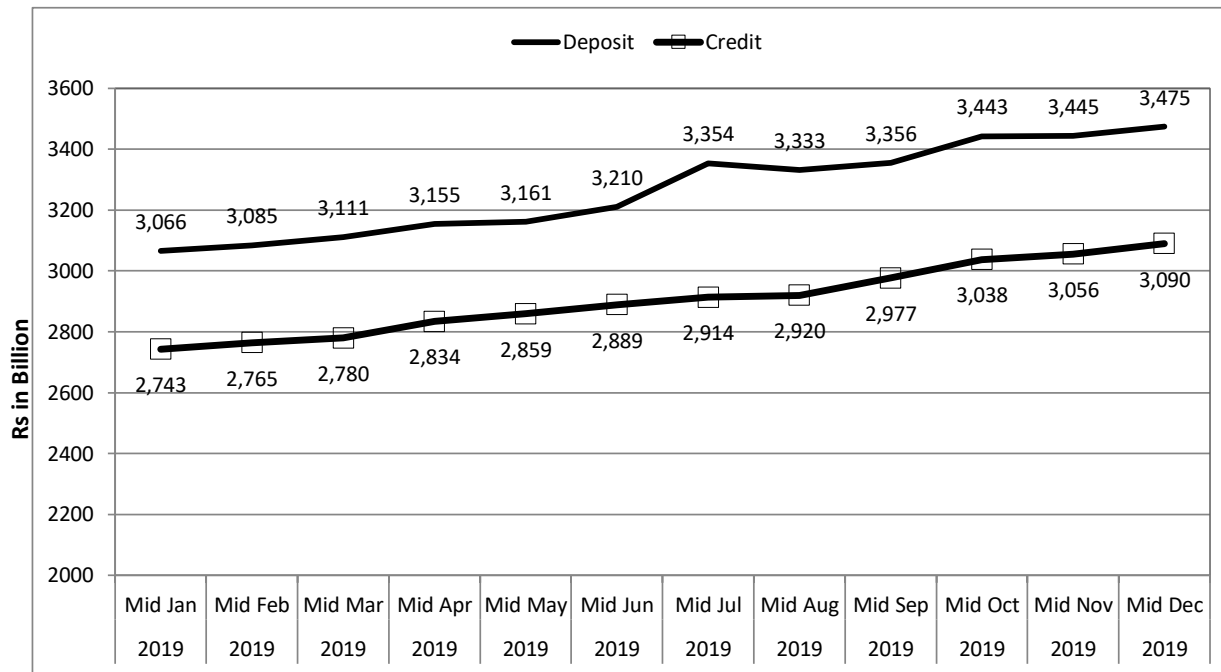


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Mangsir  
Mid-Dec, 2019

# Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	22
7. Profit & Loss Account	
a. Commercial Banks	23
b. Development Banks	25
c. Finance Companies	28
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	33
c. Finance Companies	36
9. Micro-credit Development Banks	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
<b>Annexure</b>	
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	27	24	22	89	162
Total Number of Licensed BFIs*	27	24	22	91	164

\* 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.

7 Balance Sheet and Profit & Loss Statement of Commercial Bank is based on NFRS reporting.

## Major Financial Indicators

as on Mangsir End, 2076 (Mid-Dec, 2019)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	86.44	11.55	2.31	100.30
2	Total Credit/GDP	77.19	9.91	2.08	89.19
3	Total Credit/ Total Deposit	89.30	85.85	90.29	88.93
4	CCD Ratio <sup>#</sup>	76.90	76.03	74.65	76.52
5	Fixed Deposit/Total Deposit	47.68	50.01	54.12	48.10
6	Saving Deposit/Total Deposit	31.00	32.14	27.14	31.04
7	Current Deposit/Total Deposit	8.63	1.57	0.47	7.63
8	Call Deposit/Total Deposit	11.47	16.20	9.84	11.98
9	NPL/ Total Loan <sup>@</sup>	1.61	1.26	8.87	1.74
10	Total LLP/Total Loan <sup>@</sup>	2.01	2.02	9.04	2.17
11	Deprived Sector Loan/Total Loan <sup>§</sup>	6.24	10.26	8.56	6.72
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	9.41	10.26	20.06	9.75
2	Investment in Gov. Securities/Total Deposit	11.98	3.40	3.67	10.80
3	Total Liquid Assets/Total Deposit	22.31	27.22	33.78	23.14
<b>C. Capital Adequacy Ratios (%)<sup>@</sup></b>					
1	Core Capital/RWA	12.13	14.79	17.78	12.49
2	Total Capital/RWA	13.91	15.95	18.70	14.19
<b>D. Financial Access</b>					
1	No. of institutions	27	24	22	73
2	No. of Branches	3,951	1,290	229	5,470
3	No. of Deposit Accounts <sup>@</sup>	24,265,208	4,426,926	577,497	29,269,631
4	No. of Loan Accounts <sup>@</sup>	1,081,971	330,361	44,078	1,456,410
5	No. of Branchless Banking Centers <sup>@</sup>	1,559	-	-	1,559
6	No. of Branchless Banking Customers <sup>@</sup>	180,205	-	-	180,205
7	No. of Mobile Banking Customers <sup>@</sup>	8,091,167	938,328	70,237	9,099,732
8	No. of Internet Banking Customers <sup>@</sup>	896,597	26,833	5,279	928,709
9	No. of ATMs <sup>@</sup>	3,157	313	50	3,520
10	No. of Debit Cards <sup>@</sup>	6,553,804	230,607	35,191	6,819,602
11	No. of Credit Cards <sup>@</sup>	137,656	-	-	137,656
12	No. of Prepaid Cards <sup>@</sup>	63,200	-	-	63,200
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.80</b>			
	(a) Saving	4.99			
	(b) Fixed	9.72			
	(c) Call	4.16			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>11.93</b>			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2018/19 Rs. 34,64,319 million(Preliminary)

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

§ 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

# Mangsir month end (last day) CCD ratio

@ Data as on 1st Quarter of FY2076/77 (2019/20)

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

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2017	2018	2019	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	308,652	370,014	446,402	501,955	497,378	19.88	20.64	-0.91
	a. Paid-up Capital	225,314	282,196	305,885	310,814	311,401	25.25	8.39	0.19
	b. Statutory Reserves	53,665	63,756	76,174	87,491	87,144	18.80	19.48	-0.40
	c. Retained Earning	(3,005)	(1,932)	4,538	42,314	32,931	-35.71	-334.90	-22.18
	d. Others Reserves	32,678	25,995	59,805	61,336	65,901	-20.45	130.07	7.44
<b>2</b>	<b>BORROWINGS</b>	31,800	35,453	90,729	86,301	90,413	11.49	155.92	4.76
	a. NRB	7,094	12,122	22,927	14,002	16,127	70.87	89.14	15.18
	b. "A"Class Licensed Institution	9,094	8,583	34,286	25,180	27,878	-5.62	299.48	10.72
	c. Foreign Banks and Fin. Ins.	-	-	3,299	5,745	5,673	0.00	0.00	-1.25
	d. Other Financial Ins.	5,299	2,436	3,283	3,510	745	-54.04	34.79	-78.78
	e. Bonds and Securities	10,312	12,312	26,935	37,863	39,989	19.39	118.76	5.61
<b>3</b>	<b>DEPOSITS</b>	2,384,807	2,836,930	3,354,428	3,444,836	3,474,555	18.96	18.24	0.86
	a. Current	204,361	256,809	311,505	251,318	264,951	25.66	21.30	5.42
	b. Savings	816,572	947,024	1,060,516	1,083,194	1,078,658	15.98	11.98	-0.42
	c. Fixed	998,259	1,229,731	1,526,497	1,644,171	1,671,101	23.19	24.13	1.64
	d. Call Deposits	333,350	367,597	417,390	424,958	416,290	10.27	13.55	-2.04
	e. Others	32,265	35,770	38,519	41,194	43,557	10.86	7.69	5.74
<b>4</b>	<b>Bills Payable</b>	2,219	3,109	2,309	14,376	2,318	40.09	-25.72	-83.87
<b>5</b>	<b>Other Liabilities</b>	224,201	263,876	303,249	318,847	348,634	17.70	14.92	9.34
	1. Loan Loss Provision	52,553	55,009	54,893	62,666	65,013	4.67	-0.21	3.74
	2. Interest Suspense a/c	34,892	37,705	20,271	24,186	27,964	8.06	-46.24	15.62
	3. Others	136,756	171,163	228,085	231,994	255,657	25.16	33.26	10.20
<b>6</b>	<b>Reconciliation A/c</b>	2,359	4,265	15,556	8,276	30,338	80.84	264.72	266.56
<b>7</b>	<b>Profit &amp; Loss A/c</b>	54,882	61,338	73,519	23,894	26,933	11.76	19.86	12.72
<b>TOTAL</b>		<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,398,485</b>	<b>4,470,569</b>	<b>18.81</b>	<b>19.89</b>	<b>1.64</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	423,242	439,299	466,279	427,365	428,697	3.79	6.14	0.31
	a. Cash Balance	64,373	74,893	92,563	96,164	88,684	16.34	23.59	-7.78
	Nepalese Notes & Coins	63,283	72,208	84,640	86,404	81,060	14.10	17.22	-6.19
	Foreign Currency	1,090	2,685	7,923	9,760	7,624	146.37	195.09	-21.88
	b. Bank Balance	305,795	298,098	295,862	253,244	250,046	-2.52	-0.75	-1.26
	1. In Nepal Rastra Bank	233,257	218,135	215,138	177,565	185,198	-6.48	-1.37	4.30
	2. "A"Class Licensed Institution	38,882	41,055	29,036	28,670	23,426	5.59	-29.28	-18.29
	3. Other Financial Ins.	6,369	7,557	13,010	10,191	10,428	18.65	72.16	2.33
	4. In Foreign banks	27,287	31,352	38,678	36,818	30,994	14.89	23.37	-15.82
	c. Money at Call	53,074	66,307	77,853	77,958	89,967	24.93	17.41	15.41
<b>2</b>	<b>INVESTMENTS</b>	232,707	331,231	375,402	378,192	376,722	42.34	13.34	-0.39
	a. Govt. Securities	214,381	295,854	374,262	376,122	375,411	38.00	26.50	-0.19
	b. Others	18,326	35,377	1,140	2,070	1,311	93.05	-96.78	-36.68
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	129,938	109,665	186,189	177,752	180,041	-15.60	69.78	1.29
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	1,994,078	2,422,798	2,913,970	3,055,745	3,089,801	21.50	20.27	1.11
	<b>4.1 LOANS &amp; ADVANCES</b>	1,976,880	2,419,842	2,910,511	3,051,446	3,085,917	22.41	20.28	1.13
	a. Private Sector	1,923,942	2,355,915	2,819,279	2,958,093	2,995,235	22.45	19.67	1.26
	b. Financial Institutions	44,543	58,056	86,056	88,974	86,791	30.34	48.23	-2.45
	c. Government Organizations	8,394	5,871	5,176	4,379	3,891	-30.06	-11.83	-11.15
	<b>4.2 BILLS PURCHASED</b>	17,199	2,956	3,459	4,299	3,885	-82.81	17.03	-9.64
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	40,634	47,763	71,420	73,371	74,816	17.54	49.53	1.97
<b>7</b>	<b>OTHER ASSETS</b>	166,139	206,834	253,949	262,001	285,866	24.49	22.78	9.11
	a. Accrued Interests	37,666	43,309	46,171	94,321	105,418	14.98	6.61	11.76
	b. Others	128,473	163,525	207,777	131,367	134,918	27.28	27.06	2.70
<b>8</b>	<b>Expenses not Written off</b>	279	264	26	36	40	-5.36	-89.99	9.76
<b>9</b>	<b>Non Banking Assets</b>	4,465	4,614	5,716	5,842	5,988	3.33	23.87	2.50
<b>10</b>	<b>Reconciliation Account</b>	16,631	12,389	13,167	17,713	28,104	-25.51	6.28	58.66
<b>11</b>	<b>Profit &amp; Loss A/c</b>	235	1	75	467	495	-99.69	10417.22	5.86
<b>TOTAL</b>		<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,398,485</b>	<b>4,470,569</b>	<b>18.81</b>	<b>19.89</b>	<b>1.64</b>

**Statement of Assets and Liabilities of Commercial Banks**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2017	2018	2019	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	262,230	314,190	385,245	434,188	429,969	19.81	22.62	-0.97
	a. Paid-up Capital	185,011	231,458	252,260	259,888	260,426	25.10	8.99	0.21
	b. Statutory Reserves	46,702	56,203	67,359	78,466	77,968	20.34	19.85	-0.63
	c. Retained Earning	891	3,053	8,249	37,819	28,376	242.69	170.19	-24.97
	d. Others Reserves	29,627	23,477	57,377	58,016	63,199	-20.76	144.40	8.93
<b>2</b>	<b>BORROWINGS</b>	29,667	33,552	82,024	80,966	84,582	13.09	144.47	4.47
	a. NRB	6,081	11,690	21,327	13,612	15,723	92.25	82.43	15.51
	b. "A"Class Licensed Institution	7,974	7,113	27,181	20,235	22,451	-10.80	282.13	10.95
	c. Foreign Banks and Fin. Ins.	-	-	3,299	5,745	5,673	0.00	0.00	-1.25
	d. Other Financial Ins.	5,299	2,436	3,283	3,510	745	-54.04	34.79	-78.78
	e. Bonds and Securities	10,312	12,312	26,935	37,863	39,989	19.39	118.76	5.61
<b>3</b>	<b>DEPOSITS</b>	2,093,256	2,471,514	2,880,092	2,975,343	2,994,530	18.07	16.53	0.64
	a. Current	199,360	249,248	301,550	245,033	258,280	25.02	20.98	5.41
	b. Savings	703,029	811,668	901,359	931,549	928,364	15.45	11.05	-0.34
	c. Fixed	879,140	1,070,788	1,308,269	1,411,345	1,427,740	21.80	22.18	1.16
	d. Call Deposits	285,289	308,550	336,801	353,442	343,620	8.15	9.16	-2.78
	e. Others	26,438	31,261	32,114	33,974	36,525	18.24	2.73	7.51
<b>4</b>	<b>Bills Payable</b>	2,179	3,050	2,239	14,333	2,274	40.00	-26.59	-84.13
<b>5</b>	<b>Other Liabilities</b>	190,587	228,764	264,670	277,240	304,298	20.03	15.70	9.76
	1. Loan Loss Provision	41,453	44,118	42,916	50,042	52,376	6.43	-2.72	4.66
	2. Interest Suspense a/c	26,199	28,593	10,597	11,899	14,908	9.14	-62.94	25.29
	3. Others	122,935	156,052	211,156	215,299	237,014	26.94	35.31	10.09
<b>6</b>	<b>Reconciliation A/c</b>	(2,298)	(432)	8,608	346	22,011	-81.22	-2094.36	6263.41
<b>7</b>	<b>Profit &amp; Loss A/c</b>	45,610	53,633	64,456	22,952	25,837	17.59	20.18	12.57
<b>TOTAL</b>		<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>3,805,368</b>	<b>3,863,501</b>	<b>18.43</b>	<b>18.78</b>	<b>1.53</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	335,601	328,307	348,011	313,194	309,330	-2.17	6.00	-1.23
	a. Cash Balance	56,469	66,242	82,456	86,277	78,433	17.31	24.48	-9.09
	Nepalese Notes & Coins	55,472	63,741	74,684	76,836	70,961	14.91	17.17	-7.65
	Foreign Currency	997	2,501	7,772	9,441	7,472	150.87	210.80	-20.85
	b. Bank Balance	261,547	244,464	242,924	203,427	203,210	-6.53	-0.63	-0.11
	1. In Nepal Rastra Bank	218,402	201,684	196,554	159,890	165,512	-7.65	-2.54	3.52
	2. "A"Class Licensed Institution	15,694	11,245	7,476	6,576	5,936	-28.35	-33.51	-9.72
	3. Other Financial Ins.	227	192	223	151	773	-15.65	16.34	413.45
	4. In Foreign banks	27,224	31,344	38,671	36,810	30,988	15.13	23.38	-15.82
	c. Money at Call	17,585	17,601	22,631	23,491	27,687	0.09	28.58	17.87
<b>2</b>	<b>INVESTMENTS</b>	226,811	321,107	356,216	360,457	359,960	41.57	10.93	-0.14
	a. Govt. Securities	208,700	285,850	355,159	358,615	358,878	36.97	24.25	0.07
	b. Others	18,111	35,257	1,057	1,842	1,083	94.67	-97.00	-41.23
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	126,101	103,824	179,087	170,343	172,471	-17.67	72.49	1.25
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,647,428	2,674,165	21.72	18.36	1.01
	<b>4.1 LOANS &amp; ADVANCES</b>	1,718,132	2,109,246	2,496,607	2,643,129	2,670,280	22.76	18.36	1.03
	a. Private Sector	1,668,294	2,049,940	2,414,260	2,560,258	2,588,964	22.88	17.77	1.12
	b. Financial Institutions	41,449	53,464	77,175	78,495	77,427	28.99	44.35	-1.36
	c. Government Organizations	8,388	5,842	5,172	4,375	3,890	-30.35	-11.48	-11.10
	<b>4.2 BILLS PURCHASED</b>	17,196	2,956	3,459	4,299	3,885	-82.81	17.03	-9.64
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	35,012	41,139	62,650	64,353	65,337	17.50	52.29	1.53
<b>7</b>	<b>OTHER ASSETS</b>	146,337	186,241	230,511	235,038	257,578	27.27	23.77	9.59
	a. Accrued Interests	28,672	33,650	35,840	79,538	89,481	17.36	6.51	12.50
	b. Others	117,665	152,590	194,671	122,857	126,468	29.68	27.58	2.94
<b>8</b>	<b>Expenses not Written off</b>	260	247	18	18	18	-5.00	-92.74	0.00
<b>9</b>	<b>Non Banking Assets</b>	3,133	3,380	4,555	4,786	4,935	7.88	34.77	3.12
<b>10</b>	<b>Reconciliation Account</b>	11,901	7,696	6,219	9,752	19,707	-35.33	-19.19	102.09
<b>11</b>	<b>Profit &amp; Loss A/c</b>	176	-	-	-	-	-100.00	0.00	0.00
<b>TOTAL</b>		<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>3,805,368</b>	<b>3,863,501</b>	<b>18.43</b>	<b>18.78</b>	<b>1.53</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2017	2018	2019	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	38,281	44,037	47,933	52,461	51,952	15.03	8.85	-0.97
	a. Paid-up Capital	30,210	38,004	40,039	37,561	37,561	25.80	5.36	0.00
	b. Statutory Reserves	4,803	5,021	6,067	6,218	6,337	4.54	20.83	1.91
	c. Retained Earning	1,287	(531)	427	6,632	6,733	-141.26	-180.42	1.52
	d. Others Reserves	1,981	1,543	1,400	2,050	1,321	-22.15	-9.24	-35.56
<b>2</b>	<b>BORROWINGS</b>	876	731	5,173	2,511	3,600	-16.59	607.67	43.38
	a. NRB	501	221	1,406	309	308	-55.92	536.37	-0.02
	b. "A"Class Licensed Institution	375	510	3,767	2,202	3,292	36.00	638.56	49.46
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	239,420	301,858	398,341	390,492	400,029	26.08	31.96	2.44
	a. Current	4,910	7,280	9,426	5,884	6,295	48.27	29.48	6.98
	b. Savings	95,029	114,849	135,366	130,166	128,581	20.86	17.86	-1.22
	c. Fixed	94,271	124,858	178,880	190,379	200,063	32.45	43.27	5.09
	d. Call Deposits	44,105	54,586	74,358	63,755	64,797	23.76	36.22	1.63
	e. Others	1,105	285	311	308	293	-74.22	9.26	-4.96
<b>4</b>	<b>Bills Payable</b>	39	54	59	43	31	37.29	9.25	-27.84
<b>5</b>	<b>Other Liabilities</b>	16,330	17,211	20,723	22,618	24,726	5.40	20.41	9.32
	1. Loan Loss Provision	4,205	4,384	5,639	5,986	5,991	4.25	28.65	0.08
	2. Interest Suspense a/c	2,087	1,607	2,069	3,933	4,537	-23.00	28.79	15.36
	3. Others	10,038	11,220	13,014	12,699	14,198	11.78	15.98	11.80
<b>6</b>	<b>Reconciliation A/c</b>	3,260	4,584	6,828	7,929	8,326	40.62	48.97	5.00
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6,873	6,227	7,258	768	912	-9.40	16.57	18.82
<b>TOTAL</b>		<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>476,821</b>	<b>489,576</b>	<b>22.82</b>	<b>29.79</b>	<b>2.67</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	71,097	89,988	94,564	90,832	95,286	26.57	5.08	4.90
	a. Cash Balance	6,813	7,344	8,673	8,566	8,863	7.80	18.08	3.46
	Nepalese Notes & Coins	6,720	7,160	8,521	8,248	8,711	6.55	19.01	5.62
	Foreign Currency	93	184	151	319	152	98.24	-18.00	-52.27
	b. Bank Balance	34,886	42,555	40,335	37,502	32,175	21.98	-5.22	-14.20
	1. In Nepal Rastra Bank	12,554	14,045	15,331	14,533	16,157	11.88	9.16	11.18
	2. "A"Class Licensed Institution	17,790	23,101	16,437	16,887	11,208	29.85	-28.85	-33.63
	3. Other Financial Ins.	4,479	5,401	8,560	6,074	4,804	20.60	58.48	-20.91
	4. In Foreign banks	63	7	7	8	5	-88.33	-3.28	-33.52
	c. Money at Call	29,398	40,089	45,556	44,764	54,248	36.37	13.64	21.19
<b>2</b>	<b>INVESTMENTS</b>	4,361	7,774	15,305	13,766	13,799	78.25	96.87	0.24
	a. Govt. Securities	4,361	7,654	15,245	13,561	13,594	75.50	99.18	0.24
	b. Others	-	120	60	205	205	0.00	-50.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,348	3,668	4,745	4,893	4,936	56.21	29.36	0.87
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	209,605	253,251	345,165	336,973	343,409	20.82	36.29	1.91
	<b>4.1 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	336,973	343,409	20.82	36.29	1.91
	a. Private Sector	207,149	249,741	338,885	330,117	337,460	20.56	35.69	2.22
	b. Financial Institutions	2,450	3,506	6,276	6,857	5,948	43.10	79.00	-13.25
	c. Government Organizations	5	4	4	-	-	-25.54	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	3,953	4,726	6,744	6,916	7,078	19.56	42.70	2.34
<b>7</b>	<b>OTHER ASSETS</b>	9,634	10,047	12,326	14,741	15,836	4.28	22.68	7.43
	a. Accrued Interests	2,343	2,047	2,609	7,480	8,514	-12.64	27.50	13.83
	b. Others	7,291	8,000	9,716	6,144	6,047	9.72	21.45	-1.59
<b>8</b>	<b>Expenses not Written off</b>	13	10	6	16	20	-24.70	-35.80	22.03
<b>9</b>	<b>Non Banking Assets</b>	714	659	624	558	550	-7.73	-5.29	-1.49
<b>10</b>	<b>Reconciliation Account</b>	3,355	4,578	6,827	7,960	8,396	36.47	49.14	5.48
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	0	9	166	269	0.00	6827.21	62.24
<b>TOTAL</b>		<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>476,821</b>	<b>489,576</b>	<b>22.82</b>	<b>29.79</b>	<b>2.67</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change		
		2017	2018	2019	2019	2019	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	8,140	11,787	13,224	15,306	15,457	44.80	12.19	0.99
	a. Paid-up Capital	10,093	12,735	13,585	13,365	13,414	26.17	6.68	0.37
	b. Statutory Reserves	2,160	2,531	2,748	2,807	2,839	17.18	8.56	1.14
	c. Retained Earning	(5,183)	(4,454)	(4,138)	(2,137)	(2,177)	-14.06	-7.10	1.89
	d. Others Reserves	1,070	975	1,029	1,270	1,381	-8.82	5.47	8.72
<b>2</b>	<b>BORROWINGS</b>	1,257	1,170	3,532	2,824	2,231	-6.93	201.89	-21.01
	a. NRB	512	210	194	81	95	-58.92	-7.71	17.31
	b. "A"Class Licensed Institution	745	960	3,338	2,743	2,135	28.84	247.86	-22.15
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
	e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	52,131	63,558	75,995	79,001	79,996	21.92	19.57	1.26
	a. Current	91	281	530	401	376	207.55	88.38	-6.20
	b. Savings	18,514	20,508	23,791	21,479	21,712	10.77	16.01	1.08
	c. Fixed	24,847	34,085	39,349	42,448	43,297	37.18	15.44	2.00
	d. Call Deposits	3,957	4,460	6,231	7,760	7,872	12.73	39.70	1.44
	e. Others	4,721	4,224	6,094	6,912	6,739	-10.54	44.28	-2.50
<b>4</b>	<b>Bills Payable</b>	1	5	11	0	13	327.14	134.61	5422.26
<b>5</b>	<b>Other Liabilities</b>	17,284	17,902	17,857	18,989	19,610	3.57	-0.25	3.27
	1. Loan Loss Provision	6,895	6,507	6,338	6,638	6,646	-5.63	-2.60	0.11
	2. Interest Suspense a/c	6,606	7,505	7,604	8,354	8,519	13.60	1.33	1.97
	3. Others	3,783	3,890	3,915	3,996	4,445	2.83	0.64	11.24
<b>6</b>	<b>Reconciliation A/c</b>	1,397	113	120	1	1	-91.91	6.10	3.10
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2,400	1,478	1,805	174	184	-38.40	22.08	5.64
<b>TOTAL</b>		<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>116,295</b>	<b>117,492</b>	<b>16.22</b>	<b>17.22</b>	<b>1.03</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	16,544	21,004	23,704	23,339	24,081	26.95	12.85	3.18
	a. Cash Balance	1,091	1,307	1,435	1,321	1,388	19.80	9.81	5.06
	Nepalese Notes & Coins	1,091	1,307	1,435	1,321	1,388	19.80	9.80	5.07
	Foreign Currency	0	0	0	0	0	-18.20	130.29	-41.86
	b. Bank Balance	9,362	11,079	12,603	12,315	14,662	18.34	13.75	19.05
	1. In Nepal Rastra Bank	2,301	2,407	3,253	3,141	3,528	4.59	35.15	12.32
	2. "A"Class Licensed Institution	5,398	6,709	5,123	5,207	6,282	24.29	-23.64	20.63
	3. Other Financial Ins.	1,663	1,964	4,227	3,967	4,851	18.08	115.26	22.30
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	6,092	8,618	9,666	9,703	8,032	41.47	12.17	-17.22
<b>2</b>	<b>INVESTMENTS</b>	1,534	2,350	3,881	3,970	2,963	53.15	65.18	-25.36
	a. Govt. Securities	1,320	2,350	3,858	3,946	2,940	78.04	64.18	-25.51
	b. Others	215	-	24	24	24	-100.00	0.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	1,489	2,172	2,357	2,515	2,634	45.87	8.51	4.73
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	49,146	57,345	68,738	71,344	72,228	16.68	19.87	1.24
	<b>4.1 LOANS &amp; ADVANCES</b>	49,143	57,345	68,738	71,344	72,228	16.69	19.87	1.24
	a. Private Sector	48,499	56,235	66,133	67,718	68,811	15.95	17.60	1.61
	b. Financial Institutions	644	1,086	2,605	3,622	3,416	68.56	139.97	-5.69
	c. Government Organizations	-	24	-	4	1	0.00	-100.00	-74.21
	<b>4.2 BILLS PURCHASED</b>	3	-	-	-	-	-100.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	1,669	1,898	2,026	2,102	2,401	13.68	6.75	14.22
<b>7</b>	<b>OTHER ASSETS</b>	10,168	10,546	11,111	12,222	12,453	3.72	5.36	1.89
	a. Accrued Interests	6,651	7,611	7,722	7,303	7,423	14.44	1.45	1.64
	b. Others	3,517	2,935	3,389	2,366	2,403	-16.55	15.49	1.56
<b>8</b>	<b>Expenses not Written off</b>	6	7	2	2	2	20.65	-69.16	0.00
<b>9</b>	<b>Non Banking Assets</b>	619	576	537	498	503	-6.92	-6.77	1.02
<b>10</b>	<b>Reconciliation Account</b>	1,376	115	121	1	0	-91.65	4.95	-52.61
<b>11</b>	<b>Profit &amp; Loss A/c</b>	59	1	66	302	226	-99.00	11229.31	-25.06
<b>TOTAL</b>		<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>116,295</b>	<b>117,492</b>	<b>16.22</b>	<b>17.22</b>	<b>1.03</b>



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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	97,851	167,967	212,129	79,491	97,226	71.66	26.29	22.31
1.1 Deposit Liabilities	95,609	165,254	208,274	77,824	95,208	72.84	26.03	22.34
1.1.1 Saving A/c	23,526	39,005	48,102	19,309	23,563	65.80	23.32	22.03
1.1.2 Fixed A/c	55,651	112,317	143,530	52,225	63,998	101.82	27.79	22.54
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	4,835	4,998	236.48	-2.22	3.37
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	4,455	5,358	154.39	58.93	20.28
1.1.2.3 6 Months to 1 Year Fixed	29,697	57,784	72,244	26,316	32,683	94.58	25.02	24.20
1.1.2.4 Above 1 Year	20,785	39,336	52,269	16,620	20,958	89.25	32.88	26.10
1.1.3 Call Deposit	16,430	13,818	16,374	6,202	7,539	-15.90	18.50	21.56
1.1.4 Certificate of Deposits	2	114	268	88	109	5683.67	134.99	24.00
1.2 Others	2,242	2,713	3,855	1,667	2,018	21.00	42.11	21.05
<b>2 Commission/Fee Expense</b>	601	613	1,668	523	657	1.97	172.29	25.60
<b>3 Employees Expenses</b>	26,627	31,472	39,312	14,490	17,596	18.20	24.91	21.44
<b>4 Office Operating Expenses</b>	20,755	25,517	29,456	9,726	11,904	22.95	15.44	22.39
<b>5 Exchange Fluctuation Loss</b>	109	125	35	21	20	15.31	-71.96	-6.14
5.1 Due to Change in Exchange Rates	88	102	26	19	17	16.08	-74.34	-12.04
5.2 Due to Foreign Currency Transaction	21	23	9	2	3	12.00	-61.39	43.73
<b>6 Non-Operatiing Expenses</b>	34	58	164	215	141	74.28	180.08	-34.63
<b>7. Provision for Risk</b>	12,763	15,147	19,852	7,653	7,860	18.68	31.06	2.71
7.1 Loan loss Provision	11,477	12,875	19,032	7,401	7,573	12.17	47.83	2.32
7.1.1 General Loan loss Provision	7,036	6,484	8,358	3,750	3,794	-7.84	28.90	1.18
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	2,421	2,495	-9.24	13.71	3.08
7.1.1.2 Watch List Provision	779	806	1,901	1,329	1,299	3.44	135.94	-2.29
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	2,870	3,467	42.07	54.80	20.82
7.1.3 Additional Loan Loss Provisio	66	174	1,051	782	312	162.29	503.65	-60.07
7.2. Provision for Non-Banking Assets	1,053	1,255	481	210	223	19.15	-61.67	6.21
7.3. Provision for Loss on Investment	186	716	147	32	54	284.90	-79.49	70.84
7.4. Provision for Loss of Other Assets	46	302	191	10	10	0.00	0.00	0.00
<b>8 Loan Written Off</b>	996	971	917	84	118	-2.50	-5.53	39.72
<b>9 Provision for Staff Bonus</b>	6,657	7,982	8,857	2,516	2,997	19.90	10.96	19.13
<b>10 Provision for Income Tax</b>	20,371	24,583	30,505	7,988	9,955	20.68	24.09	24.62
<b>11 Others</b>	56	29	21	5	6	-48.09	-28.98	19.72
<b>12 Net Profit</b>	54,665	61,337	74,230	22,118	26,867	12.20	21.02	21.47
<b>TOTAL EXPENSES</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>144,830</b>	<b>175,347</b>	<b>39.06</b>	<b>24.22</b>	<b>21.07</b>
<b>Income</b>								
<b>1. Interest Income</b>	194,358	283,227	359,820	126,325	152,939	45.72	27.04	21.07
1.1. On Loans and Advance	181,923	265,446	335,598	117,247	142,153	45.91	26.43	21.24
1.2. On Investment	5,875	10,903	13,247	5,708	6,879	85.58	21.50	20.51
1.2.1 Government Bonds	4,830	9,360	11,868	5,378	6,457	93.77	26.80	20.06
1.2.2 Foreign Bonds	153	186	195	35	46	21.29	4.66	30.06
1.2.3 NRB Bonds	777	1,031	620	292	365	32.69	-39.84	25.13
1.2.4 Deventure & Bonds	115	327	565	3	11	184.63	72.80	241.78
1.3 Agency Balance	1,022	988	1,064	320	366	-3.33	7.70	14.60
1.4 On Call Deposit	3,475	3,928	6,394	1,892	2,174	13.02	62.79	14.90
1.5 Others	2,063	1,963	3,517	1,157	1,366	-4.83	79.16	18.07
<b>2. Comission &amp; Discount</b>	11,807	13,569	18,694	6,406	7,781	14.93	37.76	21.46
2.1 Bills Purchase & Discount	240	117	218	79	99	-51.18	86.03	25.33
2.2 Comission	9,865	11,381	15,685	5,354	6,400	15.37	37.82	19.53
2.3 Others	1,702	2,071	2,791	973	1,283	21.69	34.75	31.79
<b>3 Income From Exchange Fluctuation</b>	6,249	7,850	10,506	3,743	4,213	25.62	33.84	12.56
3.1 Due to Change in Exchange Rate	707	1,537	1,182	621	485	117.44	-23.10	-21.89
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	3,122	3,727	13.91	47.70	19.41
<b>4 Other Operating Income</b>	10,772	13,392	15,376	5,073	6,142	24.32	14.81	21.07
<b>5 Non Operating Income</b>	3,783	2,491	792	472	710	-34.15	-68.19	50.49
<b>6 Provision Written Back</b>	12,883	14,545	10,302	2,290	2,951	12.90	-29.17	28.85
<b>7 Recovery from Written off Loan</b>	1,504	673	995	119	171	-55.26	47.82	43.94
<b>8 Income from Extra Ordinary Expenses</b>	108	53	635	16	12	-50.71	1090.25	-25.57
<b>9 Net Loss</b>	18	-	26	387	429	-100.00	0.00	10.85
<b>TOTAL INCOME</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>144,830</b>	<b>175,347</b>	<b>39.06</b>	<b>24.22</b>	<b>21.07</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July		2019	Mid-Nov	Mid-Dec	% Change		
	2017	2018		2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	81,092	141,815	177,011	66,254	80,627	74.88	24.82	21.70
1.1 Deposit Liabilities	79,132	139,186	173,492	64,664	78,704	75.89	24.65	21.71
1.1.1 Saving A/c	17,436	30,569	38,239	15,712	19,100	75.32	25.09	21.56
1.1.2 Fixed A/c	47,955	97,070	122,507	44,079	53,714	102.42	26.21	21.86
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	3,881	3,773	253.35	-9.82	-2.77
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	3,674	4,351	156.88	58.82	18.43
1.1.2.3 6 Months to 1 Year Fixed	25,818	49,040	59,650	21,947	27,233	89.94	21.64	24.08
1.1.2.4 Above 1 Year	17,668	34,458	46,565	14,577	18,356	95.03	35.14	25.92
1.1.3 Call Deposit	13,739	11,433	12,478	4,784	5,782	-16.78	9.13	20.86
1.1.4 Certificate of Deposits	2	114	268	88	109	5683.67	134.99	24.00
1.2 Others	1,960	2,629	3,519	1,590	1,923	34.13	33.87	20.94
<b>2 Commission/Fee Expense</b>	597	608	1,663	523	657	1.81	173.43	25.60
<b>3 Employees Expenses</b>	23,306	27,585	33,900	12,363	15,030	18.36	22.89	21.57
<b>4 Office Operating Expenses</b>	17,488	21,746	24,478	8,185	9,990	24.35	12.56	22.05
<b>5 Exchange Fluctuation Loss</b>	26	108	22	16	13	321.27	-79.15	-18.51
5.1 Due to Change in Exchange Rates	5	85	14	16	13	1583.93	-83.85	-18.51
5.2 Due to Foreign Currency Transaction	21	23	9	-	-	12.00	-61.82	0.00
<b>6 Non-Operatiing Expenses</b>	18	53	156	214	139	198.03	192.82	-35.16
<b>7. Provision for Risk</b>	10,569	11,964	16,833	6,050	6,224	13.20	40.70	2.88
7.1 Loan loss Provision	9,651	10,356	16,382	5,861	6,008	7.31	58.18	2.50
7.1.1 General Loan loss Provision	6,272	5,380	6,774	2,933	2,965	-14.21	25.91	1.10
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	2,071	2,140	-14.40	7.46	3.37
7.1.1.2 Watch List Provision	594	520	1,552	862	825	-12.41	198.29	-4.33
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	2,186	2,758	44.13	76.95	26.19
7.1.3 Additional Loan Loss Provisio	10	121	1,015	743	284	1090.14	741.42	-61.70
7.2. Provision for Non-Banking Assets	839	1,030	263	187	209	22.69	-74.49	11.57
7.3. Provision for Loss on Investment	46	375	4	1	7	717.05	-98.87	950.10
7.4. Provision for Loss of Other Assets	33	203	185	0	0	0.00	0.00	0.00
<b>8 Loan Written Off</b>	907	885	868	80	114	-2.47	-1.91	41.78
<b>9 Provision for Staff Bonus</b>	5,544	7,011	7,625	2,424	2,852	26.45	8.77	17.64
<b>10 Provision for Income Tax</b>	17,164	21,670	26,928	7,654	9,538	26.26	24.26	24.61
<b>11 Others</b>	48	7	15	3	4	-85.02	103.54	25.68
<b>12 Net Profit</b>	45,434	53,633	65,216	21,257	25,837	18.05	21.60	21.55
<b>TOTAL EXPENSES</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>125,024</b>	<b>151,024</b>	<b>41.99</b>	<b>23.56</b>	<b>20.80</b>
<b>Income</b>								
<b>1. Interest Income</b>	161,584	241,266	304,367	108,723	131,345	49.31	26.15	20.81
1.1. On Loans and Advance	152,697	227,301	285,281	101,198	122,331	48.86	25.51	20.88
1.2. On Investment	5,687	10,487	12,684	5,443	6,541	84.41	20.95	20.18
1.2.1 Government Bonds	4,702	9,096	11,439	5,149	6,166	93.43	25.77	19.75
1.2.2 Foreign Bonds	153	186	195	35	46	21.29	4.66	30.06
1.2.3 NRB Bonds	747	941	491	259	323	26.06	-47.80	24.56
1.2.4 Deventure & Bonds	84	264	559	-	7	212.71	111.81	0.00
1.3 Agency Balance	483	638	878	272	317	31.95	37.71	16.90
1.4 On Call Deposit	781	1,093	2,190	702	843	39.89	100.40	20.06
1.5 Others	1,936	1,748	3,334	1,109	1,312	-9.72	90.74	18.31
<b>2. Comission &amp; Discount</b>	11,328	13,027	18,058	6,284	7,627	15.00	38.62	21.37
2.1 Bills Purchase & Discount	240	117	218	79	99	-51.17	86.03	25.33
2.2 Comission	9,582	11,052	15,267	5,266	6,289	15.34	38.14	19.42
2.3 Others	1,507	1,858	2,573	940	1,240	23.33	38.48	31.95
<b>3 Income From Exchange Fluctuation</b>	6,128	7,817	10,475	3,712	4,183	27.57	33.99	12.69
3.1 Due to Change in Exchange Rate	629	1,519	1,172	603	471	141.39	-22.89	-21.96
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	3,109	3,712	14.54	47.72	19.41
<b>4 Other Operating Income</b>	8,715	10,703	11,744	3,980	4,724	22.81	9.73	18.69
<b>5 Non Operating Income</b>	2,775	1,960	509	360	483	-29.35	-74.01	34.04
<b>6 Provision Written Back</b>	10,242	11,618	8,057	1,871	2,517	13.43	-30.65	34.56
<b>7 Recovery from Written off Loan</b>	1,369	647	847	83	136	-52.71	30.82	63.12
<b>8 Income from Extra Ordinary Expenses</b>	52	45	658	10	10	-12.52	1348.42	0.14
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>125,024</b>	<b>151,024</b>	<b>41.99</b>	<b>23.56</b>	<b>20.80</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	13,201	20,949	28,665	10,805	13,550	58.69	36.83	25.40
1.1 Deposit Liabilities	13,087	20,905	28,433	10,763	13,496	59.74	36.01	25.39
1.1.1 Saving A/c	4,677	6,871	8,006	2,906	3,613	46.91	16.52	24.35
1.1.2 Fixed A/c	5,950	11,833	16,780	6,584	8,305	98.89	41.81	26.13
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	836	1,076	122.42	92.32	28.70
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	676	868	144.41	65.26	28.41
1.1.2.3 6 Months to 1 Year Fixed	2,933	6,548	9,967	3,406	4,249	123.26	52.21	24.74
1.1.2.4 Above 1 Year	2,446	3,950	4,445	1,666	2,112	61.48	12.53	26.74
1.1.3 Call Deposit	2,461	2,201	3,646	1,273	1,578	-10.55	65.67	23.99
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	43	54	-61.53	428.78	26.72
<b>2 Commission/Fee Expense</b>	-	-	-	-	-	0.00	0.00	0.00
<b>3 Employees Expenses</b>	2,687	3,148	4,474	1,767	2,130	17.13	42.13	20.59
<b>4 Office Operating Expenses</b>	2,614	2,941	4,070	1,266	1,565	12.51	38.39	23.64
<b>5 Exchange Fluctuation Loss</b>	83	18	13	5	7	-78.58	-28.61	31.87
5.1 Due to Change in Exchange Rates	83	18	13	3	4	-78.61	-29.10	22.90
5.2 Due to Foreign Currency Transactio	0	0	0	2	3	10.32	188.94	43.73
<b>6 Non-Operatiing Expenses</b>	14	1	7	1	2	-92.71	586.86	59.87
<b>7. Provision for Risk</b>	1,566	2,225	2,088	1,109	1,148	42.12	-6.18	3.56
7.1 Loan loss Provision	1,484	1,894	1,906	1,072	1,094	27.64	0.62	2.10
7.1.1 General Loan loss Provision	624	950	1,332	579	590	52.38	40.21	1.76
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	168	172	56.67	44.98	1.94
7.1.1.2 Watch List Provision	158	222	276	411	418	39.79	24.50	1.69
7.1.2 Special Loan Loss Provision	833	911	565	491	503	9.29	-37.97	2.50
7.1.3 Additional Loan Loss Provisio	27	33	9	2	2	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	3	3	259.78	31.00	0.00
7.3. Provision for Loss on Investment	46	148	62	30	47	224.17	-58.21	57.40
7.4. Provision for Loss of Other Assets	11	91	0	4	4	0.00	0.00	0.00
<b>8 Loan Written Off</b>	40	82	4	4	4	105.74	-95.70	0.00
<b>9 Provision for Staff Bonus</b>	942	846	1,052	79	130	-10.21	24.40	63.25
<b>10 Provision for Income Tax</b>	2,724	2,535	3,075	302	377	-6.92	21.29	24.92
<b>11 Others</b>	1	21	0	0	0	2493.62	-98.52	0.00
<b>12 Net Profit</b>	6,872	6,227	7,258	757	912	-9.40	16.57	20.52
<b>TOTAL EXPENSES</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>16,095</b>	<b>19,825</b>	<b>26.83</b>	<b>30.04</b>	<b>23.18</b>
<b>Income</b>								
<b>1. Interest Income</b>	26,568	34,091	45,718	14,530	17,826	28.32	34.10	22.68
1.1. On Loans and Advance	24,001	31,194	41,784	13,361	16,491	29.97	33.95	23.43
1.2. On Investment	136	309	434	195	244	127.69	40.73	25.24
1.2.1 Government Bonds	95	186	330	187	231	95.44	77.21	23.49
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	8	14	425.81	62.04	64.27
1.2.4 Deventure & Bonds	28	58	-	-	-	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	3	4	-31.99	-85.22	25.99
1.4 On Call Deposit	2,056	2,227	3,387	941	1,050	8.33	52.09	11.67
1.5 Others	31	128	79	30	36	310.96	-38.78	18.36
<b>2. Comission &amp; Discount</b>	385	456	554	102	128	18.45	21.62	25.75
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	80	101	10.43	31.56	25.92
2.3 Others	121	165	171	21	27	35.88	4.08	25.12
<b>3 Income From Exchange Fluctuation</b>	121	32	31	30	29	-73.36	-3.07	-3.22
3.1 Due to Change in Exchange Rate	77	17	10	18	14	-77.72	-42.21	-19.85
3.2 Due to Foreign Currency Trans.	44	15	21	13	15	-65.69	41.59	20.13
<b>4 Other Operating Income</b>	1,657	2,137	2,995	895	1,173	29.02	40.14	31.11
<b>5 Non Operating Income</b>	445	356	163	81	90	-19.95	-54.22	11.66
<b>6 Provision Written Back</b>	1,547	1,904	1,242	295	307	23.09	-34.79	4.13
<b>7 Recovery from Written off Loan</b>	13	10	34	2	2	-23.53	253.95	-0.06
<b>8 Income from Extra Ordinary Expenses</b>	9	5	(42)	6	1	-47.64	-968.96	-74.17
<b>9 Net Loss</b>	-	-	9	155	269	0.00	0.00	73.60
<b>TOTAL INCOME</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>16,095</b>	<b>19,825</b>	<b>26.83</b>	<b>30.04</b>	<b>23.18</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	3,557	5,203	6,453	2,431	3,049	46.27	24.02	25.39
1.1 Deposit Liabilities	3,389	5,163	6,349	2,398	3,008	52.34	22.97	25.48
1.1.1 Saving A/c	1,413	1,565	1,856	691	851	10.80	18.59	23.03
1.1.2 Fixed A/c	1,747	3,414	4,243	1,561	1,979	95.50	24.25	26.76
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	118	148	132.03	8.05	25.62
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	105	139	117.83	34.39	32.65
1.1.2.3 6 Months to 1 Year Fixed	946	2,196	2,627	962	1,202	132.16	19.62	24.88
1.1.2.4 Above 1 Year	671	928	1,259	376	490	38.32	35.65	30.28
1.1.3 Call Deposit	230	184	250	145	179	-20.25	36.42	23.35
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	34	40	-76.17	159.64	19.43
<b>2 Commission/Fee Expense</b>	4	5	5	0	1	28.84	20.25	20.26
<b>3 Employees Expenses</b>	634	740	938	360	436	16.78	26.76	21.15
<b>4 Office Operating Expenses</b>	653	830	909	275	349	27.15	9.46	26.68
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactio	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operatiing Expenses</b>	1	4	1	-	-	223.24	-77.14	0.00
<b>7. Provision for Risk</b>	628	958	931	494	488	52.42	-2.80	-1.24
7.1 Loan loss Provision	343	624	745	468	471	82.01	19.35	0.66
7.1.1 General Loan loss Provision	140	154	252	238	239	9.54	63.68	0.67
7.1.1.1 Pass Loan Loss Provision	114	90	178	182	183	-21.10	98.33	0.88
7.1.1.2 Watch List Provision	27	64	74	56	56	140.41	15.10	0.00
7.1.2 Special Loan Loss Provision	173	450	466	193	206	159.61	3.51	6.60
7.1.3 Additional Loan Loss Provid	29	20	27	37	26	-30.34	34.46	-30.39
7.2. Provision for Non-Banking Assets	189	134	98	19	11	-29.13	-26.35	-44.87
7.3. Provision for Loss on Investment	94	192	81	2	1	103.88	-58.04	-35.27
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	49	4	46	0	0	-91.21	965.03	0.00
<b>9 Provision for Staff Bonus</b>	171	126	180	12	15	-26.59	42.93	26.69
<b>10 Provision for Income Tax</b>	484	377	502	33	41	-22.00	33.07	25.25
<b>11 Others</b>	7	1	6	1	1	-88.62	605.47	3.63
<b>12 Net Profit</b>	2,359	1,478	1,755	105	118	-37.37	18.78	12.99
<b>TOTAL EXPENSES</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>3,712</b>	<b>4,498</b>	<b>13.79</b>	<b>20.56</b>	<b>21.18</b>
<b>Income</b>								
<b>1. Interest Income</b>	6,206	7,869	9,734	3,071	3,768	26.81	23.70	22.71
1.1. On Loans and Advance	5,225	6,951	8,533	2,688	3,330	33.04	22.76	23.89
1.2. On Investment	53	107	129	70	94	103.54	19.80	32.95
1.2.1 Government Bonds	33	78	99	42	60	137.67	27.24	42.32
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	25	29	39.47	-3.02	17.89
1.2.4 Deventure & Bonds	2	5	5	3	4	106.85	15.65	24.70
1.3 Agency Balance	194	116	151	45	45	-40.30	30.23	0.00
1.4 On Call Deposit	638	608	817	249	280	-4.74	34.35	12.54
1.5 Others	96	87	105	19	19	-9.07	20.58	3.45
<b>2. Comission &amp; Discount</b>	94	87	82	20	26	-7.69	-5.64	29.51
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	8	10	93.85	-7.90	27.03
2.3 Others	74	49	47	12	16	-34.80	-3.84	31.06
<b>3 Income From Exchange Fluctuation</b>	-	-	-	0	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	0	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	401	552	636	199	245	37.80	15.30	23.52
<b>5 Non Operating Income</b>	564	175	120	30	137	-68.97	-31.49	348.89
<b>6 Provision Written Back</b>	1,094	1,023	1,003	125	127	-6.50	-1.94	1.69
<b>7 Recovery from Written off Loan</b>	123	16	114	34	33	-86.88	607.52	-0.58
<b>8 Income from Extra Ordinary Expenses</b>	47	3	19	1	1	-93.48	505.32	0.00
<b>9 Net Loss</b>	18	-	17	232	160	-100.00	0.00	-30.94
<b>TOTAL INCOME</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>3,712</b>	<b>4,498</b>	<b>13.79</b>	<b>20.56</b>	<b>21.18</b>

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

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	87,899	115,386	157,905	165,601	173,292	31.27	36.85	4.64
Fishery Related	2,329	2,725	4,216	4,853	4,918	17.03	54.70	1.34
Mining Related	3,950	5,033	7,313	6,830	6,861	27.42	45.30	0.46
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	538,030	536,994	25.98	22.74	-0.19
Construction	213,029	253,187	309,417	326,002	333,318	18.85	22.21	2.24
Electricity, Gas and Water	63,521	86,863	126,594	137,182	140,987	36.75	45.74	2.77
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	37,851	39,493	32.36	11.85	4.34
Transport, Communication and Public Utilities	76,264	83,255	93,129	97,093	97,218	9.17	11.86	0.13
Wholesaler & Retailer	436,443	532,011	615,309	641,054	645,600	21.90	15.66	0.71
Finance, Insurance and Real Estate	166,374	203,050	233,847	241,087	243,577	22.04	15.17	1.03
Hotel or Restaurant	66,900	91,146	122,122	131,927	132,728	36.24	33.99	0.61
Other Services	90,251	105,969	122,900	130,589	131,231	17.42	15.98	0.49
Consumption Loans	158,359	166,319	163,819	159,737	159,870	5.03	-1.50	0.08
Local Government	1,569	1,554	1,569	1,566	1,565	-0.96	1.00	-0.01
Others	272,882	327,742	406,642	430,682	434,106	20.10	24.07	0.79
<b>TOTAL</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,050,083</b>	<b>3,081,758</b>	<b>21.47</b>	<b>20.18</b>	<b>1.04</b>
<b>Productwise</b>								
Term Loan	320,735	423,648	562,527	610,973	625,043	32.09	32.78	2.30
Overdraft	361,907	410,911	455,716	460,039	465,424	13.54	10.90	1.17
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	138,673	133,439	76.46	11.72	-3.77
Demand & Other Working Capital Loan	404,195	498,116	615,755	657,324	664,068	23.24	23.62	1.03
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	248,396	251,818	19.77	17.99	1.38
Real Estate Loan	127,319	142,005	146,991	157,121	159,329	11.54	3.51	1.41
Margin Nature Loan	41,170	41,129	45,417	44,754	44,612	-0.10	10.43	-0.32
Hire Purchase Loan	150,400	171,054	180,957	182,935	183,336	13.73	5.79	0.22
Deprived Sector Loan	111,985	137,728	177,390	186,314	189,911	22.99	28.80	1.93
Bills Purchased	17,354	2,859	3,342	4,237	3,880	-83.53	16.90	-8.43
Other Product	226,670	279,927	358,628	359,316	360,899	23.50	28.11	0.44
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,050,083</b>	<b>3,081,758</b>	<b>21.47</b>	<b>20.18</b>	<b>1.04</b>
<b>Collateral wise</b>								
Gold and Silver	37,467	38,070	38,246	36,790	37,562	1.61	0.46	2.10
Government Securities	998	470	336	316	322	-52.86	-28.53	1.80
Non Governmental Securities	34,635	37,124	35,873	35,472	34,844	7.19	-3.37	-1.77
Fixed Deposit Receipts	22,176	18,558	24,099	21,471	21,887	-16.32	29.86	1.94
Own	20,781	17,907	23,569	20,922	21,351	-13.83	31.62	2.05
Other Licences Institutions	1,395	650	530	549	536	-53.38	-18.51	-2.35
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,719,963	2,750,624	23.15	21.70	1.13
Fixed Assets	1,459,790	1,788,776	2,206,624	2,304,698	2,331,074	22.54	23.36	1.14
Current Assets	275,207	347,867	393,601	415,266	419,549	26.40	13.15	1.03
Against security of Bill	15,874	18,166	23,281	32,898	31,860	14.44	28.15	-3.15
Domestic Bills	798	826	2,382	1,286	1,288	3.49	188.24	0.16
Foreign Bills	15,075	17,340	20,899	31,612	30,572	15.02	20.52	-3.29
Against Guarantee	63,293	78,284	100,601	102,876	105,541	23.69	28.51	2.59
Government Guarantee	2,560	2,348	2,365	2,339	2,339	-8.27	0.72	0.00
Institutional Guarantee	42,759	55,645	77,217	77,578	79,579	30.14	38.77	2.58
Personal Guarantee	5,340	6,081	5,846	6,808	7,141	13.86	-3.86	4.90
Collective Guarantee	5,829	7,086	7,398	7,515	7,702	21.56	4.42	2.49
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,624	1,666	14.45	-1.16	2.63
Other Guarantee	5,336	5,444	6,112	7,012	7,113	2.02	12.28	1.44
Credit Card	906	1,257	1,670	2,000	2,777	38.78	32.88	38.85
Others	84,304	94,353	87,565	98,298	96,341	11.92	-7.19	-1.99
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,050,083</b>	<b>3,081,758</b>	<b>21.47</b>	<b>20.18</b>	<b>1.04</b>

**Statement of Loans and Advances of Commercial Banks**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	73,353	96,590	131,517	139,637	146,937	31.68	36.16	5.23
Fishery Related	1,997	2,330	3,427	4,040	4,096	16.72	47.04	1.37
Mining Related	3,468	4,420	6,887	6,391	6,426	27.47	55.80	0.56
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	511,707	510,619	26.00	21.50	-0.21
Construction	178,777	212,488	251,365	268,472	274,210	18.86	18.30	2.14
Electricity, Gas and Water	59,345	82,192	119,658	130,273	134,009	38.50	45.58	2.87
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	33,362	35,095	31.68	8.16	5.19
Transport, Communication and Public Utilities	52,471	57,257	63,602	69,176	69,084	9.12	11.08	-0.13
Wholesaler & Retailer	397,945	483,927	550,845	577,854	581,288	21.61	13.83	0.59
Finance, Insurance and Real Estate	148,589	179,843	200,565	206,820	209,237	21.03	11.52	1.17
Hotel or Restaurant	57,139	79,499	105,954	116,466	117,037	39.13	33.28	0.49
Other Services	80,039	95,129	109,323	116,923	117,425	18.85	14.92	0.43
Consumption Loans	134,353	141,446	137,464	135,443	136,041	5.28	-2.82	0.44
Local Government	1,507	1,500	1,513	1,510	1,510	-0.46	0.86	0.00
Others	208,341	247,825	299,952	323,691	323,110	18.95	21.03	-0.18
<b>TOTAL</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,641,766</b>	<b>2,666,122</b>	<b>21.69</b>	<b>18.26</b>	<b>0.92</b>
<b>Productwise</b>								
Term Loan	280,894	369,100	477,035	524,165	535,599	31.40	29.24	2.18
Overdraft	310,487	349,119	374,792	381,767	385,781	12.44	7.35	1.05
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	138,667	133,425	76.49	11.72	-3.78
Demand & Other Working Capital Loan	386,184	480,565	598,418	639,225	645,631	24.44	24.52	1.00
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	197,476	199,584	19.40	11.62	1.07
Real Estate Loan	104,245	114,770	118,860	129,710	131,716	10.10	3.56	1.55
Margin Nature Loan	34,420	33,208	35,571	35,069	34,945	-3.52	7.12	-0.35
Hire Purchase Loan	120,086	137,333	141,826	145,412	146,089	14.36	3.27	0.47
Deprived Sector Loan	93,429	114,232	142,088	150,021	153,015	0.00	0.00	2.00
Bills Purchased	17,352	2,856	3,339	4,234	3,877	-83.54	16.90	-8.44
Other Product	184,230	230,060	292,199	296,017	296,458	24.88	27.01	0.15
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,641,766</b>	<b>2,666,122</b>	<b>21.69</b>	<b>18.26</b>	<b>0.92</b>
<b>Collateral wise</b>								
Gold and Silver	32,843	32,616	31,871	31,556	32,213	-0.69	-2.28	2.08
Government Securities	986	433	298	278	284	-56.10	-31.05	2.05
Non Governmental Securities	29,674	30,512	27,631	27,207	26,616	2.82	-9.44	-2.17
Fixed Deposit Receipts	15,282	13,517	18,896	17,627	17,942	-11.55	39.79	1.79
Own	13,888	12,876	18,366	17,078	17,407	-7.28	42.64	1.92
Other Licences Institutions	1,395	641	530	549	536	-54.03	-17.36	-2.35
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,360,957	2,385,083	23.50	19.92	1.02
Fixed Assets	1,234,935	1,517,181	1,843,001	1,945,799	1,965,667	22.86	21.48	1.02
Current Assets	275,119	347,736	393,453	415,158	419,416	26.39	13.15	1.03
Against security of Bill	15,874	18,164	23,279	32,898	31,860	14.43	28.16	-3.15
Domestic Bills	798	824	2,380	1,286	1,288	3.17	189.00	0.16
Foreign Bills	15,075	17,340	20,899	31,612	30,572	15.02	20.52	-3.29
Against Guarantee	52,805	64,117	80,168	80,975	83,190	21.42	25.03	2.74
Government Guarantee	2,456	2,250	2,267	2,245	2,245	-8.41	0.75	0.00
Institutional Guarantee	38,747	49,664	65,753	65,171	67,074	28.18	32.40	2.92
Personal Guarantee	4,274	4,505	4,146	4,710	4,885	5.40	-7.98	3.73
Collective Guarantee	641	692	474	461	455	7.95	-31.42	-1.43
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,624	1,666	14.45	-1.16	2.63
Other Guarantee	5,217	5,324	5,865	6,765	6,865	2.04	10.18	1.48
Credit Card	906	1,257	1,670	2,000	2,777	38.78	32.88	38.85
Others	77,475	86,798	77,725	88,268	86,156	12.03	-10.45	-2.39
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,641,766</b>	<b>2,666,122</b>	<b>21.69</b>	<b>18.26</b>	<b>0.92</b>

**Statement of Loans and Advances of Development Banks**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	11,518	15,080	21,662	20,999	21,230	30.93	43.65	1.10
Fishery Related	276	341	723	748	757	23.65	112.06	1.25
Mining Related	451	592	361	377	373	31.27	-38.99	-1.05
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	23,137	23,208	26.98	57.80	0.31
Construction	27,622	32,571	48,633	48,117	49,607	17.92	49.31	3.10
Electricity, Gas and Water	4,008	4,469	6,597	6,568	6,626	11.51	47.60	0.88
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,293	3,220	44.77	60.14	-2.20
Transport, Communication and Public Utilities	18,909	20,941	24,873	23,118	23,341	10.75	18.78	0.96
Wholesaler & Retailer	32,766	40,640	55,398	53,727	54,811	24.03	36.31	2.02
Finance, Insurance and Real Estate	14,170	18,547	25,994	26,334	26,297	30.89	40.15	-0.14
Hotel or Restaurant	8,381	9,948	13,522	12,711	12,917	18.70	35.92	1.62
Other Services	8,372	8,988	11,457	11,641	11,753	7.36	27.48	0.96
Consumption Loans	19,361	20,685	21,569	19,720	19,350	6.84	4.27	-1.88
Local Government	25	20	23	23	23	-16.90	13.07	-0.53
Others	50,581	63,432	87,479	86,460	89,895	25.41	37.91	3.97
<b>TOTAL</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>336,973</b>	<b>343,409</b>	<b>20.82</b>	<b>36.29</b>	<b>1.91</b>
<b>Productwise</b>								
Term Loan	33,011	45,529	72,328	73,289	75,637	37.92	58.86	3.20
Overdraft	51,420	61,791	76,191	72,499	73,632	20.17	23.30	1.56
Trust Receipt Loan / Import Loan	10	-	-	5	9	-100.00	0.00	94.80
Demand & Other Working Capital Loan	10,587	9,701	11,710	12,340	12,704	-8.37	20.71	2.95
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	42,117	43,376	19.92	60.77	2.99
Real Estate Loan	16,955	19,575	20,965	20,322	20,423	15.45	7.10	0.50
Margin Nature Loan	3,835	5,692	7,600	7,547	7,550	48.39	33.52	0.04
Hire Purchase Loan	24,555	27,530	33,002	31,362	31,094	12.11	19.88	-0.86
Deprived Sector Loan	16,415	20,705	30,550	30,822	31,371	0.00	0.00	1.78
Bills Purchased	-	-	3	3	3	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	46,668	47,609	17.94	38.65	2.02
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>336,973</b>	<b>343,409</b>	<b>20.82</b>	<b>36.29</b>	<b>1.91</b>
<b>Collateral wise</b>								
Gold and Silver	4,319	4,851	5,442	4,304	4,437	12.33	12.18	3.09
Government Securities	0	38	18	18	18	24397.71	-52.02	0.00
Non Governmental Securities	3,801	5,612	7,484	7,492	7,471	47.65	33.36	-0.29
Fixed Deposit Receipts	5,265	4,001	4,083	2,922	3,047	-24.00	2.03	4.26
Own	5,265	3,992	4,083	2,922	3,047	-24.17	2.26	4.26
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	304,038	309,917	21.19	37.14	1.93
Fixed Assets	186,556	226,064	310,036	303,997	309,851	21.18	37.14	1.93
Current Assets	11	44	42	41	67	313.42	-4.80	60.72
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	17,081	17,442	29.97	37.23	2.11
Government Guarantee	63	61	61	57	57	-2.90	0.11	-0.02
Institutional Guarantee	3,198	4,659	8,352	8,517	8,525	45.69	79.26	0.09
Personal Guarantee	751	845	1,073	1,452	1,611	12.57	27.00	10.94
Collective Guarantee	5,188	6,394	6,924	7,054	7,248	23.24	8.29	2.75
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	1	2	-100.00	0.00	21.32
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	1,117	1,077	50.59	141.79	-3.65
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>336,973</b>	<b>343,409</b>	<b>20.82</b>	<b>36.29</b>	<b>1.91</b>

**Statement of Loans and Advances of Finance Companies**

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,028	3,716	4,726	4,965	5,125	22.72	27.18	3.23
Fishery Related	56	54	66	65	66	-4.58	22.47	1.06
Mining Related	32	21	65	62	62	-32.79	208.41	-0.20
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,186	3,167	19.01	13.68	-0.60
Construction	6,630	8,128	9,419	9,413	9,501	22.60	15.88	0.94
Electricity, Gas and Water	168	202	339	341	352	20.35	67.94	3.48
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,196	1,178	27.73	12.77	-1.48
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,799	4,793	3.53	-7.96	-0.11
Wholesaler & Retailer	5,732	7,444	9,067	9,472	9,501	29.86	21.81	0.30
Finance, Insurance and Real Estate	3,616	4,661	7,288	7,933	8,044	28.90	56.38	1.39
Hotel or Restaurant	1,380	1,698	2,647	2,750	2,773	23.06	55.85	0.84
Other Services	1,841	1,852	2,119	2,025	2,053	0.63	14.43	1.39
Consumption Loans	4,646	4,187	4,786	4,574	4,479	-9.87	14.29	-2.07
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	20,531	21,101	18.09	16.53	2.77
<b>TOTAL</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>71,344</b>	<b>72,228</b>	<b>16.68</b>	<b>19.87</b>	<b>1.24</b>
<b>Productwise</b>								
Term Loan	6,831	9,019	13,163	13,518	13,807	32.04	45.96	2.13
Overdraft	-	-	4,733	5,773	6,011	0.00	0.00	4.11
Trust Receipt Loan / Import Loan	-	-	1	1	4	0.00	0.00	205.31
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,759	5,733	5.73	-28.31	-0.45
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,803	8,857	27.65	9.94	0.62
Real Estate Loan	6,118	7,661	7,165	7,089	7,189	25.21	-6.47	1.41
Margin Nature Loan	2,915	2,230	2,246	2,139	2,117	-23.50	0.72	-1.01
Hire Purchase Loan	5,759	6,191	6,128	6,161	6,152	7.50	-1.01	-0.14
Deprived Sector Loan	2,141	2,791	4,752	5,470	5,525	0.00	0.00	1.01
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	16,631	16,832	16.32	18.61	1.21
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>71,344</b>	<b>72,228</b>	<b>16.68</b>	<b>19.87</b>	<b>1.24</b>
<b>Collateral wise</b>								
Gold and Silver	306	604	934	930	912	97.59	54.58	-1.86
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	773	757	-13.81	-24.20	-2.00
Fixed Deposit Receipts	1,628	1,039	1,120	921	898	-36.21	7.85	-2.55
Own	1,628	1,039	1,120	921	898	-36.21	7.85	-2.55
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	54,968	55,623	18.87	17.70	1.19
Fixed Assets	38,299	45,531	53,587	54,902	55,557	18.88	17.69	1.19
Current Assets	77	87	106	66	66	13.95	21.50	-0.31
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,819	4,909	71.62	82.09	1.86
Government Guarantee	40	37	37	37	37	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	3,890	3,980	62.21	135.57	2.31
Personal Guarantee	315	730	627	646	645	131.73	-14.18	-0.16
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	246	246	2.66	104.57	0.30
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	8,913	9,109	7.78	19.19	2.20
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>71,344</b>	<b>72,228</b>	<b>16.68</b>	<b>19.87</b>	<b>1.24</b>













## Statement of Assets and Liabilities as on Mangsir end, 2076(Mid-Dec, 2019)

S.N.	BFI Name	Srijana	Samradhi	C/Merchant	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
<b>Liabilities</b>										
1	<b>CAPITAL FUND</b>	<b>930.91</b>	<b>37.30</b>	<b>(651.10)</b>	<b>62.66</b>	<b>1,054.42</b>	<b>1,329.75</b>	<b>232.70</b>	<b>1,051.73</b>	<b>1,040.14</b>
	a. Paid-up Capital	460.82	181.98	935.07	70.00	800.00	882.17	400.00	804.06	832.42
	b. Calls in Advance	214.78	83.69	-	24.49	-	-	2.14	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-
	d. General Reserves	122.60	81.82	259.56	46.44	112.12	181.75	67.72	55.59	76.61
	e. Share Premium	-	1.36	2.61	-	3.50	-	4.80	0.66	1.14
	f. Retained Earning	126.96	(312.76)	(1,848.34)	(239.57)	127.45	149.75	(242.69)	191.42	110.93
	g. Others Reserves Fund	5.75	1.20	(0.00)	161.30	11.35	116.08	0.72	(0.00)	19.05
2	<b>BORROWINGS</b>	-	-	27.70	-	-	1,372.37	-	-	-
	a. NRB	-	-	-	-	-	2.37	-	-	-
	b. Interbank Borrowing	-	-	27.70	-	-	1,370.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-
3	<b>DEPOSITS</b>	<b>7,188.95</b>	<b>80.86</b>	<b>745.02</b>	<b>125.79</b>	<b>4,157.89</b>	<b>11,159.05</b>	<b>106.47</b>	<b>7,896.41</b>	<b>4,438.52</b>
	a. Current	133.35	-	-	-	15.23	92.33	3.73	-	-
	Domestic	133.35	-	-	-	15.23	92.33	3.73	-	-
	Foreign	-	-	-	-	-	-	-	-	-
	b. Savings	3,405.73	78.29	21.28	58.12	975.46	3,085.30	69.73	1,147.46	1,051.75
	Domestic	3,405.73	78.29	21.28	58.12	975.46	3,085.30	69.73	1,147.46	1,051.75
	Foreign	-	-	-	-	-	-	-	-	-
	c. Fixed	2,882.73	2.58	-	-	2,391.69	7,022.80	17.21	3,777.64	2,111.96
	Domestic	2,882.73	2.58	-	-	2,391.69	7,022.80	17.21	3,777.64	2,111.96
	Foreign	-	-	-	-	-	-	-	-	-
	d. Call Deposits	764.95	-	-	-	174.68	956.24	14.69	-	-
	Domestic	764.95	-	-	-	174.68	956.24	14.69	-	-
	Foreign	-	-	-	-	-	-	-	-	-
	e. Others	2.20	-	723.74	67.67	600.83	2.38	1.11	2,971.31	1,274.80
	Domestic	2.20	-	723.74	67.67	600.83	2.38	1.11	2,971.31	1,274.80
	Foreign	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	-	-	-	2.87	-	-	-
5	<b>Other Liabilities</b>	<b>458.28</b>	<b>562.61</b>	<b>3,718.96</b>	<b>1,030.09</b>	<b>246.72</b>	<b>498.06</b>	<b>93.28</b>	<b>731.50</b>	<b>382.16</b>
	1. Sundry Creditors	154.05	39.98	65.53	8.14	24.91	128.78	0.83	21.61	3.14
	2. Loan Loss Provision	99.90	173.98	1,586.58	313.53	46.03	104.46	5.97	310.54	165.50
	3. Interest Suspense a/c	46.71	277.28	2,018.05	654.76	56.14	20.90	7.08	149.32	67.18
	4. Others	157.62	71.38	48.80	53.66	119.63	243.91	79.40	250.02	146.34
6	<b>Reconciliation A/c</b>	-	-	-	-	-	-	-	-	-
7	<b>Profit &amp; Loss A/c</b>	-	-	-	-	-	11.86	42.85	3.42	7.76
	<b>TOTAL Liabilities</b>	<b>8,578.14</b>	<b>680.77</b>	<b>3,840.58</b>	<b>1,218.54</b>	<b>5,470.89</b>	<b>14,404.95</b>	<b>435.87</b>	<b>9,687.93</b>	<b>5,868.58</b>
<b>Assets</b>										
1	<b>LIQUID FUNDS</b>	<b>1,991.22</b>	<b>138.27</b>	<b>89.48</b>	<b>4.39</b>	<b>1,230.94</b>	<b>3,343.39</b>	<b>152.02</b>	<b>1,960.79</b>	<b>1,459.57</b>
	a. Cash Balance	195.82	3.73	0.17	0.00	38.48	225.60	3.93	101.19	35.52
	Nepalese Notes & Coins	195.82	3.73	0.17	0.00	38.38	225.50	3.93	101.19	35.52
	Foreign Currency	-	-	-	-	0.10	0.10	-	-	-
	b. Bank Balance	1,795.40	134.54	89.31	4.39	173.39	3,117.79	148.09	1,859.60	210.31
	1. In Nepal Rastra Bank	314.58	10.52	3.11	1.28	172.25	555.69	4.73	391.72	210.31
	Domestic Currency	314.58	10.52	3.11	1.28	172.25	555.69	4.73	391.72	210.31
	Foreign Currency	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	753.71	93.86	66.00	2.48	1.12	1,295.44	47.57	611.83	-
	Domestic Currency	753.71	93.86	66.00	2.48	1.12	1,295.44	47.57	611.83	-
	Foreign Currency	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	727.11	30.16	20.21	0.62	0.02	1,266.66	95.79	856.04	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	-	-	-	1,019.07	-	-	-	1,213.74
	Domestic Currency	-	-	-	-	1,019.07	-	-	-	1,213.74
	Foreign Currency	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	-	-	-	-	174.88	812.36	-	-	151.08
	a. Govt. Securities	-	-	-	-	174.88	812.36	-	-	127.58
	b. NRB Bond	-	-	-	-	-	-	-	-	23.50
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin. Ins.	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>124.22</b>	<b>0.21</b>	<b>0.03</b>	<b>3.23</b>	<b>288.12</b>	<b>278.57</b>	-	<b>263.18</b>	<b>239.59</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-
	c. Others	124.22	0.21	0.03	3.23	288.12	278.57	-	263.18	239.59
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>6,030.62</b>	<b>173.41</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,327.34</b>	<b>9,328.22</b>	<b>160.24</b>	<b>6,860.96</b>	<b>3,783.41</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>6,030.62</b>	<b>173.41</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,327.34</b>	<b>9,328.22</b>	<b>160.24</b>	<b>6,860.96</b>	<b>3,783.41</b>
	a. Private Sector	6,030.62	173.41	1,586.58	320.35	3,087.41	8,592.92	151.56	5,615.96	3,498.91
	b. Financial Institutions	-	-	-	-	239.00	735.30	8.69	1,245.00	284.50
	c. Government Organizations	-	-	-	-	0.92	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	<b>121.51</b>	<b>17.53</b>	<b>82.14</b>	<b>194.25</b>	<b>159.15</b>	<b>278.16</b>	<b>32.62</b>	<b>99.59</b>	<b>27.50</b>
7	<b>OTHER ASSETS</b>	<b>307.85</b>	<b>287.44</b>	<b>2,059.83</b>	<b>693.96</b>	<b>289.18</b>	<b>364.25</b>	<b>43.81</b>	<b>467.05</b>	<b>166.97</b>
	a. Accrued Interest:	46.75	280.46	2,018.05	654.76	58.84	172.18	7.08	149.32	80.39
	Financial Institutions	-	-	2,018.05	-	14.20	164.64	0.45	61.11	9.29
	Government Enterprises	-	-	-	-	2.70	7.54	-	-	1.16
	Private Sector	46.75	280.46	-	654.76	41.94	-	6.64	88.22	69.94
	b. Staff Loans / Adv.	78.84	1.67	0.24	0.04	73.32	72.35	0.72	132.48	18.91
	c. Sundry Debtors	16.77	2.98	5.79	0.13	53.85	24.52	0.63	4.30	0.46
	d. Cash In Transit	-	-	-	-	-	-	-	-	-
	e. Others	165.48	2.34	35.76	39.02	103.18	95.21	35.37	180.95	67.81
8	<b>Expenses not Written off</b>	-	-	-	-	-	-	-	-	-
9	<b>Non Banking Assets</b>	-	58.80	20.34	1.31	-	-	47.18	36.35	0.71
10	<b>Reconciliation Account</b>	-	-	-	-	-	-	-	-	0.25
11	<b>Profit &amp; Loss A/c</b>	<b>2.72</b>	<b>5.12</b>	<b>2.19</b>	<b>1.05</b>	<b>1.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39.51</b>
	<b>TOTAL ASSETS</b>	<b>8,578.14</b>	<b>680.78</b>	<b>3,840.58</b>	<b>1,218.54</b>	<b>5,470.89</b>	<b>14,404.95</b>	<b>435.87</b>	<b>9,687.93</b>	<b>5,868.58</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,525.15</b>	<b>3,042.48</b>	<b>3,932.36</b>	<b>3,928.39</b>	<b>1,342.08</b>	<b>3,027.53</b>	<b>3,022.60</b>
1.1 On Deposit Liabilities	2,523.91	3,038.41	3,924.28	3,792.25	1,342.08	2,919.30	2,927.03
1.1.1 Saving Account	1,278.57	1,702.14	831.59	630.43	476.70	638.39	478.35
1.1.2 Fixed Account	1,133.40	1,155.56	2,746.23	2,933.82	780.20	2,153.52	2,422.80
1.1.2.1 Up to 3 months Fixed Account	105.61	58.57	411.94	49.47	-	-	97.09
1.1.2.2 3 to 6 months Fixed Account	79.88	43.23	549.25	-	39.27	-	77.38
1.1.2.3 6 months to 1 year Fixed Account	868.06	632.11	1,373.12	-	285.52	2,153.52	212.38
1.1.2.4 Above 1 year Fixed Account	79.85	421.65	411.94	2,884.35	455.41	-	2,035.95
1.1.3 Call Deposit	111.94	180.71	346.46	228.01	85.19	127.38	25.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.24	4.07	8.07	136.14	-	108.24	95.56
<b>2. Commission Expense</b>	<b>43.78</b>	<b>-</b>	<b>139.91</b>	<b>151.95</b>	<b>20.47</b>	<b>-</b>	<b>56.02</b>
<b>3. Staff Expense</b>	<b>915.76</b>	<b>1,027.79</b>	<b>635.99</b>	<b>665.76</b>	<b>305.32</b>	<b>499.23</b>	<b>558.24</b>
<b>4. Office Operating Expenses</b>	<b>345.72</b>	<b>531.88</b>	<b>448.27</b>	<b>434.30</b>	<b>234.40</b>	<b>432.88</b>	<b>382.86</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>106.62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>208.56</b>	<b>84.68</b>	<b>98.70</b>	<b>449.16</b>	<b>11.81</b>	<b>236.70</b>	<b>68.46</b>
7.1 Loan loss Provision	208.56	78.80	98.25	449.16	11.81	236.70	67.66
7.1.1 General Loan loss Provision	208.56	67.01	76.45	186.13	5.01	-	61.67
7.1.1.1 Pass Loan Loss Provision	208.56	30.44	76.45	71.49	-	-	61.67
7.1.1.2 Watch List Provision	-	36.57	-	114.64	5.01	-	-
7.1.2 Special Loan Loss Provision	-	442.53	21.81	263.03	6.80	-	5.99
7.1.3 Additional Loan Loss Provision	-	(430.74)	-	-	-	236.70	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	5.88	-	-	-	-	0.80
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>2.65</b>	<b>-</b>	<b>6.15</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>4.77</b>	<b>-</b>	<b>276.91</b>	<b>-</b>	<b>168.33</b>	<b>164.94</b>	<b>128.60</b>
<b>10. Provision for Income Tax</b>	<b>(22.93)</b>	<b>-</b>	<b>738.70</b>	<b>662.97</b>	<b>454.49</b>	<b>445.33</b>	<b>347.22</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>118.27</b>	<b>1,853.21</b>	<b>1,753.53</b>	<b>1,546.92</b>	<b>1,060.47</b>	<b>1,039.10</b>	<b>810.17</b>
<b>Total Expenses</b>	<b>4,139.07</b>	<b>6,646.66</b>	<b>8,027.02</b>	<b>7,839.44</b>	<b>3,603.52</b>	<b>5,845.71</b>	<b>5,374.16</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,522.05</b>	<b>5,751.10</b>	<b>6,830.16</b>	<b>6,592.38</b>	<b>2,878.94</b>	<b>5,195.48</b>	<b>4,776.10</b>
1.1 On Loans and Advances	3,296.14	5,005.27	6,117.29	6,159.44	2,461.65	4,787.16	4,517.36
1.2 On Investment	86.85	706.88	439.87	294.60	218.13	315.72	196.36
1.2.1 Government Bonds	86.85	706.88	439.87	294.60	218.13	301.30	196.36
1.2.2 Foreign Bonds	-	-	-	-	-	14.41	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	41.51	3.93	16.45	131.56	2.15	-	3.77
1.4 On Call Deposit	-	35.02	193.50	6.48	42.82	-	-
1.5 On Others	97.55	-	63.05	0.31	154.18	92.61	58.60
<b>2. Commission and Discount</b>	<b>254.85</b>	<b>136.91</b>	<b>434.00</b>	<b>568.07</b>	<b>329.44</b>	<b>316.37</b>	<b>399.42</b>
2.1 Bills Purchase and Discount	-	0.69	0.03	1.13	7.07	1.48	0.63
2.2 Commission	254.85	135.96	431.24	566.94	262.40	192.58	169.61
2.3 Others	-	0.26	2.73	-	59.97	122.30	229.18
<b>3. Exchange Flactuation Income</b>	<b>109.67</b>	<b>41.60</b>	<b>337.05</b>	<b>412.51</b>	<b>327.36</b>	<b>277.88</b>	<b>137.21</b>
3.1 Due to Change in Exchange Rate	-	14.24	205.67	33.33	93.96	-	3.55
3.2 Due to Foreign Currency Transaction	109.67	27.36	131.38	379.18	233.40	277.88	133.66
<b>4. Other Operating Income</b>	<b>78.32</b>	<b>312.17</b>	<b>304.20</b>	<b>144.80</b>	<b>34.66</b>	<b>55.61</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>75.58</b>	<b>104.02</b>	<b>30.21</b>	<b>5.30</b>	<b>4.18</b>	<b>(2.14)</b>	<b>3.33</b>
<b>6. Write Back from Provisions for loss</b>	<b>98.60</b>	<b>233.42</b>	<b>90.00</b>	<b>116.39</b>	<b>28.94</b>	<b>-</b>	<b>58.10</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>67.44</b>	<b>1.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.51</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>4,139.07</b>	<b>6,646.66</b>	<b>8,027.02</b>	<b>7,839.44</b>	<b>3,603.52</b>	<b>5,845.71</b>	<b>5,374.16</b>

Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,925.49</b>	<b>3,565.56</b>	<b>2,630.75</b>	<b>2,221.51</b>	<b>5,474.60</b>	<b>3,069.26</b>	<b>2,828.22</b>
1.1 On Deposit Liabilities	1,923.55	3,524.86	2,587.39	2,208.93	5,052.75	2,940.76	2,802.45
1.1.1 Saving Account	484.06	797.20	414.55	551.95	1,479.47	644.15	466.22
1.1.2 Fixed Account	1,206.13	2,593.19	2,082.13	1,333.96	3,244.90	2,090.44	2,004.70
1.1.2.1 Up to 3 months Fixed Account	-	589.20	-	118.50	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.14	559.09	-	198.41	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	584.76	2,082.13	925.41	2,767.42	1,621.60	-
1.1.2.4 Above 1 year Fixed Account	1,205.99	860.14	-	91.64	477.48	468.84	2,004.70
1.1.3 Call Deposit	233.36	134.48	90.71	323.02	328.38	206.17	331.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.95	40.70	43.36	12.58	421.85	128.50	25.77
<b>2. Commission Expense</b>	<b>11.73</b>	<b>8.78</b>	<b>24.01</b>	<b>8.17</b>	<b>-</b>	<b>17.44</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>305.29</b>	<b>548.37</b>	<b>389.13</b>	<b>398.75</b>	<b>719.93</b>	<b>554.15</b>	<b>478.70</b>
<b>4. Office Operating Expenses</b>	<b>204.23</b>	<b>378.24</b>	<b>406.42</b>	<b>251.10</b>	<b>620.03</b>	<b>407.68</b>	<b>334.05</b>
<b>5. Foreign Exchange Loss</b>	<b>6.34</b>	<b>-</b>	<b>-</b>	<b>0.89</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	6.34	-	-	0.89	-	-	-
5.2 Due to Foreign Currency Transaction	0.00	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>15.74</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>391.94</b>	<b>66.97</b>	<b>183.46</b>	<b>260.30</b>	<b>378.82</b>	<b>86.24</b>	<b>318.93</b>
7.1 Loan loss Provision	391.94	66.97	183.46	260.30	170.00	86.24	318.93
7.1.1 General Loan loss Provision	168.41	66.97	111.04	166.74	170.00	86.24	224.49
7.1.1.1 Pass Loan Loss Provision	113.62	66.97	48.90	90.13	170.00	85.77	208.96
7.1.1.2 Watch List Provision	54.79	-	62.14	76.61	-	0.47	15.52
7.1.2 Special Loan Loss Provision	223.53	-	72.41	93.56	-	-	94.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	208.82	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.94</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>198.19</b>	<b>110.92</b>	<b>101.55</b>	<b>257.99</b>	<b>108.49</b>	<b>99.84</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>535.10</b>	<b>299.48</b>	<b>259.39</b>	<b>696.57</b>	<b>307.99</b>	<b>269.58</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>370.60</b>	<b>1,248.58</b>	<b>698.79</b>	<b>654.56</b>	<b>1,625.33</b>	<b>694.86</b>	<b>629.02</b>
<b>Total Expenses</b>	<b>3,231.35</b>	<b>6,549.88</b>	<b>4,742.96</b>	<b>4,156.22</b>	<b>9,773.27</b>	<b>5,259.09</b>	<b>4,958.35</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,323.21</b>	<b>5,997.17</b>	<b>4,308.08</b>	<b>3,680.51</b>	<b>8,469.20</b>	<b>4,715.00</b>	<b>4,294.48</b>
1.1 On Loans and Advances	2,147.67	5,523.94	4,023.85	3,510.35	8,073.02	4,439.89	4,055.35
1.2 On Investment	116.64	458.45	251.07	146.48	17.92	221.94	156.69
1.2.1 Government Bonds	30.28	446.36	251.07	146.48	17.92	214.80	156.69
1.2.2 Foreign Bonds	-	12.08	-	-	-	-	-
1.2.3 NRB Bonds	86.37	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	7.14	-
1.3 On Agency Balance	1.33	-	-	23.68	11.79	-	-
1.4 On Call Deposit	43.91	-	11.67	0.00	332.85	-	-
1.5 On Others	13.65	14.79	21.49	0.00	33.61	53.17	82.44
<b>2. Commission and Discount</b>	<b>354.82</b>	<b>411.55</b>	<b>216.97</b>	<b>223.43</b>	<b>98.63</b>	<b>365.88</b>	<b>210.55</b>
2.1 Bills Purchase and Discount	13.97	0.10	1.01	0.01	3.04	0.01	-
2.2 Commission	336.69	411.44	215.96	223.42	95.59	242.05	92.47
2.3 Others	4.16	-	-	-	-	123.82	118.08
<b>3. Exchange Flactuation Income</b>	<b>86.60</b>	<b>119.39</b>	<b>114.52</b>	<b>69.76</b>	<b>144.85</b>	<b>159.78</b>	<b>129.91</b>
3.1 Due to Change in Exchange Rate	-	9.32	-	-	(0.14)	23.53	25.98
3.2 Due to Foreign Currency Transaction	86.60	110.06	114.52	69.76	144.99	136.25	103.93
<b>4. Other Operating Income</b>	<b>99.35</b>	<b>-</b>	<b>18.49</b>	<b>17.39</b>	<b>1,035.08</b>	<b>-</b>	<b>59.28</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>21.77</b>	<b>0.03</b>	<b>-</b>	<b>16.09</b>	<b>0.98</b>	<b>14.76</b>
<b>6. Write Back from Provisions for loss</b>	<b>356.07</b>	<b>-</b>	<b>83.86</b>	<b>165.13</b>	<b>-</b>	<b>14.06</b>	<b>249.38</b>
<b>7. Recovery of written-off Loan</b>	<b>11.31</b>	<b>-</b>	<b>1.00</b>	<b>-</b>	<b>9.42</b>	<b>3.40</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>3,231.35</b>	<b>6,549.88</b>	<b>4,742.96</b>	<b>4,156.22</b>	<b>9,773.27</b>	<b>5,259.09</b>	<b>4,958.35</b>



## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,694.32</b>	<b>3,972.42</b>	<b>3,721.69</b>	<b>3,937.43</b>	<b>2,718.41</b>	<b>2,780.95</b>	<b>2,418.92</b>
1.1 On Deposit Liabilities	2,654.43	3,764.84	3,712.87	3,815.75	2,655.60	2,774.46	2,354.44
1.1.1 Saving Account	570.31	883.02	808.50	1,117.62	459.72	453.35	459.69
1.1.2 Fixed Account	1,876.27	2,477.13	2,849.52	2,499.55	2,011.75	1,786.56	1,796.50
1.1.2.1 Up to 3 months Fixed Account	43.13	865.99	-	422.52	186.46	-	-
1.1.2.2 3 to 6 months Fixed Account	99.89	388.32	-	217.71	125.98	188.28	792.06
1.1.2.3 6 months to 1 year Fixed Account	850.81	652.40	2,239.23	1,298.63	1,562.98	1,352.55	104.64
1.1.2.4 Above 1 year Fixed Account	882.44	570.42	610.30	560.68	136.33	245.74	899.80
1.1.3 Call Deposit	207.84	404.68	54.84	198.59	184.13	534.55	98.25
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	39.89	207.58	8.82	121.67	62.81	6.49	64.48
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>5.44</b>	<b>76.79</b>	<b>16.16</b>	<b>-</b>	<b>0.32</b>
<b>3. Staff Expense</b>	<b>380.60</b>	<b>704.24</b>	<b>1,215.83</b>	<b>884.49</b>	<b>334.14</b>	<b>238.45</b>	<b>434.05</b>
<b>4. Office Operating Expenses</b>	<b>380.18</b>	<b>506.41</b>	<b>369.45</b>	<b>444.23</b>	<b>276.35</b>	<b>166.95</b>	<b>367.25</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.87</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	5.87	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>8.49</b>	<b>-</b>	<b>5.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>135.63</b>	<b>327.42</b>	<b>755.29</b>	<b>315.27</b>	<b>33.85</b>	<b>135.93</b>	<b>253.80</b>
7.1 Loan loss Provision	135.63	327.42	755.29	315.27	33.85	135.93	253.80
7.1.1 General Loan loss Provision	84.73	327.42	135.48	315.27	33.85	52.57	103.35
7.1.1.1 Pass Loan Loss Provision	40.24	327.42	29.02	315.27	33.85	45.70	18.22
7.1.1.2 Watch List Provision	44.49	-	106.46	-	-	6.87	85.13
7.1.2 Special Loan Loss Provision	50.89	-	619.81	-	-	83.35	150.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.01	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>36.02</b>	<b>1.13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>108.91</b>	<b>152.46</b>	<b>76.44</b>	<b>-</b>	<b>81.67</b>	<b>195.79</b>	<b>129.61</b>
<b>10. Provision for Income Tax</b>	<b>294.07</b>	<b>411.64</b>	<b>406.68</b>	<b>609.55</b>	<b>220.52</b>	<b>528.64</b>	<b>349.95</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>686.16</b>	<b>960.48</b>	<b>1,045.74</b>	<b>1,371.82</b>	<b>514.54</b>	<b>1,233.49</b>	<b>816.54</b>
<b>Total Expenses</b>	<b>4,724.38</b>	<b>7,036.20</b>	<b>7,601.64</b>	<b>7,639.58</b>	<b>4,201.52</b>	<b>5,280.20</b>	<b>4,770.43</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,142.99</b>	<b>6,286.13</b>	<b>6,259.20</b>	<b>6,694.88</b>	<b>3,897.46</b>	<b>4,606.82</b>	<b>4,142.96</b>
1.1 On Loans and Advances	3,953.26	5,919.38	5,929.73	6,368.36	3,609.41	4,383.52	3,862.60
1.2 On Investment	114.07	325.40	324.91	259.65	196.47	177.89	216.31
1.2.1 Government Bonds	111.80	325.40	324.91	259.65	196.47	177.89	214.88
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	2.27	-	-	-	-	-	1.43
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	1.56	-	-	18.18	4.65	1.03
1.4 On Call Deposit	-	34.05	-	-	2.53	-	50.05
1.5 On Others	75.66	5.74	4.55	66.87	70.87	40.76	12.97
<b>2. Commission and Discount</b>	<b>161.36</b>	<b>442.36</b>	<b>217.03</b>	<b>634.91</b>	<b>243.33</b>	<b>498.04</b>	<b>179.65</b>
2.1 Bills Purchase and Discount	17.98	8.74	0.00	-	-	-	37.94
2.2 Commission	143.38	53.22	198.00	634.91	239.59	493.59	124.96
2.3 Others	-	380.40	19.03	-	3.74	4.45	16.75
<b>3. Exchange Flactuation Income</b>	<b>115.39</b>	<b>199.01</b>	<b>160.48</b>	<b>195.39</b>	<b>34.19</b>	<b>100.36</b>	<b>103.61</b>
3.1 Due to Change in Exchange Rate	3.52	0.11	-	-	-	1.29	5.96
3.2 Due to Foreign Currency Transaction	111.87	198.90	160.48	195.39	34.19	99.07	97.65
<b>4. Other Operating Income</b>	<b>160.90</b>	<b>108.59</b>	<b>448.16</b>	<b>69.60</b>	<b>4.91</b>	<b>74.32</b>	<b>234.06</b>
<b>5. Non Operating Income</b>	<b>75.07</b>	<b>-</b>	<b>9.87</b>	<b>-</b>	<b>16.17</b>	<b>0.67</b>	<b>34.92</b>
<b>6. Write Back from Provisions for loss</b>	<b>68.67</b>	<b>-</b>	<b>490.28</b>	<b>44.39</b>	<b>-</b>	<b>-</b>	<b>71.93</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.11</b>	<b>16.62</b>	<b>0.40</b>	<b>5.46</b>	<b>-</b>	<b>3.30</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>4,724.38</b>	<b>7,036.20</b>	<b>7,601.64</b>	<b>7,639.58</b>	<b>4,201.52</b>	<b>5,280.20</b>	<b>4,770.43</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,522.34</b>	<b>2,919.19</b>	<b>2,561.45</b>	<b>1,590.68</b>	<b>2,247.14</b>	<b>3,006.56</b>	<b>1,186.59</b>
1.1 On Deposit Liabilities	3,332.38	2,868.86	2,543.25	1,564.74	2,238.30	2,916.59	1,183.98
1.1.1 Saving Account	704.81	752.96	533.61	282.58	440.27	759.52	330.51
1.1.2 Fixed Account	2,330.10	1,895.40	1,699.45	1,110.44	1,510.96	1,989.32	749.72
1.1.2.1 Up to 3 months Fixed Account	472.10	170.76	-	-	153.86	28.28	158.35
1.1.2.2 3 to 6 months Fixed Account	243.39	214.75	-	-	112.12	422.07	53.52
1.1.2.3 6 months to 1 year Fixed Account	732.18	1,255.47	1,699.45	1,110.44	564.94	303.23	480.38
1.1.2.4 Above 1 year Fixed Account	882.44	254.43	-	-	680.04	1,235.74	57.48
1.1.3 Call Deposit	188.83	220.49	310.20	171.72	287.07	167.76	103.76
1.1.4 Certificate of Deposit	108.64	-	-	-	-	-	-
1.2 On Borrowing	189.96	50.33	18.20	25.94	8.84	89.97	2.61
<b>2. Commission Expense</b>	<b>49.55</b>	<b>-</b>	<b>19.68</b>	<b>-</b>	<b>6.60</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>539.67</b>	<b>651.18</b>	<b>559.33</b>	<b>334.19</b>	<b>390.78</b>	<b>360.44</b>	<b>201.61</b>
<b>4. Office Operating Expenses</b>	<b>431.69</b>	<b>475.44</b>	<b>314.43</b>	<b>255.74</b>	<b>258.93</b>	<b>330.67</b>	<b>132.29</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.27</b>	<b>2.42</b>	<b>-</b>	<b>0.01</b>
<b>7. Provision for Risk</b>	<b>953.59</b>	<b>124.98</b>	<b>141.38</b>	<b>110.12</b>	<b>(18.64)</b>	<b>110.53</b>	<b>173.72</b>
7.1 Loan loss Provision	953.59	124.98	141.38	110.12	(18.64)	110.53	170.60
7.1.1 General Loan loss Provision	30.80	159.23	31.74	15.27	4.00	72.66	78.74
7.1.1.1 Pass Loan Loss Provision	6.11	31.69	9.39	15.27	11.33	23.87	20.33
7.1.1.2 Watch List Provision	24.69	127.54	22.35	-	(7.33)	48.78	58.41
7.1.2 Special Loan Loss Provision	444.28	(34.25)	109.64	94.85	(22.64)	37.87	91.86
7.1.3 Additional Loan Loss Provision	478.51	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	3.12
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>33.98</b>	<b>15.42</b>	<b>5.31</b>	<b>0.16</b>	<b>-</b>	<b>0.02</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>181.45</b>	<b>99.00</b>	<b>-</b>	<b>47.65</b>	<b>-</b>	<b>158.62</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>326.92</b>	<b>262.55</b>	<b>338.31</b>	<b>128.67</b>	<b>247.17</b>	<b>419.00</b>	<b>-</b>
<b>11. Others</b>	<b>3.92</b>	<b>-</b>	<b>-</b>	<b>0.43</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,306.15</b>	<b>1,123.48</b>	<b>789.39</b>	<b>300.22</b>	<b>576.72</b>	<b>1,008.54</b>	<b>5.20</b>
<b>Total Expenses</b>	<b>7,349.27</b>	<b>5,671.23</b>	<b>4,729.29</b>	<b>2,768.15</b>	<b>3,711.12</b>	<b>5,394.37</b>	<b>1,699.42</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,759.82</b>	<b>5,022.00</b>	<b>4,335.96</b>	<b>2,541.37</b>	<b>3,496.86</b>	<b>4,824.25</b>	<b>1,502.90</b>
1.1 On Loans and Advances	5,415.93	4,576.65	3,963.18	2,386.61	3,343.70	4,500.66	1,317.90
1.2 On Investment	226.32	267.56	250.85	138.89	111.97	303.41	44.04
1.2.1 Government Bonds	207.17	267.56	18.30	138.89	111.97	303.41	44.04
1.2.2 Foreign Bonds	19.15	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	232.56	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	32.52	0.70	0.83	21.79	-	-
1.4 On Call Deposit	31.74	5.64	37.60	15.04	-	-	139.78
1.5 On Others	85.83	139.64	83.62	-	19.41	20.18	1.18
<b>2. Commission and Discount</b>	<b>189.37</b>	<b>230.42</b>	<b>242.81</b>	<b>34.74</b>	<b>130.92</b>	<b>101.52</b>	<b>10.50</b>
2.1 Bills Purchase and Discount	-	3.13	1.66	-	-	-	-
2.2 Commission	189.37	221.15	92.25	34.74	130.92	101.52	4.94
2.3 Others	-	6.14	148.90	-	-	-	5.56
<b>3. Exchange Flactuation Income</b>	<b>198.76</b>	<b>160.58</b>	<b>112.93</b>	<b>86.38</b>	<b>54.01</b>	<b>193.65</b>	<b>(0.19)</b>
3.1 Due to Change in Exchange Rate	39.75	2.78	-	2.42	2.99	2.32	3.09
3.2 Due to Foreign Currency Transaction	159.00	157.80	112.93	83.96	51.02	191.34	(3.28)
<b>4. Other Operating Income</b>	<b>845.57</b>	<b>249.35</b>	<b>36.99</b>	<b>84.16</b>	<b>12.80</b>	<b>235.25</b>	<b>69.58</b>
<b>5. Non Operating Income</b>	<b>6.47</b>	<b>4.44</b>	<b>0.60</b>	<b>4.80</b>	<b>16.53</b>	<b>39.37</b>	<b>17.06</b>
<b>6. Write Back from Provisions for loss</b>	<b>330.77</b>	<b>-</b>	<b>-</b>	<b>16.70</b>	<b>-</b>	<b>0.33</b>	<b>97.25</b>
<b>7. Recovery of written-off Loan</b>	<b>11.23</b>	<b>4.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.32</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>7.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7,349.27</b>	<b>5,671.23</b>	<b>4,729.29</b>	<b>2,768.15</b>	<b>3,711.12</b>	<b>5,394.37</b>	<b>1,699.42</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.17</b>	<b>151.15</b>	<b>134.77</b>	<b>806.62</b>	<b>228.71</b>	<b>836.56</b>	<b>188.43</b>
1.1 On Deposit Liabilities	0.17	151.15	134.77	805.53	228.33	834.19	188.43
1.1.1 Saving Account	0.17	100.10	51.48	243.49	65.54	239.41	48.75
1.1.2 Fixed Account	-	46.75	68.73	472.77	144.35	492.58	126.81
1.1.2.1 Up to 3 months Fixed Account	-	3.04	-	42.28	0.80	-	5.07
1.1.2.2 3 to 6 months Fixed Account	-	4.31	-	243.44	32.55	-	6.34
1.1.2.3 6 months to 1 year Fixed Account	-	24.70	-	127.95	67.24	-	44.38
1.1.2.4 Above 1 year Fixed Account	-	14.71	68.73	59.10	43.78	492.58	71.01
1.1.3 Call Deposit	-	4.30	14.56	89.27	18.44	102.20	12.87
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	1.09	0.38	2.37	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>0.69</b>	<b>22.42</b>	<b>22.99</b>	<b>134.18</b>	<b>47.55</b>	<b>122.58</b>	<b>24.22</b>
<b>4. Office Operating Expenses</b>	<b>1.16</b>	<b>13.67</b>	<b>14.93</b>	<b>113.59</b>	<b>35.98</b>	<b>114.52</b>	<b>15.17</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.64</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	3.64	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>0.23</b>	<b>0.29</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>18.02</b>	<b>0.48</b>	<b>66.62</b>	<b>3.62</b>	<b>112.80</b>	<b>6.46</b>
7.1 Loan loss Provision	-	18.02	0.48	66.62	3.62	112.80	6.46
7.1.1 General Loan loss Provision	-	8.19	0.48	55.02	3.61	53.86	6.46
7.1.1.1 Pass Loan Loss Provision	-	0.76	0.48	(6.98)	3.61	12.29	(1.43)
7.1.1.2 Watch List Provision	-	7.43	-	61.99	-	41.58	7.89
7.1.2 Special Loan Loss Provision	-	9.83	-	11.60	0.00	57.70	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	1.23	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.80</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>3.65</b>	<b>-</b>	<b>-</b>	<b>2.95</b>	<b>16.24</b>	<b>5.13</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>9.85</b>	<b>-</b>	<b>-</b>	<b>8.86</b>	<b>48.71</b>	<b>15.38</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>5.65</b>	<b>22.97</b>	<b>-</b>	<b>-</b>	<b>20.66</b>	<b>113.67</b>	<b>35.89</b>
<b>Total Expenses</b>	<b>7.67</b>	<b>241.73</b>	<b>173.16</b>	<b>1,123.81</b>	<b>348.33</b>	<b>1,368.95</b>	<b>290.97</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>0.90</b>	<b>216.31</b>	<b>143.18</b>	<b>1,047.28</b>	<b>309.79</b>	<b>1,253.25</b>	<b>269.61</b>
1.1 On Loans and Advances	0.83	199.33	140.46	976.27	295.73	1,126.07	260.90
1.2 On Investment	-	-	-	15.87	-	11.38	-
1.2.1 Government Bonds	-	-	-	15.87	-	11.38	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	0.07	-	-	-	-	3.82	-
1.4 On Call Deposit	-	16.97	2.72	48.02	14.06	102.87	8.71
1.5 On Others	-	0.02	-	7.11	-	9.11	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>2.45</b>	<b>14.83</b>	<b>6.35</b>	<b>7.76</b>	<b>7.30</b>	<b>2.00</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	2.45	0.93	6.24	6.05	7.11	1.45
2.3 Others	-	-	13.90	0.11	1.71	0.19	0.55
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.47</b>	<b>-</b>	<b>4.42</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	0.45	-	4.34	-
3.2 Due to Foreign Currency Transaction	-	-	-	0.02	-	0.08	-
<b>4. Other Operating Income</b>	<b>5.13</b>	<b>20.68</b>	<b>-</b>	<b>61.57</b>	<b>28.86</b>	<b>73.10</b>	<b>19.37</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.20</b>	<b>0.14</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>1.64</b>	<b>2.28</b>	<b>-</b>	<b>-</b>	<b>1.78</b>	<b>30.88</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>15.15</b>	<b>4.95</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7.67</b>	<b>241.73</b>	<b>173.16</b>	<b>1,123.81</b>	<b>348.33</b>	<b>1,368.95</b>	<b>290.97</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>519.68</b>	<b>1,723.78</b>	<b>1,226.11</b>	<b>1,098.05</b>	<b>920.08</b>	<b>9.30</b>	<b>1,054.66</b>
1.1 On Deposit Liabilities	519.68	1,717.02	1,223.49	1,098.05	920.08	9.30	1,027.67
1.1.1 Saving Account	153.94	443.23	290.64	310.26	201.59	2.92	229.03
1.1.2 Fixed Account	310.67	1,070.78	761.38	697.75	614.95	5.61	625.49
1.1.2.1 Up to 3 months Fixed Account	3.85	224.58	179.78	95.84	130.82	-	150.27
1.1.2.2 3 to 6 months Fixed Account	6.14	111.98	89.32	71.37	72.13	-	58.01
1.1.2.3 6 months to 1 year Fixed Account	252.56	615.88	450.45	475.38	278.72	4.27	321.18
1.1.2.4 Above 1 year Fixed Account	48.12	118.35	41.83	55.16	133.28	1.34	96.02
1.1.3 Call Deposit	55.07	203.01	171.46	90.04	103.54	0.76	173.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	6.76	2.63	-	-	-	26.99
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>88.79</b>	<b>279.90</b>	<b>174.58</b>	<b>157.69</b>	<b>175.19</b>	<b>6.65</b>	<b>161.76</b>
<b>4. Office Operating Expenses</b>	<b>44.23</b>	<b>227.66</b>	<b>141.51</b>	<b>82.78</b>	<b>130.80</b>	<b>5.83</b>	<b>115.36</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>2.97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	2.97	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.20</b>	<b>-</b>	<b>0.13</b>
<b>7. Provision for Risk</b>	<b>47.27</b>	<b>90.57</b>	<b>70.09</b>	<b>119.15</b>	<b>81.12</b>	<b>3.48</b>	<b>35.30</b>
7.1 Loan loss Provision	42.81	90.57	53.07	119.15	81.12	3.48	35.30
7.1.1 General Loan loss Provision	14.44	68.93	34.71	56.61	36.47	1.82	35.30
7.1.1.1 Pass Loan Loss Provision	2.83	37.32	15.92	-	10.65	0.21	35.30
7.1.1.2 Watch List Provision	11.61	31.61	18.79	56.61	25.82	1.61	-
7.1.2 Special Loan Loss Provision	28.37	21.64	18.36	62.54	44.64	1.66	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	17.02	-	-	-	-
7.5. Provision for Loss of Other Assets	4.46	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.83</b>	<b>33.57</b>	<b>17.55</b>	<b>-</b>	<b>0.29</b>	<b>2.02</b>	<b>11.61</b>
<b>10. Provision for Income Tax</b>	<b>2.48</b>	<b>100.70</b>	<b>47.39</b>	<b>-</b>	<b>0.87</b>	<b>-</b>	<b>34.84</b>
<b>11. Others</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>
<b>12. Net Profit</b>	<b>5.78</b>	<b>234.96</b>	<b>110.57</b>	<b>-</b>	<b>2.04</b>	<b>20.18</b>	<b>81.30</b>
<b>Total Expenses</b>	<b>709.05</b>	<b>2,694.10</b>	<b>1,787.80</b>	<b>1,457.67</b>	<b>1,311.58</b>	<b>47.45</b>	<b>1,494.98</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>646.52</b>	<b>2,418.01</b>	<b>1,639.66</b>	<b>1,246.12</b>	<b>1,203.41</b>	<b>21.04</b>	<b>1,363.31</b>
1.1 On Loans and Advances	598.77	2,280.46	1,539.96	1,177.80	1,135.21	17.71	1,226.28
1.2 On Investment	3.23	47.82	24.45	-	3.38	-	22.86
1.2.1 Government Bonds	-	37.35	24.45	-	3.38	-	22.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	3.23	10.47	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	44.51	83.15	72.29	68.32	64.81	-	113.98
1.5 On Others	-	6.58	2.97	-	-	3.33	0.18
<b>2. Commission and Discount</b>	<b>3.85</b>	<b>19.04</b>	<b>9.32</b>	<b>4.31</b>	<b>8.99</b>	<b>0.03</b>	<b>4.62</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.85	19.02	7.33	4.31	8.99	0.02	4.62
2.3 Others	-	0.02	1.99	-	-	0.01	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>8.44</b>	<b>0.11</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>15.21</b>
3.1 Due to Change in Exchange Rate	-	2.09	0.01	-	0.02	-	3.82
3.2 Due to Foreign Currency Transaction	-	6.35	0.09	-	0.04	-	11.38
<b>4. Other Operating Income</b>	<b>46.26</b>	<b>227.90</b>	<b>123.59</b>	<b>87.49</b>	<b>93.60</b>	<b>0.96</b>	<b>103.47</b>
<b>5. Non Operating Income</b>	<b>2.47</b>	<b>7.80</b>	<b>5.94</b>	<b>18.15</b>	<b>5.52</b>	<b>-</b>	<b>8.39</b>
<b>6. Write Back from Provisions for loss</b>	<b>9.94</b>	<b>12.91</b>	<b>9.19</b>	<b>9.15</b>	<b>-</b>	<b>25.41</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0.00)</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92.45</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>709.05</b>	<b>2,694.10</b>	<b>1,787.80</b>	<b>1,457.67</b>	<b>1,311.58</b>	<b>47.45</b>	<b>1,494.98</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Shine	Kanchan	Lumbini/DB	Sindhu	Sahara	Kailash	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>891.91</b>	<b>195.64</b>	<b>927.49</b>	<b>86.68</b>	<b>30.77</b>	<b>1,187.36</b>	<b>16.56</b>
1.1 On Deposit Liabilities	891.91	195.64	921.98	86.68	30.77	1,181.33	16.56
1.1.1 Saving Account	306.67	80.63	191.70	30.66	21.13	229.04	10.53
1.1.2 Fixed Account	554.28	85.65	584.40	35.78	5.02	771.00	5.15
1.1.2.1 Up to 3 months Fixed Account	45.85	4.89	0.02	3.15	-	22.69	0.13
1.1.2.2 3 to 6 months Fixed Account	63.80	6.97	-	2.35	-	29.47	0.11
1.1.2.3 6 months to 1 year Fixed Account	364.14	27.12	8.91	19.28	-	651.85	4.16
1.1.2.4 Above 1 year Fixed Account	80.49	46.66	575.47	11.00	5.02	66.98	0.75
1.1.3 Call Deposit	30.96	29.36	145.87	20.25	4.62	181.30	0.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.51	0.00	-	6.03	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>110.28</b>	<b>30.96</b>	<b>106.64</b>	<b>23.76</b>	<b>8.11</b>	<b>171.87</b>	<b>9.29</b>
<b>4. Office Operating Expenses</b>	<b>84.03</b>	<b>22.62</b>	<b>91.97</b>	<b>17.27</b>	<b>4.73</b>	<b>118.46</b>	<b>2.00</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>0.27</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	0.02	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	0.27	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>48.81</b>	<b>25.43</b>	<b>112.26</b>	<b>6.78</b>	<b>1.56</b>	<b>48.53</b>	<b>4.98</b>
7.1 Loan loss Provision	48.81	25.43	112.26	6.78	1.56	19.12	4.98
7.1.1 General Loan loss Provision	24.66	11.93	51.71	6.78	1.56	12.36	0.52
7.1.1.1 Pass Loan Loss Provision	12.57	3.91	6.40	6.78	1.56	4.55	0.23
7.1.1.2 Watch List Provision	12.09	8.02	45.30	-	-	7.82	0.29
7.1.2 Special Loan Loss Provision	24.15	13.49	60.00	-	-	6.76	4.46
7.1.3 Additional Loan Loss Provision	-	-	0.55	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	29.41	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>32.19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.61</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>96.58</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.82</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>225.34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.73</b>	<b>25.25</b>	<b>-</b>
<b>Total Expenses</b>	<b>1,489.14</b>	<b>274.64</b>	<b>1,239.68</b>	<b>134.50</b>	<b>45.90</b>	<b>1,566.24</b>	<b>32.83</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,420.07</b>	<b>247.11</b>	<b>988.59</b>	<b>122.65</b>	<b>41.66</b>	<b>1,473.90</b>	<b>24.22</b>
1.1 On Loans and Advances	1,338.38	224.47	919.82	112.26	37.02	1,333.15	22.78
1.2 On Investment	17.14	-	18.83	-	-	35.24	-
1.2.1 Government Bonds	17.14	-	18.83	-	-	35.24	-
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	64.55	20.52	47.95	9.44	4.64	105.52	1.44
1.5 On Others	-	2.13	1.99	0.96	-	-	-
<b>2. Commission and Discount</b>	<b>9.21</b>	<b>4.93</b>	<b>2.69</b>	<b>1.06</b>	<b>-</b>	<b>6.14</b>	<b>0.72</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	9.21	2.37	2.69	0.92	-	6.14	0.72
2.3 Others	-	2.57	-	0.14	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.34</b>	<b>-</b>	<b>-</b>	<b>0.45</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	0.31	-	-	0.03	-
3.2 Due to Foreign Currency Transaction	-	-	0.03	-	-	0.42	-
<b>4. Other Operating Income</b>	<b>53.49</b>	<b>13.32</b>	<b>44.06</b>	<b>7.20</b>	<b>4.23</b>	<b>72.84</b>	<b>2.39</b>
<b>5. Non Operating Income</b>	<b>6.36</b>	<b>-</b>	<b>3.91</b>	<b>-</b>	<b>-</b>	<b>11.55</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>60.69</b>	<b>-</b>	<b>-</b>	<b>1.36</b>	<b>0.33</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>1.46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>7.81</b>	<b>139.40</b>	<b>3.58</b>	<b>-</b>	<b>-</b>	<b>5.18</b>
<b>Total Income</b>	<b>1,489.14</b>	<b>274.64</b>	<b>1,239.68</b>	<b>134.50</b>	<b>45.90</b>	<b>1,566.24</b>	<b>32.83</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>89.72</b>	<b>39.20</b>	<b>0.71</b>	<b>0.99</b>	<b>252.13</b>	<b>319.56</b>	<b>192.22</b>
1.1 On Deposit Liabilities	89.72	39.20	0.71	0.99	249.31	313.91	190.37
1.1.1 Saving Account	25.51	6.15	0.70	0.86	54.20	51.73	41.56
1.1.2 Fixed Account	51.75	23.31	0.01	-	130.80	262.18	148.81
1.1.2.1 Up to 3 months Fixed Account	0.00	4.81	-	-	24.16	2.33	4.12
1.1.2.2 3 to 6 months Fixed Account	12.91	3.08	-	-	15.50	4.97	1.09
1.1.2.3 6 months to 1 year Fixed Account	16.08	14.33	-	-	54.38	117.61	94.50
1.1.2.4 Above 1 year Fixed Account	22.75	1.09	0.01	-	36.77	137.27	49.09
1.1.3 Call Deposit	12.46	9.75	-	0.13	64.31	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	2.83	5.64	1.85
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>35.49</b>	<b>13.11</b>	<b>1.94</b>	<b>1.11</b>	<b>43.35</b>	<b>31.03</b>	<b>20.41</b>
<b>4. Office Operating Expenses</b>	<b>26.64</b>	<b>7.67</b>	<b>2.44</b>	<b>6.03</b>	<b>31.46</b>	<b>35.28</b>	<b>17.75</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>66.37</b>	<b>5.05</b>	<b>0.48</b>	<b>-</b>	<b>22.26</b>	<b>-</b>	<b>8.85</b>
7.1 Loan loss Provision	66.12	5.05	-	-	11.63	-	8.85
7.1.1 General Loan loss Provision	24.25	1.22	-	-	(3.26)	-	8.70
7.1.1.1 Pass Loan Loss Provision	3.62	0.62	-	-	5.10	-	0.85
7.1.1.2 Watch List Provision	20.63	0.60	-	-	(8.35)	-	7.85
7.1.2 Special Loan Loss Provision	41.87	3.84	-	-	14.89	-	0.15
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	10.63	-	-
7.3. Provision for Loss on Investment	0.25	-	0.48	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.79</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>0.46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9.68</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.17</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1.07</b>	<b>0.92</b>	<b>6.62</b>	<b>9.44</b>	<b>(52.33)</b>	<b>24.40</b>	<b>-</b>
<b>Total Expenses</b>	<b>219.91</b>	<b>65.95</b>	<b>12.18</b>	<b>17.57</b>	<b>297.12</b>	<b>423.73</b>	<b>239.23</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>165.51</b>	<b>60.55</b>	<b>12.09</b>	<b>8.18</b>	<b>269.83</b>	<b>379.19</b>	<b>208.57</b>
1.1 On Loans and Advances	154.11	55.70	10.13	-	228.16	330.44	185.81
1.2 On Investment	-	-	-	-	3.79	18.61	7.05
1.2.1 Government Bonds	-	-	-	-	3.79	18.61	7.05
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	11.40	4.85	-	8.18	37.88	30.15	15.71
1.5 On Others	-	0.01	1.96	-	-	-	-
<b>2. Commission and Discount</b>	<b>1.56</b>	<b>0.15</b>	<b>-</b>	<b>-</b>	<b>0.58</b>	<b>1.22</b>	<b>0.47</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.56	0.15	-	-	0.58	1.22	0.47
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>10.14</b>	<b>3.87</b>	<b>0.05</b>	<b>-</b>	<b>22.10</b>	<b>43.31</b>	<b>16.67</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>9.39</b>	<b>4.61</b>	<b>-</b>	<b>0.13</b>
<b>6. Write Back from Provisions for loss</b>	<b>42.70</b>	<b>1.38</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13.36</b>
<b>Total Income</b>	<b>219.91</b>	<b>65.95</b>	<b>12.18</b>	<b>17.57</b>	<b>297.12</b>	<b>423.73</b>	<b>239.23</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara	Central
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>11.89</b>	<b>266.52</b>	<b>97.78</b>	<b>45.89</b>	<b>88.90</b>	<b>243.83</b>	<b>146.62</b>
1.1 On Deposit Liabilities	11.89	266.14	97.78	45.89	88.90	241.79	146.62
1.1.1 Saving Account	4.62	45.49	32.19	19.54	21.94	58.81	48.18
1.1.2 Fixed Account	6.70	196.18	57.02	21.51	65.73	161.44	98.45
1.1.2.1 Up to 3 months Fixed Account	0.03	0.49	-	-	0.73	13.68	6.27
1.1.2.2 3 to 6 months Fixed Account	0.02	34.68	-	5.04	0.38	13.16	1.90
1.1.2.3 6 months to 1 year Fixed Account	5.28	144.59	57.02	11.91	52.78	125.07	61.45
1.1.2.4 Above 1 year Fixed Account	1.38	16.42	-	4.57	11.84	9.53	28.82
1.1.3 Call Deposit	0.56	24.46	8.57	4.83	1.23	21.55	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.38	-	-	-	2.04	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>6.83</b>	<b>45.27</b>	<b>28.13</b>	<b>13.13</b>	<b>8.91</b>	<b>39.48</b>	<b>20.32</b>
<b>4. Office Operating Expenses</b>	<b>4.94</b>	<b>31.81</b>	<b>18.42</b>	<b>14.74</b>	<b>4.93</b>	<b>26.30</b>	<b>10.51</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.50</b>	<b>50.50</b>	<b>42.43</b>	<b>35.13</b>	<b>38.62</b>	<b>9.27</b>	<b>1.93</b>
7.1 Loan loss Provision	-	50.41	42.43	35.13	38.62	9.27	1.93
7.1.1 General Loan loss Provision	-	0.09	12.06	9.25	11.25	4.60	1.93
7.1.1.1 Pass Loan Loss Provision	-	(0.62)	0.61	0.38	-	1.38	-
7.1.1.2 Watch List Provision	-	0.71	11.45	8.88	11.25	3.22	1.93
7.1.2 Special Loan Loss Provision	-	50.32	30.37	-	27.37	4.67	-
7.1.3 Additional Loan Loss Provision	-	-	-	25.87	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	0.50	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	0.08	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.00</b>	<b>1.05</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.01</b>	<b>3.14</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>0.18</b>	<b>-</b>	<b>-</b>	<b>0.04</b>	<b>-</b>
<b>12. Net Profit</b>	<b>24.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14.02</b>	<b>7.32</b>	<b>9.53</b>
<b>Total Expenses</b>	<b>48.87</b>	<b>394.10</b>	<b>186.94</b>	<b>108.88</b>	<b>163.39</b>	<b>330.43</b>	<b>188.90</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>26.35</b>	<b>338.38</b>	<b>110.59</b>	<b>63.01</b>	<b>135.32</b>	<b>312.53</b>	<b>162.48</b>
1.1 On Loans and Advances	22.78	313.76	95.37	43.54	124.55	288.26	145.40
1.2 On Investment	-	5.02	2.84	0.29	-	2.60	3.68
1.2.1 Government Bonds	-	5.02	2.84	-	-	2.60	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	0.29	-	-	3.68
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.57	16.88	12.38	18.71	10.78	21.67	13.39
1.5 On Others	-	2.72	-	0.47	-	-	-
<b>2. Commission and Discount</b>	<b>-</b>	<b>0.30</b>	<b>0.52</b>	<b>0.05</b>	<b>0.19</b>	<b>0.33</b>	<b>0.51</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.02	0.52	0.05	0.02	0.33	0.51
2.3 Others	-	0.28	-	-	0.17	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.04</b>	<b>17.52</b>	<b>5.24</b>	<b>3.51</b>	<b>6.15</b>	<b>16.91</b>	<b>14.13</b>
<b>5. Non Operating Income</b>	<b>0.00</b>	<b>-</b>	<b>0.98</b>	<b>0.01</b>	<b>2.28</b>	<b>0.66</b>	<b>5.40</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>42.95</b>	<b>2.69</b>	<b>17.25</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>22.48</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.20</b>	<b>-</b>	<b>5.50</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.88</b>
<b>9. Net Loss</b>	<b>-</b>	<b>37.90</b>	<b>26.67</b>	<b>39.62</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>48.87</b>	<b>394.10</b>	<b>186.94</b>	<b>108.88</b>	<b>163.39</b>	<b>330.43</b>	<b>188.90</b>

## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Multi	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>7.43</b>	<b>273.34</b>	<b>1.53</b>	<b>1.77</b>	<b>0.27</b>	<b>155.61</b>	<b>448.56</b>
1.1 On Deposit Liabilities	7.43	273.34	1.53	1.42	0.27	155.61	429.23
1.1.1 Saving Account	1.67	104.97	1.53	0.09	0.27	50.45	92.11
1.1.2 Fixed Account	5.77	144.96	-	-	-	103.44	310.68
1.1.2.1 Up to 3 months Fixed Account	-	11.86	-	-	-	8.12	27.79
1.1.2.2 3 to 6 months Fixed Account	-	12.83	-	-	-	4.18	9.47
1.1.2.3 6 months to 1 year Fixed Account	-	109.98	-	-	-	64.32	188.88
1.1.2.4 Above 1 year Fixed Account	5.77	10.28	-	-	-	26.82	84.54
1.1.3 Call Deposit	-	23.41	-	1.33	-	1.72	26.44
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	0.35	-	-	19.33
<b>2. Commission Expense</b>	<b>-</b>	<b>0.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>1.19</b>	<b>38.77</b>	<b>4.18</b>	<b>2.12</b>	<b>0.59</b>	<b>16.01</b>	<b>47.11</b>
<b>4. Office Operating Expenses</b>	<b>2.00</b>	<b>19.50</b>	<b>5.08</b>	<b>1.87</b>	<b>0.23</b>	<b>11.61</b>	<b>46.97</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.61</b>	<b>43.45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.40</b>	<b>13.79</b>
7.1 Loan loss Provision	0.61	43.45	-	-	-	12.40	8.82
7.1.1 General Loan loss Provision	0.33	22.01	-	-	-	12.40	3.60
7.1.1.1 Pass Loan Loss Provision	0.33	5.30	-	-	-	12.40	1.32
7.1.1.2 Watch List Provision	-	16.72	-	-	-	-	2.28
7.1.2 Special Loan Loss Provision	0.28	21.44	-	-	-	-	5.22
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	4.97
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.80</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18.36</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>9.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.58</b>	<b>42.85</b>
<b>Total Expenses</b>	<b>20.54</b>	<b>375.65</b>	<b>10.78</b>	<b>5.76</b>	<b>1.10</b>	<b>206.20</b>	<b>624.44</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>15.66</b>	<b>324.39</b>	<b>3.86</b>	<b>-</b>	<b>0.04</b>	<b>190.30</b>	<b>582.12</b>
1.1 On Loans and Advances	15.66	287.10	0.67	-	-	165.13	517.87
1.2 On Investment	-	-	-	-	-	3.47	19.08
1.2.1 Government Bonds	-	-	-	-	-	-	19.08
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	3.47	-
1.3 On Agency Balance	-	-	-	-	-	-	45.17
1.4 On Call Deposit	-	37.29	3.19	-	-	21.08	-
1.5 On Others	-	-	-	-	0.04	0.62	-
<b>2. Commission and Discount</b>	<b>1.94</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.76</b>	<b>4.80</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	-	-	-	-	0.67	4.80
2.3 Others	1.94	-	-	-	-	0.09	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.48</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.48	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>-</b>	<b>46.56</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>10.65</b>	<b>28.43</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.67</b>	<b>0.00</b>	<b>0.92</b>	<b>8.95</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.95</b>	<b>1.98</b>	<b>1.81</b>	<b>1.90</b>	<b>-</b>	<b>3.09</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.15</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>2.72</b>	<b>5.12</b>	<b>2.19</b>	<b>1.05</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>20.54</b>	<b>375.65</b>	<b>10.78</b>	<b>5.76</b>	<b>1.10</b>	<b>206.20</b>	<b>624.44</b>



## Profit and Loss Statement of upto Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	CityExpress	Manju	Reliance
<b>Expenses</b>			
<b>1. Interest Expense</b>	<b>5.58</b>	<b>317.85</b>	<b>169.79</b>
1.1 On Deposit Liabilities	5.58	309.86	169.79
1.1.1 Saving Account	2.16	144.22	73.26
1.1.2 Fixed Account	3.13	165.64	96.53
1.1.2.1 Up to 3 months Fixed Account	0.26	32.47	16.01
1.1.2.2 3 to 6 months Fixed Account	0.65	26.59	8.44
1.1.2.3 6 months to 1 year Fixed Account	0.40	68.29	45.09
1.1.2.4 Above 1 year Fixed Account	1.83	38.28	26.99
1.1.3 Call Deposit	0.29	-	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	-	7.99	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>7.40</b>	<b>35.10</b>	<b>23.47</b>
<b>4. Office Operating Expenses</b>	<b>5.60</b>	<b>30.18</b>	<b>21.36</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.04</b>	<b>109.73</b>	<b>97.95</b>
7.1 Loan loss Provision	0.04	109.73	97.95
7.1.1 General Loan loss Provision	0.04	109.73	46.52
7.1.1.1 Pass Loan Loss Provision	0.04	109.73	46.52
7.1.1.2 Watch List Provision	-	-	-
7.1.2 Special Loan Loss Provision	-	-	51.43
7.1.3 Additional Loan Loss Provision	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-
7.3. Provision for Loss on Investment	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>0.38</b>	<b>1.18</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>3.55</b>	<b>-</b>
<b>11. Others</b>	<b>0.93</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3.42</b>	<b>8.28</b>	<b>-</b>
<b>Total Expenses</b>	<b>23.35</b>	<b>505.88</b>	<b>312.57</b>
<b>Income</b>			
<b>1. Interest Income</b>	<b>13.31</b>	<b>394.02</b>	<b>218.20</b>
1.1 On Loans and Advances	11.50	355.49	188.53
1.2 On Investment	-	25.05	2.05
1.2.1 Government Bonds	-	-	1.42
1.2.2 Foreign Bonds	-	-	-
1.2.3 NRB Bonds	-	25.05	-
1.2.4 Debenture & Bonds	-	-	0.63
1.3 On Agency Balance	-	-	-
1.4 On Call Deposit	1.81	-	27.62
1.5 On Others	-	13.48	-
<b>2. Commission and Discount</b>	<b>0.04</b>	<b>13.68</b>	<b>0.35</b>
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	0.04	0.15	0.35
2.3 Others	-	13.53	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
<b>4. Other Operating Income</b>	<b>0.81</b>	<b>-</b>	<b>13.15</b>
<b>5. Non Operating Income</b>	<b>0.81</b>	<b>98.17</b>	<b>2.50</b>
<b>6. Write Back from Provisions for loss</b>	<b>5.40</b>	<b>-</b>	<b>46.62</b>
<b>7. Recovery of written-off Loan</b>	<b>2.98</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>31.75</b>
<b>Total Income</b>	<b>23.35</b>	<b>505.88</b>	<b>312.57</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	6,000.71	12,549.78	4,407.64	7,984.75	2,350.57	5,478.78	3,155.74
Fishery Related	305.17	738.27	4.39	70.66	-	1.12	26.05
Mining Related	569.93	-	126.54	412.08	-	-	11.97
Manufacturing (Producing) Related	19,649.10	15,169.28	37,591.54	41,569.77	11,659.82	37,118.38	27,579.43
Construction	11,488.50	17,276.23	1,108.98	7,963.90	12,644.78	4,168.37	3,608.38
Electricity, Gas and Water	6,446.61	4,647.49	8,690.96	13,855.08	30.77	945.54	3,281.57
Metal Products, Mach. & Ele. Eqp.	1,785.01	2,372.60	1,054.40	1,106.88	1,444.12	2,204.06	2,818.74
Tras., Com. and Public Utilities	2,998.49	2,762.03	1,043.94	4,384.24	213.59	3,773.01	2,019.12
Wholesaler & Retailer	16,102.52	45,618.49	38,563.71	26,977.49	13,221.76	18,580.52	22,303.04
Finance, Insurance and Real Estate	6,948.67	14,325.91	7,795.06	7,326.62	2,605.31	11,768.79	4,556.72
Hotel or Restaurant	3,307.80	8,127.33	4,315.01	10,424.41	1,261.55	4,879.71	4,202.05
Other Services	2,389.66	3,633.98	3,315.73	9,716.61	564.98	3,831.43	1,455.30
Consumption Loans	11,736.42	18,803.81	4,167.95	3,200.83	5,442.39	3,484.48	1,382.31
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	9,801.83	2,315.99	30,380.12	5,647.21	2,218.75	4,373.57	18,277.37
<b>TOTAL sectorwise</b>	<b>99,530.41</b>	<b>148,557.79</b>	<b>142,565.97</b>	<b>141,023.96</b>	<b>53,797.21</b>	<b>100,862.96</b>	<b>94,677.80</b>

**Product Wise**

Term Loan	17,306.82	18,995.89	24,767.84	45,360.31	4,557.46	18,193.87	16,143.24
Overdraft	12,826.83	22,661.18	14,503.85	15,610.99	4,145.84	9,030.83	957.95
Trust Receipt Loan / Import Loan	1,290.46	1,654.75	11,164.04	19,465.35	6,463.30	13,791.69	9,282.69
Demand & Other Working Capital Loan	12,996.22	50,740.93	47,073.55	39,396.75	10,139.20	33,719.88	37,875.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,695.89	13,578.74	10,681.40	2,258.76	8,732.12	4,168.37	2,759.83
Real Estate Loan	4,677.26	8,894.60	6,163.49	4,115.18	4,381.45	3,744.49	4,145.65
Margin Nature Loan	4,915.06	2,493.63	829.10	1,270.19	-	1,176.91	-
Hire Purchase Loan	2,919.73	6,807.27	2,657.97	3,267.83	5,028.48	7,735.16	2,316.19
Deprived Sector Loan	9,349.45	7,793.38	7,659.32	6,829.86	2,744.12	5,293.12	4,573.77
Bills Purchased	2.80	57.74	165.06	556.53	27.55	179.59	0.08
Other Product	27,549.88	14,879.68	16,900.35	2,892.22	7,577.69	3,829.04	16,622.61
<b>Total Product wise Loan</b>	<b>99,530.41</b>	<b>148,557.79</b>	<b>142,565.97</b>	<b>141,023.96</b>	<b>53,797.21</b>	<b>100,862.96</b>	<b>94,677.80</b>

**Collateral Wise**

Gold and Silver	10,028.71	13,162.07	389.76	906.99	-	-	-
Government Securities	8.97	224.41	8.74	0.86	-	-	-
Non Governmental Securities	0.09	2,481.21	1,382.70	1,270.19	-	1,150.89	-
Fixed Deposit Receipts	377.27	594.06	776.25	533.17	322.03	762.81	947.34
Own	372.04	594.06	491.70	533.17	120.70	762.81	947.34
Other Licences Institutions	5.23	-	284.56	-	201.33	-	-
Collateral of Properties	82,206.78	127,262.21	118,488.78	120,069.04	47,806.93	93,603.91	73,627.47
Fixed Assets	80,113.25	127,215.88	63,972.91	97,491.25	38,622.43	93,449.65	54,247.63
Current Assets	2,093.53	46.33	54,515.87	22,577.79	9,184.50	154.26	19,379.84
Against security of Bill	1.71	50.34	8,570.65	31.10	-	179.59	8,033.78
Domestic Bills	-	19.34	-	3.60	-	75.67	-
Foreign Bills	1.71	31.00	8,570.65	27.50	-	103.92	8,033.78
Against Guarantee	1,287.52	4,463.25	2,356.43	5,929.35	638.63	5,081.05	4,998.41
Government Guarantee	25.59	8.48	0.84	383.43	138.81	-	156.11
Institutional Guarantee	1,213.98	4,053.41	1,894.46	4,778.22	499.82	-	4,262.02
Personal Guarantee	5.17	354.68	461.12	632.90	-	-	-
Collective Guarantee	1.01	46.68	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	200.58	580.28
Other Guarantee	-	-	-	134.80	-	4,880.48	-
Credit Card	-	-	1,135.25	41.30	294.71	84.71	-
Others	5,619.36	320.24	9,457.41	12,241.97	4,734.91	-	7,070.79
<b>Total</b>	<b>99,530.41</b>	<b>148,557.79</b>	<b>142,565.97</b>	<b>141,023.96</b>	<b>53,797.21</b>	<b>100,862.96</b>	<b>94,677.80</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Sector Wise</b>							
Agricultural and Forest Related	3,590.26	5,334.26	3,634.60	2,796.14	10,857.42	4,147.03	2,183.51
Fishery Related	118.91	13.64	72.59	240.40	301.24	173.21	142.36
Mining Related	674.18	19.48	10.59	606.08	3.00	118.70	794.19
Manufacturing (Producing) Related	8,355.64	16,414.82	16,571.23	15,482.27	11,818.66	19,042.15	23,391.37
Construction	5,452.52	21,469.00	4,163.92	8,788.90	21,627.45	6,967.85	8,988.86
Electricity, Gas and Water	2,839.28	4,375.45	3,430.08	3,555.17	1,510.51	3,865.36	4,229.85
Metal Products, Mach. & Ele. Eqp.	875.34	1,874.23	1,384.52	1,130.58	406.97	506.72	2,251.93
Tras., Com. and Public Utilities	1,750.29	3,175.77	1,662.85	2,481.36	597.79	2,531.27	3,620.07
Wholesaler & Retailer	9,599.15	33,331.18	20,085.62	10,815.21	37,720.93	21,727.22	9,689.62
Finance, Insurance and Real Estate	4,803.10	10,051.83	7,930.15	3,815.04	17,783.09	8,575.04	5,662.89
Hotel or Restaurant	2,274.60	3,712.15	3,373.22	2,391.50	11,130.91	2,254.44	3,523.00
Other Services	13,695.09	2,304.06	6,383.04	2,969.52	3,922.40	6,029.85	3,394.74
Consumption Loans	1,515.35	4,350.48	7,754.48	1,701.62	10,373.55	3,087.41	4,354.05
Local Government	-	-	-	-	-	129.84	1.08
Others	4,136.48	10,407.84	2,296.89	10,118.25	35,193.24	8,940.00	10,125.97
<b>TOTAL sectorwise</b>	<b>59,680.19</b>	<b>116,834.18</b>	<b>78,753.78</b>	<b>66,892.08</b>	<b>163,247.16</b>	<b>88,096.10</b>	<b>82,353.51</b>

**Product Wise**

Term Loan	10,381.24	22,173.48	14,565.11	14,612.94	27,075.34	15,667.84	23,144.27
Overdraft	7,870.23	23,849.68	22,566.76	16,222.85	33,948.17	7,390.10	16,080.90
Trust Receipt Loan / Import Loan	2,737.02	5,948.73	3,682.25	2,614.16	549.80	3,731.51	4,721.58
Demand & Other Working Capital Loan	11,127.95	18,382.23	12,312.39	9,643.76	29,884.23	12,763.88	18,674.74
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,325.16	19,976.31	3,567.32	4,409.73	17,288.67	5,903.87	5,158.85
Real Estate Loan	2,991.90	4,000.98	3,676.68	1,097.43	17,701.20	4,186.22	1,563.64
Margin Nature Loan	284.09	132.66	1,205.45	793.96	540.72	220.26	2,657.35
Hire Purchase Loan	7,435.23	6,797.02	7,178.98	5,553.15	9,686.08	6,804.56	3,298.90
Deprived Sector Loan	3,434.87	6,619.94	3,817.59	2,808.24	18,152.02	4,413.23	3,904.87
Bills Purchased	638.89	-	913.05	9.54	-	-	85.05
Other Product	8,453.61	8,953.14	5,268.21	9,126.33	8,420.92	27,014.63	3,063.35
<b>Total Product wise Loan</b>	<b>59,680.19</b>	<b>116,834.18</b>	<b>78,753.78</b>	<b>66,892.08</b>	<b>163,247.16</b>	<b>88,096.10</b>	<b>82,353.51</b>

**Collateral Wise**

Gold and Silver	449.73	-	23.40	54.65	100.16	16.75	2.08
Government Securities	-	0.93	1.46	-	0.60	-	17.24
Non Governmental Securities	397.48	436.66	349.99	793.96	540.72	-	2,588.02
Fixed Deposit Receipts	286.47	1,377.82	444.10	341.07	397.03	279.35	310.75
Own	284.95	1,377.82	444.10	341.07	397.03	279.35	286.58
Other Licences Institutions	1.52	-	-	-	-	-	24.17
Collateral of Properties	55,483.12	101,880.33	71,681.01	61,347.92	149,148.81	83,612.18	74,046.63
Fixed Assets	54,089.43	60,138.90	66,246.76	58,551.23	125,582.09	41,651.99	71,381.30
Current Assets	1,393.69	41,741.44	5,434.25	2,796.69	23,566.73	41,960.20	2,665.32
Against security of Bill	696.53	4,381.76	521.66	845.19	-	-	14.19
Domestic Bills	537.44	96.82	-	-	-	-	0.46
Foreign Bills	159.09	4,284.94	521.66	845.19	-	-	13.73
Against Guarantee	2,180.42	7,102.28	5,720.82	2,256.20	12,619.48	1,016.50	3,091.29
Government Guarantee	91.30	198.74	2.17	74.74	216.53	129.84	151.18
Institutional Guarantee	2,021.50	6,478.59	3,412.83	2,181.28	12,210.44	369.05	2,613.38
Personal Guarantee	61.67	424.95	6.63	0.18	-	479.56	279.10
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	5.95	-	1,455.41	-	192.51	38.04	47.63
Credit Card	32.27	13.55	11.34	4.35	120.11	78.43	37.56
Others	154.17	1,640.83	-	1,248.73	320.25	3,092.89	2,245.76
<b>Total</b>	<b>59,680.19</b>	<b>116,834.18</b>	<b>78,753.78</b>	<b>66,892.08</b>	<b>163,247.16</b>	<b>88,096.10</b>	<b>82,353.51</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	3,389.91	6,508.73	22,539.00	7,183.15	2,720.08	6,155.98	5,670.65
Fishery Related	146.80	61.38	764.24	159.62	66.06	250.94	207.57
Mining Related	67.84	481.04	196.89	179.73	665.08	131.89	26.70
Manufacturing (Producing) Related	17,555.97	19,396.48	7,185.62	40,921.05	12,739.03	12,527.94	9,424.78
Construction	18,240.39	7,724.79	8,822.42	23,723.27	3,698.07	10,840.40	13,652.25
Electricity, Gas and Water	4,810.27	4,893.88	8,049.36	11,817.74	4,953.09	8,435.78	2,891.36
Metal Products, Mach. & Ele. Eqp.	2,902.86	2,150.40	450.72	1,103.32	197.27	483.22	978.05
Tras., Com. and Public Utilities	4,339.48	6,719.88	1,138.42	3,215.34	1,912.12	1,932.69	256.33
Wholesaler & Retailer	16,529.02	24,198.55	28,908.94	46,199.81	11,165.22	8,145.86	15,944.82
Finance, Insurance and Real Estate	6,044.76	9,125.21	1,725.69	11,657.14	3,538.02	10,090.95	5,768.53
Hotel or Restaurant	3,580.44	4,446.29	3,267.17	8,511.49	1,150.22	5,003.21	3,780.01
Other Services	3,637.57	3,686.60	3,297.31	8,733.72	3,953.30	4,795.68	3,973.65
Consumption Loans	3,068.35	4,145.27	1,142.83	7,664.19	4,595.16	7,252.48	3,723.13
Local Government	136.67	150.53	-	97.39	-	-	-
Others	979.51	23,504.63	27,390.23	24,994.04	17,874.43	7,598.31	8,721.54
<b>TOTAL sectorwise</b>	<b>85,429.83</b>	<b>117,193.66</b>	<b>114,878.83</b>	<b>196,161.00</b>	<b>69,227.14</b>	<b>83,645.34</b>	<b>75,019.35</b>

**Product Wise**

Term Loan	19,870.41	29,439.46	3,584.70	36,692.99	17,017.55	17,739.98	11,767.71
Overdraft	5,514.39	22,932.26	6,971.75	42,177.84	10,626.08	17,558.22	13,300.25
Trust Receipt Loan / Import Loan	7,047.47	4,957.61	69.51	10,238.84	2,036.54	1,684.20	1,704.59
Demand & Other Working Capital Loan	19,710.69	23,484.30	89,461.55	41,307.43	11,517.53	10,216.46	12,235.44
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,221.78	5,409.41	5,246.93	17,018.26	5,595.82	4,033.55	10,189.82
Real Estate Loan	3,971.00	7,240.41	213.15	4,948.19	5,260.04	6,337.46	3,340.73
Margin Nature Loan	1,330.28	2,937.13	28.73	2,346.20	2,453.49	1,575.22	1,567.42
Hire Purchase Loan	3,041.27	10,089.92	897.42	12,049.16	6,066.73	4,780.55	4,505.97
Deprived Sector Loan	5,009.38	7,506.91	6,945.36	9,009.17	3,200.03	4,029.01	3,751.11
Bills Purchased	-	66.50	-	-	63.37	272.95	769.99
Other Product	15,713.17	3,129.77	1,459.73	20,372.93	5,389.97	15,417.74	11,886.33
<b>Total Product wise Loan</b>	<b>85,429.83</b>	<b>117,193.66</b>	<b>114,878.83</b>	<b>196,161.00</b>	<b>69,227.14</b>	<b>83,645.34</b>	<b>75,019.35</b>

**Collateral Wise**

Gold and Silver	570.97	-	53.28	114.09	1,002.71	4,323.68	-
Government Securities	-	3.28	-	-	-	4.89	-
Non Governmental Securities	-	3,007.39	-	136.48	2,608.85	1,876.01	1,567.42
Fixed Deposit Receipts	559.39	902.47	705.03	746.60	388.13	583.04	530.88
Own	559.39	899.97	705.03	746.60	372.99	583.04	530.88
Other Licences Institutions	-	2.50	-	-	15.14	-	-
Collateral of Properties	80,039.67	105,157.97	114,120.52	175,518.64	56,801.56	71,092.44	70,680.40
Fixed Assets	58,291.71	64,248.49	114,120.52	115,650.07	40,898.13	70,154.66	65,964.06
Current Assets	21,747.96	40,909.48	-	59,868.56	15,903.43	937.78	4,716.35
Against security of Bill	-	3,201.67	-	-	1,984.35	-	-
Domestic Bills	-	470.58	-	-	26.10	-	-
Foreign Bills	-	2,731.09	-	-	1,958.25	-	-
Against Guarantee	136.67	2,885.66	-	2,395.46	112.60	4,320.42	1,304.62
Government Guarantee	136.67	145.02	-	16.31	1.37	139.38	-
Institutional Guarantee	-	2,697.58	-	2,014.10	6.10	3,579.11	1,271.25
Personal Guarantee	-	41.64	-	365.05	100.92	554.67	29.46
Collective Guarantee	-	-	-	-	1.97	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.41	-	-	2.24	47.26	3.91
Credit Card	61.39	224.12	-	288.89	45.67	66.61	48.26
Others	4,061.73	1,811.11	-	16,960.85	6,283.26	1,378.25	887.77
<b>Total</b>	<b>85,429.83</b>	<b>117,193.66</b>	<b>114,878.83</b>	<b>196,161.00</b>	<b>69,227.14</b>	<b>83,645.34</b>	<b>75,019.35</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	3,199.51	5,661.85	2,394.61	2,493.64	2,256.14	2,293.02	1,749.84
Fishery Related	129.13	4.94	16.13	9.90	34.39	36.44	41.24
Mining Related	77.55	-	102.70	17.95	182.82	949.40	80.17
Manufacturing (Producing) Related	22,456.39	15,532.36	12,765.90	10,194.04	14,481.63	14,023.86	2,097.86
Construction	15,992.18	14,285.01	3,995.01	2,684.42	6,504.11	8,329.75	3,847.85
Electricity, Gas and Water	6,306.86	4,890.53	2,677.02	3,327.28	3,772.85	5,478.92	562.73
Metal Products, Mach. & Ele. Eqp.	1,509.86	672.68	540.56	461.81	1,286.55	1,141.54	173.38
Tras., Com. and Public Utilities	3,056.46	3,549.40	1,170.72	1,231.71	1,004.52	6,542.73	2,354.82
Wholesaler & Retailer	33,446.38	16,940.66	18,950.56	9,428.97	10,916.53	16,176.15	4,390.24
Finance, Insurance and Real Estate	7,993.37	8,836.33	14,094.98	6,017.30	6,279.79	4,116.64	3,793.83
Hotel or Restaurant	4,441.86	6,608.61	3,558.69	2,300.18	2,058.06	3,153.01	1,483.01
Other Services	2,797.67	8,811.12	2,946.81	1,762.72	2,315.56	3,107.16	760.95
Consumption Loans	4,016.19	5,599.77	4,611.76	3,545.82	3,351.51	1,969.20	2,580.51
Local Government	-	-	-	-	-	-	-
Others	8,973.47	7,313.08	8,340.37	3,930.38	7,353.52	21,902.85	5,441.06
<b>TOTAL sectorwise</b>	<b>114,396.89</b>	<b>98,706.33</b>	<b>76,165.80</b>	<b>47,406.12</b>	<b>61,797.97</b>	<b>89,220.67</b>	<b>29,357.50</b>

**Product Wise**

Term Loan	29,388.97	32,708.07	13,986.20	11,208.59	19,982.65	19,266.33	6,536.38
Overdraft	7,652.30	12,358.65	11,066.01	7,225.50	12,188.13	8,543.69	7,879.72
Trust Receipt Loan / Import Loan	4,649.64	4,589.47	2,636.88	3,756.19	1,312.55	1,644.63	-
Demand & Other Working Capital Loan	18,568.47	14,407.64	19,796.87	10,073.67	12,780.21	17,338.94	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,256.67	9,924.63	4,577.38	1,907.20	3,633.06	6,064.72	4,249.91
Real Estate Loan	3,794.57	4,226.01	8,277.65	3,513.97	3,652.59	5,600.28	2,781.48
Margin Nature Loan	558.60	1,755.07	825.87	1,593.92	957.57	496.26	1,266.20
Hire Purchase Loan	6,072.72	7,254.37	4,362.93	2,328.02	2,399.49	4,754.13	2,270.95
Deprived Sector Loan	6,553.42	4,543.50	5,566.21	2,735.60	2,049.81	4,722.13	1,990.61
Bills Purchased	-	22.03	-	-	3.80	42.72	-
Other Product	23,901.54	6,916.91	5,069.79	3,063.46	2,838.12	20,746.84	2,382.23
<b>Total Product wise Loan</b>	<b>114,396.89</b>	<b>98,706.33</b>	<b>76,165.80</b>	<b>47,406.12</b>	<b>61,797.97</b>	<b>89,220.67</b>	<b>29,357.50</b>

**Collateral Wise**

Gold and Silver	575.89	48.10	44.09	221.90	55.04	69.10	857.76
Government Securities	0.90	9.67	1.96	-	-	-	-
Non Governmental Securities	556.92	1,775.56	1,139.61	1,593.92	957.57	4.50	1,266.20
Fixed Deposit Receipts	470.27	4,138.14	273.21	163.47	227.31	504.83	345.43
Own	470.27	4,138.14	273.21	163.47	227.31	503.58	345.43
Other Licences Institutions	-	-	-	-	-	1.25	-
Collateral of Properties	111,697.49	83,471.75	68,904.91	43,287.30	58,954.00	85,091.55	25,660.13
Fixed Assets	99,473.02	81,184.31	65,258.59	42,814.94	43,522.04	71,331.76	25,596.36
Current Assets	12,224.47	2,287.44	3,646.32	472.36	15,431.97	13,759.78	63.77
Against security of Bill	-	3,086.46	3.80	-	3.80	253.41	-
Domestic Bills	-	50.05	3.80	-	3.80	-	-
Foreign Bills	-	3,036.41	-	-	-	253.41	-
Against Guarantee	641.83	4,744.33	4,622.33	1,873.34	1,394.17	17.27	1,227.97
Government Guarantee	87.29	124.70	-	16.46	-	-	-
Institutional Guarantee	255.59	3,829.42	4,283.77	1,774.94	1,373.07	-	1,220.60
Personal Guarantee	180.48	598.68	282.53	1.35	21.07	3.66	0.86
Collective Guarantee	87.64	191.52	56.03	69.84	0.03	-	6.51
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	30.82	-	-	10.75	-	13.61	-
Credit Card	22.45	2.78	73.47	-	52.47	37.25	-
Others	431.15	1,429.55	1,102.43	266.20	153.61	3,242.76	-
<b>Total</b>	<b>114,396.89</b>	<b>98,706.33</b>	<b>76,165.80</b>	<b>47,406.12</b>	<b>61,797.97</b>	<b>89,220.67</b>	<b>29,357.50</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri	Tinau
<b>Sector Wise</b>								
Agricultural and Forest Related	0.80	540.82	312.07	635.39	348.10	1,222.46	345.73	1,664.38
Fishery Related	-	16.91	-	8.10	12.71	57.52	5.52	84.59
Mining Related	-	-	-	38.41	-	-	4.02	72.00
Manufacturing (Producing) Related	-	293.33	296.54	1,129.04	886.31	1,082.08	371.76	1,102.77
Construction	-	115.65	108.52	3,068.94	1,271.51	2,916.38	950.75	1,099.66
Electricity, Gas and Water	-	5.22	-	302.92	23.54	843.13	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	176.85	106.03	184.43	46.63	108.90
Tras., Com. and Public Utilities	3.94	73.53	242.17	1,342.54	118.68	1,472.55	219.69	1,025.28
Wholesaler & Retailer	-	1,400.89	343.62	3,152.85	1,869.05	2,776.40	451.82	2,763.69
Finance, Insurance and Real Estate	-	163.22	-	1,588.19	727.73	1,374.40	116.60	817.66
Hotel or Restaurant	-	40.13	-	832.33	209.24	430.71	172.19	543.35
Other Services	-	69.18	938.43	863.14	396.09	553.69	54.56	935.71
Consumption Loans	-	20.03	59.29	971.80	184.21	1,858.73	155.74	349.82
Local Government	2.72	-	-	3.34	-	10.33	1.50	-
Others	2.72	1,347.14	-	6,646.47	917.18	6,608.67	1,278.97	1,997.59
<b>TOTAL sectorwise</b>	<b>10.18</b>	<b>4,086.04</b>	<b>2,300.63</b>	<b>20,760.30</b>	<b>7,070.38</b>	<b>21,391.47</b>	<b>4,175.48</b>	<b>12,565.40</b>

**Product Wise**

Term Loan	-	-	640.15	7,617.94	2,049.78	1,555.84	37.03	1,607.94
Overdraft	2.72	-	905.88	5,275.45	997.38	1,032.57	421.72	4,372.74
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	1,722.11	-	54.32	1,771.19	187.54	-	4.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	47.75	108.52	2,612.20	959.63	2,298.89	759.86	892.68
Real Estate Loan	-	99.58	-	1,153.08	529.47	1,312.32	99.82	518.13
Margin Nature Loan	-	-	-	362.27	87.44	1,043.05	-	9.10
Hire Purchase Loan	3.94	46.08	242.17	2,083.00	165.28	2,050.09	306.10	881.09
Deprived Sector Loan	0.80	249.22	167.62	1,379.64	310.54	933.03	218.24	1,252.35
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	1,921.30	236.30	222.40	199.65	10,978.13	2,332.70	3,026.66
<b>Total Product wise Loan</b>	<b>10.18</b>	<b>4,086.04</b>	<b>2,300.63</b>	<b>20,760.30</b>	<b>7,070.38</b>	<b>21,391.47</b>	<b>4,175.48</b>	<b>12,565.40</b>

**Collateral Wise**

Gold and Silver	-	-	-	3.35	65.39	419.77	34.51	130.67
Government Securities	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	-	362.27	87.44	1,028.46	-	9.10
Fixed Deposit Receipts	-	20.03	59.29	128.40	19.27	155.17	46.51	114.67
Own	-	20.03	59.29	128.40	19.27	155.17	46.51	114.67
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7.46	4,064.00	2,241.34	19,455.72	6,898.26	18,690.22	4,092.96	11,247.03
Fixed Assets	7.46	4,064.00	2,241.34	19,455.72	6,898.26	18,690.22	4,092.96	11,247.03
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	-	810.57	-	863.21	-	1,063.93
Government Guarantee	2.72	-	-	3.34	-	10.33	-	-
Institutional Guarantee	-	-	-	595.12	-	596.69	-	265.12
Personal Guarantee	-	-	-	102.34	-	69.03	-	0.90
Collective Guarantee	-	-	-	109.77	-	187.16	-	797.91
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	2.01	-	-	0.01	216.64	1.50	-
<b>Total</b>	<b>10.18</b>	<b>4,086.04</b>	<b>2,300.63</b>	<b>20,760.30</b>	<b>7,070.38</b>	<b>21,391.47</b>	<b>4,175.48</b>	<b>12,565.40</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>							
Agricultural and Forest Related	4,562.03	1,558.39	1,211.60	880.37	6.67	1,526.21	2,090.34
Fishery Related	59.58	58.47	60.84	51.02	4.17	43.34	106.69
Mining Related	-	49.20	-	19.80	-	54.60	-
Manufacturing (Producing) Related	1,294.87	1,717.59	1,785.19	1,377.42	97.47	2,575.08	3,555.59
Construction	10,664.08	4,986.53	3,982.58	2,181.77	114.77	4,036.55	2,319.15
Electricity, Gas and Water	217.11	92.49	42.38	96.08	-	686.62	43.07
Metal Products, Mach. & Ele. Eqp.	157.68	349.23	220.04	462.72	6.78	506.19	77.75
Tras., Com. and Public Utilities	4,636.65	3,043.52	1,511.39	1,823.36	18.12	562.69	1,387.42
Wholesaler & Retailer	7,302.08	3,508.99	3,961.05	4,089.91	30.49	3,003.41	5,936.70
Finance, Insurance and Real Estate	1,629.76	859.97	1,210.22	2,260.70	3.04	2,745.10	1,070.27
Hotel or Restaurant	1,551.67	1,314.13	1,222.16	792.12	0.60	662.44	1,826.96
Other Services	496.11	613.45	739.12	615.69	2.86	659.25	1,480.12
Consumption Loans	2,056.06	1,940.40	1,547.20	1,100.81	23.42	2,631.11	797.97
Local Government	-	0.03	-	-	-	4.60	-
Others	8,811.77	12,309.09	9,371.49	7,328.79	59.66	6,827.50	3,561.19
<b>TOTAL sectorwise</b>	<b>43,439.45</b>	<b>32,401.49</b>	<b>26,865.25</b>	<b>23,080.57</b>	<b>368.06</b>	<b>26,524.69</b>	<b>24,253.22</b>

**Product Wise**

Term Loan	9,453.07	11,000.07	2,259.24	8,645.93	27.59	6,446.60	5,978.39
Overdraft	6,709.75	8,488.28	9,200.76	5,013.21	118.58	7,094.71	1,879.62
Trust Receipt Loan / Import Loan	-	8.96	-	-	-	-	-
Demand & Other Working Capital Loan	-	55.73	-	291.35	57.59	-	6,844.87
Res. Per. H. Loan (Up to Rs. 15 mil.)	9,255.77	3,750.83	4,118.42	1,788.49	85.91	3,355.88	2,046.27
Real Estate Loan	1,532.91	1,090.05	1,569.33	1,065.55	16.39	1,811.51	1,343.15
Margin Nature Loan	995.53	267.24	102.40	137.85	-	991.69	26.23
Hire Purchase Loan	4,702.32	4,285.79	2,129.59	2,329.16	41.48	2,060.00	1,931.61
Deprived Sector Loan	9,704.86	1,856.28	1,503.23	3,265.88	10.81	1,983.27	1,153.69
Bills Purchased	-	-	-	-	2.99	-	-
Other Product	1,085.25	1,598.24	5,982.28	543.15	6.73	2,781.02	3,049.39
<b>Total Product wise Loan</b>	<b>43,439.45</b>	<b>32,401.49</b>	<b>26,865.25</b>	<b>23,080.57</b>	<b>368.06</b>	<b>26,524.69</b>	<b>24,253.22</b>

**Collateral Wise**

Gold and Silver	225.96	855.73	797.14	387.23	-	250.93	24.21
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	996.45	218.21	-	293.06	-	991.69	-
Fixed Deposit Receipts	290.98	202.27	254.93	136.65	2.89	243.76	228.16
Own	290.98	202.27	254.93	136.65	2.89	243.76	228.16
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	35,715.80	30,223.33	25,111.09	20,887.64	365.09	22,989.64	23,974.62
Fixed Assets	35,712.96	30,223.33	25,111.09	20,887.64	365.09	22,989.64	23,974.62
Current Assets	2.84	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	6,037.67	891.91	600.67	974.26	-	2,034.29	-
Government Guarantee	-	0.20	2.69	1.73	-	4.60	-
Institutional Guarantee	82.80	265.00	379.94	831.94	-	1,574.13	-
Personal Guarantee	802.27	148.99	218.04	39.00	-	64.54	-
Collective Guarantee	5,152.60	476.07	-	101.59	-	391.02	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.65	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	172.59	10.04	101.40	401.73	0.08	14.38	26.23
<b>Total</b>	<b>43,439.45</b>	<b>32,401.49</b>	<b>26,865.25</b>	<b>23,080.57</b>	<b>368.06</b>	<b>26,524.69</b>	<b>24,253.22</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Kanchan	LumbiniDB	Sindhu	Sahara	Kailash	Salapa	saptakoshi	GreenDB
<b>Sector Wise</b>								
Agricultural and Forest Related	207.73	804.20	25.48	85.63	412.82	166.51	769.18	102.86
Fishery Related	11.26	41.18	-	11.45	73.89	4.09	-	4.30
Mining Related	1.72	48.83	-	-	-	-	-	4.52
Manufacturing (Producing) Related	568.22	1,133.12	55.27	73.98	1,633.18	31.71	-	50.00
Construction	343.66	3,329.31	529.38	14.57	3,546.52	1.79	146.08	31.19
Electricity,Gas and Water	1.12	2,286.14	-	-	1,420.58	-	-	3.03
Metal Products, Mach. & Ele. Eqp.	43.80	36.98	2.51	10.68	410.59	3.68	135.17	-
Tras., Com. and Public Utilities	287.22	916.98	233.46	0.40	1,959.61	0.91	9.40	96.83
Wholesaler & Retailer	1,995.38	3,270.61	272.97	152.47	3,313.18	50.05	683.21	92.16
Finance, Insurance and Real Estate	397.53	3,399.30	451.83	4.41	3,512.65	-	91.88	78.46
Hotel or Restaurant	113.54	676.48	126.55	17.95	803.97	46.02	12.29	39.66
Other Services	289.55	1,643.22	14.37	52.21	546.46	-	10.17	18.69
Consumption Loans	91.29	1,563.90	118.63	5.82	1,065.73	11.59	134.65	81.05
Local Government	-	-	-	-	-	0.18	-	-
Others	783.10	4,797.56	494.84	251.11	9,844.28	102.80	591.45	520.63
<b>TOTAL sectorwise</b>	<b>5,135.13</b>	<b>23,947.81</b>	<b>2,325.28</b>	<b>680.66</b>	<b>28,543.46</b>	<b>419.32</b>	<b>2,583.47</b>	<b>1,123.39</b>

**Product Wise**

Term Loan	558.33	4,739.53	570.44	5.84	3,902.49	180.18	1,426.86	397.71
Overdraft	2,202.37	4,714.79	247.64	21.06	6,221.85	90.40	430.32	310.81
Trust Receipt Loan / Import Loan	-	-	0.04	-	-	-	-	-
Demand & Other Working Capital Loan	37.23	475.59	161.45	588.70	317.04	-	134.92	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	362.76	2,543.53	520.19	-	3,353.55	-	146.08	118.96
Real Estate Loan	29.13	2,021.30	60.61	-	3,272.49	-	91.88	25.22
Margin Nature Loan	40.65	1,001.41	6.30	-	1,195.50	-	-	16.68
Hire Purchase Loan	336.36	1,606.05	261.81	-	3,174.17	6.58	53.17	127.27
Deprived Sector Loan	446.55	2,488.98	408.90	40.68	1,645.36	69.01	209.37	81.94
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,121.74	4,356.62	87.90	24.38	5,461.00	73.15	90.88	44.78
<b>Total Product wise Loan</b>	<b>5,135.13</b>	<b>23,947.81</b>	<b>2,325.28</b>	<b>680.66</b>	<b>28,543.46</b>	<b>419.32</b>	<b>2,583.47</b>	<b>1,123.39</b>

**Collateral Wise**

Gold and Silver	-	21.61	67.11	-	191.14	-	74.96	29.42
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	999.56	6.30	-	1,195.50	-	-	16.68
Fixed Deposit Receipts	74.70	409.49	19.09	5.82	257.23	3.06	15.91	13.19
Own	74.70	409.49	19.09	5.82	257.23	3.06	15.91	13.19
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,001.57	21,220.86	1,846.98	674.84	25,657.59	416.25	2,492.60	982.16
Fixed Assets	5,001.57	21,220.86	1,846.98	674.84	25,657.59	416.25	2,492.60	982.16
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	18.70	1,289.75	385.80	-	1,240.60	-	-	-
Government Guarantee	-	17.19	-	-	14.45	-	-	-
Institutional Guarantee	-	1,264.94	385.80	-	1,062.75	-	-	-
Personal Guarantee	-	1.24	-	-	163.41	-	-	-
Collective Guarantee	18.70	6.38	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	40.16	6.55	-	-	1.40	-	-	81.94
<b>Total</b>	<b>5,135.13</b>	<b>23,947.81</b>	<b>2,325.28</b>	<b>680.66</b>	<b>28,543.46</b>	<b>419.32</b>	<b>2,583.47</b>	<b>1,123.39</b>



## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	NFL	NSML	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC
<b>Sector Wise</b>								
Agricultural and Forest Related	-	0.52	209.67	1,121.11	534.87	5.49	86.75	332.71
Fishery Related	-	-	2.06	-	15.14	-	-	3.00
Mining Related	-	-	-	-	4.50	2.76	-	8.42
Manufacturing (Producing) Related	-	61.10	339.08	-	144.66	-	214.12	163.35
Construction	21.52	20.02	602.76	1,576.01	1,143.33	13.86	822.00	157.48
Electricity, Gas and Water	-	-	-	-	-	-	150.00	7.50
Metal Products, Mach. & Ele. Eqp.	-	3.45	-	14.08	38.13	-	646.55	100.67
Tras., Com. and Public Utilities	0.36	-	236.75	710.13	129.47	-	1,305.07	133.73
Wholesaler & Retailer	40.87	33.33	641.26	1,959.26	760.31	64.58	357.89	177.34
Finance, Insurance and Real Estate	-	40.31	582.92	-	421.03	93.01	199.93	230.19
Hotel or Restaurant	-	27.50	243.27	239.05	72.61	-	-	62.00
Other Services	-	-	218.91	63.71	613.13	137.59	-	23.10
Consumption Loans	0.08	146.49	1,033.84	277.03	220.61	16.53	417.49	164.52
Local Government	-	33.18	-	-	-	-	-	-
Others	25.00	1,886.00	1,860.68	210.70	393.36	54.95	1,758.89	708.77
<b>TOTAL sectorwise</b>	<b>87.83</b>	<b>2,251.90</b>	<b>5,971.21</b>	<b>6,171.08</b>	<b>4,491.15</b>	<b>388.76</b>	<b>5,958.68</b>	<b>2,272.78</b>

**Product Wise**

Term Loan	-	125.37	251.12	2,984.64	726.92	64.58	378.66	134.21
Overdraft	-	-	202.62	-	-	-	-	239.46
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	4.20
Demand & Other Working Capital Loan	40.87	147.82	1,094.92	-	686.31	-	224.26	61.57
Res. Per. H. Loan (Up to Rs. 15 mil.)	15.90	20.02	602.76	1,196.39	857.70	13.86	686.69	108.77
Real Estate Loan	13.72	1,765.88	163.96	449.12	683.04	93.01	459.40	115.42
Margin Nature Loan	0.08	26.19	212.86	210.70	156.75	5.08	312.70	19.18
Hire Purchase Loan	0.36	123.86	297.46	716.92	125.76	11.15	2,059.52	206.11
Deprived Sector Loan	-	33.18	435.69	276.22	244.58	1.63	422.32	195.85
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	16.90	9.57	2,709.82	337.10	1,010.10	199.46	1,415.14	1,188.01
<b>Total Product wise Loan</b>	<b>87.83</b>	<b>2,251.90</b>	<b>5,971.21</b>	<b>6,171.08</b>	<b>4,491.15</b>	<b>388.76</b>	<b>5,958.68</b>	<b>2,272.78</b>

**Collateral Wise**

Gold and Silver	-	-	693.03	158.64	-	-	52.39	3.05
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	-	26.19	212.86	-	156.75	5.08	-	27.33
Fixed Deposit Receipts	-	0.05	61.97	116.69	45.40	0.30	44.11	41.82
Own	-	0.05	61.97	116.69	45.40	0.30	44.11	41.82
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	87.75	404.22	4,486.82	5,669.27	4,073.50	192.48	5,341.78	2,025.50
Fixed Assets	87.75	404.22	4,486.82	5,669.27	4,073.50	126.27	5,341.78	2,025.50
Current Assets	-	-	-	-	-	66.21	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	83.27	516.53	14.08	215.50	-	199.93	161.54
Government Guarantee	-	33.18	-	-	-	-	-	4.02
Institutional Guarantee	-	-	411.71	-	215.50	-	199.93	142.50
Personal Guarantee	-	50.09	104.81	-	-	-	-	15.03
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	14.08	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	0.08	1,738.17	-	210.70	-	190.90	320.47	13.53
<b>Total</b>	<b>87.83</b>	<b>2,251.90</b>	<b>5,971.21</b>	<b>6,171.08</b>	<b>4,491.15</b>	<b>388.76</b>	<b>5,958.68</b>	<b>2,272.78</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>					
Agricultural and Forest Related	69.93	128.91	251.82	256.21	178.65
Fishery Related	-	-	4.77	2.50	-
Mining Related	-	-	-	45.25	-
Manufacturing (Producing) Related	230.35	103.22	339.24	95.51	1.46
Construction	142.89	127.40	566.20	694.68	43.83
Electricity, Gas and Water	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	111.64	-
Tras., Com. and Public Utilities	82.70	-	576.70	228.91	-
Wholesaler & Retailer	96.97	857.96	1,298.12	234.82	16.83
Finance, Insurance and Real Estate	309.44	200.92	784.82	170.30	-
Hotel or Restaurant	110.38	47.86	410.98	59.46	-
Other Services	93.12	30.59	93.94	119.18	2.02
Consumption Loans	31.05	56.51	66.38	153.20	12.97
Local Government	-	-	-	-	-
Others	169.59	645.26	1,635.95	1,058.79	12.95
<b>TOTAL sectorwise</b>	<b>1,336.41</b>	<b>2,198.63</b>	<b>6,028.91</b>	<b>3,230.44</b>	<b>268.69</b>

**Product Wise**

Term Loan	314.46	921.24	2,187.34	143.79	-
Overdraft	-	-	591.67	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-
Demand & Other Working Capital Loan	252.10	-	1,005.62	585.51	209.89
Res. Per. H. Loan (Up to Rs. 15 mil.)	47.10	127.40	482.29	694.68	43.83
Real Estate Loan	86.72	200.92	566.63	85.68	-
Margin Nature Loan	28.28	-	41.22	19.47	-
Hire Purchase Loan	83.00	8.59	576.70	304.29	-
Deprived Sector Loan	288.91	92.84	316.77	127.24	12.95
Bills Purchased	-	-	-	-	-
Other Product	235.83	847.65	260.67	1,269.78	2.02
<b>Total Product wise Loan</b>	<b>1,336.41</b>	<b>2,198.63</b>	<b>6,028.91</b>	<b>3,230.44</b>	<b>268.69</b>

**Collateral Wise**

Gold and Silver	-	-	-	5.33	-
Government Securities	-	-	-	-	-
Non Governmental Securities	19.31	-	-	19.47	-
Fixed Deposit Receipts	0.77	47.92	66.38	18.27	12.74
Own	0.77	47.92	66.38	18.27	12.74
Other Licences Institutions	-	-	-	-	-
Collateral of Properties	1,032.57	2,150.71	5,513.17	3,125.28	255.95
Fixed Assets	1,032.57	2,150.71	5,513.17	3,125.28	255.95
Current Assets	-	-	-	-	-
Against security of Bill	-	-	-	-	-
Domestic Bills	-	-	-	-	-
Foreign Bills	-	-	-	-	-
Against Guarantee	283.75	-	408.14	0.10	-
Government Guarantee	-	-	-	-	-
Institutional Guarantee	225.95	-	302.09	0.10	-
Personal Guarantee	7.80	-	106.05	-	-
Collective Guarantee	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-
Other Guarantee	50.00	-	-	-	-
Credit Card	-	-	-	-	-
Others	-	-	41.22	62.00	-
<b>Total</b>	<b>1,336.41</b>	<b>2,198.63</b>	<b>6,028.91</b>	<b>3,230.44</b>	<b>268.69</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju
<b>Sector Wise</b>								
Agricultural and Forest Related	1,217.95	-	287.76	-	53.47	200.86	2.00	153.13
Fishery Related	-	-	-	-	7.00	10.10	1.50	19.65
Mining Related	-	-	-	-	-	-	-	-
Manufacturing (Producing) Related	-	-	584.16	-	96.70	444.19	1.00	182.77
Construction	141.37	39.47	-	-	818.83	209.85	6.46	1,751.54
Electricity,Gas and Water	-	-	-	-	-	14.26	-	145.67
Metal Products, Mach. & Ele. Eqp.	-	-	-	-	2.80	26.69	-	147.30
Tras., Com. and Public Utilities	-	4.96	2.94	-	77.15	313.58	1.29	350.93
Wholesaler & Retailer	391.25	30.00	84.26	-	231.68	1,387.28	17.54	613.68
Finance, Insurance and Real Estate	99.94	26.62	-	-	519.96	2,249.21	101.26	1,522.52
Hotel or Restaurant	-	-	74.77	-	274.86	748.81	1.50	171.55
Other Services	2.45	0.13	-	-	52.67	348.11	9.66	137.62
Consumption Loans	196.86	4.09	1.76	9.44	381.27	365.04	13.94	640.19
Local Government	-	-	-	-	-	-	-	-
Others	3,980.79	68.15	550.93	310.92	810.94	3,010.24	4.10	1,024.41
<b>TOTAL sectorwise</b>	<b>6,030.62</b>	<b>173.41</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,327.34</b>	<b>9,328.22</b>	<b>160.24</b>	<b>6,860.96</b>

**Product Wise**

Term Loan	166.66	40.72	910.11	218.69	329.98	1,968.13	18.67	1,921.56
Overdraft	1,183.39	-	-	-	113.49	3,677.88	2.00	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	224.59	54.00	149.60	16.79	114.62	392.17	-	465.04
Res. Per. H. Loan (Up to Rs. 15 mil.)	141.37	-	-	-	571.92	897.45	96.79	1,692.16
Real Estate Loan	181.93	14.62	419.96	82.14	461.03	678.54	1.00	298.39
Margin Nature Loan	0.40	34.50	-	0.02	181.19	348.14	0.35	275.68
Hire Purchase Loan	56.83	9.06	2.47	2.72	108.36	473.63	1.29	341.00
Deprived Sector Loan	388.47	2.98	-	-	293.58	742.44	8.68	1,323.61
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	3,686.98	17.54	104.44	-	1,153.17	149.84	31.47	543.52
<b>Total Product wise Loan</b>	<b>6,030.62</b>	<b>173.41</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,327.34</b>	<b>9,328.22</b>	<b>160.24</b>	<b>6,860.96</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	18.00	-	-
Non Governmental Securities	-	14.50	-	-	-	-	-	275.68
Fixed Deposit Receipts	140.04	-	-	6.70	119.50	131.84	0.28	22.50
Own	140.04	-	-	6.70	119.50	131.84	0.28	22.50
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	156.77	130.87	1,586.58	313.63	2,818.63	8,144.25	150.94	4,964.43
Fixed Assets	156.77	130.87	1,586.58	313.63	2,818.63	8,144.25	150.94	4,964.43
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	28.04	-	-	230.00	678.84	8.68	1,586.33
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	-	22.63	-	-	230.00	666.00	8.68	1,245.00
Personal Guarantee	-	5.41	-	-	-	12.84	-	341.33
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	5,733.81	-	-	0.02	159.21	355.28	0.35	12.01
<b>Total</b>	<b>6,030.62</b>	<b>173.41</b>	<b>1,586.58</b>	<b>320.35</b>	<b>3,327.34</b>	<b>9,328.22</b>	<b>160.24</b>	<b>6,860.96</b>

## Statement of Credit as on Mangsir end, 2076(Mid-Dec, 2019)

BFI Name	Reliance
<b>Sector Wise</b>	
Agricultural and Forest Related	33.38
Fishery Related	-
Mining Related	0.75
Manufacturing (Producing) Related	165.71
Construction	601.88
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eq.	86.71
Tras., Com. and Public Utilities	638.68
Wholesaler & Retailer	205.65
Finance, Insurance and Real Estate	491.16
Hotel or Restaurant	228.64
Other Services	106.72
Consumption Loans	269.84
Local Government	-
Others	919.28
<b>TOTAL sectorwise</b>	<b>3,783.41</b>

**Product Wise**

Term Loan	-
Overdraft	-
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	560.21
Real Estate Loan	368.24
Margin Nature Loan	244.12
Hire Purchase Loan	643.18
Deprived Sector Loan	316.87
Bills Purchased	-
Other Product	1,643.29
<b>Total Product wise Loan</b>	<b>3,783.41</b>

**Collateral Wise**

Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	20.66
Own	20.66
Other Licences Institutions	-
Collateral of Properties	2,998.00
Fixed Assets	2,998.00
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	493.95
Government Guarantee	-
Institutional Guarantee	310.00
Personal Guarantee	1.58
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	182.37
Credit Card	-
Others	270.80
<b>Total</b>	<b>3,783.41</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Rs in million

Liabilities	Mid-July					% change		
	2017	2018	2019	Mid-Nov 2019	Mid-Dec 2019			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	12,593	17,420	25,503	33,541	33,277	38.33	46.40	-0.79
a. Paid-up Capital	7,721	11,159	17,078	17,927	18,661	44.52	53.04	4.10
b. Statutory Reserves	1,748	2,451	3,531	4,096	4,197	40.25	44.08	2.46
c. Retained Earning	1,179	1,379	1,750	6,881	6,612	16.91	26.91	-3.92
d. Others Reserves	1,944	2,431	3,144	4,637	3,808	25.03	29.33	-17.89
<b>2 BORROWINGS</b>	66,773	87,707	126,378	133,578	134,659	31.35	44.09	0.81
a. NRB	555	2,070	1,701	6,473	6,516	273.02	-17.80	0.66
f. Others	66,218	85,637	124,677	127,105	128,143	29.33	45.59	0.82
<b>3 DEPOSITS</b>	34,344	49,549	85,606	93,086	94,814	44.27	72.77	1.86
<b>4 BILLS PAYABLE</b>	2	1	75	43	41	-33.54	5591.09	-5.50
<b>5 OTHER LIABILITIES</b>	10,366	13,552	23,664	26,448	28,976	30.73	74.63	9.56
a. Loan Loss Provision	1,716	2,391	4,013	4,589	4,707	39.32	67.86	2.56
b. Interest Suspense a/c	939	1,121	1,800	2,215	2,361	19.49	60.53	6.58
c. Others	7,712	10,039	17,851	19,644	21,909	30.18	77.81	11.53
<b>6 RECONCILIATION A/c</b>	5,780	3,480	5,192	5,933	6,119	-39.79	49.19	3.13
<b>7 PROFIT &amp; LOSS A/c</b>	3,907	4,039	6,608	2,606	3,237	3.37	63.62	24.22
<b>Total</b>	<b>133,765</b>	<b>175,748</b>	<b>273,028</b>	<b>295,234</b>	<b>301,122</b>	<b>31.39</b>	<b>55.35</b>	<b>1.99</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	12,498	16,314	19,246	24,251	24,291	30.54	17.97	0.17
a. Cash Balance	94	147	214	258	269	56.92	45.57	4.52
b. Bank Balance	6,243	9,190	13,398	14,796	14,084	47.19	45.79	-4.81
c. Money at Call	6,161	6,977	5,634	9,198	9,938	13.26	-19.25	8.05
<b>2 INVESTMENT IN SECURITIES EXCEPT SHAR</b>	43	43	312	212	212	0.00	629.98	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,658	2,565	2,262	7,708	9,065	-3.52	-11.81	17.60
<b>4 LOANS &amp; ADVANCES</b>	106,541	145,944	235,101	246,454	250,539	36.98	61.09	1.66
Institutional	24,131	30,597	38,955	40,035	38,092	26.79	27.32	-4.85
Individual	82,410	115,347	196,147	206,419	212,447	39.97	70.05	2.92
<b>5 FIXED ASSETS</b>	1,219	1,472	2,107	2,201	2,227	20.72	43.14	1.19
<b>6 OTHER ASSETS</b>	4,766	5,735	8,552	8,666	8,931	20.34	49.11	3.05
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	7	11	13	13	-36.38	53.11	0.66
<b>8 NON BANKING ASSETS</b>	-	-	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	5,959	3,609	5,391	5,707	5,794	-39.44	49.37	1.53
<b>10 PROFIT &amp; LOSS A/c</b>	70	57	45	20	48	-18.74	-20.95	136.52
<b>Total</b>	<b>133,765</b>	<b>175,745</b>	<b>273,028</b>	<b>295,234</b>	<b>301,122</b>	<b>31.38</b>	<b>55.35</b>	<b>1.99</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	5,938	11,759	17,022	7,034	8,767	98.04	44.75	24.64
<b>2 COMMISSION/FEE EXPENSES</b>	0	3	7	9	13	1378.80	114.61	57.11
<b>3 EMPLOYEE EXPENSES</b>	3,619	4,735	6,299	2,941	3,556	30.85	33.03	20.90
<b>4 OFFICE OPERATING EXPENSES</b>	1,232	1,594	2,358	805	1,009	29.44	47.90	25.29
<b>5 NON OPERATING EXPENSES</b>	1	9	63	41	50	1056.98	578.43	22.07
<b>6 PROVISION FOR RISK</b>	641	1,048	1,921	933	1,174	63.43	83.21	25.89
<b>7 LOAN WRITTEN OFF</b>	3	1	5	-	-	-72.34	464.16	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	0	-	1	0	0	-100.00	0.00	24.31
<b>9 PROVISION FOR STAFF BONUS</b>	519	547	861	351	438	5.43	57.54	25.00
<b>10 PROVISION FOR INCOME TAX</b>	1,561	1,663	2,545	992	1,235	6.56	52.98	24.49
<b>11 NET PROFIT</b>	3,902	4,013	6,249	2,601	3,211	2.87	55.70	23.49
<b>TOTAL EXPENSES</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>15,706</b>	<b>19,455</b>	<b>45.70</b>	<b>47.12</b>	<b>23.87</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	15,659	22,236	31,647	13,557	16,736	42.00	42.32	23.45
<b>2. COMMISSION &amp; DISCOUNT</b>	410	546	805	264	366	33.36	47.34	38.57
<b>3 OTHER OPERATING INCOME</b>	1,000	2,049	3,739	1,490	1,818	104.84	82.48	22.05
<b>4 NON OPERATING INCOME</b>	51	142	176	41	72	180.15	23.91	73.94
<b>5 PROVISION FOR WRITTEN BACK</b>	241	364	936	325	427	50.99	156.84	31.33
<b>6 RECOVERY FOR WRITE BACK</b>	3	5	2	3	0	73.37	-59.94	-97.82
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	-	0	0	10	12	0.00	712.18	21.11
<b>8 NET LOSS</b>	51	31	26	15	23	-39.31	-17.32	48.84
<b>TOTAL INCOME</b>	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>15,706</b>	<b>19,455</b>	<b>45.70</b>	<b>47.12</b>	<b>23.87</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	8,903	11,552	17,361	18,473	18,573	29.75	50.29	0.54
<b>No. of Total Branches</b>	1,895	2,448	3,629	3,827	3,827	29.18	48.24	0.00
<b>No. of Total Centers</b>	132,355	172,788	274,186	294,290	298,796	30.55	58.68	1.53
<b>No. of Total Groups</b>	455,206	562,425	926,625	975,169	985,200	23.55	64.76	1.03
<b>No. of Total Passive Groups</b>	4,942	5,762	9,565	9,462	9,615	16.59	66.00	1.62
<b>No. of Total Members</b>	2,338,046	2,856,380	4,327,991	4,476,184	4,516,617	22.17	51.52	0.90
<b>No. of Total Passive Members</b>	37,050	51,516	118,044	147,566	167,203	39.04	129.14	13.31
<b>No. of Total Borrowers</b>	1,576,155	1,853,417	2,679,016	2,770,752	2,789,673	17.59	44.54	0.68
<b>No. of Total Overdue Borrowers</b>	44,281	56,824	165,984	142,556	147,460	28.33	192.10	3.44
<b>No. of Total Saving Members</b>	2,368,500	3,010,166	4,323,957	4,450,034	4,522,589	27.09	43.65	1.63
<b>Total Saving Amount (Rs million)</b>	34,583	49,549	101,910	93,057	94,798	43.27	105.68	1.87

**Districtwise List of Bank and Financial Institutions Branches ( Mangsir, 2076)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	18	1	-	19	142,447	7,497
2	1	Panchthar	22	4	2	28	214,370	7,656
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	137	49	9	195	908,198	4,657
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	15	3	-	18	113,520	6,307
8	1	Dhankuta	23	7	1	31	182,625	5,891
9	1	Morang	136	52	12	200	1,078,874	5,394
10	1	Sunsari	114	38	12	164	853,255	5,203
11	1	Solukhumbu	25	-	-	25	118,336	4,733
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	19	5	-	24	165,383	6,891
14	1	Udayapur	33	3	1	37	354,866	9,591
		<b>Total</b>	<b>646</b>	<b>175</b>	<b>40</b>	<b>861</b>	<b>5,068,144</b>	<b>5,886</b>
15	2	Saptari	41	7	8	56	714,448	12,758
16	2	Siraha	68	13	2	83	712,263	8,581
17	2	Dhanusa	67	14	5	86	843,521	9,808
18	2	Mahottari	49	16	4	69	701,368	10,165
19	2	Sarlahi	61	13	2	76	860,231	11,319
20	2	Rautahat	52	8	1	61	767,464	12,581
21	2	Bara	68	12	5	85	768,566	9,042
22	2	Parsa	58	14	4	76	671,682	8,838
		<b>Total</b>	<b>464</b>	<b>97</b>	<b>31</b>	<b>592</b>	<b>6,039,543</b>	<b>10,202</b>
23	3	Dolakha	24	3	-	27	208,492	7,722
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	24	1	1	26	48,391	1,861
27	3	Dhading	43	26	-	69	375,580	5,443
28	3	Nuwakot	30	14	1	45	310,095	6,891
29	3	Sindhupalchok	35	11	-	46	321,636	6,992
30	3	Kavrepalanchok	63	19	5	87	426,844	4,906
31	3	Kathmandu	681	144	47	872	1,949,321	2,235
32	3	Lalitpur	157	29	13	199	523,173	2,629
33	3	Bhaktapur	77	18	6	101	340,471	3,371
34	3	Makwanpur	57	17	3	77	469,915	6,103
35	3	Chitawan	132	69	12	213	648,176	3,043
		<b>Total</b>	<b>1,375</b>	<b>355</b>	<b>89</b>	<b>1,819</b>	<b>6,179,583</b>	<b>3,397</b>
36	4	Gorkha	38	7	3	48	302,931	6,311
37	4	Manang	7	2	-	9	7,307	812
38	4	Lamjung	34	10	2	46	187,444	4,075
39	4	Kaski	143	100	16	259	549,957	2,123
40	4	Tanahu	66	30	1	97	361,299	3,725
41	4	Syangja	33	28	2	63	323,145	5,129
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	40	11	-	51	300,195	5,886
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	19	10	-	29	127,002	4,379
46	4	Nawalparasi East	52	29	5	86	348,241	4,049
		<b>Total</b>	<b>465</b>	<b>245</b>	<b>29</b>	<b>739</b>	<b>2,686,381</b>	<b>3,635</b>

47	5	Gulmi	30	17	-	47	313,100	6,662
48	5	Palpa	41	15	-	56	291,889	5,212
49	5	Rupandehi	165	115	18	298	983,686	3,301
50	5	Kapilbastu	57	23	4	84	639,182	7,609
51	5	Arghakhanchi	20	6	-	26	220,869	8,495
52	5	Pyuthan	17	12	-	29	254,921	8,790
53	5	Rolpa	18	2	-	20	250,903	12,545
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	71	48	4	123	617,554	5,021
56	5	Banke	68	38	5	111	549,080	4,947
57	5	Bardiya	33	22	-	55	476,731	8,668
58	5	Nawalparasi West	42	27	2	71	370,928	5,224
<b>Total</b>			<b>568</b>	<b>325</b>	<b>33</b>	<b>926</b>	<b>5,028,279</b>	<b>5,430</b>
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	21	4	1	26	270,950	10,421
61	6	Surkhet	41	11	2	54	392,050	7,260
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	11	-	-	11	41,015	3,729
65	6	Jumla	17	2	-	19	121,728	6,407
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
<b>Total</b>			<b>166</b>	<b>21</b>	<b>4</b>	<b>191</b>	<b>1,755,062</b>	<b>9,189</b>
69	7	Doti	19	3	-	22	236,642	10,756
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	105	36	3	144	866,914	6,020
72	7	Bajura	9	1	-	10	150,774	15,077
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	45	21	-	66	504,304	7,641
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	23	2	-	25	158,801	6,352
<b>Total</b>			<b>267</b>	<b>72</b>	<b>3</b>	<b>342</b>	<b>2,852,632</b>	<b>8,341</b>
<b>Grand Total</b>			<b>3,951</b>	<b>1,290</b>	<b>229</b>	<b>5,470</b>	<b>29,609,623</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	27	24	22	91	1	165
No. of Branches <sup>@</sup>	3,951	1,290	229	3,827		9,297
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,413
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						3,185

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	646	175	40	660	861	1,521
2	464	97	31	714	592	1,306
3	1,375	355	89	579	1,819	2,398
Gandaki	465	245	29	512	739	1,251
5	568	325	33	850	926	1,776
Karnali	166	21	4	178	191	369
Sudur Paschim	267	72	3	334	342	676
<b>Total</b>	<b>3,951</b>	<b>1,290</b>	<b>229</b>	<b>3,827</b>	<b>5,470</b>	<b>9,297</b>

\* Population 29,609,623 for 2019 calculated on yearly basis based on five yearly population projection Source : <https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

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

§ E Refers to Infrastructure Development Bank

@ Number of branches include head office, banking branches and extension counters

Out of 91 D class institutions, 2 are yet to start its operation.

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97



**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

**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)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.01	689,423.30	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93
2	Fixed:	10.08	835,554.74	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34
2.1	up to 1 month	9.13	16,437.81	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47
2.2	1-3 months	8.92	39,944.81	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72
2.3	3-6 months	9.57	57,925.54	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85
2.4	6-12 months	10.39	471,888.50	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06
2.5	1-2 yrs	10.23	190,857.41	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48
2.6	2 yrs and above	8.71	58,500.67	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77
3	Call	4.14	266,107.50	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32
4	Certificate of Deposits	5.00	555.98	-	-	-	-	-	-	-	-
5	Other	3.96	250.25	5.20	651.98	5.07	791.02	5.50	795.30	5.75	656.14
6	Non interest bearing deposits	-	206,434.01	-	185,575.78	-	199,471.61	-	202,623.57	-	192,295.40
6.1	Current	-	183,465.21	-	160,838.10	-	173,231.69	-	176,615.24	-	167,318.91
6.2	Margin	-	20,602.83	-	22,326.56	-	23,595.78	-	23,588.72	-	22,777.20
6.3	Other	-	2,365.97	-	2,411.12	-	2,644.14	-	2,419.61	-	2,199.29
	Aggregate	6.15	1,998,325.79	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.11	73,310.67	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64
2	Fishery Related	11.36	1,996.59	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73
3	Mining Related	11.26	3,467.83	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	10.85	108,358.60	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15
5	Non Food Production Related	10.75	198,529.21	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65
6	Construction	11.53	178,777.17	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52
7	Electricity, Gas and Water	10.32	59,344.92	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.97	22,346.92	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84
9	Transport, Communication and Public Utilities	11.83	51,552.63	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58
10	Wholesaler & Retailer	11.37	396,221.55	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08
11	Finance, Insurance and Real Estate	10.99	148,589.16	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36
12	Hotel or Restaurant	10.74	55,910.21	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43
13	Other Services	11.41	79,016.31	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21
14	Consumption Loans	11.94	134,320.38	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60
15	Local Government	4.14	1,506.86	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33
16	Others	12.21	203,818.47	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70
	Aggregate	11.33	1,717,067.47	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.06	277,111.94	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19
2	Overdraft	11.93	310,486.80	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51
3	Trust Receipt Loan / Import Loan	9.65	58,642.73	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09
4	Demand & Other Working Capital Loan	11.09	385,828.33	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	140,053.24	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34
6	Real Estate Loan	11.94	104,245.22	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17
7	Margin Nature Loan	12.27	34,419.83	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90
8	Hire Purchase Loan	12.03	120,085.97	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24
9	Deprived Sector Loan	10.16	93,428.55	10.41	93,183.32	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32
10	Bills Purchased	2.28	9,438.91	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79
11	Other Product	12.38	183,325.97	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72
	Aggregate	11.39	1,717,067.48	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63

**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)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.48	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65	12.08	121,004.21
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40	12.28	27,845.52
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87	13.10	251,328.84
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23	12.32	2,132,011.49

**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)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.73

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53

**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.96	890,065.28	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42
2	Fixed:	9.95	1,248,493.22	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43
2.1	up to 1 month	10.19	28,224.43	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86
2.2	1-3 months	9.88	93,613.04	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13
2.3	3-6 months	9.75	154,415.31	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34
2.4	6-12 months	9.83	487,870.57	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36
2.5	1-2 yrs	10.06	317,520.04	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69
2.6	2 yrs and above	10.31	166,849.84	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05
3	Call	4.40	313,333.10	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	7.57	4,081.60	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22
6	Non interest bearing deposits	0.00	308,385.52	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52
6.1	Current	0.00	283,757.48	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53
6.2	Margin	0.00	23,251.67	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94
6.3	Other	0.00	1,376.38	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05
	Aggregate	6.60	2,764,358.71	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.47	130,561.65	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81
2	Fishery Related	11.03	3,426.72	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01
3	Mining Related	11.91	5,733.83	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84
4	Agriculture, Forestry & Beverage Production Related	11.83	127,479.59	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61
5	Non Food Production Related	11.75	304,479.99	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68
6	Construction	12.43	251,365.48	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29
7	Electricity, Gas and Water	11.32	117,636.98	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.16	31,525.83	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35
9	Transport, Communication and Public Utilities	12.68	60,590.41	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05
10	Wholesaler & Retailer	12.12	547,163.73	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42
11	Finance, Insurance and Real Estate	11.92	200,565.03	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02
12	Hotel or Restaurant	11.64	101,091.80	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57
13	Other Services	12.25	109,117.71	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80
14	Consumption Loans	12.42	137,348.35	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56
16	Others	13.10	299,780.92	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94
	Aggregate	12.13	2,429,380.83	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.78	466,573.66	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97
2	Overdraft	12.44	374,788.38	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13
3	Trust Receipt Loan / Import Loan	10.72	70,190.95	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26
4	Demand & Other Working Capital Loan	11.97	597,674.13	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.27	186,650.65	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44
6	Real Estate Loan	12.45	118,860.34	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39
7	Margin Nature Loan	12.21	35,571.39	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76
8	Hire Purchase Loan	13.02	141,825.70	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32
9	Deprived Sector Loan	11.57	142,087.74	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41
10	Bills Purchased	5.15	3,147.19	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59
11	Other Product	12.85	292,010.64	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60
	Aggregate	12.16	2,429,380.77	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64



**Weighted Average Interest Rate Structure of Commercial Banks**

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.36	172,094.86	10.40	169,153.41
3	Call	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-
5	Other	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.72	4,040.31	10.72	4,095.53
3	Mining Related	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.59	330,242.75	11.47	332,532.86
6	Construction	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.90	1,509.56	4.90	1,509.54
16	Others	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.26	381,762.78	12.25	385,777.34
3	Trust Receipt Loan / Import Loan	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.86	637,863.20	11.80	644,768.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.02	2,565,665.49	11.93	2,596,150.41

## Annex-I

## Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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	ADBNL	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	Mega Bank Nepal Limited	Mega
25	Civil Bank Limited	CBL	26	Century Commercial Bank Limited	Century
27	Sanima Bank Limited	Sanima			
<b>B. Development Banks</b>					
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	Deva Bikas Bank Limited	Deva	8	Miteri Development Bank Limited	Miteri
9	Tinau Mission Bikas Bank Limited	Tinau	10	Muktinath Bikas Bank Limited	Mukti
11	Garima Bikas Bank Limited	Garima	12	Gandaki Bikas Bank Limited	GandakiDB
13	Kamana Sewa Bikash Bank Limited	Kamana	14	Corporate Development Bank Limited	Corporate
15	Jyoti Bikas Bank Limited	Jyoti	16	Shine Resunga Development Bank Limited	Shine
17	Kanchan Development Bank Limited	Kanchan	18	Lumbini Bikas Bank Limited	LumbiniDB
19	Sindhu Bikas Bank Limited	Sindhu	20	Sahara Development Bank Limited	Sahara
21	Kailash Bikas Bank Limited	Kailash	22	Salapa Bikas Bank Limited	Salapa
23	Saptakoshi Development Bank Limited	saptakoshi	24	Green Development Bank Limited	GreenDB
<b>C. Finance Companies</b>					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	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	Multipurpose Finance Co. Limited	Multi	14	Shrijana Finance Limited	Srijana
15	Samridhhi Finance Company Limited	Samridhhi	16	Capital Merchant Banking & Finance Co. Limited	CMerchant
17	Crystal Finance Limited	Crystal	18	Guheshwori Merchant Banking & Finance Limited	GMBFL
19	ICFC Finance Limited	ICFC	20	City Express Finance Company Limited	CityExpress
21	Manjushree Financial Institution Limited	Manju	22	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 Sanatha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanatha 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.	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	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	46	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
47	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	48	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
49	SwabhimanMicrofinance Bittiya Sanstha Ltd.	Swabhiman	50	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
51	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	52	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
53	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	54	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
55	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok	56	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana
57	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya	58	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo
59	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati	60	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
61	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	62	Divya Laghubitta Bittiya Sanstha Limited	Divya
63	Cweda Laghubitta Bittiya Sanstha Limited	Cweda	64	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen
65	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	66	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha
67	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	68	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
69	Smart Laghubitta Bittiya Sanstha Limited	Smart	70	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa
71	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik	72	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
73	Solve Laghubitta Bittiya Sanstha Limited	Solve	74	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
75	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	76	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
77	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	78	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
79	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	80	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
81	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	82	NRN Laghubitta Bittiya Sanstha Limited	NRN
83	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	84	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
85	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur	86	BPW Laghubitta Bittiya Sanstha Limited	BPW
87	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	88	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram
89	Super Laghubitta Bittiya Sanstha Limited	Super	90	Abhiyan Laghubitta Bittiya Sanstha Limited	Abhiyan
91	Deurali Laghubitta Bittiya Sanstha Limited	Deurali			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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