product	12063.42	23724.17	5817.22	12603.68	2879.89	154.03	6610.55	7486.67	15009.15	10136.99	19052.70	4543.90
Total Product wise Loan	148642.12	76201.46	71308.63	71346.84	101213.59	109036.14	105682.15	62045.20	72328.36	69523.26	88660.35	89143.91

Collateral Wise

Gold and Silver	351.15	11.45	3.84	483.12		85.16	0.33	1462.62	4573.45			62.91
Government Securities			8.27		2.99			0.79	3.12		0.88	2.10
Non Governmental Securities	1073.26		2233.47		2294.66		163.98	2337.18	2086.78	1585.60	411.23	2270.28
Fixed Deposit Receipts	552.96	437.04	259.68	571.21	855.20	875.67	527.10	446.77	520.14	643.63	416.40	566.76
Own	552.96	437.04	240.83	571.21	853.36	875.67	527.10	439.80	520.14	643.63	416.40	566.76
Other Licences Institutions			18.85		1.84			6.97				
Collateral of Properties	137544.47	72168.95	65568.66	66392.50	90825.06	108075.31	91051.25	52767.72	58463.49	65969.19	86838.74	78511.55
Fixed Assets	97876.50	35282.47	62676.48	49448.37	54632.63	108075.31	47094.09	36761.03	57767.34	61594.54	72137.07	75530.74
Current Assets	39667.97	36886.48	2892.18	16944.13	36192.43		43957.16	16006.69	696.15	4374.65	14701.67	2980.81
Against security of Bill		10.00	7.70		3218.14			1326.53				2206.51
Domestic Bills		10.00	0.50		510.14				26.10			51.12
Foreign Bills			7.21		2707.99			1300.42				2155.39
Against Guarantee	8733.46	433.75	2529.22	136.67	2567.78		95.11	81.26	5016.28	839.54	723.37	4494.77
Government Guarantee	216.53	130.23	151.19	136.67	135.05		0.48		140.92		83.00	124.97
Institutional Guarantee	8516.92		2088.54		2407.65				4311.69	811.00	215.28	3577.93
Personal Guarantee		294.30	231.23		25.08		92.21	81.26	530.94	24.63	342.49	547.36
Collective Guarantee							2.41				81.66	244.51
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee		9.22	58.26						32.73	3.91		0.95
Credit Card	55.90	53.35	22.08	44.91	134.83		265.86	41.11	99.38	37.60	14.34	
Others	330.93	3086.93	675.71	3718.42	1314.93		13578.51	3581.23	1565.71	447.71	255.39	1029.03
Total	148642.12	76201.46	71308.63	71346.84	101213.59	109036.14	105682.15	62045.20	72328.36	69523.26	88660.35	89143.91

Statement of Credit as on Fagun end, 2075(Mid-Mar, 2019)

BFI Name	Janata	Mega	CBL	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Western
Sector Wise												
Agricultural and Forest Related	3369.62	1931.00	2631.35	1739.52	1660.20	438.64	4.07	379.17	265.25	646.05	293.59	299.94
Fishery Related	79.85	23.78	53.28	34.26	23.54	27.52		14.07		10.13	2.45	
Mining Related	9.79	130.20	27.97	460.41	894.91	176.83				41.45		
Manufacturing (Producing) Related	14792.44	11655.30	9977.64	15078.55	11420.09	2403.89		205.61	183.42	1030.87	689.89	184.66
Construction	5277.12	3209.64	2891.34	5645.89	7420.87	3676.71	1.64	114.30	73.96	2274.66	976.28	193.88
Electricity,Gas and Water	3282.79	1870.54	2550.30	2444.07	3801.68	916.72		2.15		428.20	16.13	
Metal Products, Mach. & Ele. Eqp.	370.75	619.46	456.34	1008.23	1340.41	121.39				183.51	73.15	
Tras., Com. and Public Utilities	852.18	1059.06	1355.39	624.84	4676.73	2214.80	3.95	50.55	226.96	1100.44	120.97	125.62
Wholesaler & Retailer	15538.19	18080.96	9255.36	11252.99	16177.18	1872.87	1.17	1605.92	360.80	2656.80	1463.16	759.99
Finance, Insurance and Real Estate	2670.86	9796.57	4970.96	6825.56	3136.05	2745.57		111.50		1304.38	627.66	
Hotel or Restaurant	2257.60	3651.08	1416.89	2390.80	2426.49	2088.09	0.56	27.55		609.34	193.17	119.56
Other Services	3139.32	1472.82	1840.64	1897.71	2797.89	2607.27		72.92	750.87	773.56	347.69	113.99
Consumption Loans	3470.15	4006.52	3477.84	4059.09	2422.16	2839.08		40.59	48.79	993.10	198.30	33.03
Local Government						924.65				3.34		
Others	9916.90	10606.53	3027.25	6184.29	20558.34	2557.51	2.72	1249.04		5371.68	656.17	1072.00
TOTAL sectorwise	65027.57	68113.45	43932.54	59646.20	78756.54	25611.54	14.09	3873.37	1910.04	17427.49	5658.59	2902.67

Product Wise

Term Loan	12872.43	11519.14	9354.82	16953.00	14141.11	5566.33	0.56		544.22	6109.20	1525.69	966.12
Overdraft	15014.21	14917.17	7109.76	12858.21	8513.31	8046.79	2.72		784.94	4791.43	840.34	1333.33
Trust Receipt Loan / Import Loan	3462.13	3121.14	2938.07	2708.64	1814.87							
Demand & Other Working Capital Loan	9474.42	15408.08	10870.15	11229.83	13884.99		1.17	1728.10			1437.81	107.27
Res. Per. H. Loan (Up to Rs. 15 mil.)	3018.63	4436.56	1939.40	3583.53	5566.66	3530.99	1.64	48.00	73.96	1696.44	730.12	193.88
Real Estate Loan	2097.29	5758.60	2722.40	4068.78	6084.22	2183.99		76.83		1377.11	495.97	
Margin Nature Loan	557.10	660.14	1444.63	1087.75	343.66	840.48				358.14	88.80	
Hire Purchase Loan	3894.80	4956.37	2618.79	2650.69	5293.25	2656.46	3.95	46.43	226.96	1895.55	147.34	125.62
Deprived Sector Loan	2993.89	4363.32	2405.77	2324.46	3729.79	1645.65	4.07	170.27	104.99	922.04	203.79	140.42
Bills Purchased			1.27	3.80	54.85							
Other Product	11642.66	2972.93	2527.48	2177.51	19329.83	1140.86		1803.75	174.98	277.56	188.72	36.03
Total Product wise Loan	65027.57	68113.45	43932.54	59646.20	78756.54	25611.54	14.09	3873.37	1910.04	17427.49	5658.59	2902.67

Collateral Wise

Gold and Silver	159.50	22.26	211.69	62.40	95.44	721.67				9.30	110.83	
Government Securities		1.79		2.12	1.10	0.15						
Non Governmental Securities	651.11	893.26	1444.63	1153.46	5.00	746.95				353.26	28.29	
Fixed Deposit Receipts	342.08	402.96	256.81	262.18	632.37	375.07		40.59	48.79	185.94	29.18	33.03
Own	342.08	402.51	256.81	262.18	632.37	375.07		40.59	48.79	185.94	29.18	33.03
Other Licences Institutions		0.45										
Collateral of Properties	62090.63	62921.40	39988.15	56436.73	74403.03	22927.21	11.37	3830.78	1861.25	16489.33	5490.27	2869.64
Fixed Assets	52234.78	59431.17	39773.92	40852.37	66850.83	22927.21	11.37	3830.78	1861.25	16489.33	5490.27	2869.64
Current Assets	9855.84	3490.23	214.23	15584.36	7552.20							
Against security of Bill		6.30		11.16	1204.80							
Domestic Bills				11.16	4.03							
Foreign Bills		6.30			1200.77							
Against Guarantee	1486.12	3407.43	1683.99	1595.89	30.97	840.48	2.72			389.66		
Government Guarantee	15.99		16.60				2.72			3.34		
Institutional Guarantee	1446.64	3211.90	1539.30	1574.87		840.48				177.75		
Personal Guarantee	23.49	116.14	0.13	20.79	2.08					90.51		
Collective Guarantee		79.39	112.47	0.23						118.05		
Int. Rtd. Foreign Bank's Guarantee												
Other Guarantee			15.50		28.89							
Credit Card		56.08		49.62	31.41							
Others	298.12	401.97	347.28	72.64	2352.41			2.01			0.01	
Total	65027.57	68113.45	43932.54	59646.20	78756.54	25611.54	14.09	3873.37	1910.04	17427.49	5658.59	2902.67

Statement of Credit as on Fagun end, 2075(Mid-Mar, 2019)

BFI Name	Deva	Miteri	Tinau	Mukti	Kankai	Bhargav	Garima	Om	GandakiDB	Kabeli	Kamana	Corporate	Purnima
Sector Wise													
Agricultural and Forest Related	944.54	283.36	470.03	4546.64	210.21	203.61	1163.56	639.92	717.29	109.53	693.83	6.88	258.19
Fishery Related	46.63	2.68	5.71	55.80	0.53	3.72	33.66	11.82	61.69		30.43	2.30	
Mining Related		1.77					24.92	13.11					
Manufacturing (Producing) Related	840.18	334.07	224.28	1297.27	91.60	197.70	1274.95	1080.96	1412.81	14.62	1106.20	121.21	148.16
Construction	2506.81	636.47	473.99	7314.35	295.74	368.22	3696.78	4589.94	3499.85	153.96	1763.32	107.82	364.95
Electricity, Gas and Water	720.40	0.00		158.54	4.89	8.81	67.74	365.72	39.38		2.24		
Metal Products, Mach. & Ele. Eqp.	147.57	36.15	35.46	170.70	25.11		226.85	230.34	291.89	4.19	516.22	8.42	
Tras., Com. and Public Utilities	1235.37	198.03	359.80	3928.95	24.24	196.42	2701.21	2095.75	1695.13	11.23	1067.09	13.08	232.48
Wholesaler & Retailer	1917.49	412.24	1150.35	6573.01	428.81	921.18	2326.68	2709.24	3420.23	178.22	3050.26	19.39	706.74
Finance, Insurance and Real Estate	1242.70	119.85	379.29	1623.64	40.12		640.73	1786.34	1273.38	9.96	1018.66	4.33	131.85
Hotel or Restaurant	376.93	165.04	181.66	1369.85	35.32	65.55	911.03	1265.56	1177.49	18.09	561.50	0.85	191.42
Other Services	580.38	65.35	330.53	455.06	26.00	119.18	300.82	547.53	581.62	45.82	690.69	0.50	68.74
Consumption Loans	1505.49	165.56	181.81	1676.49	131.67	60.73	1832.38	1673.68	1335.64	135.67	871.05	19.27	161.02
Local Government	10.33	1.50			0.46		0.03						
Others	4400.78	1305.11	734.01	5889.23	582.15	728.49	9767.93	4787.20	8178.47	95.87	5285.05	48.86	847.47
TOTAL sectorwise	16475.59	3727.17	4526.93	35059.55	1896.85	2873.62	24969.27	21797.10	23684.87	777.15	16656.55	352.88	3111.02

Product Wise

Term Loan	1493.06	48.80	691.15	6702.40	668.94	940.09	8137.88	3752.44	1806.91	280.67	5969.83	26.26	682.65
Overdraft	1099.73	431.65	1606.00	6064.12	584.92	1072.34	6386.84	1947.10	8991.14		4241.81	106.19	267.79
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	296.84			43.23			3.00	312.01		204.33	15.18	68.49	774.92
Res. Per. H. Loan (Up to Rs. 15 mil.)	1968.72	535.50	491.48	6031.78	222.62	341.18	2739.46	3377.75	3013.68	72.39	1359.55	88.78	355.69
Real Estate Loan	1080.10	117.02	237.64	1518.14	67.00		980.27	2410.19	1711.29		1019.85	9.68	136.11
Margin Nature Loan	742.41		6.08	719.24			168.31	265.19	70.34		30.63		0.25
Hire Purchase Loan	1758.37	277.91	228.83	3973.26	76.76	195.59	3763.12	2553.92	2250.92	33.47	1821.95	38.72	358.91
Deprived Sector Loan	753.71	174.14	249.18	8990.20	83.22	213.27	1481.85	1115.53	1195.04	39.21	1710.57	10.15	143.08
Bills Purchased												3.10	
Other Product	7282.65	2142.16	1016.58	1017.19	193.39	111.15	1308.55	6063.00	4645.53	147.09	487.17	1.51	391.62
Total Product wise Loan	16475.59	3727.17	4526.93	35059.55	1896.85	2873.62	24969.27	21797.10	23684.87	777.15	16656.55	352.88	3111.02

Collateral Wise

Gold and Silver	376.87	47.75	100.83	193.56			779.30	836.89	658.00	113.13	308.42		20.64
Government Securities	9.00												
Non Governmental Securities	737.88		6.08	719.24			140.98	265.19			66.07		
Fixed Deposit Receipts	233.87	53.32	49.93	304.23	34.93	50.21	279.54	249.79	232.22	5.58	147.33	2.40	13.70
Own	233.87	53.32	49.93	304.23	34.93	50.21	279.54	249.79	232.22	5.58	147.33	2.40	13.70
Other Licences Institutions													
Collateral of Properties	14146.53	3624.61	4294.39	28709.40	1861.46	2812.88	23105.94	19894.89	22155.83	648.44	14743.01	350.40	3076.68
Fixed Assets	14146.53	3624.61	4294.39	28694.38	1861.46	2812.88	23105.94	19894.89	22155.83	648.44	14743.01	350.40	3076.68
Current Assets				15.02									
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	780.16		75.70	5017.17			655.68	550.35	568.47		411.36		
Government Guarantee	10.33						0.27	4.07	2.69		1.73		
Institutional Guarantee	596.55		75.70	2.50			133.66	449.08	332.09		108.79		
Personal Guarantee	86.18			345.02			64.82	22.70	233.68		13.19		
Collective Guarantee	87.10			4669.65			456.94	74.51			287.66		
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee													
Credit Card													
Others	191.29	1.50		115.95	0.46	10.52	7.82		70.34	10.00	980.36	0.08	
Total	16475.59	3727.17	4526.93	35059.55	1896.85	2873.62	24969.27	21797.10	23684.87	777.15	16656.55	352.88	3111.02

BFI Name	Jyoti	Hamro	Shine	Kanchan	LumbiniDB	Mission	Sindhu	Sahara	Community	Kailash	Salapa	seprakoshi	GreenDB
Sector Wise													
Agricultural and Forest Related	1157.57	245.37	1099.26	200.92	775.91	793.02	131.37	74.25	387.72	340.81	114.14	583.75	83.13
Fishery Related		0.40	86.36	2.61	32.92	50.11		9.45	8.01	52.98	3.51		4.16
Mining Related	252.83	2.26		0.50	58.05	76.00							
Manufacturing (Producing) Related	1457.13	114.93	2121.29	387.68	1087.59	368.49	55.68	76.27	511.60	1556.77	46.59		14.98
Construction	2760.34	329.97	1439.92	334.71	2759.28	106.10	485.19	16.34	410.02	3046.63		76.09	8.01
Electricity,Gas and Water	551.32			1.33	1910.60	5.92				981.06			
Metal Products, Mach. & Ele. Eqp.	270.32	49.40		32.32	33.46	13.89		10.00	45.52	390.46	2.24	2.01	
Tras., Com. and Public Utilities	1772.32	221.21	907.13	265.81	1033.31	352.58	277.17	0.40	180.81	1949.61	1.34		108.19
Wholesaler & Retailer	3942.40	134.24	3828.68	1717.97	3250.28	1060.96	339.47	159.20	381.24	3325.82	52.40	499.24	87.06
Finance, Insurance and Real Estate	1213.50	38.72	704.95	235.28	2937.64	176.14	168.54	4.48	289.01	2638.76		83.88	121.26
Hotel or Restaurant	453.78	34.57	1189.86	119.47	1041.75	189.82	55.72	2.90	63.17	940.57	33.74	9.32	36.31
Other Services	514.25	10.61	988.98	300.04	1460.08	303.98	6.52	42.66	107.49	653.77		11.65	19.38
Consumption Loans	2217.78	46.12	650.21	53.45	1595.56	107.75	104.84	4.52	56.78	954.53	3.66	30.12	75.75
Local Government	4.60											0.03	
Others	4843.83	636.68	1851.69	630.31	3894.52	714.70	226.89	248.46	520.78	8575.14	69.69	310.07	366.00
TOTAL sectorwise	21411.98	1864.47	14868.34	4282.41	21870.95	4319.46	1851.38	648.93	2962.13	25406.92	327.33	1606.14	924.23

Product Wise

Term Loan	4247.83	304.94	3348.61	436.13	4233.08	546.79	255.77	4.48	918.48	3290.29	124.52	844.69	236.84
Overdraft	6550.61	382.36	657.60	1743.49	5230.95	1371.32	227.65	22.40	1047.12	6221.60	95.84	424.33	287.72
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan		0.99	4960.12	59.04	357.74		213.61	551.16	0.24	397.98			
Res. Per. H. Loan (Up to Rs. 15 mil.)	2135.16	276.32	1198.88	324.26	1949.09	72.22	485.19		334.72	2918.28		76.09	69.35
Real Estate Loan	1628.98		945.99	29.88	2169.64	145.49			103.27	2546.47		83.88	
Margin Nature Loan	956.23	4.63	9.20	16.74	654.55		5.98			1282.44			16.01
Hire Purchase Loan	1859.79	276.78	1332.54	318.35	1634.35	405.56	306.60		223.02	2839.72		14.72	120.41
Deprived Sector Loan	1269.26	61.01	650.25	368.78	2119.42	832.69	284.46	51.81	279.63	1318.81	32.45	145.97	144.62
Bills Purchased													
Other Product	2764.12	557.44	1765.14	985.74	3522.12	945.40	72.12	19.08	55.64	4591.32	74.52	16.46	49.28
Total Product wise Loan	21411.98	1864.47	14868.34	4282.41	21870.95	4319.46	1851.39	648.93	2962.13	25406.92	327.33	1606.14	924.23

Collateral Wise

Gold and Silver	301.44	30.33			16.39	17.40	59.25		5.36	196.31			28.61
Government Securities													16.01
Non Governmental Securities	945.15	4.63			654.55		5.98			1314.25			
Fixed Deposit Receipts	188.65	18.74	215.60	39.45	509.32	39.58	8.52	4.52	18.66	265.93	0.40	15.40	18.21
Own	188.65	16.54	215.60	39.45	509.32	39.58	8.52	4.52	18.66	265.93	0.40	15.40	18.21
Other Licences Institutions		2.20											
Collateral of Properties	18790.50	1792.24	14454.88	4087.37	19587.08	3430.69	1611.10	644.40	2752.61	22589.16	326.93	1590.74	745.58
Fixed Assets	18780.60	1792.24	14454.88	4087.37	19587.08	3430.69	1611.10	644.40	2752.61	22589.16	326.93	1590.74	745.58
Current Assets	9.90												
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee	1132.53	18.54	188.66	139.34	1102.03	831.79	166.54		185.51	1040.34			
Government Guarantee	4.60				17.19					14.74			
Institutional Guarantee	681.55		183.83		1073.87		166.54		185.47	885.49			
Personal Guarantee	73.92	18.54			2.65					140.11			
Collective Guarantee	369.76		4.83	139.34	8.32	831.79			0.04				
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee	2.70												
Credit Card													
Others	53.71		9.20	16.25	1.57					0.92			115.81
Total	21411.98	1864.47	14868.34	4282.41	21870.95	4319.46	1851.38	648.93	2962.13	25406.92	327.33	1606.14	924.23

BFI Name	NFL	NSML	GURKHAF	Goodwill	Siree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara	Central	Hathway
Sector Wise													
Agricultural and Forest Related		0.52	161.43	953.06	454.16	5.49	101.74	248.29	72.32	74.10	171.89	249.63	13.36
Fishery Related					15.20			4.02			4.89	5.69	
Mining Related					2.35	3.62		9.53				37.87	
Manufacturing (Producing) Related		61.10	207.97		135.70		363.81	134.17	180.11	106.09	210.03	124.93	
Construction	33.18	20.02	638.80	1695.14	999.21	23.37	641.35	170.40	156.63	155.52	512.41	689.26	122.84
Electricity, Gas and Water								7.43					
Metal Products, Mach. & Ele. Eqp.		3.45		20.25	37.51		677.15	106.61				97.68	
Tras., Com. and Public Utilities	0.36		268.71	603.72	139.48		1372.15	210.49	72.81		511.69	254.61	
Wholesaler & Retailer	40.87	33.33	507.50	1859.26	578.43	101.98	348.78	202.52	84.28	930.70	1135.40	201.58	36.19
Finance, Insurance and Real Estate		40.31	403.39		382.83	119.52	139.93	171.25	42.27	183.32	567.33	181.86	
Hotel or Restaurant		27.50	234.94	109.52	94.56			70.27	77.90	45.51	263.81	49.86	
Other Services			260.97	72.13	630.61	137.59		53.30	42.86	49.53	111.02	122.56	
Consumption Loans	0.17	146.49	958.01	251.43	178.59	22.10	410.97	151.42	28.12	27.51	47.31	122.92	29.98
Local Government		33.18											
Others	28.33	1886.00	1464.66	177.18	366.08	74.57	1547.24	609.76	72.85	526.23	1383.20	832.47	179.32
TOTAL sectorwise	102.91	2251.90	5106.39	5741.69	4014.70	488.23	5603.11	2149.46	830.16	2098.52	4918.98	2970.92	381.68

Product Wise

Term Loan		125.37	145.33	2642.06	961.68	101.98	315.00	215.88	229.52	992.33	1292.69	116.41	
Overdraft			26.22					188.16			214.60		
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	40.87	147.82	899.49		460.92		255.67	150.96	161.82		1124.44	554.38	36.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	27.56	20.02	638.80	1337.38	735.15	23.37	552.02	181.82	36.35	155.52	449.00	689.26	
Real Estate Loan	22.72	1765.88	175.15	319.04	559.23	119.52	442.27	110.52	46.17	231.02	361.98	88.36	156.91
Margin Nature Loan	0.17	26.19	228.82	177.18	127.18	7.40	291.82	15.67	28.23		17.92	8.70	1.60
Hire Purchase Loan	0.36	123.86	347.88	619.49	149.85	13.27	2190.79	178.86	101.31	6.82	511.69	266.70	27.38
Deprived Sector Loan		33.18	232.08	326.62	209.78	7.90	352.37	108.07	22.64	91.08	291.62	120.00	25.14
Bills Purchased													
Other Product	11.23	9.57	2412.62	319.92	810.92	214.81	1203.17	999.53	204.11	621.75	655.04	1127.10	134.46
Total Product wise Loan	102.91	2251.90	5106.39	5741.69	4014.70	488.23	5603.11	2149.46	830.16	2098.52	4918.98	2970.92	381.68

Collateral Wise

Gold and Silver			579.56	163.55			41.16	1.69				2.96	
Government Securities				1.72									
Non Governmental Securities		26.19	228.82		127.18	7.40		22.06	15.48			8.70	
Fixed Deposit Receipts		0.05	64.80	86.16	29.61	1.44	66.14	58.61	3.55	20.69	47.31	41.57	2.60
Own		0.05	64.80	86.16	29.61	1.44	66.14	58.61	3.55	20.69	47.31	41.57	2.60
Other Licences Institutions													
Collateral of Properties	102.73	404.22	3892.41	5292.82	3682.42	275.13	5058.43	1977.93	785.87	2077.82	4484.04	2835.30	199.76
Fixed Assets	102.73	404.22	3892.41	5292.82	3682.42	156.15	5058.43	1977.93	785.87	2077.82	4484.04	2835.30	199.76
Current Assets						118.99							
Against security of Bill													
Domestic Bills													
Foreign Bills													
Against Guarantee		83.27	340.81	20.25	175.50		139.93	75.11	25.26		369.71	0.40	
Government Guarantee		33.18						4.02					
Institutional Guarantee			218.81		175.50		139.93	62.50	10.00		268.75	0.40	
Personal Guarantee		50.09	122.00					8.60	15.26		100.96		
Collective Guarantee													
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee				20.25									
Credit Card													
Others	0.17	1738.17		177.18		204.26	297.46	14.05			17.92	82.00	179.32
Total	102.91	2251.90	5106.39	5741.69	4014.70	488.23	5603.11	2149.46	830.16	2098.52	4918.98	2970.92	381.68

BFI Name	Multi	Srijana	WMerchant	CMerchant	Crystal	GMIBFL	ICFC	CityExpress	Manju	Jebils	Reliance
Sector Wise											
Agricultural and Forest Related	141.03	935.31		296.55		58.50	180.57	1.00	138.67	30.70	66.67
Fishery Related						6.00	10.91		12.39		
Mining Related						0.21					0.95
Manufacturing (Producing) Related	0.82			585.38		110.10	487.52		188.05	5.70	218.63
Construction	37.53	99.83	39.47			758.26	197.17		1699.71	316.01	453.86
Electricity,Gas and Water						0.50	60.32		130.55		35.01
Metal Products, Mach. & Ele. Eqp.						4.98	20.21		127.39	11.76	97.41
Tras., Com. and Public Utilities			5.09	2.94		108.31	91.22		390.38	122.31	773.59
Wholesaler & Retailer	13.39	426.46	30.00	84.26		162.73	1231.16	12.70	573.41	39.57	161.57
Finance, Insurance and Real Estate		154.89	26.61			455.22	1634.35	57.86	509.98	67.07	397.21
Hotel or Restaurant		5.45		74.77		285.14	582.50	6.20	177.04	67.06	190.98
Other Services	2.12	5.33	0.13			46.06	263.14	10.23	144.38	8.04	92.42
Consumption Loans	10.22	174.90	4.44	1.82	9.44	334.66	346.65	12.56	562.15	295.64	193.26
Local Government											
Others	12.79	2503.98	69.96	557.83	311.19	683.29	2593.35	17.30	1112.65	341.99	713.62
TOTAL sectorwise	217.90	4306.16	175.68	1603.54	320.62	3013.95	7699.06	117.85	5766.77	1305.85	3395.18

Product Wise

Term Loan		426.46	41.19	911.33	201.27	360.91	1516.15	10.23	1639.82	46.71	
Overdraft		259.40					2063.60				
Trust Receipt Loan / Import Loan											
Demand & Other Working Capital Loan	13.39		54.00	149.60	16.79	107.50	1515.90		593.50	51.86	34.07
Res. Per. H. Loan (Up to Rs. 15 mil.)	37.53	99.83				506.19	777.37	57.86	1670.25	246.42	448.35
Real Estate Loan		172.55	10.43	426.86	99.83	453.58	508.54		338.47	212.17	370.29
Margin Nature Loan		0.15	34.50		0.02	191.65	294.15		232.28	230.10	152.64
Hire Purchase Loan	0.14	65.13	9.60	2.54	2.72	110.24	357.77	3.46	385.36	175.09	761.62
Deprived Sector Loan	12.79	351.80	2.69			253.77	535.40	1.40	352.64	66.22	203.22
Bills Purchased											
Other Product	154.04	2930.85	23.27	113.22		1030.11	130.19	44.90	554.44	277.29	1424.99
Total Product wise Loan	217.90	4306.16	175.68	1603.54	320.62	3013.95	7699.06	117.85	5766.77	1305.85	3395.18

Collateral Wise

Gold and Silver											
Government Securities											
Non Governmental Securities			14.50						232.28	230.10	
Fixed Deposit Receipts	7.05	109.78			6.70	61.91	130.19	9.10	45.71	40.49	33.99
Own	7.05	109.78			6.70	61.91	130.19	9.10	45.71	40.49	33.99
Other Licences Institutions											
Collateral of Properties	210.85	220.02	131.68	1603.54	313.90	2591.37	6774.25	108.75	5001.88	940.01	2853.08
Fixed Assets	210.85	220.02	131.68	1603.54	313.90	2591.37	6774.25	108.75	5001.88	940.01	2853.08
Current Assets											
Against security of Bill											
Domestic Bills											
Foreign Bills											
Against Guarantee			29.41			190.00	488.33		474.16	95.26	341.24
Government Guarantee											
Institutional Guarantee			22.63			190.00	472.00		190.00	58.50	193.00
Personal Guarantee			6.78				16.33		284.16	36.73	1.58
Collective Guarantee										0.04	
Int. Rtd. Foreign Bank's Guarantee											
Other Guarantee											146.66
Credit Card											
Others		3976.36	0.09		0.02	170.67	306.29		12.73		166.88
Total	217.90	4306.16	175.68	1603.54	320.62	3013.95	7699.06	117.85	5766.77	1305.85	3395.18

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
	2016	2017	2018	2019				
	2	3	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	8684.9	12592.8	17420.2	22457.6	24261.4	45.00	38.33	8.03
a. Paid-up Capital	5436.5	7721.3	11159.1	13683.5	14836.0	82.78	42.03	8.42
b. Statutory Reserves	1214.8	1747.6	2450.9	3265.8	3393.2	132.25	43.86	3.90
c. Retained Earning	363.6	1179.5	1379.0	2225.6	2224.2	64.85	224.37	-0.06
d. Others Reserves	1670.0	1944.5	2431.3	3282.8	3808.0	35.47	16.44	16.00
2 BORROWINGS	52434.4	66772.7	87707.0	103133.6	110858.0	87.95	27.35	7.49
a. NRB	91.1	554.8	2069.5	10771.7	6945.4	-82.69	508.74	-35.52
f. Others	52343.3	66217.9	85637.4	92361.9	103912.6	91.24	26.51	12.51
3 DEPOSITS	24095.3	34344.1	49548.6	61998.1	72039.6	119.02	42.53	16.20
4 BILLS PAYABLE	0.8	2.0	1.3	8.3	60.9	0.00	163.52	636.62
5 OTHER LIABILITIES	7205.0	10366.3	13551.5	18010.9	21777.0	90.74	43.88	20.91
a. Loan Loss Provision	1345.6	1716.1	2390.8	3193.3	3563.4	62.23	27.53	11.59
b. Interest Suspense a/c	652.7	938.5	1121.4	1376.8	1539.8	37.42	43.79	11.84
c. Others	5206.8	7711.8	10039.4	13440.8	16673.8	110.54	48.11	24.05
6 RECONCILIATION A/c	5031.9	5779.8	3480.3	2330.3	6556.0	362.41	14.86	181.34
7 PROFIT & LOSS A/c	3318.2	3907.2	4038.7	3223.9	3851.1	125.15	17.75	19.46
Total	100770.6	133765.0	175747.6	211162.7	239403.9	100.78	32.74	13.37
Assets								
1 LIQUID FUNDS	11096.2	12497.7	16314.2	13423.6	15028.7	54.05	12.63	11.96
a. Cash Balance	75.5	93.9	147.3	230.3	280.2	92.39	24.35	21.71
b. Bank Balance	6327.0	6243.3	9189.8	8519.3	9514.7	70.51	-1.32	11.68
c. Money at Call	4693.6	6160.5	6977.2	4674.1	5233.7	35.93	31.25	11.97
2 INVESTMENT IN SECURITIES EXCEPT SHARES	38.7	42.7	42.7	274.9	324.3	-66.67	10.33	18.00
3 SHARE & OTHER INVESTMENT	2809.8	2658.1	2564.7	4676.2	4656.4	-2.92	-5.40	-0.42
4 LOANS & ADVANCES	77232.9	106540.9	145943.8	181925.4	204658.7	116.40	37.95	12.50
Institutional	19194.3	24131.1	30596.9	33317.3	34907.4	94.60	25.72	4.77
Individual	58038.6	82409.8	115346.8	148608.1	169751.3	124.73	41.99	14.23
5 FIXED ASSETS	961.1	1219.2	1471.9	1758.5	1954.5	53.92	26.85	11.15
6 OTHER ASSETS	3598.2	4766.1	5735.3	6540.0	7022.3	44.77	32.46	7.37
7 EXPENSES NOT WRITTEN OFF	4.5	11.2	7.1	5.1	6.5	-52.58	149.58	26.81
8 NON BANKING ASSETS	0.0	0.0	0.0	0.0	1.3	0.00	0.00	0.00
9 RECONCILIATION A/c	5017.3	5959.5	3609.0	2530.9	5714.6	362.34	18.78	125.79
10 PROFIT & LOSS A/c	11.9	69.6	56.6	28.1	36.5	-85.45	484.89	30.07
Total	100770.6	133765.0	175745.2	211162.7	239403.9	100.78	32.74	13.37
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	3494.31	5937.76	11759.20	8668.64	9779.45	77.57	69.93	12.81
2 COMMISSION/FEE EXPENSES	0.01	0.21	3.12	0.69	0.87	-99.98	2474.30	25.57
3 EMPLOYEE EXPENSES	2671.95	3619.07	4735.39	3424.59	3920.29	82.46	35.45	14.47
4 OFFICE OPERATING EXPENSES	1505.00	1231.78	1594.42	1099.14	1286.00	206.23	-18.15	17.00
5 NON OPERATING EXPENSES	4.81	0.80	9.27	14.85	24.50	0.00	-83.33	64.97
6 PROVISION FOR RISK	560.23	641.44	1048.32	990.46	1116.28	197.73	14.50	12.70
7 LOAN WRITTEN OFF	0.00	2.97	0.82	0.00	0.00	-100.00	0.00	0.00
8 EXTRAORDINARY EXPENSES	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
9 PROVISION FOR STAFF BONUS	314.96	518.61	546.76	434.66	518.71	207.19	64.66	19.34
10 PROVISION FOR INCOME TAX	946.11	1561.02	1663.47	1298.15	1557.99	212.89	64.99	20.02
11 NET PROFIT	3374.46	3901.54	4013.38	3221.34	3821.79	135.06	15.62	18.64
TOTAL EXPENSES	12871.83	17415.23	25374.17	19152.54	22025.88	114.55	35.30	15.00
Income								
1. INTEREST INCOME	11628.63	15659.24	22236.28	16364.42	18797.89	115.76	34.66	14.87
2. COMMISSION & DISCOUNT	286.71	409.62	546.27	531.09	630.18	119.13	42.87	18.66
3 OTHER OPERATING INCOME	684.42	1000.22	2048.87	1836.32	2142.62	124.52	46.14	16.68
4 NON OPERATING INCOME	34.47	50.76	142.21	95.68	106.66	-14.15	47.24	11.48
5 PROVISION FOR WRITTEN BACK	222.11	241.31	364.35	298.96	318.63	151.48	8.65	6.58
6 RECOVERY FOR WRITE BACK	4.63	2.99	5.18	0.30	0.33	134.91	-35.39	8.91
7 INCOME FOR EXTRA ORDINARY EXPENSES	0.01	0.00	0.00	0.03	0.03	-88.62	-100.00	0.00
8 NET LOSS	10.85	51.08	31.00	25.74	29.52	-75.15	370.64	14.68
TOTAL INCOME	12871.83	17415.23	25374.17	19152.54	22025.88	114.55	35.30	15.00
Miscellaneous Information								
No. of Total Staffs	7132	8903	11552	14285	15987	61.91	24.83	11.91
No. of Total Branches	1378	1895	2448	3005	3258	60.05	37.52	8.42
No. of Total Centers	100794	132355	172788	214533	241899	69.74	31.31	12.76
No. of Total Groups	366540	455206	562425	697511	823542	25.43	24.19	18.07
No. of Total Passive Groups	4601	4942	5762	6980	8271	-49.65	7.41	18.50
No. of Total Members	1898891	2338046	2856380	3415747	3903771	17.77	23.13	14.29
No. of Total Passive Members	32378	37050	51516	63838	80240	-51.27	14.43	25.69
No. of Total Borrowers	1296303	1576155	1853417	2135461	2441621	17.62	21.59	14.34
No. of Total Overdue Borrowers	44861	44281	56824	84440	93884	46.33	-1.29	11.18
No. of Total Saving Members	1873432	2368500	3010166	3452228	3886564	56.32	26.43	12.58
Total Saving Amount (Rs million)	24111.28	34583.36	49548.56	62118.75	71006.29	119.18	43.43	14.31

Districtwise List of Bank and Financial Institutions Branches (Falgun, 2075)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	populn.	Pop.Per Branch
1	1	Taplejung	15	1	0	16	130213	8138
2	1	Panchthar	21	3	2	26	196176	7545
3	1	Ilam	30	10	2	42	307355	7318
4	1	Jhapa	104	53	9	166	901293	5429
5	1	Sankhuwasabha	22	0	0	22	156829	7129
6	1	Bhojpur	23	0	1	24	162370	6765
7	1	Terhathum	15	3	0	18	101126	5618
8	1	Dhankuta	19	6	2	27	169615	6282
9	1	Morang	118	46	11	175	1065566	6089
10	1	Sunsari	92	25	11	128	879907	6874
11	1	Solukhumbu	16	0	0	16	103339	6459
12	1	Khotang	14	6	0	20	181912	9096
13	1	Okhaldhunga	16	5	0	21	150962	7189
14	1	Udayapur	30	3	1	34	347842	10231
	Total		535	161	39	735	4854506	6605
15	2	Saptari	35	6	8	49	695329	14190
16	2	Siraha	58	11	2	71	689412	9710
17	2	Dhanusa	58	14	2	74	823110	11123
18	2	Mahottari	42	15	3	60	691715	11529
19	2	Sarlahi	46	11	0	57	867173	15214
20	2	Rautahat	40	7	0	47	808456	17201
21	2	Bara	54	9	3	66	797741	12087
22	2	Parsa	58	13	4	75	689852	9198
	Total		391	86	22	499	6062788	12150
23	3	Dolakha	22	3	0	25	187299	7492
24	3	Ramechhap	19	1	0	20	207691	10385
25	3	Sindhuli	24	3	0	27	308078	11410
26	3	Rasuwa	21	1	1	23	44719	1944
27	3	Dhading	36	21	0	57	350560	6150
28	3	Nuwakot	28	13	1	42	285627	6801
29	3	Sindhupalchok	28	12	1	41	293316	7154
30	3	Kavrepalanchok	58	16	5	79	398357	5042
31	3	Kathmandu	560	119	42	721	2127543	2951
32	3	Lalitpur	112	25	7	144	549519	3816
33	3	Bhaktapur	54	14	4	72	355104	4932
34	3	Makwanpur	50	16	3	69	453030	6566
35	3	Chitawan	108	66	12	186	671183	3609
	Total		1120	310	76	1506	6232027	4138
36	4	Gorkha	23	12	2	37	252888	6835
37	4	Manang	6	3	0	9	6380	709
38	4	Lamjung	28	9	2	39	171204	4390
39	4	Kaski	115	99	14	228	565455	2480
40	4	Tanahu	49	34	1	84	341516	4066
41	4	Syangja	31	27	2	60	260768	4346
42	4	Mustang	10	4	0	14	11982	856
43	4	Baglung	35	11	0	46	280597	6100
44	4	Parbat	18	14	0	32	148257	4633
45	4	Myagdi	19	9	1	29	111753	3854
46	4	Nawalparasi East	42	27	5	74	343620	4644
	Total		376	249	27	652	2494421	3826

47	5	Gulmi	26	16	0	42	262251	6244
48	5	Palpa	37	11	0	48	251714	5244
49	5	Rupandehi	144	113	14	271	1026124	3786
50	5	Kapilbastu	39	21	4	64	647707	10120
51	5	Arghakhanchi	19	7	0	26	201683	7757
52	5	Pyuthan	16	12	0	28	239450	8552
53	5	Rolpa	13	2	0	15	235109	15674
54	5	Rukum East	5	0	0	5	57237	11447
55	5	Dang	58	44	4	106	627774	5922
56	5	Banke	69	36	5	110	581546	5287
57	5	Bardiya	27	21	0	48	468462	9760
58	5	Nawalparasi West	33	26	2	61	366006	6000
Total			486	309	29	824	4965063	6026
59	6	Rukum West	16	1	1	18	167224	9290
60	6	Salyan	21	4	1	26	266009	10231
61	6	Surkhet	41	10	2	53	403384	7611
62	6	Dailekh	17	1	0	18	289889	16105
63	6	Jajarkot	12	1	0	13	192590	14815
64	6	Dolpa	7	0	0	7	41122	5875
65	6	Jumla	16	1	0	17	121660	7156
66	6	Kalikot	13	0	0	13	154533	11887
67	6	Mugu	5	0	0	5	62106	12421
68	6	Humla	8	0	0	8	57077	7135
Total			156	18	4	178	1755596	9863
69	7	Doti	17	2	0	19	213557	11240
70	7	Bajhang	16	1	0	17	216195	12717
71	7	Kailali	94	30	3	127	910991	7173
72	7	Bajura	9	1	0	10	151034	15103
73	7	Achham	15	3	0	18	281290	15627
74	7	Kanchanpur	40	20	0	60	512379	8540
75	7	Darchula	16	2	0	18	142132	7896
76	7	Baitadi	14	2	0	16	263182	16449
77	7	Dadeldhura	20	2	0	22	154958	7044
Total			241	63	3	307	2845717	9269
Grand Total			3305	1196	200	4701	29210118	

Bank/BFI Class	A	B	C [#]	D	Total
No. of BFIs	28	33	24	82	167
No. of Branches	3305	1196	200	3354	8055
Population per Branch [*]					3626

Province	A	B	C	Total
1	535	161	39	735
2	391	86	22	499
3	1120	310	76	1506
4	376	249	27	652
5	486	309	29	824
6	156	18	4	178
7	241	63	3	307
Total	3305	1196	200	4701

* Population 29,210,118 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

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		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.01	689423.30	1.25	10.50	4.36	801284.37
2	Fixed:	0.50	21.91	10.08	835554.74	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	2.00	13.75	9.13	16437.81	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	14.00	8.92	39944.81	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	17.55	9.57	57925.54	2.00	13.50	9.92	107135.83
2.4	6-12 months	0.50	17.55	10.39	471888.50	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	14.00	10.23	190857.41	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	1.00	21.91	8.71	58500.67	3.00	21.00	9.85	103210.49
3	Call	0.05	13.00	4.14	266107.50	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	5.00	5.00	5.00	555.98	0.00	0.00	0.00	0.00
5	Other	3.25	6.75	3.96	250.25	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	206434.01	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	183465.21	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	20602.83	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	2365.97	0.00	0.00	0.00	1590.73
	Aggregate	0.05	21.91	6.15	1998325.79	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	4.00	22.00	11.11	73310.67	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	11.36	1996.59	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	20.00	11.26	3467.83	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.85	108358.60	2.12	20.60	12.08	119749.96
5	Non Food Production Related	2.00	20.00	10.75	198529.21	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.00	11.53	178777.17	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	20.00	10.32	59344.92	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.75	22.00	10.97	22346.92	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	20.00	11.83	51552.63	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	2.50	21.50	11.37	396221.55	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	19.00	10.99	148589.16	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	0.75	21.00	10.74	55910.21	4.50	21.60	12.28	77924.68
13	Other Services	3.00	19.00	11.41	79016.31	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.00	30.00	11.94	134320.38	1.50	30.00	12.83	141258.59
15	Local Government	3.00	11.50	4.14	1506.86	3.00	13.50	3.43	1499.92
16	Others	2.00	24.00	12.21	203818.47	2.00	21.00	13.52	246475.63
	Aggregate	0.75	30.00	11.33	1717067.47	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)				Asar, 2075 (Mid Jly, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.06	277111.94	2.25	22.00	11.93	363153.74
2	Overdraft	2.00	24.00	11.93	310486.80	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	3.75	21.00	9.65	58642.73	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	2.00	21.00	11.09	385828.33	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.33	140053.24	2.00	20.00	12.32	167178.62
6	Real Estate Loan	4.25	19.00	11.94	104245.22	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	17.00	12.27	34419.83	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	19.00	12.03	120085.97	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.50	10.16	93428.55	1.75	21.00	11.28	114875.50
10	Bills Purchased	2.00	17.00	2.28	9438.91	10.00	16.78	7.53	1817.01
11	Other Product	2.00	30.00	12.38	183325.97	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	11.39	1717067.48	0.50	30.00	12.29	2053416.73

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		Chait, 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		Chait, 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		Chait, 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		Jeth, 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		Jeth, 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		Jeth, 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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	4.04	695584.55	1.00	9.00	3.95	709577.60
2	Fixed:	0.50	21.91	10.22	848444.64	1.00	21.91	10.32	858905.48
2.1	up to 1 month	2.50	13.75	7.52	10162.73	2.50	13.75	7.40	13325.79
2.2	1-3 months	1.75	17.55	8.35	45009.88	1.75	17.55	8.01	43986.45
2.3	3-6 months	0.50	17.55	9.66	56714.42	2.00	17.55	9.25	64243.10
2.4	6-12 months	2.50	17.55	10.66	486270.78	2.50	15.00	10.82	500896.67
2.5	1-2 yrs	2.50	14.00	10.20	192068.47	2.00	14.00	10.60	174837.38
2.6	2 yrs and above	1.00	21.91	9.09	58218.35	1.00	21.91	8.86	61616.10
3	Call	0.05	13.00	3.88	281827.55	0.05	13.00	3.42	262539.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.20	651.98	3.25	9.00	5.07	791.02
6	Non interest bearing deposits	0.00	0.00	0.00	185575.78	0.00	0.00	0.00	199471.61
6.1	Current	0.00	0.00	0.00	160838.10	0.00	0.00	0.00	173231.69
6.2	Margin	0.00	0.00	0.00	22326.56	0.00	0.00	0.00	23595.78
6.3	Other	0.00	0.00	0.00	2411.12	0.00	0.00	0.00	2644.14
	Aggregate	0.05	21.91	6.25	2012084.50	0.05	21.91	6.19	2031285.03

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.17	22.00	11.56	73228.99	2.00	22.00	11.91	74361.51
2	Fishery Related	4.50	18.00	11.38	2009.19	4.50	18.00	11.38	2020.02
3	Mining Related	4.25	20.00	11.74	3535.81	4.25	20.00	11.69	3433.41
4	Agriculture, Forestry & Beverage Production Related	2.00	20.60	11.09	106699.79	2.00	20.00	11.31	104199.76
5	Non Food Production Related	2.00	20.40	10.95	202450.68	2.00	20.40	11.03	207052.22
6	Construction	2.00	21.00	11.80	181267.47	2.00	21.00	12.00	183740.57
7	Electricity, Gas and Water	2.25	20.00	10.60	60181.91	2.25	20.00	10.71	61365.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.40	11.15	22951.87	4.50	20.40	11.35	23316.28
9	Transport, Communication and Public Utilities	4.50	22.00	12.04	52332.74	3.30	24.00	12.20	52985.83
10	Wholesaler & Retailer	2.25	21.50	11.70	396583.21	2.25	21.00	11.75	409220.84
11	Finance, Insurance and Real Estate	1.75	19.00	11.33	145424.60	1.75	20.40	11.41	146742.52
12	Hotel or Restaurant	4.50	21.00	11.08	56235.89	4.50	20.00	11.23	58385.10
13	Other Services	3.00	21.00	11.75	79621.54	3.00	21.00	11.84	79924.63
14	Consumption Loans	2.00	30.00	12.07	131965.72	2.00	24.00	12.35	131064.34
15	Local Government	3.00	11.50	4.13	1508.06	3.00	11.00	3.07	1506.96
16	Others	1.50	24.00	13.08	200457.44	1.50	30.00	12.94	203809.37
	Aggregate	1.17	30.00	11.68	1716454.91	1.50	30.00	11.78	1743129.36

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2074 (Mid Aug, 2017)				Bhadau, 2074 (Mid Sep, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.79	22.00	11.31	280491.84	1.62	22.00	11.43	285171.67
2	Overdraft	2.00	24.00	12.20	303165.08	2.00	24.00	12.42	304901.57
3	Trust Receipt Loan / Import Loan	4.00	20.40	10.02	61655.11	4.00	20.40	9.88	64895.71
4	Demand & Other Working Capital Loan	2.00	21.00	11.41	385860.66	2.50	21.00	11.57	397957.00
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.69	142469.21	2.00	20.00	11.80	145530.98
6	Real Estate Loan	2.00	19.00	12.28	104291.37	2.00	19.00	12.36	103146.41
7	Margin Nature Loan	7.00	17.28	12.43	34044.76	7.00	17.28	12.40	33747.41
8	Hire Purchase Loan	1.50	20.00	12.35	120615.83	1.50	19.00	12.50	120980.63
9	Deprived Sector Loan	1.75	21.50	10.41	93183.32	1.75	20.00	10.43	95241.10
10	Bills Purchased	2.00	17.00	1.92	10500.29	2.00	18.00	2.26	9260.11
11	Other Product	4.00	30.00	12.65	180177.44	4.00	30.00	12.86	182296.76
	Aggregate	1.50	30.00	11.66	1716454.90	1.50	30.00	11.80	1743129.35

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	9.00	3.93	727118.41	1.00	8.50	3.82	737984.93
2	Fixed:	1.00	21.91	10.31	855002.39	0.33	21.91	10.20	844500.34
2.1	up to 1 month	2.50	17.55	7.84	14066.71	1.50	14.50	7.79	10557.47
2.2	1-3 months	1.75	14.50	8.26	41116.48	1.50	13.80	8.95	36357.72
2.3	3-6 months	2.00	17.55	10.49	67911.40	1.25	17.55	10.61	72261.85
2.4	6-12 months	2.50	17.50	10.75	473474.74	0.33	17.50	10.61	480249.06
2.5	1-2 yrs	1.50	14.00	10.22	187011.21	1.20	14.00	9.77	176064.48
2.6	2 yrs and above	1.00	21.91	9.12	71421.85	1.00	21.91	8.99	69009.77
3	Call	0.05	13.00	3.77	269813.84	0.05	13.00	3.89	275414.32
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.50	795.30	3.25	9.00	5.75	656.14
6	Non interest bearing deposits	0.00	0.00	0.00	202623.57	0.00	0.00	0.00	192295.40
6.1	Current	0.00	0.00	0.00	176615.24	0.00	0.00	0.00	167318.91
6.2	Margin	0.00	0.00	0.00	23588.72	0.00	0.00	0.00	22777.20
6.3	Other	0.00	0.00	0.00	2419.61	0.00	0.00	0.00	2199.29
	Aggregate	0.05	21.91	6.17	2055353.52	0.05	21.91	6.10	2050851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	1.62	22.00	11.02	78526.33	2.25	22.00	11.55	79181.64
2	Fishery Related	5.00	18.00	11.19	2076.58	4.50	18.00	11.38	2081.73
3	Mining Related	4.25	20.00	10.70	3603.26	4.00	20.00	11.46	3568.39
4	Agriculture, Forestry & Beverage Production Related	2.00	20.00	10.64	104312.71	1.37	20.00	11.26	104860.15
5	Non Food Production Related	2.50	20.86	10.08	213809.69	1.62	20.00	10.94	215960.65
6	Construction	2.00	21.00	11.45	186480.88	2.00	21.00	11.87	187994.52
7	Electricity, Gas and Water	2.25	20.00	9.71	62989.54	2.25	19.00	10.73	62291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.00	20.86	11.29	24441.32	3.00	20.86	11.63	24670.84
9	Transport, Communication and Public Utilities	3.00	24.00	11.27	51516.23	3.90	24.00	11.90	53042.58
10	Wholesaler & Retailer	2.25	21.21	11.16	422554.95	2.25	21.00	11.57	427615.08
11	Finance, Insurance and Real Estate	1.75	20.00	10.84	153176.65	1.75	19.00	11.10	150844.36
12	Hotel or Restaurant	6.50	20.00	9.70	61253.22	4.50	24.00	11.40	59457.43
13	Other Services	3.00	21.00	10.59	82537.98	3.00	21.50	11.69	80790.21
14	Consumption Loans	2.50	24.00	11.93	130419.63	1.50	30.00	12.18	131743.60
15	Local Government	3.00	15.50	2.34	1518.69	3.00	11.00	3.08	1497.33
16	Others	1.50	30.00	12.62	210697.81	1.22	24.00	12.85	213470.70
	Aggregate	1.50	30.00	11.09	1789915.47	1.22	30.00	11.64	1799070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asoj, 2074 (Mid Oct, 2017)				Kattik, 2074 (Mid Nov, 2017)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	1.62	22.00	11.47	290444.14	2.25	22.00	11.26	289539.19
2	Overdraft	2.00	24.00	12.28	315068.67	2.00	24.00	12.10	312067.51
3	Trust Receipt Loan / Import Loan	3.45	20.86	9.61	66662.09	3.00	19.28	9.08	75896.09
4	Demand & Other Working Capital Loan	2.50	21.00	11.49	418675.98	1.37	21.50	11.38	420214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.80	149380.82	2.00	20.00	11.81	150139.34
6	Real Estate Loan	2.00	20.00	12.38	103197.14	1.22	18.00	12.17	104347.17
7	Margin Nature Loan	7.00	17.28	12.27	34893.56	7.00	16.86	12.05	33957.90
8	Hire Purchase Loan	1.50	20.00	12.48	121231.29	1.50	19.00	12.40	122724.24
9	Deprived Sector Loan	1.75	21.00	10.48	101054.86	1.75	21.00	10.42	95364.32
10	Bills Purchased	2.00	18.00	3.75	6266.19	2.25	18.00	5.62	4055.79
11	Other Product	3.81	30.00	12.79	181867.48	2.32	30.00	12.69	190764.72
	Aggregate	1.50	30.00	11.76	1788742.22	1.22	30.00	11.63	1799070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.00	8.50	3.94	746763.28	1.00	8.50	3.93	753503.96
2	Fixed:	1.50	21.91	10.27	860980.71	1.50	20.50	10.20	890069.53
2.1	up to 1 month	1.50	12.25	9.00	11034.12	1.50	13.80	10.68	12559.83
2.2	1-3 months	1.50	17.55	8.91	42897.52	1.75	17.55	9.23	49841.12
2.3	3-6 months	2.00	15.50	10.50	64709.62	2.00	15.50	10.30	63174.64
2.4	6-12 months	1.50	17.50	10.51	485145.67	2.50	20.50	10.55	483285.57
2.5	1-2 yrs	1.50	14.00	10.44	184978.21	1.50	15.00	10.03	200404.79
2.6	2 yrs and above	2.50	21.91	9.05	72215.57	2.50	19.13	8.96	80803.57
3	Call	0.05	13.00	3.92	278783.16	0.05	13.00	4.11	268559.61
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	9.00	5.00	981.16	3.25	9.00	5.73	882.73
6	Non interest bearing deposits	0.00	0.00	0.00	199654.53	0.00	0.00	0.00	205900.87
6.1	Current	0.00	0.00	0.00	172189.88	0.00	0.00	0.00	181413.20
6.2	Margin	0.00	0.00	0.00	24016.07	0.00	0.00	0.00	22929.37
6.3	Other	0.00	0.00	0.00	3448.58	0.00	0.00	0.00	1558.30
	Aggregate	0.05	21.91	6.17	2087162.84	0.05	20.50	6.21	2118916.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	22.00	11.49	81944.65	4.00	22.00	11.97	85053.85
2	Fishery Related	4.50	18.00	11.28	2152.63	4.50	18.00	11.87	2204.59
3	Mining Related	3.75	20.00	11.07	4074.23	3.75	20.00	11.19	4187.03
4	Agriculture, Forestry & Beverage Production Related	3.00	20.00	10.79	106633.71	1.37	20.00	11.33	111788.82
5	Non Food Production Related	2.50	20.00	10.71	219378.38	1.50	20.00	11.19	220581.79
6	Construction	1.21	21.00	11.71	194380.07	2.00	21.00	12.00	197675.17
7	Electricity, Gas and Water	2.25	19.00	10.38	65823.48	2.25	19.00	10.86	67629.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.00	20.00	11.24	24833.02	4.50	20.00	11.56	25228.67
9	Transport, Communication and Public Utilities	3.90	22.00	10.51	55960.03	3.90	24.00	12.18	55312.74
10	Wholesaler & Retailer	2.25	21.00	11.26	431388.31	2.25	21.63	11.73	445229.41
11	Finance, Insurance and Real Estate	1.75	19.00	10.78	153489.28	1.75	19.00	11.34	159714.24
12	Hotel or Restaurant	4.50	20.00	11.13	62102.59	4.50	24.00	11.66	63726.53
13	Other Services	3.00	21.50	11.53	84610.84	3.00	21.00	11.85	86280.18
14	Consumption Loans	1.50	30.00	11.96	134502.62	1.50	30.00	12.45	138299.70
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.08	1507.64
16	Others	2.00	21.00	11.85	222065.32	1.22	24.00	12.67	230779.66
	Aggregate	1.21	30.00	11.25	1844846.81	1.22	30.00	11.79	1895199.49

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)				Pus, 2074 (Mid Jan, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	10.83	303123.46	1.50	22.00	11.47	308765.07
2	Overdraft	1.21	21.00	11.50	320363.58	2.00	24.00	12.29	335972.27
3	Trust Receipt Loan / Import Loan	3.50	19.00	9.29	75514.51	3.50	20.49	9.60	72938.89
4	Demand & Other Working Capital Loan	2.50	21.50	11.27	427441.43	1.37	21.63	11.56	439239.76
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.46	154017.66	2.00	20.00	11.85	156701.42
6	Real Estate Loan	2.00	19.58	11.43	105581.27	1.22	18.00	12.26	108370.28
7	Margin Nature Loan	7.00	17.50	11.36	35367.48	7.00	17.50	12.06	34966.70
8	Hire Purchase Loan	1.25	20.00	11.54	125676.79	1.50	20.00	12.51	127792.44
9	Deprived Sector Loan	1.75	21.00	10.16	96362.69	1.75	21.00	10.68	103368.40
10	Bills Purchased	9.50	18.00	4.75	3478.20	9.50	17.00	5.64	2808.42
11	Other Product	3.81	30.00	12.58	197919.72	3.81	30.00	12.59	204275.83
	Aggregate	1.21	30.00	11.27	1844846.80	1.22	30.00	11.79	1895199.48

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.00	4.15	756846.55	0.50	12.00	4.32	768149.52
2	Fixed:	1.50	20.50	10.19	916969.51	1.50	40.50	10.17	927359.78
2.1	up to 1 month	1.75	17.55	9.98	19344.35	2.50	13.62	8.78	21100.16
2.2	1-3 months	1.75	14.50	9.97	65677.22	1.75	13.75	10.06	53074.35
2.3	3-6 months	2.00	14.25	10.31	69579.16	2.00	13.75	10.35	71081.64
2.4	6-12 months	1.80	20.50	10.48	475357.42	2.50	40.50	10.47	493426.14
2.5	1-2 yrs	1.50	15.00	10.02	202140.96	1.50	14.00	9.95	201240.75
2.6	2 yrs and above	2.50	19.13	9.06	84870.40	2.50	19.13	9.24	87436.73
3	Call	0.05	13.00	4.29	249819.69	0.05	12.00	4.48	245491.90
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.11	4030.55	3.25	10.00	7.90	4741.04
6	Non interest bearing deposits	0.00	0.00	0.00	201340.68	0.00	0.00	0.00	207933.28
6.1	Current	0.00	0.00	0.00	178058.54	0.00	0.00	0.00	185026.22
6.2	Margin	0.00	0.00	0.00	21983.91	0.00	0.00	0.00	21578.36
6.3	Other	0.00	0.00	0.00	1298.23	0.00	0.00	0.00	1328.69
	Aggregate	0.05	20.50	6.38	2129006.98	0.05	40.50	6.45	2153675.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	24.00	12.01	86677.74	2.25	24.00	12.06	90022.07
2	Fishery Related	4.50	18.00	11.97	2308.48	4.50	18.00	12.06	2390.32
3	Mining Related	3.50	20.00	11.03	4724.60	3.75	20.00	12.11	3852.83
4	Agriculture, Forestry & Beverage Production Related	2.00	24.00	11.46	114723.23	3.60	24.00	11.53	112618.58
5	Non Food Production Related	3.25	20.00	11.34	223547.75	3.87	24.00	11.44	220006.12
6	Construction	2.00	21.39	12.10	200243.78	2.00	24.00	12.03	197357.86
7	Electricity, Gas and Water	2.25	19.00	10.87	68895.02	2.25	19.00	10.98	69714.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	24.00	11.63	25736.86	3.94	24.00	11.77	25783.08
9	Transport, Communication and Public Utilities	3.90	24.00	12.31	56011.34	3.90	24.00	12.29	54776.84
10	Wholesaler & Retailer	2.25	24.00	11.85	452160.46	1.32	24.00	11.80	449766.75
11	Finance, Insurance and Real Estate	1.75	24.00	11.52	157806.34	1.75	24.00	11.63	162140.62
12	Hotel or Restaurant	4.50	24.00	11.77	65363.35	4.50	24.00	11.87	66061.17
13	Other Services	4.50	24.00	12.01	86578.29	4.50	24.00	12.09	85673.99
14	Consumption Loans	2.50	30.00	12.51	139857.14	2.50	24.00	12.50	136089.27
15	Local Government	3.00	11.00	3.08	1507.64	3.00	11.00	3.43	1507.64
16	Others	2.00	24.20	12.75	234688.94	2.00	30.00	12.95	251333.19
	Aggregate	1.75	30.00	11.90	1920830.95	1.32	30.00	11.96	1929094.35

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2074 (Mid Feb, 2018)				Falgun, 2074 (Mid Mar, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	24.00	11.57	315917.88	2.25	24.00	11.64	318316.24
2	Overdraft	2.00	24.20	12.39	340204.59	2.00	24.20	12.53	340611.44
3	Trust Receipt Loan / Import Loan	3.50	21.35	9.79	77709.97	2.75	19.00	9.93	77759.68
4	Demand & Other Working Capital Loan	3.25	24.00	11.68	444053.21	1.32	24.00	11.77	434029.17
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	11.98	158524.28	2.00	24.00	12.01	156391.30
6	Real Estate Loan	2.00	24.00	12.47	108672.59	2.00	24.00	12.55	111270.42
7	Margin Nature Loan	7.00	17.50	12.25	35243.41	7.00	17.50	12.36	34497.88
8	Hire Purchase Loan	2.00	24.00	12.65	129289.00	2.00	24.00	12.75	129439.08
9	Deprived Sector Loan	1.75	24.00	10.68	100391.14	1.75	24.00	10.80	101003.19
10	Bills Purchased	10.00	17.00	5.99	2821.97	10.00	16.38	5.39	2716.66
11	Other Product	4.00	30.00	12.79	208002.89	2.00	30.00	12.80	223059.26
	Aggregate	1.75	30.00	11.92	1920830.94	1.32	30.00	12.01	1929094.34

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.46	763970.59	1.25	10.00	4.39	761775.71
2	Fixed:	1.00	21.00	10.38	959007.09	1.00	23.00	10.33	981696.86
2.1	up to 1 month	2.50	13.52	10.35	20736.01	2.50	13.75	10.68	16703.26
2.2	1-3 months	1.75	13.75	10.52	61546.75	1.75	13.75	10.37	64062.64
2.3	3-6 months	2.00	13.50	10.20	78899.86	2.00	13.50	9.96	84352.73
2.4	6-12 months	1.00	15.00	10.69	518615.89	1.00	23.00	10.56	505671.49
2.5	1-2 yrs	2.50	21.00	10.00	185373.23	2.50	15.00	10.17	208005.33
2.6	2 yrs and above	3.00	19.13	9.51	93835.34	3.00	21.00	9.71	102901.40
3	Call	0.05	12.00	4.71	244763.41	0.05	12.00	4.65	259062.95
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.82	3505.37	3.25	10.00	7.50	4423.29
6	Non interest bearing deposits	0.00	0.00	0.00	218550.09	0.00	0.00	0.00	220202.93
6.1	Current	0.00	0.00	0.00	195402.40	0.00	0.00	0.00	197117.74
6.2	Margin	0.00	0.00	0.00	21635.42	0.00	0.00	0.00	21785.65
6.3	Other	0.00	0.00	0.00	1512.26	0.00	0.00	0.00	1299.54
	Aggregate	0.05	21.00	6.64	2189796.55	0.05	23.00	6.61	2227161.74

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	20.00	12.18	91691.02	2.04	20.00	12.32	93149.57
2	Fishery Related	4.50	18.00	12.07	2290.49	3.04	18.00	12.17	2232.14
3	Mining Related	4.25	16.00	12.07	3750.22	8.00	19.60	12.88	4410.11
4	Agriculture, Forestry & Beverage Production Related	3.60	20.00	11.76	105378.94	3.60	20.00	11.96	115181.65
5	Non Food Production Related	2.75	20.00	11.61	210075.92	2.75	21.66	11.77	231436.37
6	Construction	2.00	21.39	12.26	198097.86	2.00	21.39	12.53	203686.64
7	Electricity, Gas and Water	2.25	19.00	11.16	68020.38	2.25	18.00	11.24	75625.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	3.94	21.39	11.85	26353.88	4.50	20.00	12.19	27790.94
9	Transport, Communication and Public Utilities	4.00	22.00	12.54	52750.97	4.00	24.00	12.85	56477.67
10	Wholesaler & Retailer	2.25	21.77	12.26	429417.14	2.25	21.77	12.24	467466.70
11	Finance, Insurance and Real Estate	1.75	20.00	11.87	159824.18	1.75	20.00	11.93	173185.83
12	Hotel or Restaurant	4.50	21.89	12.01	67408.29	4.50	21.89	12.22	71902.74
13	Other Services	4.50	21.39	12.26	83692.40	4.50	21.39	12.47	87411.52
14	Consumption Loans	1.50	30.00	12.61	132275.90	2.50	30.00	12.77	137160.43
15	Local Government	3.00	13.57	3.43	1508.62	3.00	15.00	3.42	1503.25
16	Others	2.00	21.00	12.23	333075.08	2.00	21.00	13.22	249222.28
	Aggregate	1.50	30.00	12.10	1965611.30	1.75	30.00	12.32	1997843.51

Overall Summary of Interest Rate on LCY Productwise Credit		Chait, 2074 (Mid Apr, 2018)				Baishakh, 2075 (Mid May, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.76	324318.81	2.25	22.00	11.98	335598.81
2	Overdraft	2.00	21.00	12.64	348439.18	4.00	20.00	12.95	351682.85
3	Trust Receipt Loan / Import Loan	2.75	21.39	9.99	78443.22	2.75	21.39	10.31	80846.11
4	Demand & Other Working Capital Loan	3.25	21.89	11.85	447396.69	4.00	21.89	12.10	466948.92
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.13	158181.85	2.00	20.00	12.41	162744.54
6	Real Estate Loan	2.00	18.30	12.72	113778.23	2.00	20.00	12.93	113388.87
7	Margin Nature Loan	7.00	17.50	12.41	34112.56	7.00	18.14	12.74	33585.55
8	Hire Purchase Loan	1.50	20.00	12.87	130671.07	2.00	24.00	13.17	133537.06
9	Deprived Sector Loan	1.75	21.00	11.09	105932.12	1.75	21.00	11.29	106384.75
10	Bills Purchased	9.00	16.38	5.75	2502.37	9.00	16.78	6.09	2868.24
11	Other Product	2.00	30.00	12.88	221835.21	2.04	30.00	13.21	210257.81
	Aggregate	1.50	30.00	12.12	1965611.29	1.75	30.00	12.38	1997843.51

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.00	4.42	767724.28	1.25	10.50	4.36	801284.37
2	Fixed:	1.00	23.00	10.31	1008492.69	1.00	22.00	10.24	1036410.10
2.1	up to 1 month	3.50	16.00	11.09	36176.36	3.00	16.00	10.54	31931.42
2.2	1-3 months	1.75	13.50	10.12	69549.84	1.75	21.00	10.01	71592.92
2.3	3-6 months	2.00	13.06	9.96	100189.68	2.00	13.50	9.92	107135.83
2.4	6-12 months	1.00	23.00	10.52	475869.84	1.00	22.00	10.42	488484.55
2.5	1-2 yrs	2.50	15.00	10.20	220729.50	2.50	14.00	10.20	234054.89
2.6	2 yrs and above	3.00	21.00	9.75	105977.47	3.00	21.00	9.85	103210.49
3	Call	0.05	12.00	4.49	268367.37	0.05	12.00	4.67	293082.26
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.83	4399.84	3.25	10.00	7.80	3816.75
6	Non interest bearing deposits	0.00	0.00	0.00	224090.39	0.00	0.00	0.00	256392.46
6.1	Current	0.00	0.00	0.00	201260.91	0.00	0.00	0.00	232620.40
6.2	Margin	0.00	0.00	0.00	21650.99	0.00	0.00	0.00	22181.33
6.3	Other	0.00	0.00	0.00	1178.50	0.00	0.00	0.00	1590.73
	Aggregate	0.05	23.00	6.61	2273074.58	0.05	22.00	6.49	2390985.94

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.45	93080.97	2.25	21.66	12.46	95936.04
2	Fishery Related	4.50	18.00	12.23	2257.01	4.50	18.00	12.16	2307.10
3	Mining Related	8.00	19.60	12.85	4025.39	8.00	16.14	12.92	3835.44
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.12	104852.11	2.12	20.60	12.08	119749.96
5	Non Food Production Related	4.00	21.66	12.06	214289.31	3.40	20.00	12.14	237457.39
6	Construction	2.00	21.39	12.67	207614.71	2.00	21.60	12.64	212355.17
7	Electricity, Gas and Water	2.25	18.00	11.46	72720.98	1.62	18.00	11.43	81900.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	20.00	12.34	27370.59	4.50	20.00	12.35	28966.37
9	Transport, Communication and Public Utilities	4.50	24.00	12.96	54622.62	4.50	24.00	12.95	55573.00
10	Wholesaler & Retailer	1.71	21.77	12.50	445232.59	0.50	21.60	12.38	475857.16
11	Finance, Insurance and Real Estate	1.75	20.00	12.08	166955.73	1.75	20.51	12.06	179755.55
12	Hotel or Restaurant	4.50	21.89	12.26	72919.13	4.50	21.60	12.28	77924.68
13	Other Services	4.50	21.60	12.54	86917.22	4.50	21.60	12.42	92564.15
14	Consumption Loans	2.50	30.00	12.92	134124.82	1.50	30.00	12.83	141258.59
15	Local Government	3.00	13.50	3.37	1497.45	3.00	13.50	3.43	1499.92
16	Others	2.00	21.66	12.59	334625.27	2.00	21.00	13.52	246475.63
	Aggregate	1.71	30.00	12.42	2023105.92	0.50	30.00	12.47	2053416.72

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2075 (Mid June, 2018)				Asar, 2075 (Mid Jul, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	11.98	335598.81	2.25	22.00	11.93	363153.74
2	Overdraft	4.00	20.00	12.95	351682.85	0.50	20.51	12.82	348911.76
3	Trust Receipt Loan / Import Loan	2.75	21.39	10.31	80846.11	3.40	21.39	10.21	63240.61
4	Demand & Other Working Capital Loan	4.00	21.89	12.10	466948.92	1.62	21.89	12.08	478751.51
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	20.00	12.41	162744.54	2.00	20.00	12.32	167178.62
6	Real Estate Loan	2.00	20.00	12.93	113388.87	2.00	20.51	12.83	114735.11
7	Margin Nature Loan	7.00	18.14	12.74	33585.55	7.00	18.00	12.59	33207.62
8	Hire Purchase Loan	2.00	24.00	13.17	133537.06	1.50	24.00	13.11	137279.04
9	Deprived Sector Loan	1.75	21.00	11.29	106384.75	1.75	21.00	11.28	114875.50
10	Bills Purchased	9.00	16.78	6.09	2868.24	10.00	16.78	7.53	1817.01
11	Other Product	2.04	30.00	13.21	210257.81	2.00	30.00	12.82	230266.22
	Aggregate	1.75	30.00	12.38	1997843.51	0.50	30.00	12.29	2053416.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.27	796558.23	1.25	10.00	4.06	803408.71
2	Fixed:	0.04	22.00	9.84	1071415.46	1.00	22.00	9.98	1085241.74
2.1	up to 1 month	3.25	16.00	10.24	30390.80	2.00	21.00	9.53	34008.81
2.2	1-3 months	0.10	21.00	9.37	84401.27	1.75	16.00	9.47	91558.14
2.3	3-6 months	0.10	13.50	10.57	118136.25	2.00	13.50	9.91	116334.22
2.4	6-12 months	0.06	22.00	9.90	472577.77	1.00	22.00	10.01	488374.18
2.5	1-2 yrs	0.04	14.00	9.49	260001.48	2.50	14.00	10.18	241481.36
2.6	2 yrs and above	0.10	21.00	9.92	105907.90	3.00	21.00	10.02	113485.04
3	Call	0.05	12.00	4.22	292097.36	0.05	15.00	3.63	307298.25
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.69	3998.06	3.25	10.00	7.70	4009.35
6	Non interest bearing deposits	0.00	0.00	0.00	212279.06	0.00	0.00	0.00	217963.34
6.1	Current	0.00	0.00	0.00	188942.02	0.00	0.00	0.00	193345.22
6.2	Margin	0.00	0.00	0.00	22090.57	0.00	0.00	0.00	23155.45
6.3	Other	0.00	0.00	0.00	1246.47	0.00	0.00	0.00	1462.66
	Aggregate	0.04	22.00	6.40	2376348.16	0.05	22.00	6.30	2417921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.66	12.43	99693.85	2.25	20.00	12.46	109057.00
2	Fishery Related	4.50	18.00	12.15	2480.96	4.50	18.00	12.05	2616.94
3	Mining Related	8.00	19.44	12.65	3795.07	8.00	19.44	12.54	4301.32
4	Agriculture, Forestry & Beverage Production Related	4.50	20.60	12.24	110543.65	4.05	20.60	12.08	121004.21
5	Non Food Production Related	3.00	20.00	11.93	232013.88	3.00	21.06	11.89	260713.42
6	Construction	2.00	21.60	12.65	217080.00	2.00	21.60	12.29	226767.66
7	Electricity, Gas and Water	2.25	18.00	11.52	77145.98	2.25	18.00	11.42	84848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.50	18.16	12.26	27784.40	4.50	20.53	12.28	27845.52
9	Transport, Communication and Public Utilities	3.43	24.00	12.73	55579.36	3.43	24.00	12.73	58894.49
10	Wholesaler & Retailer	0.50	21.60	12.49	449358.81	0.50	22.38	12.36	493446.11
11	Finance, Insurance and Real Estate	1.75	19.50	12.25	169896.37	1.75	19.50	11.70	176984.66
12	Hotel or Restaurant	4.50	21.60	12.32	77703.83	4.50	21.60	12.24	82417.35
13	Other Services	3.00	21.60	12.57	90243.74	4.50	21.60	12.44	95950.81
14	Consumption Loans	1.50	30.00	12.92	132970.54	1.50	30.00	12.83	134334.76
15	Local Government	3.00	13.50	3.43	1499.92	3.00	13.50	3.43	1499.92
16	Others	2.00	22.00	12.84	332775.87	2.00	21.00	13.10	251328.84
	Aggregate	0.50	30.00	12.45	2080566.22	0.50	30.00	12.31	2132011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Saun, 2075 (Mid Aug, 2018)				Bhadau, 2075 (Mid Sep, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	22.00	12.03	371125.24	2.25	22.00	11.96	378505.37
2	Overdraft	0.50	22.00	12.93	344194.13	0.50	21.60	12.76	351228.00
3	Trust Receipt Loan / Import Loan	3.40	20.39	10.42	77780.99	3.40	20.39	10.52	81475.04
4	Demand & Other Working Capital Loan	1.15	21.60	12.26	491133.25	4.50	22.38	12.13	506505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	19.00	12.60	168660.29	2.00	19.95	12.05	171269.18
6	Real Estate Loan	2.00	20.53	13.09	115915.71	2.00	20.53	12.99	116250.69
7	Margin Nature Loan	7.00	18.01	12.85	32400.66	7.00	18.01	12.72	33172.96
8	Hire Purchase Loan	1.50	24.00	13.24	139170.99	1.50	24.00	13.22	139944.21
9	Deprived Sector Loan	1.75	21.00	11.52	110907.42	1.75	21.00	11.22	114856.28
10	Bills Purchased	10.00	16.67	5.29	2829.25	10.00	16.67	4.70	3335.60
11	Other Product	2.00	30.00	13.35	226448.31	2.00	30.00	13.23	235468.89
	Aggregate	0.50	30.00	12.48	2080566.23	0.50	30.00	12.32	2132011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	10.50	4.29	830350.09	1.50	8.52	4.32	832957.61
2	Fixed:	1.00	22.00	10.25	1109822.75	1.00	22.00	10.27	1124046.44
2.1	up to 1 month	2.00	21.00	9.37	43896.17	2.00	21.00	9.61	43052.02
2.2	1-3 months	1.75	16.00	9.90	84687.72	1.75	16.00	9.97	88043.28
2.3	3-6 months	1.00	13.50	10.27	131019.89	1.00	13.50	10.07	143593.90
2.4	6-12 months	2.50	22.00	10.34	483516.18	2.50	22.00	10.43	469502.65
2.5	1-2 yrs	2.50	14.00	10.43	249645.94	2.50	14.00	10.47	254210.20
2.6	2 yrs and above	3.00	21.00	10.02	117056.85	3.00	21.00	9.94	125644.39
3	Call	0.05	12.00	4.01	281677.88	0.05	12.00	3.83	292645.94
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	10.00	7.31	4445.56	3.25	10.00	7.73	3882.41
6	Non interest bearing deposits	0.00	0.00	0.00	223341.45	0.00	0.00	0.00	213630.70
6.1	Current	0.00	0.00	0.00	194119.76	0.00	0.00	0.00	188281.07
6.2	Margin	0.00	0.00	0.00	23965.59	0.00	0.00	0.00	23633.45
6.3	Other	0.00	0.00	0.00	5256.11	0.00	0.00	0.00	1716.18
	Aggregate	0.05	22.00	6.57	2449637.73	0.05	22.00	6.61	2467163.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.54	112334.29	2.25	21.00	12.48	112675.00
2	Fishery Related	4.50	18.00	12.07	2701.11	4.50	18.00	11.95	2697.13
3	Mining Related	8.00	19.44	12.20	4440.02	8.00	19.44	12.20	4435.21
4	Agriculture, Forestry & Beverage Production Related	4.13	21.00	12.31	123968.83	4.50	21.00	12.20	123942.30
5	Non Food Production Related	3.60	21.18	11.68	274822.02	4.32	21.00	11.88	285312.47
6	Construction	2.00	21.60	12.26	230053.41	1.14	21.00	12.25	231115.09
7	Electricity, Gas and Water	2.25	18.00	11.51	89570.27	2.25	18.00	11.42	90448.76
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	20.00	12.35	29189.28	2.00	21.00	12.21	31298.56
9	Transport, Communication and Public Utilities	4.50	24.00	12.75	60731.05	4.50	24.00	12.65	60715.09
10	Wholesaler & Retailer	2.25	22.38	12.13	514785.14	0.50	21.60	12.20	518487.26
11	Finance, Insurance and Real Estate	1.75	21.00	11.74	187273.81	1.75	20.00	11.61	184646.78
12	Hotel or Restaurant	4.50	21.60	12.29	86291.73	4.33	21.60	12.15	85492.55
13	Other Services	4.50	21.60	12.34	98307.25	4.50	21.60	12.43	99033.29
14	Consumption Loans	1.50	30.00	12.75	135685.42	1.50	30.00	12.77	135486.98
15	Local Government	3.00	13.50	3.43	1499.88	3.00	13.50	3.43	1499.85
16	Others	2.00	24.00	13.23	260102.90	2.00	24.00	13.18	261694.59
	Aggregate	1.50	30.00	12.26	2211756.41	0.50	30.00	12.26	2228980.91

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)				Kartik, 2075 (Mid Nov, 2018)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.00	22.00	11.96	389289.85	2.25	22.00	11.91	392989.58
2	Overdraft	2.00	24.00	12.81	362044.83	0.50	24.00	12.60	361144.73
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.45	83045.80	4.00	20.39	10.50	87834.91
4	Demand & Other Working Capital Loan	2.25	22.38	11.93	538446.71	4.50	21.60	12.09	545895.60
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.02	174043.75	1.14	21.00	12.02	174332.63
6	Real Estate Loan	2.00	21.00	12.95	119107.03	2.00	20.53	12.87	120076.13
7	Margin Nature Loan	7.00	18.01	12.75	33621.42	7.00	18.05	12.65	31194.41
8	Hire Purchase Loan	1.50	24.00	12.98	140529.79	1.50	24.00	13.11	141429.63
9	Deprived Sector Loan	1.75	21.00	11.28	126355.86	1.75	21.00	11.22	122045.53
10	Bills Purchased	10.00	19.29	4.69	3619.96	10.00	16.66	5.30	3707.10
11	Other Product	4.50	30.00	13.08	241651.40	2.00	30.00	13.20	248330.67
	Aggregate	1.50	30.00	12.24	2211756.41	0.50	30.00	12.25	2228980.91

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.50	10.50	4.41	823350.59	1.25	8.68	4.46	830030.41
2	Fixed:	0.35	21.00	10.11	1183332.87	0.35	21.00	10.28	1206389.41
2.1	up to 1 month	2.00	13.50	10.31	45029.08	2.00	13.50	9.70	46070.10
2.2	1-3 months	0.35	16.00	10.05	91471.21	0.35	16.00	10.08	88503.07
2.3	3-6 months	1.00	15.00	9.96	131819.62	2.00	15.00	10.11	128871.86
2.4	6-12 months	2.50	13.60	9.93	518048.19	2.50	13.50	10.25	490257.72
2.5	1-2 yrs	2.50	14.00	10.48	245925.84	2.50	16.00	10.58	295174.69
2.6	2 yrs and above	3.00	21.00	10.25	151038.92	3.00	21.00	10.25	157511.96
3	Call	0.05	12.00	4.00	262462.30	0.05	12.00	3.98	266236.27
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	2.50	10.00	7.45	5146.73	3.25	10.00	7.79	3916.09
6	Non interest bearing deposits	0.00	0.00	0.00	247984.89	0.00	0.00	0.00	251329.64
6.1	Current	0.00	0.00	0.00	223728.96	0.00	0.00	0.00	227073.21
6.2	Margin	0.00	0.00	0.00	23239.18	0.00	0.00	0.00	22581.34
6.3	Other	0.00	0.00	0.00	1016.75	0.00	0.00	0.00	1675.09
	Aggregate	0.05	21.00	6.62	2522277.38	0.05	21.00	6.72	2557901.82

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.25	21.00	12.50	115413.72	2.00	21.00	12.51	119507.04
2	Fishery Related	4.50	18.00	11.94	2763.30	3.03	18.00	11.83	2698.40
3	Mining Related	5.40	19.44	12.39	4697.78	5.40	19.44	12.37	4383.38
4	Agriculture, Forestry & Beverage Production Related	4.50	21.00	12.28	127319.98	3.00	21.00	12.22	130259.08
5	Non Food Production Related	4.50	21.28	12.00	290640.63	2.00	21.00	11.92	297216.01
6	Construction	1.14	21.00	12.26	232806.23	2.00	21.00	12.27	235960.13
7	Electricity, Gas and Water	2.25	18.00	11.42	91675.64	2.25	21.00	11.44	94499.67
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.39	31450.84	2.00	21.00	12.28	33449.93
9	Transport, Communication and Public Utilities	4.50	24.00	12.67	60771.97	4.50	22.00	12.34	61082.50
10	Wholesaler & Retailer	2.00	21.60	12.32	521293.29	2.00	21.60	12.21	532376.45
11	Finance, Insurance and Real Estate	1.75	21.00	11.62	185388.39	1.75	21.00	11.94	233815.95
12	Hotel or Restaurant	4.50	21.60	12.15	86466.28	4.50	21.60	12.20	88192.62
13	Other Services	4.50	21.60	12.49	99181.36	4.50	21.60	12.52	103918.38
14	Consumption Loans	1.50	30.00	12.60	141072.45	1.50	30.00	12.67	142641.75
15	Local Government	3.00	14.00	3.43	1499.85	3.00	14.00	4.01	1500.49
16	Others	2.00	21.28	13.30	263633.42	2.00	21.28	13.30	237100.01
	Aggregate	1.14	30.00	12.32	2256075.13	1.50	30.00	12.29	2318601.78

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2075 (Mid Dec, 2018)				Push, 2075 (Mid Jan, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.89	399715.90	2.25	21.00	11.93	409391.10
2	Overdraft	2.00	21.60	12.59	365472.99	2.00	21.60	12.60	378395.46
3	Trust Receipt Loan / Import Loan	4.00	20.39	10.46	87614.42	3.00	20.39	10.12	81631.46
4	Demand & Other Working Capital Loan	2.00	21.60	12.17	550786.74	4.50	21.60	12.20	575433.44
5	Residential Personal Home Loan (Up to Rs. 10 million)	1.14	21.00	12.03	175927.46	2.00	21.00	12.04	177062.15
6	Real Estate Loan	2.00	21.00	12.88	118694.36	2.00	21.00	12.91	117566.02
7	Margin Nature Loan	7.00	18.05	12.58	31941.44	7.00	18.05	12.63	33917.95
8	Hire Purchase Loan	1.50	24.00	13.08	144053.00	1.50	22.00	13.11	145368.12
9	Deprived Sector Loan	1.75	21.00	11.26	121917.17	1.75	21.00	11.31	132138.86
10	Bills Purchased	10.00	16.66	5.75	3137.45	10.00	16.66	5.13	3116.71
11	Other Product	2.00	30.00	13.23	256814.19	2.00	30.00	13.14	264580.52
	Aggregate	1.14	30.00	12.28	2256075.12	1.50	30.00	12.28	2318601.78

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Saving	1.25	9.25	4.37	845084.60	1.25	10.00	4.45	850849.41
2	Fixed:	1.75	21.00	10.29	1207979.13	1.75	21.00	10.10	1205878.50
2.1	up to 1 month	3.50	13.00	10.75	31911.69	2.50	13.00	10.77	40604.85
2.2	1-3 months	1.75	15.00	10.12	91243.17	1.75	15.00	9.91	99512.06
2.3	3-6 months	2.00	13.50	10.30	122145.68	2.00	15.00	10.04	135668.93
2.4	6-12 months	2.50	13.50	10.13	529704.96	2.50	13.50	9.79	505951.40
2.5	1-2 yrs	2.50	13.75	10.59	271285.12	2.50	13.75	10.53	261773.10
2.6	2 yrs and above	3.00	21.00	10.33	161688.50	3.00	21.00	10.36	162368.16
3	Call	0.05	12.00	3.89	260222.47	0.05	12.00	4.07	268697.81
4	Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Other	3.25	13.00	7.95	4151.63	3.50	13.00	7.88	3218.02
6	Non interest bearing deposits	0.00	0.00	0.00	255742.18	0.00	0.00	0.00	251752.36
6.1	Current	0.00	0.00	0.00	231751.50	0.00	0.00	0.00	225357.33
6.2	Margin	0.00	0.00	0.00	22321.23	0.00	0.00	0.00	24643.90
6.3	Other	0.00	0.00	0.00	1669.46	0.00	0.00	0.00	1751.13
	Aggregate	0.05	21.00	6.67	2573180.01	0.05	21.00	6.62	2580396.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	2.00	21.00	12.09	120321.66	2.00	21.00	12.09	122591.17
2	Fishery Related	3.03	18.00	11.53	2922.51	3.03	18.00	11.47	3173.91
3	Mining Related	5.40	19.44	11.98	4850.82	5.40	19.44	11.74	5183.18
4	Agriculture, Forestry & Beverage Production Related	3.00	21.00	11.92	132429.05	3.00	21.00	12.01	130732.53
5	Non Food Production Related	2.00	21.00	11.91	304097.14	2.00	21.00	11.84	300630.46
6	Construction	2.00	21.00	12.39	239038.73	2.00	21.00	12.32	242857.02
7	Electricity, Gas and Water	2.25	21.00	11.43	96833.09	2.25	21.00	11.26	98737.87
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.00	21.00	12.36	33255.77	2.00	21.00	12.30	33680.73
9	Transport, Communication and Public Utilities	4.50	22.00	12.36	61475.42	4.50	22.00	12.80	61909.88
10	Wholesaler & Retailer	2.00	21.60	12.42	528546.50	2.00	21.60	12.45	539600.39
11	Finance, Insurance and Real Estate	1.75	21.00	12.19	226459.07	1.75	21.00	11.97	188401.46
12	Hotel or Restaurant	4.50	21.00	12.06	91258.10	4.50	21.00	11.89	90659.96
13	Other Services	4.50	21.60	12.50	105526.34	4.50	21.60	12.52	106039.26
14	Consumption Loans	2.50	30.00	12.73	140788.26	1.50	30.00	12.62	140421.78
15	Local Government	3.00	16.00	4.92	1499.89	3.00	16.00	4.95	1503.69
16	Others	2.00	22.00	13.43	239832.38	2.00	22.00	13.44	271175.65
	Aggregate	1.75	30.00	12.34	2329134.74	1.50	30.00	12.33	2337298.93

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2075 (Mid Feb, 2019)				Falgun, 2075 (Mid Mar, 2019)			
S.N.	Description	Min (%)	Max (%)	Wt. avg. (%)	Amount	Min (%)	Max (%)	Wt. avg. (%)	Amount
1	Term Loan	2.25	21.00	11.96	420621.83	2.25	21.00	11.84	427318.03
2	Overdraft	4.00	22.00	12.85	379082.21	2.00	22.00	12.80	376968.92
3	Trust Receipt Loan / Import Loan	3.00	20.39	10.47	84203.72	3.00	20.39	10.66	82954.88
4	Demand & Other Working Capital Loan	2.50	21.60	12.13	570359.86	3.00	21.60	12.15	573602.22
5	Residential Personal Home Loan (Up to Rs. 10 million)	2.00	21.00	12.19	179092.06	2.00	21.00	12.17	180209.98
6	Real Estate Loan	2.00	21.00	12.87	116847.41	2.00	21.00	12.85	116723.38
7	Margin Nature Loan	9.27	18.00	12.55	32898.18	8.67	17.65	12.40	32548.71
8	Hire Purchase Loan	2.50	22.00	13.16	146166.02	1.50	22.00	13.17	146314.07
9	Deprived Sector Loan	1.75	21.00	11.42	130936.53	1.75	21.00	11.48	130683.27
10	Bills Purchased	6.00	18.79	6.31	2858.07	10.00	18.66	5.64	3035.34
11	Other Product	2.00	30.00	13.26	266068.84	2.00	30.00	13.18	266940.13
	Aggregate	1.75	30.00	12.35	2329134.73	1.50	30.00	12.32	2337298.94

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 Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBBL
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Machhapuchhre Bank Limited	MBL	14	Kumari Bank Limited	Kumari
15	Laxmi Bank Limited	Laxmi	16	Siddhartha Bank Limited	SBL
17	Agriculture Development Bank	ADBNI	18	Global IME Bank Limited	Global
19	Citizens Bank International Limited	Citizen	20	Prime Commercial Bank Limited	Prime
21	Sunrise Bank Limited	Sunrise	22	NMB Bank Limited	NMB
23	Prabhu Bank Limited	Prabhu	24	Janata Bank Nepal Limited	Janata
25	Mega Bank Nepal Limited	Mega	26	Civil Bank Limited	CBL
27	Century Commercial Bank Limited	Century	28	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Sahayogi Vikas Bank Limited	Sahayogi	4	Karnali Bikash Bank Limited	Karnali
5	Shangrila Development Bank Limited	Shangrila	6	Excel Development Bank Limited	Excel
7	Western Development Bank Limited	Western	8	Deva Bikas Bank Limited	Deva
9	Miteri Development Bank Limited	Miteri	10	Tinau Bikas Bank Limited	Tinau
11	Muktinath Bikas Bank Limited	Mukti	12	Kankai Bikas Bank Limited	Kankai
13	Bhargab Bikas Bank Limited	Bhargav	14	Garima Bikas Bank Limited	Garima
15	Om Development Bank Limited	Om	16	Gandaki Bikas Bank Limited	GandakiDB
17	Kabeli Bikas Bank Limited	Kabeli	18	Kamana Sewa Bikash Bank Limited	Kamana
19	Corporate Development Bank Limited	Corporate	20	Purnima Bikas Bank Limited	Purnima
21	Jyoti Bikas Bank Limited	Jyoti	22	Hamro Bikas Bank Limited	Hamro
23	Shine Resunga Development Bank Limited	Shine	24	Kanchan Development Bank Limited	Kanchan
25	Lumbini Bikas Bank Limited	LumbiniDB	26	Mission Development Bank Limited	Mission
27	Sindhu Bikas Bank Limited	Sindhu	28	Sahara Development Bank Limited	Sahara
29	Nepal Community Development Bank Limited	Community	30	Kailash Bikas Bank Limited	Kailash
31	Salapa Bikas Bank Limited	Salapa	32	Saptakoshi Development Bank Limited	saptakoshi
33	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFCL	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Lalitpur Finance Co. Limited	Lalitpur
7	United Finance Co. Limited	United	8	Best Finance Limited	BestFC
9	Progressive Finance Limited	Progressive	10	Janaki Finance Co. Limited	PFCL
11	Pokhara Finance Limited	Pokhara	12	Central Finance Limited	Central
13	Hathway Finance Company Limited	Hathway	14	Multipurpose Finance Co. Limited	Multi
15	Shrijana Finance Limited	Srijana	16	World Merchant Banking & Finance Limited	WMerchant
17	Capital Merchant Banking & Finance Co. Limited	CMerchant	18	Crystal Finance Limited	Crystal
19	Guheshwori Merchant Banking & Finance Limited	GMBFL	20	ICFC Finance Limited	ICFC
21	City Express Finance Company Limited	CityExpress	22	Manjushree Financial Institution Limited	Manju
23	Jebil's Finance Limited	Jebils	24	Reliance Finance Limited	Reliance

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Limited	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek	6	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Limited	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar	12	First Microfinance Laghubitta Bittiya Sanstha Limited	First
13	Nagbeli Laghubitta Bittiya Sanstha Limited	Nagbeli	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janautthan SamudayikMicrofinance Dev. Bank Limited	Jana
17	Mithila Laghu Bitta Bikas Bank Limited	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	LaxmiMF	20	Civil laghubitta Bittiya Sanstha	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	24	NMB Microfinance Bittiya Sanstha Ltd	NMBMF
25	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	26	Global IME Laghubitta Bittiya Sanstha Limited	ReliableMF
27	Mahuli Samudayik Laghubitta Bittiya Sanstha Ltd.	MahuliMF	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
29	Mero Microfinance Bittiya Sanstha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanstha Ltd.	SamataMF
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
33	National Microfinance Bittiya Sanstha Ltd.	NationalMF	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.Är	SewaMF
35	Unnati Microfinance Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	38	Support Microfinance Bittiya Sanstha imited	Support
39	Arambha Microfinance Bittiya Sanstha Limited	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Limited	Janasewi
41	Chautari Laghubitta Bittiya Sanstha Limited	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Limited	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd	Agro
45	Creative Laghubitta Bittiya Sanstha Ltd	Creative	46	Rama Roshan Microfinance Bittiya Sastha Ltd	RamaRoshan
47	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	48	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
49	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	50	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
51	SwabhimanMicrofinance Bittiya Sanstha Ltd.	Swabhiman	52	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
53	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	54	Arthik Samriddhi Laghubitta Bittiya Sanstha Ltd.	Arthik Samridhi
55	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	56	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
57	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	58	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik
59	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	60	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
61	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	62	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo
63	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati	64	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
65	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	66	Divya Laghubitta Bittiya Sanstha Limited	Divya
67	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	68	Grameen Swayamsewak Laghubitta Bittiya Sanstha Lin	Grameen
69	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	70	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha
71	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	72	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
73	Smart Laghubitta Bittiya Sanstha Limited	Smart	74	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik
75	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	76	Solve Laghubitta Bittiya Sanstha Limited	Solve
77	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	78	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
79	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi	80	NRN Laghubitta Bittiya Sanstha Limited	NRN
81	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	82	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu