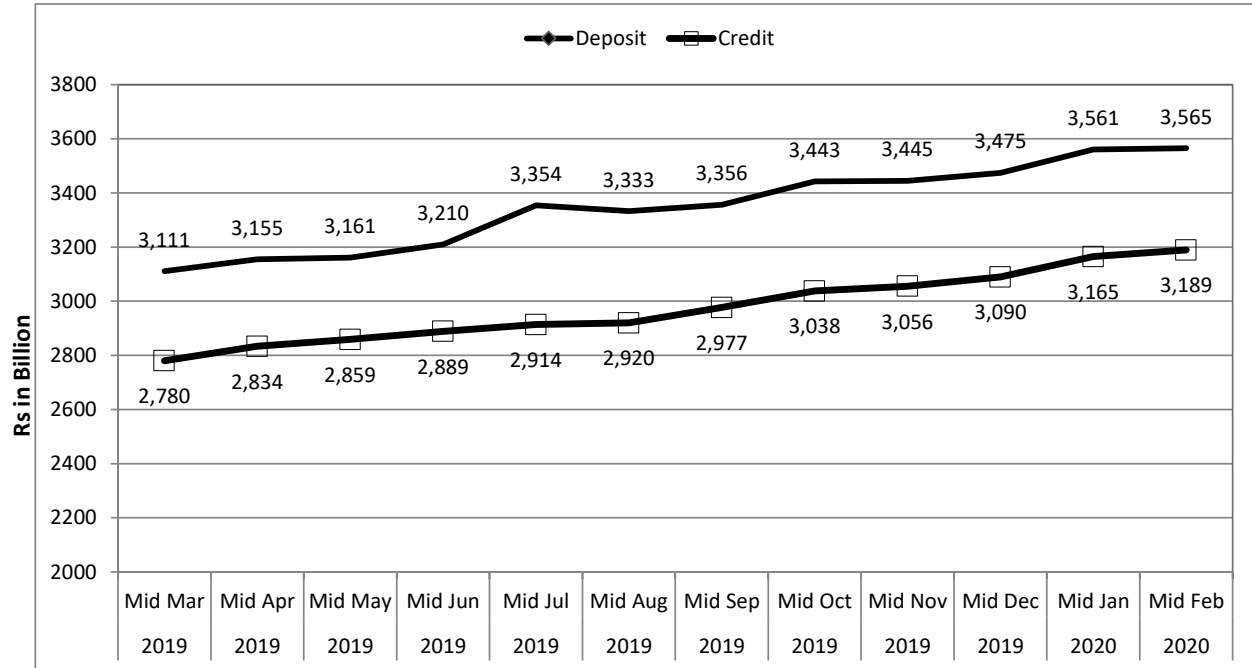


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Magh  
Mid-Feb, 2020

## 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	90	163

\* 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 Magh End, 2076 (Mid-Feb, 2020)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	88.58	11.99	2.35	102.92
2	Total Credit/GDP	79.61	10.32	2.13	92.06
3	Total Credit/ Total Deposit	89.87	86.10	90.75	89.45
4	CCD Ratio <sup>#</sup>	77.31	76.08	74.36	76.84
5	Fixed Deposit/Total Deposit	48.55	51.63	54.69	49.05
6	Saving Deposit/Total Deposit	30.55	31.17	26.87	30.54
7	Current Deposit/Total Deposit	8.79	1.61	0.54	7.76
8	Call Deposit/Total Deposit	10.95	15.43	10.24	11.45
9	NPL/ Total Loan <sup>@</sup>	1.71	1.21	6.67	1.77
10	Total LLP/Total Loan <sup>@</sup>	2.23	1.72	8.93	2.33
11	Deprived Sector Loan/Total Loan <sup>§</sup>	6.47	11.11	8.56	7.00
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	8.69	9.89	16.03	9.00
2	Investment in Gov. Securities/Total Deposit	11.74	3.05	3.61	10.54
3	Total Liquid Assets/Total Deposit	21.25	26.09	31.10	22.04
<b>C. Capital Adequacy Ratios (%)<sup>@</sup></b>					
1	Core Capital/RWA	11.79	14.12	18.48	12.15
2	Total Capital/RWA	13.71	15.25	19.39	13.97
<b>D. Financial Access</b>					
1	No. of institutions	27	24	22	73
2	No. of Branches	4,077	1,311	233	5,621
3	No. of Deposit Accounts <sup>@</sup>	25,619,949	4,855,872	636,373	31,112,194
4	No. of Loan Accounts <sup>@</sup>	1,113,719	339,988	44,760	1,498,467
5	No. of Branchless Banking Centers <sup>@</sup>	1,577	-	-	1,577
6	No. of Branchless Banking Customers <sup>@</sup>	188,862	-	-	188,862
7	No. of Mobile Banking Customers <sup>@</sup>	8,679,130	1,049,365	77,742	9,806,237
8	No. of Internet Banking Customers <sup>@</sup>	933,868	29,675	5,512	969,055
9	No. of ATMs <sup>@</sup>	3,274	337	51	3,662
10	No. of Debit Cards <sup>@</sup>	6,912,553	263,596	39,497	7,215,646
11	No. of Credit Cards <sup>@</sup>	146,856	-	-	146,856
12	No. of Prepaid Cards <sup>@</sup>	63,775	-	-	63,775
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.78</b>			
	(a) Saving	4.78			
	(b) Fixed	9.69			
	(c) Call	4.14			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>11.94</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

# Magh month end (last day) CCD ratio

@ Data as on 2nd Quarter of FY2076/77 (2019/20)

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	308,652	370,014	446,402	488,274	488,143	19.88	20.64	-0.03
a. Paid-up Capital	225,314	282,196	305,885	320,122	324,175	25.25	8.39	1.27
b. Statutory Reserves	53,665	63,756	76,174	90,135	90,729	18.80	19.48	0.66
c. Retained Earning	(3,005)	(1,932)	4,538	19,623	12,699	-35.71	-334.90	-35.28
d. Others Reserves	32,678	25,995	59,805	58,394	60,539	-20.45	130.07	3.67
<b>2 BORROWINGS</b>	31,800	35,453	90,729	104,709	111,834	11.49	155.92	6.80
a. NRB	7,094	12,122	22,927	22,292	31,737	70.87	89.14	42.37
b. "A"Class Licensed Institution	9,094	8,583	34,286	32,707	25,354	-5.62	299.48	-22.48
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,665	7,985	0.00	0.00	40.94
d. Other Financial Ins.	5,299	2,436	3,283	1,072	1,193	-54.04	34.79	11.21
e. Bonds and Securities	10,312	12,312	26,935	42,973	45,566	19.39	118.76	6.03
<b>3 DEPOSITS</b>	2,384,807	2,836,930	3,354,428	3,560,543	3,565,350	18.96	18.24	0.14
a. Current	204,361	256,809	311,505	289,858	276,722	25.66	21.30	-4.53
b. Savings	816,572	947,024	1,060,516	1,096,716	1,088,861	15.98	11.98	-0.72
c. Fixed	998,259	1,229,731	1,526,497	1,718,228	1,748,845	23.19	24.13	1.78
d. Call Deposits	333,350	367,597	417,390	412,849	408,406	10.27	13.55	-1.08
e. Others	32,265	35,770	38,519	42,891	42,517	10.86	7.69	-0.87
<b>4 Bills Payable</b>	2,219	3,109	2,309	4,691	7,683	40.09	-25.72	63.77
<b>5 Other Liabilities</b>	224,201	263,876	303,249	337,752	338,988	17.70	14.92	0.37
1. Loan Loss Provision	52,553	55,009	54,893	66,861	66,653	4.67	-0.21	-0.31
2. Interest Suspense a/c	34,892	37,705	20,271	22,562	23,437	8.06	-46.24	3.88
3. Others	136,756	171,163	228,085	248,328	248,898	25.16	33.26	0.23
<b>6 Reconciliation A/c</b>	2,359	4,265	15,556	11,075	13,317	80.84	264.72	20.24
<b>7 Profit &amp; Loss A/c</b>	54,882	61,338	73,519	36,893	41,275	11.76	19.86	11.88
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,543,937</b>	<b>4,566,591</b>	<b>18.81</b>	<b>19.89</b>	<b>0.50</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	423,242	439,299	466,279	434,353	410,016	3.79	6.14	-5.60
a. Cash Balance	64,373	74,893	92,563	90,043	84,317	16.34	23.59	-6.36
Nepalese Notes & Coins	63,283	72,208	84,640	79,569	75,908	14.10	17.22	-4.60
Foreign Currency	1,090	2,685	7,923	10,473	8,409	146.37	195.09	-19.71
b. Bank Balance	305,795	298,098	295,862	237,798	236,541	-2.52	-0.75	-0.53
1. In Nepal Rastra Bank	233,257	218,135	215,138	173,672	171,617	-6.48	-1.37	-1.18
2. "A"Class Licensed Institution	38,882	41,055	29,036	21,986	19,986	5.59	-29.28	-9.09
3. Other Financial Ins.	6,369	7,557	13,010	9,841	9,713	18.65	72.16	-1.31
4. In Foreign banks	27,287	31,352	38,678	32,299	35,225	14.89	23.37	9.06
c. Money at Call	53,074	66,307	77,853	106,512	89,159	24.93	17.41	-16.29
<b>2 INVESTMENTS</b>	232,707	331,231	375,402	385,904	377,188	42.34	13.34	-2.26
a. Govt. Securities	214,381	295,854	374,262	383,689	375,866	38.00	26.50	-2.04
b. Others	18,326	35,377	1,140	2,214	1,322	93.05	-96.78	-40.30
<b>3 SHARE &amp; OTHER INVESTMENT</b>	129,938	109,665	186,189	192,039	196,768	-15.60	69.78	2.46
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	1,994,078	2,422,798	2,913,970	3,164,873	3,189,377	21.50	20.27	0.77
<b>4.1 LOANS &amp; ADVANCES</b>	1,976,880	2,419,842	2,910,511	3,161,351	3,185,623	22.41	20.28	0.77
a. Private Sector	1,923,942	2,355,915	2,819,279	3,059,576	3,069,785	22.45	19.67	0.33
b. Financial Institutions	44,543	58,056	86,056	98,200	112,215	30.34	48.23	14.27
c. Government Organizations	8,394	5,871	5,176	3,575	3,623	-30.06	-11.83	1.35
<b>4.2 BILLS PURCHASED</b>	17,199	2,956	3,459	3,522	3,754	-82.81	17.03	6.58
<b>5 LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6 FIXED ASSETS</b>	40,634	47,763	71,420	75,796	76,687	17.54	49.53	1.18
<b>7 OTHER ASSETS</b>	166,139	206,834	253,949	268,091	298,537	24.49	22.78	11.36
a. Accrued Interests	37,666	43,309	46,171	107,967	101,501	14.98	6.61	-5.99
b. Others	128,473	163,525	207,777	133,494	160,142	27.28	27.06	19.96
<b>8 Expenses not Written off</b>	279	264	26	39	42	-5.36	-89.99	5.73
<b>9 Non Banking Assets</b>	4,465	4,614	5,716	6,132	6,566	3.33	23.87	7.07
<b>10 Reconciliation Account</b>	16,631	12,389	13,167	16,509	11,317	-25.51	6.28	-31.45
<b>11 Profit &amp; Loss A/c</b>	235	1	75	200	92	-99.69	10417.22	-54.04
<b>TOTAL</b>	<b>3,008,920</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,543,937</b>	<b>4,566,591</b>	<b>18.81</b>	<b>19.89</b>	<b>0.50</b>

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	262,230	314,190	385,245	422,495	422,330	19.81	22.62	-0.04
a. Paid-up Capital	185,011	231,458	252,260	266,477	270,000	25.10	8.99	1.32
b. Statutory Reserves	46,702	56,203	67,359	80,431	80,847	20.34	19.85	0.52
c. Retained Earning	891	3,053	8,249	19,736	13,897	242.69	170.19	-29.58
d. Others Reserves	29,627	23,477	57,377	55,851	57,586	-20.76	144.40	3.11
<b>2 BORROWINGS</b>	29,667	33,552	82,024	99,068	107,413	13.09	144.47	8.42
a. NRB	6,081	11,690	21,327	22,188	31,410	92.25	82.43	41.56
b. "A"Class Licensed Institution	7,974	7,113	27,181	27,170	21,260	-10.80	282.13	-21.75
c. Foreign Banks and Fin. Ins.	-	-	3,299	5,665	7,985	0.00	0.00	40.94
d. Other Financial Ins.	5,299	2,436	3,283	1,072	1,192	-54.04	34.79	11.15
e. Bonds and Securities	10,312	12,312	26,935	42,973	45,566	19.39	118.76	6.03
<b>3 DEPOSITS</b>	2,093,256	2,471,514	2,880,092	3,062,213	3,068,566	18.07	16.53	0.21
a. Current	199,360	249,248	301,550	281,027	269,586	25.02	20.98	-4.07
b. Savings	703,029	811,668	901,359	942,697	937,520	15.45	11.05	-0.55
c. Fixed	879,140	1,070,788	1,308,269	1,465,587	1,489,859	21.80	22.18	1.66
d. Call Deposits	285,289	308,550	336,801	337,170	335,976	8.15	9.16	-0.35
e. Others	26,438	31,261	32,114	35,731	35,624	18.24	2.73	-0.30
<b>4 Bills Payable</b>	2,179	3,050	2,239	4,640	7,642	40.00	-26.59	64.69
<b>5 Other Liabilities</b>	190,587	228,764	264,670	300,353	298,835	20.03	15.70	-0.51
1. Loan Loss Provision	41,453	44,118	42,916	54,121	54,038	6.43	-2.72	-0.15
2. Interest Suspense a/c	26,199	28,593	10,597	12,467	12,000	9.14	-62.94	-3.75
3. Others	122,935	156,052	211,156	233,765	232,797	26.94	35.31	-0.41
<b>6 Reconciliation A/c</b>	(2,298)	(432)	8,608	2,620	4,086	-81.22	-2094.36	55.96
<b>7 Profit &amp; Loss A/c</b>	45,610	53,633	64,456	32,756	37,338	17.59	20.18	13.99
<b>TOTAL</b>	<b>2,621,230</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>3,924,145</b>	<b>3,946,210</b>	<b>18.43</b>	<b>18.78</b>	<b>0.56</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	335,601	328,307	348,011	311,522	291,924	-2.17	6.00	-6.29
a. Cash Balance	56,469	66,242	82,456	80,938	74,292	17.31	24.48	-8.21
Nepalese Notes & Coins	55,472	63,741	74,684	70,655	66,020	14.91	17.17	-6.56
Foreign Currency	997	2,501	7,772	10,283	8,272	150.87	210.80	-19.56
b. Bank Balance	261,547	244,464	242,924	193,198	192,452	-6.53	-0.63	-0.39
1. In Nepal Rastra Bank	218,402	201,684	196,554	154,733	151,413	-7.65	-2.54	-2.15
2. "A"Class Licensed Institution	15,694	11,245	7,476	6,023	5,653	-28.35	-33.51	-6.14
3. Other Financial Ins.	227	192	223	145	164	-15.65	16.34	13.35
4. In Foreign banks	27,224	31,344	38,671	32,297	35,223	15.13	23.38	9.06
c. Money at Call	17,585	17,601	22,631	37,386	25,180	0.09	28.58	-32.65
<b>2 INVESTMENTS</b>	226,811	321,107	356,216	370,034	361,368	41.57	10.93	-2.34
a. Govt. Securities	208,700	285,850	355,159	368,048	360,274	36.97	24.25	-2.11
b. Others	18,111	35,257	1,057	1,986	1,093	94.67	-97.00	-44.94
<b>3 SHARE &amp; OTHER INVESTMENT</b>	126,101	103,824	179,087	184,435	189,034	-17.67	72.49	2.49
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	1,735,328	2,112,202	2,500,066	2,735,298	2,757,855	21.72	18.36	0.82
<b>4.1 LOANS &amp; ADVANCES</b>	1,718,132	2,109,246	2,496,607	2,731,776	2,754,101	22.76	18.36	0.82
a. Private Sector	1,668,294	2,049,940	2,414,260	2,639,941	2,647,898	22.88	17.77	0.30
b. Financial Institutions	41,449	53,464	77,175	88,260	102,582	28.99	44.35	16.23
c. Government Organizations	8,388	5,842	5,172	3,574	3,621	-30.35	-11.48	1.31
<b>4.2 BILLS PURCHASED</b>	17,196	2,956	3,459	3,522	3,754	-82.81	17.03	6.58
<b>5 LOANS AGT. COLLECTED BILLS</b>	571	129	-	-	-	-77.46	-100.00	0.00
<b>6 FIXED ASSETS</b>	35,012	41,139	62,650	66,146	66,739	17.50	52.29	0.90
<b>7 OTHER ASSETS</b>	146,337	186,241	230,511	243,603	271,717	27.27	23.77	11.54
a. Accrued Interests	28,672	33,650	35,840	94,422	86,495	17.36	6.51	-8.40
b. Others	117,665	152,590	194,671	125,726	151,914	29.68	27.58	20.83
<b>8 Expenses not Written off</b>	260	247	18	18	18	-5.00	-92.74	0.00
<b>9 Non Banking Assets</b>	3,133	3,380	4,555	5,053	5,473	7.88	34.77	8.31
<b>10 Reconciliation Account</b>	11,901	7,696	6,219	8,036	2,082	-35.33	-19.19	-74.09
<b>11 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>3,924,145</b>	<b>3,946,210</b>	<b>18.43</b>	<b>18.78</b>	<b>0.56</b>

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	38,281	44,037	47,933	50,767	50,713	15.03	8.85	-0.11
a. Paid-up Capital	30,210	38,004	40,039	39,723	40,253	25.80	5.36	1.33
b. Statutory Reserves	4,803	5,021	6,067	6,780	6,905	4.54	20.83	1.85
c. Retained Earning	1,287	(531)	427	2,868	1,906	-141.26	-180.42	-33.54
d. Others Reserves	1,981	1,543	1,400	1,396	1,650	-22.15	-9.24	18.14
<b>2 BORROWINGS</b>	876	731	5,173	2,999	3,011	-16.59	607.67	0.40
a. NRB	501	221	1,406	8	145	-55.92	536.37	1601.51
b. "A"Class Licensed Institution	375	510	3,767	2,990	2,866	36.00	638.56	-4.15
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 DEPOSITS</b>	239,420	301,858	398,341	416,086	415,382	26.08	31.96	-0.17
a. Current	4,910	7,280	9,426	8,214	6,694	48.27	29.48	-18.50
b. Savings	95,029	114,849	135,366	131,886	129,472	20.86	17.86	-1.83
c. Fixed	94,271	124,858	178,880	208,604	214,468	32.45	43.27	2.81
d. Call Deposits	44,105	54,586	74,358	66,717	64,096	23.76	36.22	-3.93
e. Others	1,105	285	311	665	652	-74.22	9.26	-1.88
<b>4 Bills Payable</b>	39	54	59	50	40	37.29	9.25	-19.59
<b>5 Other Liabilities</b>	16,330	17,211	20,723	18,957	21,603	5.40	20.41	13.96
1. Loan Loss Provision	4,205	4,384	5,639	6,140	6,021	4.25	28.65	-1.94
2. Interest Suspense a/c	2,087	1,607	2,069	2,142	3,182	-23.00	28.79	48.57
3. Others	10,038	11,220	13,014	10,675	12,399	11.78	15.98	16.16
<b>6 Reconciliation A/c</b>	3,260	4,584	6,828	8,455	9,232	40.62	48.97	9.19
<b>7 Profit &amp; Loss A/c</b>	6,873	6,227	7,258	3,359	3,217	-9.40	16.57	-4.24
<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>500,673</b>	<b>503,198</b>	<b>22.82</b>	<b>29.79</b>	<b>0.50</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	71,097	89,988	94,564	97,964	95,714	26.57	5.08	-2.30
a. Cash Balance	6,813	7,344	8,673	7,775	8,686	7.80	18.08	11.72
Nepalese Notes & Coins	6,720	7,160	8,521	7,584	8,549	6.55	19.01	12.72
Foreign Currency	93	184	151	190	137	98.24	-18.00	-28.09
b. Bank Balance	34,886	42,555	40,335	31,356	32,382	21.98	-5.22	3.27
1. In Nepal Rastra Bank	12,554	14,045	15,331	15,490	16,590	11.88	9.16	7.11
2. "A"Class Licensed Institution	17,790	23,101	16,437	10,937	10,423	29.85	-28.85	-4.70
3. Other Financial Ins.	4,479	5,401	8,560	4,927	5,366	20.60	58.48	8.91
4. In Foreign banks	63	7	7	2	2	-88.33	-3.28	7.57
c. Money at Call	29,398	40,089	45,556	58,833	54,647	36.37	13.64	-7.12
<b>2 INVESTMENTS</b>	4,361	7,774	15,305	12,905	12,856	78.25	96.87	-0.38
a. Govt. Securities	4,361	7,654	15,245	12,700	12,651	75.50	99.18	-0.39
b. Others	-	120	60	205	205	0.00	-50.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,348	3,668	4,745	4,970	5,098	56.21	29.36	2.58
<b>4 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	355,949	357,646	20.82	36.29	0.48
<b>4.1 LOANS &amp; ADVANCES</b>	209,605	253,251	345,165	355,949	357,646	20.82	36.29	0.48
a. Private Sector	207,149	249,741	338,885	349,658	351,663	20.56	35.69	0.57
b. Financial Institutions	2,450	3,506	6,276	6,291	5,982	43.10	79.00	-4.90
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 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	3,953	4,726	6,744	7,230	7,388	19.56	42.70	2.19
<b>7 OTHER ASSETS</b>	9,634	10,047	12,326	12,501	14,646	4.28	22.68	17.16
a. Accrued Interests	2,343	2,047	2,609	6,416	7,573	-12.64	27.50	18.03
b. Others	7,291	8,000	9,716	5,253	5,979	9.72	21.45	13.83
<b>8 Expenses not Written off</b>	13	10	6	19	21	-24.70	-35.80	12.01
<b>9 Non Banking Assets</b>	714	659	624	571	571	-7.73	-5.29	0.08
<b>10 Reconciliation Account</b>	3,355	4,578	6,827	8,473	9,233	36.47	49.14	8.98
<b>11 Profit &amp; Loss A/c</b>	-	0	9	92	25	0.00	6827.21	-73.46
<b>TOTAL</b>	<b>305,079</b>	<b>374,701</b>	<b>486,316</b>	<b>500,673</b>	<b>503,198</b>	<b>22.82</b>	<b>29.79</b>	<b>0.50</b>

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	8,140	11,787	13,224	15,012	15,099	44.80	12.19	0.58
a. Paid-up Capital	10,093	12,735	13,585	13,922	13,922	26.17	6.68	0.00
b. Statutory Reserves	2,160	2,531	2,748	2,924	2,977	17.18	8.56	1.82
c. Retained Earning	(5,183)	(4,454)	(4,138)	(2,981)	(3,104)	-14.06	-7.10	4.12
d. Others Reserves	1,070	975	1,029	1,147	1,303	-8.82	5.47	13.63
<b>2 BORROWINGS</b>	1,257	1,170	3,532	2,642	1,411	-6.93	201.89	-46.61
a. NRB	512	210	194	95	182	-58.92	-7.71	90.87
b. "A"Class Licensed Institution	745	960	3,338	2,547	1,228	28.84	247.86	-51.79
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	1	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
<b>3 DEPOSITS</b>	52,131	63,558	75,995	82,244	81,403	21.92	19.57	-1.02
a. Current	91	281	530	617	441	207.55	88.38	-28.57
b. Savings	18,514	20,508	23,791	22,133	21,870	10.77	16.01	-1.19
c. Fixed	24,847	34,085	39,349	44,037	44,518	37.18	15.44	1.09
d. Call Deposits	3,957	4,460	6,231	8,963	8,334	12.73	39.70	-7.01
e. Others	4,721	4,224	6,094	6,494	6,240	-10.54	44.28	-3.91
<b>4 Bills Payable</b>	1	5	11	0	0	327.14	134.61	-80.69
<b>5 Other Liabilities</b>	17,284	17,902	17,857	18,442	18,551	3.57	-0.25	0.59
1. Loan Loss Provision	6,895	6,507	6,338	6,600	6,594	-5.63	-2.60	-0.09
2. Interest Suspense a/c	6,606	7,505	7,604	7,953	8,254	13.60	1.33	3.79
3. Others	3,783	3,890	3,915	3,888	3,702	2.83	0.64	-4.80
<b>6 Reconciliation A/c</b>	1,397	113	120	0	(1)	-91.91	6.10	-546.52
<b>7 Profit &amp; Loss A/c</b>	2,400	1,478	1,805	778	721	-38.40	22.08	-7.32
<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>119,119</b>	<b>117,183</b>	<b>16.22</b>	<b>17.22</b>	<b>-1.63</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,544	21,004	23,704	24,866	22,377	26.95	12.85	-10.01
a. Cash Balance	1,091	1,307	1,435	1,330	1,339	19.80	9.81	0.70
Nepalese Notes & Coins	1,091	1,307	1,435	1,329	1,339	19.80	9.80	0.69
Foreign Currency	0	0	0	0	0	-18.20	130.29	46.75
b. Bank Balance	9,362	11,079	12,603	13,244	11,706	18.34	13.75	-11.61
1. In Nepal Rastra Bank	2,301	2,407	3,253	3,449	3,614	4.59	35.15	4.79
2. "A"Class Licensed Institution	5,398	6,709	5,123	5,025	3,910	24.29	-23.64	-22.19
3. Other Financial Ins.	1,663	1,964	4,227	4,770	4,182	18.08	115.26	-12.31
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	6,092	8,618	9,666	10,293	9,332	41.47	12.17	-9.34
<b>2 INVESTMENTS</b>	1,534	2,350	3,881	2,965	2,965	53.15	65.18	0.00
a. Govt. Securities	1,320	2,350	3,858	2,941	2,941	78.04	64.18	0.00
b. Others	215	-	24	24	24	-100.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	1,489	2,172	2,357	2,634	2,637	45.87	8.51	0.10
<b>4 LOANS &amp; ADVANCES</b>	49,146	57,345	68,738	73,627	73,876	16.68	19.87	0.34
<b>4.1 LOANS &amp; ADVANCES</b>	49,143	57,345	68,738	73,627	73,876	16.69	19.87	0.34
a. Private Sector	48,499	56,235	66,133	69,977	70,223	15.95	17.60	0.35
b. Financial Institutions	644	1,086	2,605	3,649	3,650	68.56	139.97	0.05
c. Government Organizations	-	24	-	1	3	0.00	-100.00	129.12
<b>4.2 BILLS PURCHASED</b>	3	-	-	-	-	-100.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	1,669	1,898	2,026	2,421	2,560	13.68	6.75	5.78
<b>7 OTHER ASSETS</b>	10,168	10,546	11,111	11,987	12,175	3.72	5.36	1.56
a. Accrued Interests	6,651	7,611	7,722	7,129	7,433	14.44	1.45	4.27
b. Others	3,517	2,935	3,389	2,515	2,249	-16.55	15.49	-10.60
<b>8 Expenses not Written off</b>	6	7	2	3	3	20.65	-69.16	0.00
<b>9 Non Banking Assets</b>	619	576	537	508	521	-6.92	-6.77	2.61
<b>10 Reconciliation Account</b>	1,376	115	121	1	2	-91.65	4.95	101.40
<b>11 Profit &amp; Loss A/c</b>	59	1	66	107	67	-99.00	11229.31	-37.28
<b>TOTAL</b>	<b>82,610</b>	<b>96,013</b>	<b>112,543</b>	<b>119,119</b>	<b>117,183</b>	<b>16.22</b>	<b>17.22</b>	<b>-1.63</b>



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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	97,851	167,967	212,129	116,781	136,542	71.66	26.29	16.92
1.1 Deposit Liabilities	95,609	165,254	208,274	114,319	133,567	72.84	26.03	16.84
1.1.1 Saving A/c	23,526	39,005	48,102	28,181	32,744	65.80	23.32	16.19
1.1.2 Fixed A/c	55,651	112,317	143,530	76,931	90,151	101.82	27.79	17.18
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	4,731	4,944	236.48	-2.22	4.51
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	6,947	9,894	154.39	58.93	42.42
1.1.2.3 6 Months to 1 Year Fixed A/c	29,697	57,784	72,244	39,613	45,432	94.58	25.02	14.69
1.1.2.4 Above 1 Year	20,785	39,336	52,269	25,640	29,880	89.25	32.88	16.54
1.1.3 Call Deposit	16,430	13,818	16,374	9,079	10,523	-15.90	18.50	15.91
1.1.4 Certificate of Deposits	2	114	268	129	149	5683.67	134.99	15.62
1.2 Others	2,242	2,713	3,855	2,461	2,975	21.00	42.11	20.87
<b>2 Commission/Fee Expense</b>	601	613	1,668	783	983	1.97	172.29	25.56
<b>3 Employees Expenses</b>	26,627	31,472	39,312	21,372	24,879	18.20	24.91	16.41
<b>4 Office Operating Expenses</b>	20,755	25,517	29,456	15,207	17,808	22.95	15.44	17.11
<b>5 Exchange Fluctuation Loss</b>	109	125	35	24	77	15.31	-71.96	215.84
5.1 Due to Change in Exchange Rates	88	102	26	20	19	16.08	-74.34	-4.30
5.2 Due to Foreign Currency Transactions	21	23	9	5	58	12.00	-61.39	1120.08
<b>6 Non-Operating Expenses</b>	34	58	164	177	42	74.28	180.08	-76.10
<b>7. Provision for Risk</b>	12,763	15,147	19,852	12,216	12,703	18.68	31.06	3.99
7.1 Loan loss Provision	11,477	12,875	19,032	12,022	12,490	12.17	47.83	3.89
7.1.1 General Loan loss Provision	7,036	6,484	8,358	5,539	5,550	-7.84	28.90	0.19
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	4,133	4,230	-9.24	13.71	2.37
7.1.1.2 Watch List Provision	779	806	1,901	1,407	1,319	3.44	135.94	-6.22
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	6,290	6,241	42.07	54.80	-0.78
7.1.3 Additional Loan Loss Provision	66	174	1,051	193	700	162.29	503.65	262.49
7.2. Provision for Non-Banking Assets	1,053	1,255	481	161	185	19.15	-61.67	14.67
7.3. Provision for Loss on Investment	186	716	147	22	18	284.90	-79.49	-18.98
7.4. Provision for Loss of Other Assets	46	302	191	10	10	0.00	0.00	0.08
<b>8 Loan Written Off</b>	996	971	917	237	244	-2.50	-5.53	3.14
<b>9 Provision for Staff Bonus</b>	6,657	7,982	8,857	4,684	5,262	19.90	10.96	12.34
<b>10 Provision for Income Tax</b>	20,371	24,583	30,505	14,808	16,816	20.68	24.09	13.56
<b>11 Others</b>	56	29	21	6	7	-48.09	-28.98	14.16
<b>12 Net Profit</b>	54,665	61,337	74,230	36,728	41,224	12.20	21.02	12.24
<b>TOTAL EXPENSES</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>223,022</b>	<b>256,588</b>	<b>39.06</b>	<b>24.22</b>	<b>15.05</b>
<b>Income</b>								
<b>1. Interest Income</b>	194,358	283,227	359,820	192,151	221,936	45.72	27.04	15.50
1.1. On Loans and Advance	181,923	265,446	335,598	178,466	206,363	45.91	26.43	15.63
1.2. On Investment	5,875	10,903	13,247	8,315	9,626	85.58	21.50	15.77
1.2.1 Government Bonds	4,830	9,360	11,868	7,804	9,026	93.77	26.80	15.65
1.2.2 Foreign Bonds	153	186	195	55	66	21.29	4.66	19.67
1.2.3 NRB Bonds	777	1,031	620	432	496	32.69	-39.84	14.76
1.2.4 Deventure & Bonds	115	327	565	23	38	184.63	72.80	63.30
1.3 Agency Balance	1,022	988	1,064	494	531	-3.33	7.70	7.53
1.4 On Call Deposit	3,475	3,928	6,394	3,123	3,507	13.02	62.79	12.27
1.5 Others	2,063	1,963	3,517	1,753	1,910	-4.83	79.16	8.94
<b>2. Comission &amp; Discount</b>	11,807	13,569	18,694	10,349	11,949	14.93	37.76	15.46
2.1 Bills Purchase & Discount	240	117	218	116	136	-51.18	86.03	16.92
2.2 Comission	9,865	11,381	15,685	8,508	9,849	15.37	37.82	15.76
2.3 Others	1,702	2,071	2,791	1,725	1,964	21.69	34.75	13.89
<b>3 Income From Exchange Fluctuation</b>	6,249	7,850	10,506	5,180	5,988	25.62	33.84	15.59
3.1 Due to Change in Exchange Rate	707	1,537	1,182	554	635	117.44	-23.10	14.77
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	4,627	5,352	13.91	47.70	15.68
<b>4 Other Operating Income</b>	10,772	13,392	15,376	6,952	8,286	24.32	14.81	19.20
<b>5 Non Operating Income</b>	3,783	2,491	792	1,953	2,018	-34.15	-68.19	3.34
<b>6 Provision Written Back</b>	12,883	14,545	10,302	6,039	6,015	12.90	-29.17	-0.40
<b>7 Recovery from Written off Loan</b>	1,504	673	995	207	205	-55.26	47.82	-1.10
<b>8 Income from Extra Ordinary Expenses</b>	108	53	635	157	151	-50.71	1090.25	-3.73
<b>9 Net Loss</b>	18	-	26	35	40	-100.00	0.00	15.53
<b>TOTAL INCOME</b>	<b>241,483</b>	<b>335,802</b>	<b>417,146</b>	<b>223,022</b>	<b>256,588</b>	<b>39.06</b>	<b>24.22</b>	<b>15.05</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	81,092	141,815	177,011	96,854	113,229	74.88	24.82	16.91
1.1 Deposit Liabilities	79,132	139,186	173,492	94,501	110,380	75.89	24.65	16.80
1.1.1 Saving A/c	17,436	30,569	38,239	22,827	26,551	75.32	25.09	16.31
1.1.2 Fixed A/c	47,955	97,070	122,507	64,590	75,624	102.42	26.21	17.08
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	3,353	3,318	253.35	-9.82	-1.02
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	5,580	8,242	156.88	58.82	47.71
1.1.2.3 6 Months to 1 Year Fixed A/c	25,818	49,040	59,650	33,166	38,355	89.94	21.64	15.65
1.1.2.4 Above 1 Year	17,668	34,458	46,565	22,491	25,708	95.03	35.14	14.30
1.1.3 Call Deposit	13,739	11,433	12,478	6,955	8,056	-16.78	9.13	15.84
1.1.4 Certificate of Deposits	2	114	268	129	149	5683.67	134.99	15.62
1.2 Others	1,960	2,629	3,519	2,353	2,849	34.13	33.87	21.09
<b>2 Commission/Fee Expense</b>	597	608	1,663	782	982	1.81	173.43	25.58
<b>3 Employees Expenses</b>	23,306	27,585	33,900	18,293	21,310	18.36	22.89	16.49
<b>4 Office Operating Expenses</b>	17,488	21,746	24,478	12,636	14,839	24.35	12.56	17.43
<b>5 Exchange Fluctuation Loss</b>	26	108	22	15	67	321.27	-79.15	338.99
5.1 Due to Change in Exchange Rates	5	85	14	15	14	1583.93	-83.85	-8.54
5.2 Due to Foreign Currency Transactions	21	23	9	-	53	12.00	-61.82	0.00
<b>6 Non-Operating Expenses</b>	18	53	156	172	38	198.03	192.82	-78.17
<b>7. Provision for Risk</b>	10,569	11,964	16,833	10,124	10,628	13.20	40.70	4.98
7.1 Loan loss Provision	9,651	10,356	16,382	9,977	10,483	7.31	58.18	5.07
7.1.1 General Loan loss Provision	6,272	5,380	6,774	4,676	4,681	-14.21	25.91	0.11
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	3,704	3,714	-14.40	7.46	0.25
7.1.1.2 Watch List Provision	594	520	1,552	972	968	-12.41	198.29	-0.42
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	5,138	5,132	44.13	76.95	-0.11
7.1.3 Additional Loan Loss Provision	10	121	1,015	163	670	1090.14	741.42	311.37
7.2. Provision for Non-Banking Assets	839	1,030	263	132	132	22.69	-74.49	0.00
7.3. Provision for Loss on Investment	46	375	4	15	12	717.05	-98.87	-16.63
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	228	234	-2.47	-1.91	2.48
<b>9 Provision for Staff Bonus</b>	5,544	7,011	7,625	4,189	4,774	26.45	8.77	13.98
<b>10 Provision for Income Tax</b>	17,164	21,670	26,928	13,405	15,401	26.26	24.26	14.89
<b>11 Others</b>	48	7	15	5	6	-85.02	103.54	16.20
<b>12 Net Profit</b>	45,434	53,633	65,216	32,756	37,338	18.05	21.60	13.99
<b>TOTAL EXPENSES</b>	<b>202,193</b>	<b>287,085</b>	<b>354,715</b>	<b>189,460</b>	<b>218,845</b>	<b>41.99</b>	<b>23.56</b>	<b>15.51</b>
<b>Income</b>								
<b>1. Interest Income</b>	161,584	241,266	304,367	162,026	187,989	49.31	26.15	16.02
1.1. On Loans and Advance	152,697	227,301	285,281	151,149	175,413	48.86	25.51	16.05
1.2. On Investment	5,687	10,487	12,684	7,886	9,153	84.41	20.95	16.06
1.2.1 Government Bonds	4,702	9,096	11,439	7,428	8,608	93.43	25.77	15.88
1.2.2 Foreign Bonds	153	186	195	55	66	21.29	4.66	19.67
1.2.3 NRB Bonds	747	941	491	385	447	26.06	-47.80	16.05
1.2.4 Deventure & Bonds	84	264	559	18	32	212.71	111.81	80.05
1.3 Agency Balance	483	638	878	399	436	31.95	37.71	9.18
1.4 On Call Deposit	781	1,093	2,190	924	1,171	39.89	100.40	26.78
1.5 Others	1,936	1,748	3,334	1,667	1,816	-9.72	90.74	8.91
<b>2. Comission &amp; Discount</b>	11,328	13,027	18,058	10,076	11,629	15.00	38.62	15.41
2.1 Bills Purchase & Discount	240	117	218	116	136	-51.17	86.03	16.92
2.2 Comission	9,582	11,052	15,267	8,295	9,595	15.34	38.14	15.66
2.3 Others	1,507	1,858	2,573	1,665	1,898	23.33	38.48	14.02
<b>3 Income From Exchange Fluctuation</b>	6,128	7,817	10,475	5,144	5,949	27.57	33.99	15.66
3.1 Due to Change in Exchange Rate	629	1,519	1,172	536	619	141.39	-22.89	15.37
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	4,607	5,330	14.54	47.72	15.69
<b>4 Other Operating Income</b>	8,715	10,703	11,744	5,117	6,215	22.81	9.73	21.47
<b>5 Non Operating Income</b>	2,775	1,960	509	1,680	1,719	-29.35	-74.01	2.36
<b>6 Provision Written Back</b>	10,242	11,618	8,057	5,105	5,037	13.43	-30.65	-1.34
<b>7 Recovery from Written off Loan</b>	1,369	647	847	160	161	-52.71	30.82	0.68
<b>8 Income from Extra Ordinary Expenses</b>	52	45	658	153	147	-12.52	1348.42	-4.30
<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>189,460</b>	<b>218,845</b>	<b>41.99</b>	<b>23.56</b>	<b>15.51</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	13,201	20,949	28,665	16,279	19,071	58.69	36.83	17.16
1.1 Deposit Liabilities	13,087	20,905	28,433	16,216	18,998	59.74	36.01	17.15
1.1.1 Saving A/c	4,677	6,871	8,006	4,294	4,986	46.91	16.52	16.11
1.1.2 Fixed A/c	5,950	11,833	16,780	10,038	11,822	98.89	41.81	17.77
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	1,211	1,446	122.42	92.32	19.43
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	1,197	1,423	144.41	65.26	18.96
1.1.2.3 6 Months to 1 Year Fixed A/c	2,933	6,548	9,967	5,095	5,573	123.26	52.21	9.36
1.1.2.4 Above 1 Year	2,446	3,950	4,445	2,535	3,380	61.48	12.53	33.33
1.1.3 Call Deposit	2,461	2,201	3,646	1,885	2,190	-10.55	65.67	16.20
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	62	74	-61.53	428.78	18.12
<b>2 Commission/Fee Expense</b>	-	-	-	-	0	0.00	0.00	0.00
<b>3 Employees Expenses</b>	2,687	3,148	4,474	2,559	2,971	17.13	42.13	16.11
<b>4 Office Operating Expenses</b>	2,614	2,941	4,070	2,121	2,448	12.51	38.39	15.38
<b>5 Exchange Fluctuation Loss</b>	83	18	13	9	10	-78.58	-28.61	10.19
5.1 Due to Change in Exchange Rates	83	18	13	4	5	-78.61	-29.10	10.50
5.2 Due to Foreign Currency Transactions	0	0	0	5	5	10.32	188.94	9.91
<b>6 Non-Operatiing Expenses</b>	14	1	7	2	2	-92.71	586.86	10.34
<b>7. Provision for Risk</b>	1,566	2,225	2,088	1,551	1,530	42.12	-6.18	-1.35
7.1 Loan loss Provision	1,484	1,894	1,906	1,535	1,505	27.64	0.62	-1.91
7.1.1 General Loan loss Provision	624	950	1,332	697	711	52.38	40.21	2.05
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	368	466	56.67	44.98	26.85
7.1.1.2 Watch List Provision	158	222	276	330	245	39.79	24.50	-25.61
7.1.2 Special Loan Loss Provision	833	911	565	836	793	9.29	-37.97	-5.21
7.1.3 Additional Loan Loss Provision	27	33	9	1	1	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	3	13	259.78	31.00	332.60
7.3. Provision for Loss on Investment	46	148	62	9	7	224.17	-58.21	-23.60
7.4. Provision for Loss of Other Assets	11	91	0	5	5	0.00	0.00	0.00
<b>8 Loan Written Off</b>	40	82	4	4	4	105.74	-95.70	-6.96
<b>9 Provision for Staff Bonus</b>	942	846	1,052	415	417	-10.21	24.40	0.48
<b>10 Provision for Income Tax</b>	2,724	2,535	3,075	1,179	1,218	-6.92	21.29	3.30
<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	3,267	3,200	-9.40	16.57	-2.05
<b>TOTAL EXPENSES</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>27,386</b>	<b>30,871</b>	<b>26.83</b>	<b>30.04</b>	12.73
<b>Income</b>								
<b>1. Interest Income</b>	26,568	34,091	45,718	24,825	28,005	28.32	34.10	12.81
1.1. On Loans and Advance	24,001	31,194	41,784	22,690	25,721	29.97	33.95	13.36
1.2. On Investment	136	309	434	326	360	127.69	40.73	10.56
1.2.1 Government Bonds	95	186	330	308	342	95.44	77.21	10.87
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	16	17	425.81	62.04	5.32
1.2.4 Deventure & Bonds	28	58	-	1	1	106.58	-100.00	0.05
1.3 Agency Balance	344	234	35	5	6	-31.99	-85.22	21.84
1.4 On Call Deposit	2,056	2,227	3,387	1,759	1,869	8.33	52.09	6.24
1.5 Others	31	128	79	45	50	310.96	-38.78	10.70
<b>2. Comission &amp; Discount</b>	385	456	554	239	281	18.45	21.62	17.38
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	201	241	10.43	31.56	19.96
2.3 Others	121	165	171	38	40	35.88	4.08	3.82
<b>3 Income From Exchange Fluctuation</b>	121	32	31	36	38	-73.36	-3.07	5.44
3.1 Due to Change in Exchange Rate	77	17	10	17	16	-77.72	-42.21	-3.76
3.2 Due to Foreign Currency Trans.	44	15	21	19	22	-65.69	41.59	13.49
<b>4 Other Operating Income</b>	1,657	2,137	2,995	1,507	1,702	29.02	40.14	12.93
<b>5 Non Operating Income</b>	445	356	163	131	152	-19.95	-54.22	16.16
<b>6 Provision Written Back</b>	1,547	1,904	1,242	643	681	23.09	-34.79	5.82
<b>7 Recovery from Written off Loan</b>	13	10	34	2	2	-23.53	253.95	-0.88
<b>8 Income from Extra Ordinary Expenses</b>	9	5	(42)	2	2	-47.64	-968.96	1.24
<b>9 Net Loss</b>	-	-	9	-	8	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>30,743</b>	<b>38,991</b>	<b>50,705</b>	<b>27,386</b>	<b>30,871</b>	<b>26.83</b>	<b>30.04</b>	12.73

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	3,557	5,203	6,453	3,648	4,242	46.27	24.02	16.26
1.1 Deposit Liabilities	3,389	5,163	6,349	3,602	4,189	52.34	22.97	16.31
1.1.1 Saving A/c	1,413	1,565	1,856	1,059	1,207	10.80	18.59	13.99
1.1.2 Fixed A/c	1,747	3,414	4,243	2,303	2,705	95.50	24.25	17.45
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	168	180	132.03	8.05	7.24
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	171	229	117.83	34.39	34.08
1.1.2.3 6 Months to 1 Year Fixed A/c	946	2,196	2,627	1,351	1,504	132.16	19.62	11.34
1.1.2.4 Above 1 Year	671	928	1,259	614	792	38.32	35.65	29.05
1.1.3 Call Deposit	230	184	250	239	277	-20.25	36.42	15.58
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	46	52	-76.17	159.64	12.94
<b>2 Commission/Fee Expense</b>	4	5	5	1	1	28.84	20.25	3.39
<b>3 Employees Expenses</b>	634	740	938	521	598	16.78	26.76	14.93
<b>4 Office Operating Expenses</b>	653	830	909	449	522	27.15	9.46	16.23
<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 Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	1	4	1	2	2	223.24	-77.14	0.00
<b>7. Provision for Risk</b>	628	958	931	541	545	52.42	-2.80	0.83
7.1 Loan loss Provision	343	624	745	511	502	82.01	19.35	-1.78
7.1.1 General Loan loss Provision	140	154	252	166	157	9.54	63.68	-5.48
7.1.1.1 Pass Loan Loss Provision	114	90	178	61	51	-21.10	98.33	-16.62
7.1.1.2 Watch List Provision	27	64	74	105	106	140.41	15.10	0.95
7.1.2 Special Loan Loss Provision	173	450	466	316	316	159.61	3.51	0.00
7.1.3 Additional Loan Loss Provision	29	20	27	29	29	-30.34	34.46	0.00
7.2. Provision for Non-Banking Assets	189	134	98	26	39	-29.13	-26.35	50.77
7.3. Provision for Loss on Investment	94	192	81	(1)	(1)	103.88	-58.04	-22.88
7.4. Provision for Loss of Other Assets	3	8	7	5	5	0.00	0.00	0.17
<b>8 Loan Written Off</b>	49	4	46	4	6	-91.21	965.03	47.19
<b>9 Provision for Staff Bonus</b>	171	126	180	80	70	-26.59	42.93	-11.79
<b>10 Provision for Income Tax</b>	484	377	502	223	197	-22.00	33.07	-11.76
<b>11 Others</b>	7	1	6	1	1	-88.62	605.47	4.91
<b>12 Net Profit</b>	2,359	1,478	1,755	705	686	-37.37	18.78	-2.76
<b>TOTAL EXPENSES</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>6,176</b>	<b>6,871</b>	<b>13.79</b>	<b>20.56</b>	<b>11.26</b>
<b>Income</b>								
<b>1. Interest Income</b>	6,206	7,869	9,734	5,300	5,942	26.81	23.70	12.11
1.1. On Loans and Advance	5,225	6,951	8,533	4,626	5,229	33.04	22.76	13.03
1.2. On Investment	53	107	129	103	113	103.54	19.80	9.81
1.2.1 Government Bonds	33	78	99	68	76	137.67	27.24	12.31
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	30	31	39.47	-3.02	3.40
1.2.4 Deventure & Bonds	2	5	5	5	6	106.85	15.65	14.38
1.3 Agency Balance	194	116	151	90	89	-40.30	30.23	-0.60
1.4 On Call Deposit	638	608	817	440	466	-4.74	34.35	5.91
1.5 Others	96	87	105	41	44	-9.07	20.58	8.31
<b>2. Comission &amp; Discount</b>	94	87	82	34	40	-7.69	-5.64	18.22
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	12	13	93.85	-7.90	12.81
2.3 Others	74	49	47	22	27	-34.80	-3.84	21.09
<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	328	369	37.80	15.30	12.52
<b>5 Non Operating Income</b>	564	175	120	142	147	-68.97	-31.49	3.20
<b>6 Provision Written Back</b>	1,094	1,023	1,003	291	298	-6.50	-1.94	2.36
<b>7 Recovery from Written off Loan</b>	123	16	114	45	42	-86.88	607.52	-7.41
<b>8 Income from Extra Ordinary Expenses</b>	47	3	19	1	2	-93.48	505.32	66.42
<b>9 Net Loss</b>	18	-	17	35	32	-100.00	0.00	-7.06
<b>TOTAL INCOME</b>	<b>8,547</b>	<b>9,726</b>	<b>11,726</b>	<b>6,176</b>	<b>6,871</b>	<b>13.79</b>	<b>20.56</b>	<b>11.26</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	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	180,175	182,185	31.27	36.85	1.12
Fishery Related	2,329	2,725	4,216	5,052	5,129	17.03	54.70	1.51
Mining Related	3,950	5,033	7,313	7,054	6,917	27.42	45.30	-1.94
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	547,233	555,027	25.98	22.74	1.42
Construction	213,029	253,187	309,417	338,629	341,030	18.85	22.21	0.71
Electricity, Gas and Water	63,521	86,863	126,594	142,861	145,705	36.75	45.74	1.99
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	40,486	40,525	32.36	11.85	0.10
Transport, Communication and Public Utilities	76,264	83,255	93,129	97,557	96,236	9.17	11.86	-1.35
Wholesaler & Retailer	436,443	532,011	615,309	657,186	659,231	21.90	15.66	0.31
Finance, Insurance and Real Estate	166,374	203,050	233,847	251,907	248,555	22.04	15.17	-1.33
Hotel or Restaurant	66,900	91,146	122,122	137,083	138,684	36.24	33.99	1.17
Other Services	90,251	105,969	122,900	133,929	135,270	17.42	15.98	1.00
Consumption Loans	158,359	166,319	163,819	164,500	163,722	5.03	-1.50	-0.47
Local Government	1,569	1,554	1,569	1,564	1,564	-0.96	1.00	0.00
Others	272,882	327,742	406,642	456,034	462,301	20.10	24.07	1.37
<b>TOTAL</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,161,250</b>	<b>3,182,080</b>	<b>21.47</b>	<b>20.18</b>	<b>0.66</b>
<b>Productwise</b>								
Term Loan	320,735	423,648	562,527	651,218	665,458	32.09	32.78	2.19
Overdraft	361,907	410,911	455,716	480,258	478,071	13.54	10.90	-0.46
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	130,272	137,089	76.46	11.72	5.23
Demand & Other Working Capital Loan	404,195	498,116	615,755	677,829	680,644	23.24	23.62	0.42
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	254,612	255,803	19.77	17.99	0.47
Real Estate Loan	127,319	142,005	146,991	161,124	162,477	11.54	3.51	0.84
Margin Nature Loan	41,170	41,129	45,417	45,670	45,353	-0.10	10.43	-0.69
Hire Purchase Loan	150,400	171,054	180,957	183,006	182,839	13.73	5.79	-0.09
Deprived Sector Loan	111,985	137,728	177,390	202,057	196,258	22.99	28.80	-2.87
Bills Purchased	17,354	2,859	3,342	3,440	3,842	-83.53	16.90	11.70
Other Product	226,670	279,927	358,628	371,765	374,246	23.50	28.11	0.67
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,161,250</b>	<b>3,182,080</b>	<b>21.47</b>	<b>20.18</b>	<b>0.66</b>
<b>Collateral wise</b>								
Gold and Silver	37,467	38,070	38,246	38,611	38,607	1.61	0.46	-0.01
Government Securities	998	470	336	411	418	-52.86	-28.53	1.74
Non Governmental Securities	34,635	37,124	35,873	35,650	35,519	7.19	-3.37	-0.37
Fixed Deposit Receipts	22,176	18,558	24,099	22,997	23,032	-16.32	29.86	0.15
Own	20,781	17,907	23,569	22,474	22,617	-13.83	31.62	0.64
Other Licences Institutions	1,395	650	530	524	415	-53.38	-18.51	-20.76
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,821,419	2,842,907	23.15	21.70	0.76
Fixed Assets	1,459,790	1,788,776	2,206,624	2,394,568	2,417,002	22.54	23.36	0.94
Current Assets	275,207	347,867	393,601	426,851	425,906	26.40	13.15	-0.22
Against security of Bill	15,874	18,166	23,281	31,432	32,907	14.44	28.15	4.69
Domestic Bills	798	826	2,382	1,104	1,127	3.49	188.24	2.08
Foreign Bills	15,075	17,340	20,899	30,329	31,781	15.02	20.52	4.79
Against Guarantee	63,293	78,284	100,601	110,765	108,509	23.69	28.51	-2.04
Government Guarantee	2,560	2,348	2,365	2,348	2,350	-8.27	0.72	0.08
Institutional Guarantee	42,759	55,645	77,217	84,145	81,140	30.14	38.77	-3.57
Personal Guarantee	5,340	6,081	5,846	7,111	7,735	13.86	-3.86	8.77
Collective Guarantee	5,829	7,086	7,398	8,247	8,285	21.56	4.42	0.46
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,720	1,660	14.45	-1.16	-3.46
Other Guarantee	5,336	5,444	6,112	7,194	7,339	2.02	12.28	2.02
Credit Card	906	1,257	1,670	2,017	2,013	38.78	32.88	-0.22
Others	84,304	94,353	87,565	97,947	98,168	11.92	-7.19	0.23
<b>Total</b>	<b>1,994,649</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,161,250</b>	<b>3,182,080</b>	<b>21.47</b>	<b>20.18</b>	<b>0.66</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	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	153,608	155,121	31.68	36.16	0.98
Fishery Related	1,997	2,330	3,427	4,195	4,300	16.72	47.04	2.51
Mining Related	3,468	4,420	6,887	6,784	6,629	27.47	55.80	-2.28
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	521,282	529,041	26.00	21.50	1.49
Construction	178,777	212,488	251,365	277,604	279,177	18.86	18.30	0.57
Electricity, Gas and Water	59,345	82,192	119,658	135,657	138,405	38.50	45.58	2.03
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	36,128	36,243	31.68	8.16	0.32
Transport, Communication and Public Utilities	52,471	57,257	63,602	70,984	69,562	9.12	11.08	-2.00
Wholesaler & Retailer	397,945	483,927	550,845	590,083	592,551	21.61	13.83	0.42
Finance, Insurance and Real Estate	148,589	179,843	200,565	216,316	213,133	21.03	11.52	-1.47
Hotel or Restaurant	57,139	79,499	105,954	120,719	122,660	39.13	33.28	1.61
Other Services	80,039	95,129	109,323	118,944	120,120	18.85	14.92	0.99
Consumption Loans	134,353	141,446	137,464	138,758	137,701	5.28	-2.82	-0.76
Local Government	1,507	1,500	1,513	1,508	1,508	-0.46	0.86	0.00
Others	208,341	247,825	299,952	339,104	344,409	18.95	21.03	1.56
<b>TOTAL</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,731,675</b>	<b>2,750,559</b>	<b>21.69</b>	<b>18.26</b>	<b>0.69</b>
<b>Productwise</b>								
Term Loan	280,894	369,100	477,035	555,449	565,731	31.40	29.24	1.85
Overdraft	310,487	349,119	374,792	397,789	396,667	12.44	7.35	-0.28
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	130,265	137,076	76.49	11.72	5.23
Demand & Other Working Capital Loan	386,184	480,565	598,418	658,751	661,628	24.44	24.52	0.44
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	202,156	202,505	19.40	11.62	0.17
Real Estate Loan	104,245	114,770	118,860	133,996	134,959	10.10	3.56	0.72
Margin Nature Loan	34,420	33,208	35,571	35,646	35,157	-3.52	7.12	-1.37
Hire Purchase Loan	120,086	137,333	141,826	145,580	145,272	14.36	3.27	-0.21
Deprived Sector Loan	93,429	114,232	142,088	162,909	159,808	0.00	0.00	-1.90
Bills Purchased	17,352	2,856	3,339	3,437	3,839	-83.54	16.90	11.71
Other Product	184,230	230,060	292,199	305,698	307,917	24.88	27.01	0.73
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,731,675</b>	<b>2,750,559</b>	<b>21.69</b>	<b>18.26</b>	<b>0.69</b>
<b>Collateral wise</b>								
Gold and Silver	32,843	32,616	31,871	33,101	33,092	-0.69	-2.28	-0.03
Government Securities	986	433	298	373	381	-56.10	-31.05	1.92
Non Governmental Securities	29,674	30,512	27,631	27,143	27,042	2.82	-9.44	-0.37
Fixed Deposit Receipts	15,282	13,517	18,896	18,746	18,671	-11.55	39.79	-0.40
Own	13,888	12,876	18,366	18,229	18,256	-7.28	42.64	0.14
Other Licences Institutions	1,395	641	530	517	415	-54.03	-17.36	-19.73
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,444,413	2,463,696	23.50	19.92	0.79
Fixed Assets	1,234,935	1,517,181	1,843,001	2,017,633	2,037,867	22.86	21.48	1.00
Current Assets	275,119	347,736	393,453	426,780	425,829	26.39	13.15	-0.22
Against security of Bill	15,874	18,164	23,279	31,432	32,907	14.43	28.16	4.69
Domestic Bills	798	824	2,380	1,104	1,127	3.17	189.00	2.08
Foreign Bills	15,075	17,340	20,899	30,329	31,781	15.02	20.52	4.79
Against Guarantee	52,805	64,117	80,168	86,884	84,952	21.42	25.03	-2.22
Government Guarantee	2,456	2,250	2,267	2,254	2,253	-8.41	0.75	-0.04
Institutional Guarantee	38,747	49,664	65,753	70,372	68,111	28.18	32.40	-3.21
Personal Guarantee	4,274	4,505	4,146	5,126	5,449	5.40	-7.98	6.30
Collective Guarantee	641	692	474	464	387	7.95	-31.42	-16.63
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,720	1,660	14.45	-1.16	-3.46
Other Guarantee	5,217	5,324	5,865	6,947	7,091	2.04	10.18	2.07
Credit Card	906	1,257	1,670	2,017	2,013	38.78	32.88	-0.22
Others	77,475	86,798	77,725	87,565	87,806	12.03	-10.45	0.28
<b>Total</b>	<b>1,735,899</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,731,675</b>	<b>2,750,559</b>	<b>21.69</b>	<b>18.26</b>	<b>0.69</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,566	21,813	30.93	43.65	1.14
Fishery Related	276	341	723	792	762	23.65	112.06	-3.77
Mining Related	451	592	361	210	229	31.27	-38.99	8.79
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	22,782	22,733	26.98	57.80	-0.21
Construction	27,622	32,571	48,633	51,569	52,204	17.92	49.31	1.23
Electricity, Gas and Water	4,008	4,469	6,597	6,852	6,943	11.51	47.60	1.33
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,202	3,180	44.77	60.14	-0.66
Transport, Communication and Public Utilities	18,909	20,941	24,873	21,807	21,910	10.75	18.78	0.47
Wholesaler & Retailer	32,766	40,640	55,398	57,162	56,964	24.03	36.31	-0.35
Finance, Insurance and Real Estate	14,170	18,547	25,994	27,280	27,092	30.89	40.15	-0.69
Hotel or Restaurant	8,381	9,948	13,522	13,381	13,092	18.70	35.92	-2.15
Other Services	8,372	8,988	11,457	12,959	13,138	7.36	27.48	1.38
Consumption Loans	19,361	20,685	21,569	21,123	21,380	6.84	4.27	1.22
Local Government	25	20	23	23	23	-16.90	13.07	0.19
Others	50,581	63,432	87,479	95,242	96,182	25.41	37.91	0.99
<b>TOTAL</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>355,949</b>	<b>357,646</b>	<b>20.82</b>	<b>36.29</b>	<b>0.48</b>
<b>Productwise</b>								
Term Loan	33,011	45,529	72,328	81,463	85,346	37.92	58.86	4.77
Overdraft	51,420	61,791	76,191	76,048	74,941	20.17	23.30	-1.46
Trust Receipt Loan / Import Loan	10	-	-	1	1	-100.00	0.00	-0.59
Demand & Other Working Capital Loan	10,587	9,701	11,710	13,465	13,556	-8.37	20.71	0.68
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	43,602	44,332	19.92	60.77	1.67
Real Estate Loan	16,955	19,575	20,965	19,912	20,131	15.45	7.10	1.10
Margin Nature Loan	3,835	5,692	7,600	7,838	7,911	48.39	33.52	0.94
Hire Purchase Loan	24,555	27,530	33,002	31,311	31,445	12.11	19.88	0.43
Deprived Sector Loan	16,415	20,705	30,550	33,323	30,802	0.00	0.00	-7.56
Bills Purchased	-	-	3	3	3	0.00	0.00	0.00
Other Product	30,800	36,327	50,368	48,985	49,178	17.94	38.65	0.39
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>355,949</b>	<b>357,646</b>	<b>20.82</b>	<b>36.29</b>	<b>0.48</b>
<b>Collateral wise</b>								
Gold and Silver	4,319	4,851	5,442	4,560	4,569	12.33	12.18	0.20
Government Securities	0	38	18	18	18	24397.71	-52.02	0.00
Non Governmental Securities	3,801	5,612	7,484	7,753	7,665	47.65	33.36	-1.13
Fixed Deposit Receipts	5,265	4,001	4,083	3,262	3,412	-24.00	2.03	4.60
Own	5,265	3,992	4,083	3,256	3,412	-24.17	2.26	4.81
Other Licences Institutions	-	9	-	7	-	0.00	-100.00	-100.00
Collateral of Properties	186,567	226,108	310,078	320,636	322,546	21.19	37.14	0.60
Fixed Assets	186,556	226,064	310,036	320,630	322,535	21.18	37.14	0.59
Current Assets	11	44	42	5	11	313.42	-4.80	113.52
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	18,743	18,565	29.97	37.23	-0.95
Government Guarantee	63	61	61	57	57	-2.90	0.11	-0.01
Institutional Guarantee	3,198	4,659	8,352	9,561	8,958	45.69	79.26	-6.31
Personal Guarantee	751	845	1,073	1,341	1,650	12.57	27.00	23.09
Collective Guarantee	5,188	6,394	6,924	7,783	7,898	23.24	8.29	1.48
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	2	-100.00	0.00	-1.41
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	977	871	50.59	141.79	-10.87
<b>Total</b>	<b>209,605</b>	<b>253,251</b>	<b>345,165</b>	<b>355,949</b>	<b>357,646</b>	<b>20.82</b>	<b>36.29</b>	<b>0.48</b>

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2017	2018	2019	2020	2020			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	3,028	3,716	4,726	5,000	5,252	22.72	27.18	5.04
Fishery Related	56	54	66	66	67	-4.58	22.47	1.24
Mining Related	32	21	65	60	60	-32.79	208.41	-0.22
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,170	3,253	19.01	13.68	2.63
Construction	6,630	8,128	9,419	9,456	9,649	22.60	15.88	2.04
Electricity, Gas and Water	168	202	339	352	356	20.35	67.94	1.28
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,156	1,102	27.73	12.77	-4.70
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,765	4,764	3.53	-7.96	-0.03
Wholesaler & Retailer	5,732	7,444	9,067	9,941	9,717	29.86	21.81	-2.26
Finance, Insurance and Real Estate	3,616	4,661	7,288	8,311	8,331	28.90	56.38	0.24
Hotel or Restaurant	1,380	1,698	2,647	2,983	2,932	23.06	55.85	-1.71
Other Services	1,841	1,852	2,119	2,026	2,011	0.63	14.43	-0.73
Consumption Loans	4,646	4,187	4,786	4,619	4,640	-9.87	14.29	0.44
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	21,688	21,710	18.09	16.53	0.10
<b>TOTAL</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,627</b>	<b>73,876</b>	<b>16.68</b>	<b>19.87</b>	<b>0.34</b>
<b>Productwise</b>								
Term Loan	6,831	9,019	13,163	14,306	14,382	32.04	45.96	0.53
Overdraft	-	-	4,733	6,421	6,463	0.00	0.00	0.65
Trust Receipt Loan / Import Loan	-	-	1	6	11	0.00	0.00	80.69
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,612	5,460	5.73	-28.31	-2.72
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,854	8,966	27.65	9.94	1.26
Real Estate Loan	6,118	7,661	7,165	7,217	7,388	25.21	-6.47	2.37
Margin Nature Loan	2,915	2,230	2,246	2,186	2,286	-23.50	0.72	4.54
Hire Purchase Loan	5,759	6,191	6,128	6,116	6,122	7.50	-1.01	0.10
Deprived Sector Loan	2,141	2,791	4,752	5,826	5,648	0.00	0.00	-3.05
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	17,082	17,151	16.32	18.61	0.40
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,627</b>	<b>73,876</b>	<b>16.68</b>	<b>19.87</b>	<b>0.34</b>
<b>Collateral wise</b>								
Gold and Silver	306	604	934	950	946	97.59	54.58	-0.43
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	755	813	-13.81	-24.20	7.67
Fixed Deposit Receipts	1,628	1,039	1,120	989	949	-36.21	7.85	-4.03
Own	1,628	1,039	1,120	989	949	-36.21	7.85	-4.03
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	56,371	56,665	18.87	17.70	0.52
Fixed Assets	38,299	45,531	53,587	56,305	56,600	18.88	17.69	0.52
Current Assets	77	87	106	66	65	13.95	21.50	-1.06
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	5,138	4,993	71.62	82.09	-2.82
Government Guarantee	40	37	37	37	40	-8.03	0.00	7.06
Institutional Guarantee	814	1,321	3,112	4,211	4,072	62.21	135.57	-3.32
Personal Guarantee	315	730	627	645	635	131.73	-14.18	-1.43
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	245	246	2.66	104.57	0.58
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	9,405	9,490	7.78	19.19	0.91
<b>Total</b>	<b>49,146</b>	<b>57,345</b>	<b>68,738</b>	<b>73,627</b>	<b>73,876</b>	<b>16.68</b>	<b>19.87</b>	<b>0.34</b>













S.N.	BFI Name	Reliance	GURKHAF	Shree	Central	BestFC
<b>Liabilities</b>						
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,040.14</b>	<b>1,249.47</b>	<b>1,013.28</b>	<b>1,017.11</b>	<b>775.83</b>
	a. Paid-up Capital	832.42	867.99	829.04	823.40	828.91
	b. Calls in Advance	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-
	d. General Reserves	76.61	392.62	179.76	100.23	157.16
	e. Share Premium	1.14	22.40	-	1.60	3.03
	f. Retained Earning	110.93	(54.12)	1.04	86.62	(310.58)
	g. Others Reserves Fund	19.05	20.58	3.45	5.26	97.31
<b>2</b>	<b>BORROWINGS</b>	-	150.00	100.00	4.08	-
	a. NRB	-	-	-	4.08	-
	b. Interbank Borrowing	-	150.00	100.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	4,712.54	6,682.93	5,056.89	4,010.83	2,589.65
	a. Current	-	-	-	16.28	36.04
	Domestic	-	-	-	16.28	36.04
	Foreign	-	-	-	-	-
	b. Savings	1,170.85	1,662.54	1,289.85	843.06	860.05
	Domestic	1,170.85	1,662.54	1,289.85	843.06	860.05
	Foreign	-	-	-	-	-
	c. Fixed	2,245.04	3,122.01	3,118.43	2,420.15	1,313.71
	Domestic	2,245.04	3,122.01	3,118.43	2,420.15	1,313.71
	Foreign	-	-	-	-	-
	d. Call Deposits	-	1,898.37	648.60	-	379.86
	Domestic	-	1,898.37	648.60	-	379.86
	Foreign	-	-	-	-	-
	e. Others	1,296.66	-	-	731.33	-
	Domestic	1,296.66	-	-	731.33	-
	Foreign	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	-	-	-	-	-
<b>5</b>	<b>Other Liabilities</b>	299.59	942.93	223.75	366.07	770.77
	1. Sundry Creditors	3.75	1.92	1.26	13.89	8.88
	2. Loan Loss Provision	105.42	241.91	58.47	74.93	308.39
	3. Interest Suspense a/c	52.69	173.11	51.08	50.68	270.21
	4. Others	137.73	525.99	112.93	226.57	183.29
<b>6</b>	<b>Reconciliation A/c</b>	-	-	-	-	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	53.15	-	65.37	22.22	40.42
	<b>TOTAL Liabilities</b>	<b>6,105.43</b>	<b>9,025.33</b>	<b>6,459.29</b>	<b>5,420.30</b>	<b>4,176.68</b>
<b>Assets</b>						
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,568.95</b>	<b>1,821.44</b>	<b>1,330.05</b>	<b>1,375.21</b>	<b>982.21</b>
	a. Cash Balance	37.96	226.93	39.69	49.53	47.09
	Nepalese Notes & Coins	37.96	226.93	39.69	49.53	47.09
	Foreign Currency	-	-	-	-	-
	b. Bank Balance	207.90	270.11	1,290.36	214.29	935.12
	1. In Nepal Rastra Bank	207.90	270.11	186.23	214.29	107.81
	Domestic Currency	207.90	270.11	186.23	214.29	107.81
	Foreign Currency	-	-	-	-	-
	2. "A" Class Licensed Institution	-	-	600.24	-	115.94
	Domestic Currency	-	-	600.24	-	115.94
	Foreign Currency	-	-	-	-	-
	3. Other Financial Ins.	-	-	503.89	-	711.37
	4. In Foreign Banks	-	-	-	-	-
	c. Money at Call	1,323.09	1,324.40	-	1,111.38	-
	Domestic Currency	1,323.09	1,324.40	-	1,111.38	-
	Foreign Currency	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	121.26	150.40	251.20	155.00	180.00
	a. Govt. Securities	97.76	150.40	251.20	155.00	180.00
	b. NRB Bond	23.50	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-
	e. Non Residents	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	240.18	242.29	50.75	161.30	87.29
	a. Interbank Lending	-	-	-	-	-
	b. Non Residents	-	-	-	-	-
	c. Others	240.18	242.29	50.75	161.30	87.29
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,957.02	5,953.30	4,572.83	3,364.81	2,309.40
	<b>4.1 LOANS &amp; ADVANCES</b>	3,957.02	5,953.30	4,572.83	3,364.81	2,309.40
	a. Private Sector	3,532.52	5,543.36	4,357.33	3,364.81	2,309.40
	b. Financial Institutions	424.50	409.94	215.50	-	-
	c. Government Organizations	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	26.23	168.20	124.34	101.72	88.50
<b>7</b>	<b>OTHER ASSETS</b>	183.10	569.96	109.75	254.02	461.88
	a. Accrued Interest:	61.25	175.54	53.39	50.68	271.91
	Financial Institutions	7.40	57.11	19.71	-	83.85
	Government Enterprises	1.76	2.43	2.31	-	1.70
	Private Sector	52.09	116.01	31.37	50.68	186.36
	b. Staff Loans / Adv.	18.99	23.05	41.00	17.76	5.58
	c. Sundry Debtors	0.66	34.95	0.28	3.90	11.68
	d. Cash In Transit	-	-	-	0.44	-
	e. Others	102.19	336.41	15.08	181.24	172.71
<b>8</b>	<b>Expenses not Written off</b>	-	2.31	-	-	-
<b>9</b>	<b>Non Banking Assets</b>	0.71	112.47	1.00	8.24	67.40
<b>10</b>	<b>Reconciliation Account</b>	0.92	-	-	-	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	7.06	4.97	19.38	-	-
	<b>TOTAL ASSETS</b>	<b>6,105.43</b>	<b>9,025.33</b>	<b>6,459.29</b>	<b>5,420.30</b>	<b>4,176.68</b>

BFI Name	NBL	ADBNL	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,469.74</b>	<b>5,196.44</b>	<b>5,455.92</b>	<b>5,424.59</b>	<b>1,813.93</b>	<b>4,179.71</b>	<b>4,204.69</b>
1.1 On Deposit Liabilities	3,467.84	5,183.11	5,441.23	5,231.74	1,813.61	4,020.54	4,077.73
1.1.1 Saving Account	1,680.02	1,116.08	1,160.39	872.70	629.69	879.70	660.53
1.1.2 Fixed Account	1,630.46	3,982.74	3,826.49	4,062.90	1,050.49	2,968.77	3,379.28
1.1.2.1 Up to 3 months Fixed Account	151.39	-	573.97	72.79	-	-	135.42
1.1.2.2 3 to 6 months Fixed Account	114.72	-	765.30	-	75.02	-	107.93
1.1.2.3 6 months to 1 year Fixed Account	1,243.45	3,232.58	1,913.24	-	333.39	2,968.77	296.22
1.1.2.4 Above 1 year Fixed Account	120.90	750.16	573.97	3,990.11	642.08	-	2,839.71
1.1.3 Call Deposit	157.35	84.29	454.35	296.14	133.43	172.07	37.92
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.90	13.33	14.69	192.84	0.32	159.17	126.96
<b>2. Commission Expense</b>	<b>65.88</b>	<b>11.53</b>	<b>190.84</b>	<b>202.44</b>	<b>30.60</b>	<b>-</b>	<b>74.40</b>
<b>3. Staff Expense</b>	<b>1,146.11</b>	<b>1,821.70</b>	<b>868.76</b>	<b>593.25</b>	<b>451.12</b>	<b>715.78</b>	<b>732.61</b>
<b>4. Office Operating Expenses</b>	<b>416.06</b>	<b>588.11</b>	<b>671.44</b>	<b>635.32</b>	<b>334.30</b>	<b>666.45</b>	<b>534.81</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>7.18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.63</b>
<b>7. Provision for Risk</b>	<b>346.71</b>	<b>935.66</b>	<b>161.65</b>	<b>874.43</b>	<b>65.11</b>	<b>446.36</b>	<b>143.16</b>
7.1 Loan loss Provision	346.71	935.66	161.21	874.43	65.11	446.36	143.16
7.1.1 General Loan loss Provision	346.71	201.24	112.56	439.66	60.92	-	89.60
7.1.1.1 Pass Loan Loss Provision	346.71	94.78	112.56	104.15	41.39	-	89.60
7.1.1.2 Watch List Provision	-	106.46	-	335.51	19.53	-	-
7.1.2 Special Loan Loss Provision	-	734.41	48.64	434.76	4.19	-	53.56
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	446.36	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>3.15</b>	<b>0.72</b>	<b>7.61</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>87.97</b>	<b>125.71</b>	<b>399.74</b>	<b>329.67</b>	<b>223.31</b>	<b>256.71</b>	<b>188.01</b>
<b>10. Provision for Income Tax</b>	<b>518.79</b>	<b>707.25</b>	<b>1,057.62</b>	<b>890.12</b>	<b>602.94</b>	<b>595.23</b>	<b>513.42</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>1,240.60</b>	<b>1,681.29</b>	<b>2,540.00</b>	<b>2,076.95</b>	<b>1,406.86</b>	<b>1,715.13</b>	<b>1,178.66</b>
<b>Total Expenses</b>	<b>7,291.87</b>	<b>11,074.86</b>	<b>11,349.13</b>	<b>11,027.49</b>	<b>4,935.79</b>	<b>8,575.37</b>	<b>7,570.39</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,075.14</b>	<b>8,802.51</b>	<b>9,512.94</b>	<b>9,173.56</b>	<b>3,974.93</b>	<b>7,167.29</b>	<b>6,689.29</b>
1.1 On Loans and Advances	5,682.62	8,338.05	8,560.14	8,590.58	3,420.75	6,608.19	6,323.06
1.2 On Investment	156.61	458.51	595.91	399.34	272.98	434.53	274.75
1.2.1 Government Bonds	156.61	458.51	595.91	399.34	272.98	413.32	274.75
1.2.2 Foreign Bonds	-	-	-	-	-	21.21	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	72.33	-	18.36	168.35	2.76	-	5.42
1.4 On Call Deposit	-	-	250.90	14.99	85.99	-	-
1.5 On Others	163.59	5.95	87.62	0.31	192.44	124.58	86.06
<b>2. Commission and Discount</b>	<b>474.46</b>	<b>352.98</b>	<b>608.49</b>	<b>795.68</b>	<b>442.11</b>	<b>435.49</b>	<b>576.95</b>
2.1 Bills Purchase and Discount	-	0.00	0.04	1.64	10.92	1.61	0.88
2.2 Commission	474.46	322.36	604.38	794.04	334.98	270.56	203.85
2.3 Others	-	30.63	4.07	-	96.21	163.33	372.22
<b>3. Exchange Fluctuation Income</b>	<b>187.14</b>	<b>222.28</b>	<b>446.59</b>	<b>556.21</b>	<b>445.55</b>	<b>403.96</b>	<b>193.63</b>
3.1 Due to Change in Exchange Rate	4.34	-	273.02	32.38	128.07	-	8.29
3.2 Due to Foreign Currency Transaction	182.79	222.28	173.57	523.84	317.48	403.96	185.34
<b>4. Other Operating Income</b>	<b>147.48</b>	<b>710.91</b>	<b>596.96</b>	<b>180.50</b>	<b>48.37</b>	<b>77.83</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>210.57</b>	<b>207.95</b>	<b>83.48</b>	<b>6.20</b>	<b>15.26</b>	<b>37.86</b>	<b>24.10</b>
<b>6. Write Back from Provisions for loss</b>	<b>197.08</b>	<b>760.34</b>	<b>99.25</b>	<b>315.33</b>	<b>9.58</b>	<b>313.61</b>	<b>86.42</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>17.90</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>139.32</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>7,291.87</b>	<b>11,074.86</b>	<b>11,349.13</b>	<b>11,027.49</b>	<b>4,935.79</b>	<b>8,575.37</b>	<b>7,570.39</b>

BFI Name	NBBL	EBL	Kumari	Laxmi	Citizen	Prime	Sunrise
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>2,687.16</b>	<b>4,967.69</b>	<b>3,948.03</b>	<b>3,783.63</b>	<b>3,785.00</b>	<b>3,869.99</b>	<b>3,432.05</b>
1.1 On Deposit Liabilities	2,684.61	4,911.68	3,908.09	3,701.53	3,693.55	3,861.61	3,294.53
1.1.1 Saving Account	667.44	1,098.12	642.86	790.34	635.51	631.69	640.70
1.1.2 Fixed Account	1,680.48	3,617.71	2,799.97	2,624.36	2,791.33	2,493.25	2,518.59
1.1.2.1 Up to 3 months Fixed Account	-	821.98	-	77.99	262.66	-	-
1.1.2.2 3 to 6 months Fixed Account	0.27	779.97	-	152.05	182.01	269.69	1,111.76
1.1.2.3 6 months to 1 year Fixed Account	-	815.79	-	1,146.41	2,160.09	1,884.56	125.69
1.1.2.4 Above 1 year Fixed Account	1,680.21	1,199.97	2,799.97	1,247.92	186.58	338.99	1,281.14
1.1.3 Call Deposit	336.69	195.85	465.25	286.82	266.71	736.68	135.24
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.54	56.01	39.94	82.11	91.45	8.37	137.52
<b>2. Commission Expense</b>	<b>15.69</b>	<b>67.98</b>	<b>-</b>	<b>-</b>	<b>26.25</b>	<b>-</b>	<b>0.81</b>
<b>3. Staff Expense</b>	<b>455.35</b>	<b>754.68</b>	<b>605.51</b>	<b>537.93</b>	<b>472.22</b>	<b>334.71</b>	<b>614.62</b>
<b>4. Office Operating Expenses</b>	<b>339.03</b>	<b>502.98</b>	<b>494.59</b>	<b>545.61</b>	<b>392.25</b>	<b>278.51</b>	<b>547.99</b>
<b>5. Foreign Exchange Loss</b>	<b>12.74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	12.74	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.10</b>	<b>14.82</b>	<b>11.09</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>761.04</b>	<b>89.40</b>	<b>508.83</b>	<b>191.88</b>	<b>66.05</b>	<b>297.54</b>	<b>413.63</b>
7.1 Loan loss Provision	761.04	89.40	508.83	191.88	66.05	297.54	413.63
7.1.1 General Loan loss Provision	318.77	89.40	360.58	124.49	(11.52)	113.76	74.33
7.1.1.1 Pass Loan Loss Provision	224.52	89.40	350.07	79.91	(21.26)	42.50	62.49
7.1.1.2 Watch List Provision	94.26	-	10.51	44.58	9.73	71.27	11.85
7.1.2 Special Loan Loss Provision	442.26	-	148.26	67.39	77.58	183.78	339.30
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>0.00</b>	<b>-</b>	<b>-</b>	<b>43.95</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>125.95</b>	<b>281.12</b>	<b>140.63</b>	<b>159.63</b>	<b>126.46</b>	<b>244.37</b>	<b>174.04</b>
<b>10. Provision for Income Tax</b>	<b>325.81</b>	<b>759.03</b>	<b>379.71</b>	<b>431.01</b>	<b>341.43</b>	<b>656.64</b>	<b>469.91</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>686.91</b>	<b>1,771.07</b>	<b>886.00</b>	<b>1,005.69</b>	<b>796.68</b>	<b>1,542.68</b>	<b>1,096.47</b>
<b>Total Expenses</b>	<b>5,409.69</b>	<b>9,194.04</b>	<b>6,978.13</b>	<b>6,710.43</b>	<b>6,006.35</b>	<b>7,224.43</b>	<b>6,749.53</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3,896.73</b>	<b>8,334.20</b>	<b>5,996.11</b>	<b>5,809.58</b>	<b>5,467.97</b>	<b>6,385.51</b>	<b>5,758.28</b>
1.1 On Loans and Advances	3,643.38	7,664.71	5,658.57	5,553.11	5,069.77	6,067.26	5,366.38
1.2 On Investment	161.57	650.63	223.31	159.38	269.76	247.36	302.12
1.2.1 Government Bonds	41.20	634.37	223.31	156.28	269.76	247.36	299.03
1.2.2 Foreign Bonds	-	16.27	-	-	-	-	-
1.2.3 NRB Bonds	120.36	-	-	3.10	-	-	3.09
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.43	-	-	-	23.06	13.75	1.11
1.4 On Call Deposit	67.99	-	-	-	3.87	-	72.79
1.5 On Others	22.38	18.86	114.23	97.09	101.52	57.13	15.88
<b>2. Commission and Discount</b>	<b>517.08</b>	<b>627.99</b>	<b>293.99</b>	<b>240.86</b>	<b>361.50</b>	<b>584.69</b>	<b>265.26</b>
2.1 Bills Purchase and Discount	19.84	-	-	24.14	-	-	52.69
2.2 Commission	491.86	627.99	134.99	216.73	355.80	578.06	188.02
2.3 Others	5.38	-	159.00	-	5.70	6.64	24.55
<b>3. Exchange Fluctuation Income</b>	<b>121.72</b>	<b>160.49</b>	<b>199.80</b>	<b>168.89</b>	<b>127.47</b>	<b>136.40</b>	<b>135.12</b>
3.1 Due to Change in Exchange Rate	-	13.46	39.96	4.73	1.89	(0.05)	9.55
3.2 Due to Foreign Currency Transaction	121.72	147.03	159.84	164.16	125.58	136.45	125.57
<b>4. Other Operating Income</b>	<b>176.85</b>	<b>-</b>	<b>79.08</b>	<b>253.94</b>	<b>6.39</b>	<b>106.21</b>	<b>374.50</b>
<b>5. Non Operating Income</b>	<b>4.44</b>	<b>71.36</b>	<b>31.31</b>	<b>101.84</b>	<b>22.56</b>	<b>11.61</b>	<b>43.90</b>
<b>6. Write Back from Provisions for loss</b>	<b>681.55</b>	<b>-</b>	<b>377.86</b>	<b>130.96</b>	<b>-</b>	<b>-</b>	<b>168.66</b>
<b>7. Recovery of written-off Loan</b>	<b>11.31</b>	<b>-</b>	<b>-</b>	<b>4.17</b>	<b>20.46</b>	<b>-</b>	<b>3.81</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.18</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>5,409.69</b>	<b>9,194.04</b>	<b>6,978.13</b>	<b>6,710.43</b>	<b>6,006.35</b>	<b>7,224.43</b>	<b>6,749.53</b>



BFI Name	Century	Sanima	MBL	NIC	Global	NMB	Prabhu
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,089.54</b>	<b>4,204.59</b>	<b>4,311.66</b>	<b>7,595.78</b>	<b>6,250.90</b>	<b>5,003.66</b>	<b>4,132.08</b>
1.1 On Deposit Liabilities	3,078.16	4,080.25	4,117.08	7,010.93	6,044.67	4,746.92	4,056.57
1.1.1 Saving Account	608.00	1,034.52	895.06	2,098.67	1,692.89	1,013.06	1,093.91
1.1.2 Fixed Account	2,080.36	2,809.23	2,943.41	4,471.30	4,049.09	3,319.86	2,646.75
1.1.2.1 Up to 3 months Fixed Account	-	34.41	-	-	186.88	482.53	253.74
1.1.2.2 3 to 6 months Fixed Account	1,527.94	578.53	-	-	887.21	437.51	299.02
1.1.2.3 6 months to 1 year Fixed Account	405.99	388.96	2,332.61	3,823.61	2,071.14	1,103.15	1,750.95
1.1.2.4 Above 1 year Fixed Account	146.43	1,807.32	610.81	647.68	903.86	1,296.68	343.03
1.1.3 Call Deposit	389.80	236.50	278.62	440.97	302.69	264.94	315.91
1.1.4 Certificate of Deposit	-	-	-	-	-	149.06	-
1.2 On Borrowing	11.38	124.34	194.57	584.84	206.23	256.73	75.51
<b>2. Commission Expense</b>	<b>8.02</b>	<b>-</b>	<b>32.38</b>	<b>-</b>	<b>117.00</b>	<b>68.77</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>578.05</b>	<b>502.48</b>	<b>759.10</b>	<b>1,073.41</b>	<b>1,452.36</b>	<b>774.54</b>	<b>873.19</b>
<b>4. Office Operating Expenses</b>	<b>359.92</b>	<b>474.21</b>	<b>591.85</b>	<b>962.69</b>	<b>749.94</b>	<b>635.26</b>	<b>731.41</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52.76</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	52.76	-	-	-
<b>6. Non Operating Expense</b>	<b>2.84</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>53.36</b>	<b>230.06</b>	<b>172.76</b>	<b>324.54</b>	<b>458.35</b>	<b>1,192.05</b>	<b>159.44</b>
7.1 Loan loss Provision	53.36	230.06	172.76	192.68	458.35	1,192.05	159.44
7.1.1 General Loan loss Provision	7.16	137.44	141.95	192.68	458.35	64.17	137.47
7.1.1.1 Pass Loan Loss Provision	27.25	77.64	117.57	192.68	458.35	64.17	74.60
7.1.1.2 Watch List Provision	(20.09)	59.79	24.38	-	-	-	62.87
7.1.2 Special Loan Loss Provision	46.20	92.63	30.82	-	-	770.02	21.97
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	357.86	-
7.2. Provision for Non-Banking Assets	-	-	-	131.86	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>0.02</b>	<b>42.48</b>	<b>35.59</b>	<b>-</b>	<b>33.98</b>	<b>21.10</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>207.39</b>	<b>148.61</b>	<b>364.32</b>	<b>-</b>	<b>278.24</b>	<b>165.28</b>
<b>10. Provision for Income Tax</b>	<b>321.86</b>	<b>549.53</b>	<b>426.63</b>	<b>983.66</b>	<b>859.78</b>	<b>582.02</b>	<b>401.79</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.17</b>	<b>-</b>
<b>12. Net Profit</b>	<b>751.00</b>	<b>1,316.98</b>	<b>933.71</b>	<b>2,295.20</b>	<b>2,100.23</b>	<b>1,922.19</b>	<b>1,339.64</b>
<b>Total Expenses</b>	<b>5,164.59</b>	<b>7,485.25</b>	<b>7,419.20</b>	<b>13,687.95</b>	<b>11,988.55</b>	<b>10,495.88</b>	<b>7,823.94</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,860.04</b>	<b>6,713.91</b>	<b>6,597.07</b>	<b>11,764.98</b>	<b>10,632.04</b>	<b>8,282.56</b>	<b>6,901.54</b>
1.1 On Loans and Advances	4,642.21	6,266.10	6,219.26	11,226.83	10,114.65	7,811.48	6,268.01
1.2 On Investment	163.06	421.29	305.64	22.24	423.17	311.25	375.59
1.2.1 Government Bonds	163.06	421.29	273.78	22.24	423.17	282.99	375.59
1.2.2 Foreign Bonds	-	-	-	-	-	28.26	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	31.85	-	-	-	-
1.3 On Agency Balance	27.32	-	-	14.31	-	-	45.23
1.4 On Call Deposit	-	-	-	453.89	-	33.94	9.11
1.5 On Others	27.45	26.52	72.17	47.72	94.22	125.89	203.60
<b>2. Commission and Discount</b>	<b>180.64</b>	<b>141.75</b>	<b>619.06</b>	<b>131.80</b>	<b>922.93</b>	<b>604.43</b>	<b>303.36</b>
2.1 Bills Purchase and Discount	-	-	0.01	4.15	-	-	4.62
2.2 Commission	180.64	141.75	424.73	127.65	922.93	604.43	284.43
2.3 Others	-	-	194.32	-	-	-	14.31
<b>3. Exchange Fluctuation Income</b>	<b>79.31</b>	<b>248.60</b>	<b>190.40</b>	<b>250.10</b>	<b>294.60</b>	<b>283.00</b>	<b>236.37</b>
3.1 Due to Change in Exchange Rate	2.99	1.79	35.47	-	-	56.60	(0.26)
3.2 Due to Foreign Currency Transaction	76.32	246.81	154.94	250.10	294.60	226.40	236.62
<b>4. Other Operating Income</b>	<b>16.90</b>	<b>323.30</b>	<b>-</b>	<b>1,503.55</b>	<b>94.00</b>	<b>116.89</b>	<b>360.08</b>
<b>5. Non Operating Income</b>	<b>27.69</b>	<b>45.92</b>	<b>8.91</b>	<b>28.10</b>	<b>-</b>	<b>603.66</b>	<b>18.14</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>11.78</b>	<b>0.27</b>	<b>-</b>	<b>44.39</b>	<b>586.84</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>3.50</b>	<b>9.42</b>	<b>0.58</b>	<b>11.23</b>	<b>4.45</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.28</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>5,164.59</b>	<b>7,485.25</b>	<b>7,419.20</b>	<b>13,687.95</b>	<b>11,988.55</b>	<b>10,495.88</b>	<b>7,823.94</b>

BFI Name	SBL	BOK	CBL	NCC	RBB	Mega	Narayani
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,595.26</b>	<b>3,678.11</b>	<b>2,221.34</b>	<b>3,091.89</b>	<b>4,306.14</b>	<b>3,529.45</b>	<b>0.29</b>
1.1 On Deposit Liabilities	5,283.87	3,619.12	2,187.91	3,064.83	4,292.94	3,505.04	0.29
1.1.1 Saving Account	1,235.73	573.83	385.91	758.56	2,349.21	705.69	0.29
1.1.2 Fixed Account	3,486.69	2,918.37	1,560.95	1,843.36	1,676.89	2,390.58	-
1.1.2.1 Up to 3 months Fixed Account	10.78	-	-	172.46	81.42	-	-
1.1.2.2 3 to 6 months Fixed Account	614.98	-	-	271.59	66.81	-	-
1.1.2.3 6 months to 1 year Fixed Account	1,278.38	2,918.37	1,560.95	1,272.00	938.49	2,390.58	-
1.1.2.4 Above 1 year Fixed Account	1,582.55	-	-	127.30	590.17	-	-
1.1.3 Call Deposit	561.44	126.93	241.05	462.92	266.84	408.77	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	311.39	58.99	33.43	27.06	13.20	24.41	-
<b>2. Commission Expense</b>	<b>-</b>	<b>34.68</b>	<b>-</b>	<b>11.84</b>	<b>-</b>	<b>22.67</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>1,014.82</b>	<b>547.43</b>	<b>487.85</b>	<b>558.68</b>	<b>1,816.33</b>	<b>767.50</b>	<b>1.25</b>
<b>4. Office Operating Expenses</b>	<b>749.06</b>	<b>556.48</b>	<b>384.34</b>	<b>375.35</b>	<b>864.14</b>	<b>456.59</b>	<b>2.53</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.14</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	1.14	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>525.03</b>	<b>287.18</b>	<b>251.92</b>	<b>338.09</b>	<b>1,068.99</b>	<b>264.61</b>	<b>0.03</b>
7.1 Loan loss Provision	525.03	287.18	251.92	338.09	1,056.56	264.61	0.03
7.1.1 General Loan loss Provision	525.03	208.31	53.70	208.89	166.92	58.76	-
7.1.1.1 Pass Loan Loss Provision	525.03	196.64	53.70	150.64	99.68	58.76	-
7.1.1.2 Watch List Provision	-	11.67	-	58.25	67.24	-	-
7.1.2 Special Loan Loss Provision	-	78.86	198.22	129.21	1,024.16	205.85	0.03
7.1.3 Additional Loan Loss Provision	-	-	-	-	(134.52)	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	12.43	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>37.51</b>	<b>-</b>	<b>0.16</b>	<b>-</b>	<b>-</b>	<b>7.77</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>200.97</b>	<b>166.12</b>	<b>60.22</b>	<b>143.42</b>	<b>176.26</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>554.42</b>	<b>448.51</b>	<b>162.60</b>	<b>372.43</b>	<b>1,000.68</b>	<b>488.50</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>0.59</b>	<b>-</b>	<b>-</b>	<b>0.39</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,254.32</b>	<b>1,046.53</b>	<b>379.40</b>	<b>918.32</b>	<b>2,344.25</b>	<b>1,111.38</b>	<b>6.18</b>
<b>Total Expenses</b>	<b>9,931.39</b>	<b>6,765.05</b>	<b>3,949.35</b>	<b>5,811.17</b>	<b>11,576.79</b>	<b>6,648.84</b>	<b>10.28</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8,821.24</b>	<b>5,946.16</b>	<b>3,558.02</b>	<b>5,074.78</b>	<b>9,777.41</b>	<b>6,014.81</b>	<b>1.47</b>
1.1 On Loans and Advances	8,309.96	5,556.95	3,344.92	4,837.45	8,748.62	5,520.04	1.10
1.2 On Investment	457.52	346.27	191.52	204.41	981.26	342.71	-
1.2.1 Government Bonds	457.52	346.27	191.52	204.41	981.26	21.99	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	320.72	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	2.29	-	1.02	32.92	5.37	1.09	0.37
1.4 On Call Deposit	44.10	15.09	20.56	-	41.26	56.74	-
1.5 On Others	7.36	27.85	-	0.00	0.90	94.21	-
<b>2. Commission and Discount</b>	<b>678.00</b>	<b>355.50</b>	<b>62.91</b>	<b>333.22</b>	<b>358.10</b>	<b>359.41</b>	<b>-</b>
2.1 Bills Purchase and Discount	10.89	1.41	-	0.01	0.97	2.27	-
2.2 Commission	81.92	354.09	62.91	333.21	357.13	120.67	-
2.3 Others	585.19	-	-	-	-	236.46	-
<b>3. Exchange Fluctuation Income</b>	<b>269.80</b>	<b>167.26</b>	<b>122.08</b>	<b>97.01</b>	<b>45.19</b>	<b>160.22</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	(3.60)	-	3.64	-	6.44	-	-
3.2 Due to Foreign Currency Transaction	273.40	167.26	118.43	97.01	38.75	160.22	-
<b>4. Other Operating Income</b>	<b>162.14</b>	<b>39.51</b>	<b>134.26</b>	<b>31.40</b>	<b>610.58</b>	<b>63.78</b>	<b>6.93</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>5.39</b>	<b>-</b>	<b>107.33</b>	<b>1.91</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>255.62</b>	<b>66.69</b>	<b>274.76</b>	<b>606.83</b>	<b>48.73</b>	<b>1.88</b>
<b>7. Recovery of written-off Loan</b>	<b>0.21</b>	<b>1.00</b>	<b>-</b>	<b>-</b>	<b>71.35</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</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>9,931.39</b>	<b>6,765.05</b>	<b>3,949.35</b>	<b>5,811.17</b>	<b>11,576.79</b>	<b>6,648.84</b>	<b>10.28</b>

BFI Name	Sahayogi	Karnali	Excel	Miteri	Mukti	Corporate	Kanchan
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>208.20</b>	<b>186.29</b>	<b>331.34</b>	<b>260.25</b>	<b>2,444.24</b>	<b>12.85</b>	<b>274.58</b>
1.1 On Deposit Liabilities	208.20	186.29	330.96	260.00	2,435.99	12.85	274.58
1.1.1 Saving Account	137.54	71.97	96.44	67.18	614.73	4.00	111.37
1.1.2 Fixed Account	64.08	94.00	206.11	174.92	1,535.72	7.75	122.45
1.1.2.1 Up to 3 months Fixed Account	-	-	0.86	7.00	343.22	-	7.04
1.1.2.2 3 to 6 months Fixed Account	3.95	-	54.53	8.75	178.08	-	9.99
1.1.2.3 6 months to 1 year Fixed Account	5.81	-	95.17	61.22	844.31	5.87	37.63
1.1.2.4 Above 1 year Fixed Account	54.32	94.00	55.55	97.96	170.10	1.89	67.79
1.1.3 Call Deposit	6.57	20.32	28.41	17.90	285.54	1.09	40.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.38	0.25	8.25	-	-
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>30.15</b>	<b>30.86</b>	<b>66.19</b>	<b>33.47</b>	<b>385.14</b>	<b>8.49</b>	<b>42.42</b>
<b>4. Office Operating Expenses</b>	<b>25.63</b>	<b>22.54</b>	<b>52.88</b>	<b>22.37</b>	<b>337.53</b>	<b>7.88</b>	<b>34.50</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	<b>4.12</b>	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	4.12	-	-
<b>6. Non Operating Expense</b>	-	-	-	<b>0.29</b>	-	-	-
<b>7. Provision for Risk</b>	<b>27.58</b>	<b>1.64</b>	<b>30.25</b>	<b>5.27</b>	<b>149.51</b>	<b>6.08</b>	<b>48.40</b>
7.1 Loan loss Provision	27.58	1.64	30.25	5.27	149.51	6.08	34.90
7.1.1 General Loan loss Provision	11.11	1.64	19.32	2.12	113.65	3.16	18.90
7.1.1.1 Pass Loan Loss Provision	3.31	1.64	12.00	1.42	78.82	0.53	10.48
7.1.1.2 Watch List Provision	7.80	-	7.32	0.70	34.83	2.63	8.42
7.1.2 Special Loan Loss Provision	16.47	-	10.93	3.15	35.86	2.92	16.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	13.50
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>8.03</b>	-	<b>10.49</b>	<b>9.93</b>	<b>64.84</b>	<b>2.68</b>	<b>3.87</b>
<b>10. Provision for Income Tax</b>	<b>21.69</b>	-	<b>31.47</b>	<b>29.79</b>	<b>194.52</b>	-	<b>10.44</b>
<b>11. Others</b>	-	-	-	-	<b>0.01</b>	-	-
<b>12. Net Profit</b>	<b>50.61</b>	-	<b>73.44</b>	<b>69.51</b>	<b>453.88</b>	<b>26.83</b>	<b>24.36</b>
<b>Total Expenses</b>	<b>371.90</b>	<b>241.33</b>	<b>596.07</b>	<b>430.88</b>	<b>4,033.80</b>	<b>64.81</b>	<b>438.56</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>323.80</b>	<b>213.42</b>	<b>523.28</b>	<b>367.47</b>	<b>3,602.37</b>	<b>32.33</b>	<b>395.15</b>
1.1 On Loans and Advances	290.41	208.66	495.20	345.73	3,336.11	25.65	354.41
1.2 On Investment	-	-	-	-	64.16	-	-
1.2.1 Government Bonds	-	-	-	-	51.50	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	12.65	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	33.34	4.76	28.08	21.73	193.03	-	37.97
1.5 On Others	0.04	-	-	-	9.07	6.67	2.76
<b>2. Commission and Discount</b>	<b>3.59</b>	<b>20.11</b>	<b>11.51</b>	<b>2.61</b>	<b>29.06</b>	<b>0.05</b>	<b>7.12</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.59	1.76	9.07	1.79	29.02	0.03	3.42
2.3 Others	-	18.34	2.43	0.81	0.03	0.02	3.70
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	<b>10.60</b>	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	2.29	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	8.31	-	-
<b>4. Other Operating Income</b>	<b>32.94</b>	-	<b>49.96</b>	<b>34.81</b>	<b>328.91</b>	<b>1.26</b>	<b>19.60</b>
<b>5. Non Operating Income</b>	-	-	<b>1.04</b>	<b>26.00</b>	<b>10.88</b>	-	-
<b>6. Write Back from Provisions for loss</b>	<b>11.57</b>	-	<b>10.27</b>	-	<b>51.98</b>	<b>31.17</b>	<b>14.58</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	<b>2.11</b>
<b>9. Net Loss</b>	-	<b>7.80</b>	-	-	-	-	-
<b>Total Income</b>	<b>371.90</b>	<b>241.33</b>	<b>596.07</b>	<b>430.88</b>	<b>4,033.80</b>	<b>64.81</b>	<b>438.56</b>

BFI Name	Sindhu	Sahara	Salapa	GreenDB	Shangrila	Deva	Kailash
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>124.00</b>	<b>41.83</b>	<b>23.09</b>	<b>57.03</b>	<b>1,142.79</b>	<b>1,168.24</b>	<b>1,666.87</b>
1.1 On Deposit Liabilities	124.00	41.83	23.09	57.03	1,141.70	1,163.94	1,659.65
1.1.1 Saving Account	41.35	29.20	14.60	9.00	338.61	329.89	312.96
1.1.2 Fixed Account	52.15	6.75	7.35	34.86	676.51	691.42	1,124.24
1.1.2.1 Up to 3 months Fixed Account	-	-	0.17	-	60.78	-	23.19
1.1.2.2 3 to 6 months Fixed Account	8.57	-	0.13	7.01	358.56	-	29.84
1.1.2.3 6 months to 1 year Fixed Account	27.72	-	5.95	26.43	176.78	-	954.37
1.1.2.4 Above 1 year Fixed Account	15.86	6.75	1.10	1.41	80.41	691.42	116.84
1.1.3 Call Deposit	30.49	5.88	1.14	13.18	126.58	142.63	222.46
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.00	-	-	-	1.09	4.30	7.22
<b>2. Commission Expense</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>36.04</b>	<b>10.73</b>	<b>13.16</b>	<b>17.83</b>	<b>190.07</b>	<b>177.55</b>	<b>238.44</b>
<b>4. Office Operating Expenses</b>	<b>25.66</b>	<b>6.87</b>	<b>3.17</b>	<b>16.49</b>	<b>173.26</b>	<b>180.15</b>	<b>173.22</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.73</b>	<b>0.29</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	4.73	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.29
<b>6. Non Operating Expense</b>	<b>0.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>0.10</b>
<b>7. Provision for Risk</b>	<b>6.78</b>	<b>1.16</b>	<b>6.14</b>	<b>9.33</b>	<b>20.25</b>	<b>205.93</b>	<b>35.77</b>
7.1 Loan loss Provision	6.78	1.16	6.14	9.33	20.25	205.93	35.77
7.1.1 General Loan loss Provision	6.78	1.16	1.23	3.03	20.46	36.25	21.05
7.1.1.1 Pass Loan Loss Provision	6.78	1.16	0.68	2.03	27.69	21.63	7.54
7.1.1.2 Watch List Provision	-	-	0.55	1.00	(7.23)	14.62	13.51
7.1.2 Special Loan Loss Provision	-	-	4.91	6.29	(0.21)	169.68	14.72
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>-</b>	<b>2.58</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>23.08</b>	<b>27.11</b>	<b>29.91</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>69.23</b>	<b>81.32</b>	<b>89.92</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>5.99</b>	<b>13.81</b>	<b>0.95</b>	<b>10.53</b>	<b>161.55</b>	<b>189.74</b>	<b>209.16</b>
<b>Total Expenses</b>	<b>198.60</b>	<b>74.40</b>	<b>46.63</b>	<b>111.21</b>	<b>1,782.81</b>	<b>2,034.76</b>	<b>2,443.69</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>185.57</b>	<b>66.65</b>	<b>38.59</b>	<b>97.31</b>	<b>1,662.22</b>	<b>1,779.98</b>	<b>2,313.14</b>
1.1 On Loans and Advances	166.28	57.34	35.83	84.76	1,526.14	1,599.11	2,110.01
1.2 On Investment	1.11	-	-	-	26.05	15.72	48.60
1.2.1 Government Bonds	-	-	-	-	26.05	15.72	48.60
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.15	-	-	-	-	-	-
1.2.4 Debenture & Bonds	0.96	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	5.46	-
1.4 On Call Deposit	18.18	9.31	2.77	11.60	100.29	148.16	154.53
1.5 On Others	-	-	-	0.95	9.75	11.52	-
<b>2. Commission and Discount</b>	<b>13.03</b>	<b>-</b>	<b>0.86</b>	<b>0.60</b>	<b>9.70</b>	<b>10.68</b>	<b>9.67</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	12.19	-	0.86	0.60	9.39	10.40	9.67
2.3 Others	0.84	-	-	-	0.31	0.28	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.50</b>	<b>5.62</b>	<b>1.59</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	0.46	5.52	1.13
3.2 Due to Foreign Currency Transaction	-	-	-	-	0.04	0.10	0.46
<b>4. Other Operating Income</b>	<b>-</b>	<b>7.75</b>	<b>3.51</b>	<b>4.44</b>	<b>104.20</b>	<b>105.40</b>	<b>90.57</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.20</b>	<b>0.43</b>	<b>11.78</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>3.66</b>	<b>8.86</b>	<b>-</b>	<b>132.65</b>	<b>16.94</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>-</b>
<b>Total Income</b>	<b>198.60</b>	<b>74.40</b>	<b>46.63</b>	<b>111.21</b>	<b>1,782.81</b>	<b>2,034.76</b>	<b>2,443.69</b>

BFI Name	Shine	Jyoti	Garima	Mahaaxmi	GandakiDB	LumbiniDB	Kamana
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,225.07</b>	<b>1,497.40</b>	<b>1,734.57</b>	<b>1,672.78</b>	<b>1,557.67</b>	<b>1,303.43</b>	<b>1,306.49</b>
1.1 On Deposit Liabilities	1,225.07	1,459.14	1,731.88	1,670.16	1,557.67	1,294.89	1,306.49
1.1.1 Saving Account	417.58	316.08	401.46	454.39	428.69	265.87	279.91
1.1.2 Fixed Account	767.40	893.96	1,086.79	1,067.66	1,006.03	819.21	876.54
1.1.2.1 Up to 3 months Fixed Account	68.30	222.86	285.15	229.85	-	0.03	197.39
1.1.2.2 3 to 6 months Fixed Account	94.40	84.30	133.47	79.08	240.36	-	108.20
1.1.2.3 6 months to 1 year Fixed Account	491.52	457.05	603.73	675.40	667.21	11.86	394.56
1.1.2.4 Above 1 year Fixed Account	113.18	129.76	64.45	83.33	98.47	807.32	176.39
1.1.3 Call Deposit	40.10	249.09	243.63	148.11	122.95	209.81	150.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	38.26	2.69	2.61	-	8.54	-
<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>157.68</b>	<b>236.93</b>	<b>234.94</b>	<b>265.12</b>	<b>217.42</b>	<b>145.78</b>	<b>242.41</b>
<b>4. Office Operating Expenses</b>	<b>133.67</b>	<b>216.11</b>	<b>214.60</b>	<b>188.61</b>	<b>154.92</b>	<b>142.49</b>	<b>202.08</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.81</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>0.04</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.02	0.04
5.2 Due to Foreign Currency Transaction	-	-	0.81	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.28</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>0.00</b>	<b>1.42</b>
<b>7. Provision for Risk</b>	<b>60.95</b>	<b>77.21</b>	<b>92.95</b>	<b>168.41</b>	<b>83.27</b>	<b>185.82</b>	<b>106.49</b>
7.1 Loan loss Provision	60.95	77.21	86.72	168.41	83.27	185.82	106.49
7.1.1 General Loan loss Provision	28.22	77.21	57.50	67.52	25.05	76.12	54.06
7.1.1.1 Pass Loan Loss Provision	14.46	77.21	47.82	39.69	12.27	27.32	37.22
7.1.1.2 Watch List Provision	13.75	-	9.68	27.83	12.78	48.79	16.84
7.1.2 Special Loan Loss Provision	32.73	-	29.22	100.89	58.21	108.77	52.37
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	0.93	0.07
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	6.23	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.30</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>48.38</b>	<b>47.14</b>	<b>46.48</b>	<b>-</b>	<b>43.32</b>	<b>25.70</b>	<b>16.24</b>
<b>10. Provision for Income Tax</b>	<b>145.13</b>	<b>141.41</b>	<b>125.50</b>	<b>-</b>	<b>129.96</b>	<b>69.40</b>	<b>48.73</b>
<b>11. Others</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>338.63</b>	<b>329.95</b>	<b>292.83</b>	<b>337.68</b>	<b>259.91</b>	<b>161.93</b>	<b>113.71</b>
<b>Total Expenses</b>	<b>2,109.53</b>	<b>2,546.42</b>	<b>2,742.67</b>	<b>2,632.62</b>	<b>2,446.45</b>	<b>2,035.87</b>	<b>2,037.62</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>2,007.87</b>	<b>2,342.64</b>	<b>2,530.00</b>	<b>2,391.37</b>	<b>2,267.47</b>	<b>1,766.48</b>	<b>1,856.56</b>
1.1 On Loans and Advances	1,864.09	2,138.43	2,350.19	2,124.74	2,121.89	1,622.14	1,728.14
1.2 On Investment	31.23	31.42	33.65	61.65	-	34.97	6.77
1.2.1 Government Bonds	31.23	31.42	33.65	61.65	-	34.97	6.77
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	112.56	172.62	142.10	203.36	145.58	106.09	121.65
1.5 On Others	-	0.18	4.07	1.62	-	3.27	-
<b>2. Commission and Discount</b>	<b>91.59</b>	<b>7.44</b>	<b>13.67</b>	<b>17.55</b>	<b>6.28</b>	<b>4.17</b>	<b>13.02</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	91.59	7.44	11.27	7.03	6.28	4.17	13.02
2.3 Others	-	-	2.41	10.52	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>18.61</b>	<b>0.88</b>	<b>(0.09)</b>	<b>-</b>	<b>0.47</b>	<b>0.09</b>
3.1 Due to Change in Exchange Rate	-	2.88	0.88	2.69	-	0.43	-
3.2 Due to Foreign Currency Transaction	-	15.73	-	(2.78)	-	0.04	0.09
<b>4. Other Operating Income</b>	<b>-</b>	<b>167.79</b>	<b>183.73</b>	<b>111.26</b>	<b>147.12</b>	<b>76.43</b>	<b>141.02</b>
<b>5. Non Operating Income</b>	<b>6.39</b>	<b>9.94</b>	<b>7.56</b>	<b>21.31</b>	<b>25.58</b>	<b>7.93</b>	<b>13.96</b>
<b>6. Write Back from Provisions for loss</b>	<b>3.68</b>	<b>-</b>	<b>6.82</b>	<b>88.92</b>	<b>-</b>	<b>180.40</b>	<b>12.97</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>(0.00)</b>	<b>-</b>	<b>2.30</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>-</b>
<b>Total Income</b>	<b>2,109.53</b>	<b>2,546.42</b>	<b>2,742.67</b>	<b>2,632.62</b>	<b>2,446.45</b>	<b>2,035.87</b>	<b>2,037.62</b>

BFI Name	Septakoshi	Tinau	NFL	NSML	Goodwill	Lalitpur	United
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>126.83</b>	<b>705.18</b>	<b>1.10</b>	<b>1.18</b>	<b>442.60</b>	<b>15.63</b>	<b>366.62</b>
1.1 On Deposit Liabilities	126.83	705.18	1.10	1.18	435.31	15.63	366.24
1.1.1 Saving Account	36.77	205.93	1.05	1.02	116.39	6.16	63.35
1.1.2 Fixed Account	73.81	431.95	0.04	-	318.92	8.75	268.79
1.1.2.1 Up to 3 months Fixed Account	0.00	-	0.00	-	3.18	-	0.75
1.1.2.2 3 to 6 months Fixed Account	19.67	4.53	-	-	6.29	0.36	51.05
1.1.2.3 6 months to 1 year Fixed Account	22.32	7.67	-	-	154.26	4.93	194.47
1.1.2.4 Above 1 year Fixed Account	31.81	419.75	0.04	-	155.19	3.47	22.52
1.1.3 Call Deposit	16.25	67.30	-	0.16	-	0.72	34.10
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	7.29	-	0.38
<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>48.67</b>	<b>140.11</b>	<b>3.56</b>	<b>1.30</b>	<b>41.73</b>	<b>9.06</b>	<b>63.02</b>
<b>4. Office Operating Expenses</b>	<b>37.61</b>	<b>72.96</b>	<b>4.49</b>	<b>7.27</b>	<b>52.49</b>	<b>7.13</b>	<b>47.76</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>90.36</b>	<b>110.52</b>	<b>0.54</b>	<b>-</b>	<b>3.45</b>	<b>1.15</b>	<b>39.58</b>
7.1 Loan loss Provision	89.91	105.93	0.05	-	3.45	-	36.76
7.1.1 General Loan loss Provision	31.71	34.16	0.05	-	-	-	(0.83)
7.1.1.1 Pass Loan Loss Provision	7.76	26.82	0.05	-	-	-	(2.53)
7.1.1.2 Watch List Provision	23.95	7.34	-	-	-	-	1.70
7.1.2 Special Loan Loss Provision	58.20	71.77	-	-	-	-	37.59
7.1.3 Additional Loan Loss Provision	-	-	-	-	3.45	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	2.73
7.3. Provision for Loss on Investment	0.45	-	0.49	-	-	1.15	-
7.5. Provision for Loss of Other Assets	-	4.59	-	-	-	-	0.09
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.28</b>
<b>9. Provision for Staff Bonus</b>	<b>3.16</b>	<b>6.67</b>	<b>-</b>	<b>-</b>	<b>7.44</b>	<b>-</b>	<b>3.17</b>
<b>10. Provision for Income Tax</b>	<b>9.47</b>	<b>20.00</b>	<b>-</b>	<b>-</b>	<b>19.03</b>	<b>-</b>	<b>9.50</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>22.10</b>	<b>46.66</b>	<b>26.66</b>	<b>10.62</b>	<b>47.90</b>	<b>34.82</b>	<b>22.17</b>
<b>Total Expenses</b>	<b>338.20</b>	<b>1,102.08</b>	<b>36.35</b>	<b>20.37</b>	<b>614.63</b>	<b>67.78</b>	<b>554.10</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>246.36</b>	<b>993.93</b>	<b>21.23</b>	<b>8.18</b>	<b>541.61</b>	<b>36.89</b>	<b>529.14</b>
1.1 On Loans and Advances	222.12	912.25	16.84	-	474.63	30.10	483.48
1.2 On Investment	-	4.54	-	-	18.27	-	7.04
1.2.1 Government Bonds	-	-	-	-	18.27	-	7.04
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	4.54	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	24.25	77.13	-	8.18	48.70	6.79	34.86
1.5 On Others	-	-	4.39	-	-	-	3.76
<b>2. Commission and Discount</b>	<b>2.50</b>	<b>6.01</b>	<b>-</b>	<b>-</b>	<b>1.67</b>	<b>-</b>	<b>0.39</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.50	6.01	-	-	1.67	-	0.03
2.3 Others	-	-	-	-	-	-	0.36
<b>3. Exchange Fluctuation 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>17.83</b>	<b>66.36</b>	<b>0.10</b>	<b>-</b>	<b>71.35</b>	<b>0.04</b>	<b>24.58</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>2.80</b>	<b>0.04</b>	<b>12.19</b>	<b>-</b>	<b>0.02</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>71.51</b>	<b>32.97</b>	<b>14.98</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30.84</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>338.20</b>	<b>1,102.08</b>	<b>36.35</b>	<b>20.37</b>	<b>614.63</b>	<b>67.78</b>	<b>554.10</b>

BFI Name	Progressive	Janaki	Pokhara	Multi	Srijana	Samriddhi	CMerchant
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>69.33</b>	<b>124.10</b>	<b>342.36</b>	<b>15.01</b>	<b>373.20</b>	<b>3.32</b>	<b>2.39</b>
1.1 On Deposit Liabilities	69.33	124.10	340.09	15.01	373.20	3.32	1.91
1.1.1 Saving Account	27.87	30.52	81.70	3.32	143.96	2.89	0.12
1.1.2 Fixed Account	32.67	91.85	228.65	11.69	197.90	0.20	-
1.1.2.1 Up to 3 months Fixed Account	-	-	19.34	-	-	0.00	-
1.1.2.2 3 to 6 months Fixed Account	7.97	1.34	19.37	-	33.26	0.00	-
1.1.2.3 6 months to 1 year Fixed Account	19.46	0.81	174.69	-	150.53	0.17	-
1.1.2.4 Above 1 year Fixed Account	5.23	89.70	15.25	11.69	14.11	0.02	-
1.1.3 Call Deposit	8.78	1.73	29.74	-	31.34	0.23	1.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	2.27	-	-	-	0.48
<b>2. Commission Expense</b>	-	-	-	-	<b>0.73</b>	-	-
<b>3. Staff Expense</b>	<b>18.58</b>	<b>11.93</b>	<b>54.00</b>	<b>1.68</b>	<b>51.24</b>	<b>7.22</b>	<b>2.81</b>
<b>4. Office Operating Expenses</b>	<b>21.23</b>	<b>9.14</b>	<b>39.84</b>	<b>2.81</b>	<b>29.38</b>	<b>7.99</b>	<b>2.48</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>61.90</b>	<b>109.22</b>	<b>20.37</b>	<b>4.53</b>	<b>82.43</b>	-	-
7.1 Loan loss Provision	61.90	109.22	19.87	4.53	82.43	-	-
7.1.1 General Loan loss Provision	14.01	16.35	8.70	0.91	30.47	-	-
7.1.1.1 Pass Loan Loss Provision	1.92	1.37	3.13	0.26	13.72	-	-
7.1.1.2 Watch List Provision	12.09	14.98	5.58	0.65	16.75	-	-
7.1.2 Special Loan Loss Provision	22.01	92.87	11.17	3.62	51.96	-	-
7.1.3 Additional Loan Loss Provision	25.87	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	0.49	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>2.33</b>	<b>5.99</b>	-	-	-	-
<b>10. Provision for Income Tax</b>	-	<b>6.99</b>	<b>17.98</b>	-	-	-	-
<b>11. Others</b>	-	-	<b>0.04</b>	-	-	-	-
<b>12. Net Profit</b>	-	<b>16.31</b>	<b>41.95</b>	<b>6.62</b>	<b>53.49</b>	<b>9.96</b>	-
<b>Total Expenses</b>	<b>171.04</b>	<b>280.02</b>	<b>522.51</b>	<b>30.65</b>	<b>590.47</b>	<b>28.49</b>	<b>7.68</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>109.29</b>	<b>207.77</b>	<b>494.90</b>	<b>26.01</b>	<b>510.27</b>	<b>16.68</b>	<b>2.11</b>
1.1 On Loans and Advances	81.12	184.67	448.35	26.01	448.88	12.31	-
1.2 On Investment	0.40	-	5.19	-	-	-	-
1.2.1 Government Bonds	-	-	5.19	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.40	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	27.13	23.10	40.82	-	61.40	4.36	2.11
1.5 On Others	0.64	-	0.54	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.10</b>	<b>0.28</b>	<b>0.54</b>	<b>4.65</b>	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.10	0.02	0.54	-	-	-	-
2.3 Others	-	0.26	-	4.65	-	-	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>6.36</b>	<b>10.18</b>	<b>26.26</b>	-	<b>60.86</b>	<b>0.01</b>	<b>0.00</b>
<b>5. Non Operating Income</b>	<b>0.01</b>	<b>2.41</b>	<b>0.82</b>	-	-	-	<b>2.11</b>
<b>6. Write Back from Provisions for loss</b>	<b>26.35</b>	<b>57.19</b>	-	-	<b>19.33</b>	<b>11.80</b>	<b>1.90</b>
<b>7. Recovery of written-off Loan</b>	-	<b>2.20</b>	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>28.93</b>	-	-	-	-	-	<b>1.57</b>
<b>Total Income</b>	<b>171.04</b>	<b>280.02</b>	<b>522.51</b>	<b>30.65</b>	<b>590.47</b>	<b>28.49</b>	<b>7.68</b>

BFI Name	Crystal	GMBFL	ICFC	CityExpress	Manju	Reliance
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>0.37</b>	<b>220.44</b>	<b>625.74</b>	<b>6.75</b>	<b>433.57</b>	<b>238.41</b>
1.1 On Deposit Liabilities	0.37	220.44	598.72	6.75	425.23	238.41
1.1.1 Saving Account	0.37	69.56	126.99	2.84	192.41	103.23
1.1.2 Fixed Account	-	146.23	436.92	3.50	232.81	135.18
1.1.2.1 Up to 3 months Fixed Account	-	13.34	38.28	0.26	51.73	-
1.1.2.2 3 to 6 months Fixed Account	-	6.60	13.85	0.91	37.77	21.13
1.1.2.3 6 months to 1 year Fixed Account	-	89.16	263.57	0.44	90.85	12.44
1.1.2.4 Above 1 year Fixed Account	-	37.14	121.21	1.88	52.46	101.60
1.1.3 Call Deposit	-	4.64	34.81	0.42	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	-	27.02	-	8.34	-
<b>2. Commission Expense</b>	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>0.85</b>	<b>23.51</b>	<b>65.58</b>	<b>9.76</b>	<b>47.70</b>	<b>32.17</b>
<b>4. Office Operating Expenses</b>	<b>0.70</b>	<b>19.42</b>	<b>66.37</b>	<b>9.45</b>	<b>42.60</b>	<b>29.61</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-
<b>7. Provision for Risk</b>	-	<b>13.99</b>	<b>34.42</b>	<b>0.08</b>	-	<b>7.12</b>
7.1 Loan loss Provision	-	13.99	29.45	0.08	-	7.12
7.1.1 General Loan loss Provision	-	13.99	12.70	0.08	-	5.81
7.1.1.1 Pass Loan Loss Provision	-	13.99	6.00	0.08	-	0.39
7.1.1.2 Watch List Provision	-	-	6.69	-	-	5.42
7.1.2 Special Loan Loss Provision	-	-	16.75	-	-	1.30
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>4.10</b>	-	-
<b>9. Provision for Staff Bonus</b>	-	-	<b>12.85</b>	<b>0.24</b>	<b>18.18</b>	<b>7.32</b>
<b>10. Provision for Income Tax</b>	-	-	<b>34.69</b>	-	<b>54.54</b>	<b>19.75</b>
<b>11. Others</b>	-	-	-	<b>0.93</b>	-	-
<b>12. Net Profit</b>	-	<b>54.95</b>	<b>80.94</b>	<b>2.15</b>	<b>127.27</b>	<b>46.09</b>
<b>Total Expenses</b>	<b>1.92</b>	<b>332.31</b>	<b>920.59</b>	<b>33.46</b>	<b>723.86</b>	<b>380.46</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>0.04</b>	<b>302.98</b>	<b>860.00</b>	<b>18.89</b>	<b>604.14</b>	<b>338.00</b>
1.1 On Loans and Advances	-	266.78	743.61	15.10	544.83	294.40
1.2 On Investment	-	4.88	27.40	-	25.44	2.83
1.2.1 Government Bonds	-	-	27.40	-	-	2.20
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	25.44	-
1.2.4 Debenture & Bonds	-	4.88	-	-	-	0.63
1.3 On Agency Balance	-	-	89.00	-	-	-
1.4 On Call Deposit	-	30.44	-	3.79	-	40.78
1.5 On Others	0.04	0.88	-	-	33.88	-
<b>2. Commission and Discount</b>	-	<b>1.04</b>	<b>5.94</b>	<b>0.06</b>	<b>21.55</b>	<b>0.54</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	-	0.93	5.94	0.06	0.21	0.54
2.3 Others	-	0.11	-	-	21.34	-
<b>3. Exchange Fluctuation Income</b>	-	<b>0.48</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>17.78</b>	<b>45.44</b>	<b>0.89</b>	-	<b>20.53</b>
<b>5. Non Operating Income</b>	<b>0.28</b>	<b>3.42</b>	<b>8.95</b>	<b>0.81</b>	<b>98.17</b>	<b>2.65</b>
<b>6. Write Back from Provisions for loss</b>	-	<b>6.61</b>	-	<b>9.82</b>	-	<b>18.73</b>
<b>7. Recovery of written-off Loan</b>	-	-	<b>0.25</b>	<b>2.99</b>	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>1.59</b>	-	-	-	-	-
<b>Total Income</b>	<b>1.92</b>	<b>332.31</b>	<b>920.59</b>	<b>33.46</b>	<b>723.86</b>	<b>380.46</b>



BFI Name	GURKHAF	Shree	Central	BestFC
<b>Expenses</b>				
<b>1. Interest Expense</b>	<b>349.51</b>	<b>268.66</b>	<b>205.44</b>	<b>135.93</b>
1.1 On Deposit Liabilities	345.52	266.19	205.44	135.93
1.1.1 Saving Account	75.92	47.76	66.63	43.34
1.1.2 Fixed Account	184.10	188.76	138.81	79.51
1.1.2.1 Up to 3 months Fixed Account	35.95	5.80	11.42	-
1.1.2.2 3 to 6 months Fixed Account	24.26	1.54	2.91	-
1.1.2.3 6 months to 1 year Fixed Account	73.63	112.61	82.71	79.51
1.1.2.4 Above 1 year Fixed Account	50.27	68.81	41.77	-
1.1.3 Call Deposit	85.49	29.67	-	13.08
1.1.4 Certificate of Deposit	-	-	-	-
1.2 On Borrowing	4.00	2.47	-	-
<b>2. Commission Expense</b>	-	-	-	-
<b>3. Staff Expense</b>	<b>59.70</b>	<b>27.40</b>	<b>28.43</b>	<b>37.25</b>
<b>4. Office Operating Expenses</b>	<b>49.15</b>	<b>25.68</b>	<b>19.98</b>	<b>27.11</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	<b>2.41</b>
<b>7. Provision for Risk</b>	<b>32.00</b>	<b>12.06</b>	<b>26.18</b>	<b>96.09</b>
7.1 Loan loss Provision	11.30	12.06	26.18	83.32
7.1.1 General Loan loss Provision	(2.62)	9.30	26.18	21.69
7.1.1.1 Pass Loan Loss Provision	8.17	1.45	-	2.62
7.1.1.2 Watch List Provision	(10.78)	7.85	26.18	19.07
7.1.2 Special Loan Loss Provision	13.92	2.76	-	61.64
7.1.3 Additional Loan Loss Provision	-	-	-	-
7.2. Provision for Non-Banking Assets	23.89	-	-	12.77
7.3. Provision for Loss on Investment	(3.19)	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-
<b>8. Loan Written Off</b>	<b>0.07</b>	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>2.02</b>	<b>7.30</b>	<b>3.53</b>	-
<b>10. Provision for Income Tax</b>	<b>5.46</b>	<b>19.71</b>	<b>9.52</b>	-
<b>11. Others</b>	<b>0.23</b>	-	-	-
<b>12. Net Profit</b>	<b>(4.97)</b>	<b>45.99</b>	<b>22.22</b>	<b>40.42</b>
<b>Total Expenses</b>	<b>493.18</b>	<b>406.81</b>	<b>315.30</b>	<b>339.21</b>
<b>Income</b>				
<b>1. Interest Income</b>	<b>457.44</b>	<b>375.13</b>	<b>280.72</b>	<b>200.37</b>
1.1 On Loans and Advances	402.38	336.62	246.89	172.32
1.2 On Investment	5.28	7.14	5.16	3.97
1.2.1 Government Bonds	5.28	7.14	-	3.97
1.2.2 Foreign Bonds	-	-	-	-
1.2.3 NRB Bonds	-	-	5.16	-
1.2.4 Debenture & Bonds	-	-	-	-
1.3 On Agency Balance	-	-	-	-
1.4 On Call Deposit	49.78	31.37	28.66	24.08
1.5 On Others	-	-	-	-
<b>2. Commission and Discount</b>	<b>0.85</b>	<b>0.66</b>	<b>0.88</b>	<b>0.74</b>
2.1 Bills Purchase and Discount	-	-	-	-
2.2 Commission	0.85	0.66	0.88	0.74
2.3 Others	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-
<b>4. Other Operating Income</b>	<b>28.77</b>	<b>26.21</b>	<b>21.47</b>	<b>7.87</b>
<b>5. Non Operating Income</b>	<b>6.13</b>	<b>1.94</b>	<b>5.85</b>	<b>1.06</b>
<b>6. Write Back from Provisions for loss</b>	-	<b>2.87</b>	-	<b>128.24</b>
<b>7. Recovery of written-off Loan</b>	-	-	<b>5.50</b>	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	<b>0.88</b>	<b>0.93</b>
<b>9. Net Loss</b>	-	-	-	-
<b>Total Income</b>	<b>493.18</b>	<b>406.81</b>	<b>315.30</b>	<b>339.21</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	NBL	ADBNI	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	6,029.40	24,129.11	4,585.90	6,100.36	3,235.17	6,104.28	3,164.88
Fishery Related	319.46	731.58	4.33	71.73	-	1.12	29.16
Mining Related	813.42	192.26	129.32	345.18	-	-	11.46
Manufacturing (Producing) Related	20,368.83	7,184.39	38,307.33	42,462.44	13,628.74	38,933.01	28,890.34
Construction	12,187.65	9,098.89	1,078.33	7,790.75	13,288.67	4,202.99	3,772.32
Electricity, Gas and Water	6,720.87	8,487.53	8,322.87	14,225.64	29.49	1,079.77	3,503.89
Metal Products, Mach. & Ele. Eqp.	1,469.41	453.23	356.33	1,185.61	1,848.56	2,152.22	3,028.14
Tras., Com. and Public Utilities	3,534.82	1,196.35	1,049.55	4,704.06	212.81	3,353.67	1,690.57
Wholesaler & Retailer	16,105.53	29,205.70	40,664.09	26,239.78	15,251.30	20,688.88	21,966.26
Finance, Insurance and Real Estate	4,142.83	1,776.89	7,782.57	8,394.13	2,604.74	12,208.78	4,873.07
Hotel or Restaurant	4,764.96	3,291.79	4,516.31	9,618.64	1,478.03	5,491.18	4,446.92
Other Services	2,331.07	3,350.38	3,154.83	9,560.38	567.79	4,386.42	1,619.35
Consumption Loans	12,527.55	1,295.35	4,260.49	3,199.78	5,515.54	3,492.76	1,508.38
Local Government	-	-	-	383.43	138.81	255.20	-
Others	12,551.56	28,337.83	31,623.92	5,523.60	2,244.82	4,169.43	18,848.05
<b>TOTAL sectorwise</b>	<b>103,867.35</b>	<b>118,731.27</b>	<b>145,836.18</b>	<b>139,805.51</b>	<b>60,044.46</b>	<b>106,519.67</b>	<b>97,352.80</b>

**Product Wise**

Term Loan	18,195.54	3,934.60	25,559.98	46,252.09	6,413.29	19,069.34	17,597.47
Overdraft	13,332.13	7,049.31	15,027.19	15,661.71	5,294.01	9,487.83	918.21
Trust Receipt Loan / Import Loan	1,726.83	70.85	11,547.02	18,579.12	6,156.41	15,924.24	9,421.00
Demand & Other Working Capital Loan	13,230.58	91,627.71	47,098.79	37,388.79	12,361.60	35,655.64	37,639.16
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,477.38	5,342.25	9,915.38	2,219.45	8,879.88	4,202.99	2,869.63
Real Estate Loan	5,090.86	226.15	7,584.32	4,932.92	4,819.58	3,788.20	4,186.40
Margin Nature Loan	4,833.86	41.13	967.26	1,280.55	-	1,164.18	-
Hire Purchase Loan	3,108.21	958.86	2,718.00	3,136.09	4,978.49	7,746.22	2,564.06
Deprived Sector Loan	9,153.93	7,877.74	7,512.82	6,925.96	2,745.83	5,452.57	4,934.32
Bills Purchased	2.80	-	253.65	526.11	222.61	24.53	0.08
Other Product	29,715.24	1,602.67	17,651.77	2,902.71	8,172.75	4,003.95	17,222.46
<b>Total Product wise Loan</b>	<b>103,867.35</b>	<b>118,731.27</b>	<b>145,836.18</b>	<b>139,805.51</b>	<b>60,044.46</b>	<b>106,519.67</b>	<b>97,352.80</b>

**Collateral Wise**

Gold and Silver	10,353.41	56.70	398.13	917.84	-	-	-
Government Securities	6.26	-	1.04	0.89	-	-	-
Non Governmental Securities	0.09	-	1,653.69	1,280.55	-	1,164.18	-
Fixed Deposit Receipts	413.39	812.67	851.47	549.09	312.65	631.06	971.48
Own	412.70	812.67	571.64	549.09	220.73	631.06	971.48
Other Licences Institutions	0.69	-	279.83	-	91.93	-	-
Collateral of Properties	91,384.20	117,837.67	121,394.35	118,509.80	53,692.56	99,429.79	74,664.48
Fixed Assets	89,359.76	117,837.67	66,175.68	96,425.03	41,140.99	99,297.66	54,068.50
Current Assets	2,024.44	-	55,218.67	22,084.77	12,551.58	132.13	20,595.98
Against security of Bill	1.06	-	8,200.21	40.13	-	24.53	9,089.67
Domestic Bills	-	-	-	12.63	-	23.55	-
Foreign Bills	1.06	-	8,200.21	27.50	-	0.97	9,089.67
Against Guarantee	1,299.99	-	2,311.27	5,897.99	903.51	5,178.90	5,315.73
Government Guarantee	25.41	-	0.84	383.73	138.81	-	156.11
Institutional Guarantee	1,217.34	-	1,798.27	4,796.88	764.71	-	4,523.79
Personal Guarantee	14.25	-	512.16	585.86	-	-	-
Collective Guarantee	1.01	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	138.79	635.83
Other Guarantee	0.20	-	-	131.52	-	5,040.10	-
Credit Card	-	-	290.68	32.26	299.78	91.23	-
Others	408.95	24.24	10,735.34	12,576.95	4,835.95	-	7,311.43
<b>Total</b>	<b>103,867.35</b>	<b>118,731.27</b>	<b>145,836.18</b>	<b>139,805.51</b>	<b>60,044.46</b>	<b>106,519.67</b>	<b>97,352.80</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	NBBL	EBL	Kumari	Laxmi	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	4,014.10	5,852.19	2,266.39	3,560.62	2,709.49	6,388.97	5,888.95
Fishery Related	135.26	12.54	142.73	144.94	64.36	266.88	218.50
Mining Related	955.39	18.77	679.89	58.81	558.69	124.36	26.13
Manufacturing (Producing) Related	7,915.16	17,282.37	25,108.34	18,387.55	13,880.20	12,435.53	10,494.86
Construction	5,451.39	22,193.46	9,300.62	19,207.33	3,986.69	10,705.48	14,258.46
Electricity, Gas and Water	3,036.73	4,468.30	4,538.46	5,409.65	5,200.93	8,855.65	3,439.91
Metal Products, Mach. & Ele. Eqp.	883.26	1,999.19	2,338.05	3,137.02	205.85	449.81	1,019.47
Tras., Com. and Public Utilities	1,936.62	3,074.09	3,958.69	5,132.23	1,993.91	2,056.69	248.53
Wholesaler & Retailer	9,454.17	32,434.49	10,420.04	15,139.59	10,679.72	8,155.38	17,227.25
Finance, Insurance and Real Estate	4,681.46	10,737.10	5,343.43	5,923.92	4,203.84	8,915.71	6,562.16
Hotel or Restaurant	2,368.46	3,929.00	4,231.54	3,563.71	1,335.03	5,309.41	3,750.05
Other Services	13,858.42	2,392.62	3,668.56	3,835.58	4,114.58	4,927.75	3,886.22
Consumption Loans	1,458.48	4,401.63	4,131.25	3,077.34	4,858.46	7,418.47	3,682.01
Local Government	-	-	-	136.67	-	-	-
Others	4,277.94	11,088.57	10,314.20	1,228.31	18,990.40	8,885.24	9,273.02
<b>TOTAL sectorwise</b>	<b>60,426.84</b>	<b>119,884.32</b>	<b>86,442.18</b>	<b>87,943.30</b>	<b>72,782.16</b>	<b>84,895.32</b>	<b>79,975.52</b>

**Product Wise**

Term Loan	10,598.53	23,456.06	27,033.54	20,663.60	19,306.57	18,823.67	11,906.34
Overdraft	7,850.83	24,864.74	16,822.47	5,472.13	11,290.52	17,337.15	13,599.47
Trust Receipt Loan / Import Loan	2,689.69	6,178.93	4,564.80	7,793.87	2,123.72	1,715.21	1,726.18
Demand & Other Working Capital Loan	11,097.96	17,078.43	19,993.38	19,384.89	11,068.26	10,159.47	14,842.36
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,330.48	20,863.59	5,366.52	4,589.35	5,933.11	3,875.02	10,662.20
Real Estate Loan	3,050.51	3,812.17	1,397.75	3,948.90	5,104.81	6,455.33	3,334.50
Margin Nature Loan	250.87	104.94	2,323.27	1,310.30	2,667.75	1,474.12	1,533.62
Hire Purchase Loan	7,438.24	6,714.23	3,457.10	2,991.62	6,016.05	4,607.17	4,507.14
Deprived Sector Loan	3,516.23	7,635.57	3,348.97	5,010.15	3,896.66	4,299.29	4,829.94
Bills Purchased	495.72	-	46.82	-	26.10	342.75	741.31
Other Product	9,107.78	9,175.66	2,087.56	16,778.49	5,348.60	15,806.13	12,292.46
<b>Total Product wise Loan</b>	<b>60,426.84</b>	<b>119,884.32</b>	<b>86,442.18</b>	<b>87,943.30</b>	<b>72,782.16</b>	<b>84,895.32</b>	<b>79,975.52</b>

**Collateral Wise**

Gold and Silver	478.09	-	2.08	499.39	987.33	4,545.50	-
Government Securities	-	0.93	113.71	-	-	7.56	-
Non Governmental Securities	305.35	414.51	2,294.91	-	2,773.40	1,805.96	1,533.62
Fixed Deposit Receipts	237.79	1,490.64	390.76	595.08	454.42	675.33	646.88
Own	236.27	1,490.64	369.18	595.08	438.83	675.33	646.88
Other Licences Institutions	1.52	-	21.58	-	15.59	-	-
Collateral of Properties	56,398.92	104,677.26	79,182.55	82,431.07	58,707.28	71,788.60	74,591.08
Fixed Assets	55,273.17	61,930.67	76,373.32	60,459.72	43,323.78	70,846.43	70,615.18
Current Assets	1,125.75	42,746.60	2,809.23	21,971.35	15,383.50	942.16	3,975.89
Against security of Bill	550.40	4,759.13	25.90	-	2,111.64	-	-
Domestic Bills	396.00	98.14	0.45	-	26.10	-	-
Foreign Bills	154.40	4,661.00	25.45	-	2,085.54	-	-
Against Guarantee	2,271.92	6,762.65	2,740.83	136.67	158.33	4,447.21	2,215.27
Government Guarantee	91.30	198.74	151.18	136.67	3.12	139.38	-
Institutional Guarantee	2,059.87	6,094.01	2,230.03	-	3.46	3,698.46	2,181.01
Personal Guarantee	68.80	469.90	313.98	-	146.79	607.63	30.35
Collective Guarantee	-	-	-	-	1.93	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	51.95	-	45.63	-	3.04	1.74	3.91
Credit Card	32.64	13.55	34.67	63.09	47.70	87.77	66.61
Others	151.73	1,765.64	1,656.78	4,217.99	7,542.06	1,537.40	922.06
<b>Total</b>	<b>60,426.84</b>	<b>119,884.32</b>	<b>86,442.18</b>	<b>87,943.30</b>	<b>72,782.16</b>	<b>84,895.32</b>	<b>79,975.52</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Century	Sanima	MBL	NIC	Global	NMB	Prabhu
<b>Sector Wise</b>							
Agricultural and Forest Related	2,301.06	4,736.61	4,346.13	11,838.41	7,543.60	3,452.80	5,264.22
Fishery Related	34.44	88.89	180.79	345.25	142.85	148.88	10.63
Mining Related	179.80	997.70	146.06	2.99	192.61	121.66	-
Manufacturing (Producing) Related	13,922.83	15,247.30	20,081.31	12,278.60	39,577.40	24,066.33	15,484.10
Construction	6,332.58	8,443.55	7,111.79	21,150.29	23,973.69	15,836.53	14,512.38
Electricity, Gas and Water	4,187.70	2,868.64	4,250.36	1,448.13	12,487.57	6,432.94	5,195.79
Metal Products, Mach. & Ele. Eqp.	1,112.45	1,327.32	492.22	359.62	1,266.99	1,633.95	780.05
Tras., Com. and Public Utilities	1,038.84	6,525.75	2,504.94	510.99	3,043.52	2,975.09	3,433.04
Wholesaler & Retailer	10,878.32	16,177.18	22,053.18	38,416.58	45,956.53	35,721.56	15,983.98
Finance, Insurance and Real Estate	6,589.43	4,778.98	8,542.69	19,566.46	11,358.06	8,145.34	9,155.89
Hotel or Restaurant	2,112.28	3,239.32	2,246.97	12,262.69	8,409.78	4,950.24	6,162.46
Other Services	2,249.39	3,021.35	5,847.55	3,949.90	8,917.99	2,786.60	8,947.92
Consumption Loans	3,100.07	1,967.48	2,974.44	10,194.34	7,520.33	3,622.54	5,227.10
Local Government	-	-	129.84	-	97.39	-	-
Others	7,519.52	22,698.03	9,938.31	39,788.70	25,661.54	9,222.38	8,220.69
<b>TOTAL sectorwise</b>	<b>61,558.71</b>	<b>92,118.11</b>	<b>90,846.58</b>	<b>172,112.98</b>	<b>196,149.84</b>	<b>119,116.85</b>	<b>98,378.25</b>

**Product Wise**

Term Loan	20,003.04	20,000.45	17,268.49	28,558.27	36,900.87	30,703.31	33,995.55
Overdraft	11,821.77	9,040.45	7,303.26	38,063.34	42,205.08	8,485.62	12,285.20
Trust Receipt Loan / Import Loan	1,361.03	1,609.80	4,572.33	459.26	10,108.47	4,515.59	4,309.33
Demand & Other Working Capital Loan	12,926.03	17,573.95	11,915.67	32,092.04	40,723.75	19,832.24	14,206.06
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,691.60	6,225.20	5,919.01	17,181.24	17,249.80	13,332.43	10,300.13
Real Estate Loan	3,428.84	5,461.04	4,267.41	18,031.07	4,915.82	4,119.13	3,444.28
Margin Nature Loan	758.97	479.66	317.59	490.48	2,264.42	488.80	1,920.88
Hire Purchase Loan	2,320.35	4,681.51	6,815.93	9,451.42	11,997.79	5,772.92	7,137.94
Deprived Sector Loan	2,519.35	5,175.10	4,355.51	19,959.75	8,814.64	6,598.54	4,495.45
Bills Purchased	3.80	77.64	-	-	-	-	19.98
Other Product	2,723.92	21,793.31	28,111.38	7,826.11	20,969.19	25,268.27	6,263.44
<b>Total Product wise Loan</b>	<b>61,558.71</b>	<b>92,118.11</b>	<b>90,846.58</b>	<b>172,112.98</b>	<b>196,149.84</b>	<b>119,116.85</b>	<b>98,378.25</b>

**Collateral Wise**

Gold and Silver	50.86	66.21	19.78	83.48	83.01	465.39	47.73
Government Securities	-	-	-	0.60	-	0.90	19.79
Non Governmental Securities	758.97	4.50	-	490.48	143.97	461.20	1,935.77
Fixed Deposit Receipts	231.29	578.99	368.66	604.85	779.62	465.28	3,593.64
Own	231.29	577.72	368.66	604.85	779.62	465.28	3,593.64
Other Licences Institutions	-	1.27	-	-	-	-	-
Collateral of Properties	58,590.95	87,804.81	86,390.80	155,690.96	173,843.23	116,589.28	83,827.13
Fixed Assets	43,651.75	74,416.10	44,276.67	135,372.15	112,133.04	103,708.34	81,623.46
Current Assets	14,939.20	13,388.71	42,114.13	20,318.81	61,710.20	12,880.94	2,203.67
Against security of Bill	3.80	86.44	14.80	-	-	-	2,788.82
Domestic Bills	3.80	0.43	-	-	-	-	49.68
Foreign Bills	-	86.01	14.80	-	-	-	2,739.14
Against Guarantee	1,803.10	7.97	1,022.66	14,758.23	512.01	629.25	4,679.48
Government Guarantee	-	-	129.84	216.53	22.31	87.25	124.93
Institutional Guarantee	1,780.83	-	317.48	14,291.97	15.00	252.08	3,863.91
Personal Guarantee	22.24	7.92	535.75	-	436.53	173.80	607.66
Collective Guarantee	0.03	-	-	-	38.17	84.60	82.98
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	0.05	39.58	249.72	-	31.52	-
Credit Card	48.04	31.84	89.42	121.06	317.21	24.06	2.78
Others	71.71	3,537.36	2,940.45	363.31	20,470.79	481.48	1,483.12
<b>Total</b>	<b>61,558.71</b>	<b>92,118.11</b>	<b>90,846.58</b>	<b>172,112.98</b>	<b>196,149.84</b>	<b>119,116.85</b>	<b>98,378.25</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	SBL	BOK	CBL	NCC	RBB	Mega	Narayani
<b>Sector Wise</b>							
Agricultural and Forest Related	7,037.93	3,744.03	2,735.22	2,820.06	12,883.77	2,386.95	0.80
Fishery Related	67.89	71.36	15.83	247.89	787.31	15.58	-
Mining Related	396.16	11.91	11.51	553.33	-	101.56	-
Manufacturing (Producing) Related	20,634.30	17,724.20	10,010.92	16,116.62	15,825.91	12,791.58	-
Construction	7,961.48	4,156.25	2,758.45	9,011.98	17,409.17	3,995.63	-
Electricity, Gas and Water	5,020.09	3,592.26	3,572.16	4,122.30	4,836.61	3,070.73	-
Metal Products, Mach. & Ele. Eqp.	2,286.93	1,425.13	528.15	1,439.04	2,429.26	635.65	-
Tras., Com. and Public Utilities	6,937.21	1,250.88	1,240.96	2,352.55	2,703.32	902.18	3.94
Wholesaler & Retailer	26,256.08	21,215.61	9,940.01	10,794.23	46,147.98	19,377.35	-
Finance, Insurance and Real Estate	8,861.92	8,213.61	6,715.19	3,557.23	14,629.01	14,868.08	-
Hotel or Restaurant	4,586.04	3,953.12	2,501.29	2,349.06	8,451.03	3,340.48	-
Other Services	4,103.00	6,470.27	1,843.31	3,254.73	3,947.14	3,127.33	-
Consumption Loans	4,655.45	7,951.32	3,676.55	1,761.76	19,367.47	4,855.08	-
Local Government	150.47	-	-	-	216.60	-	2.72
Others	25,431.95	2,442.46	4,500.15	10,631.90	2,240.46	8,755.66	2.72
<b>TOTAL sectorwise</b>	<b>124,386.90</b>	<b>82,222.40</b>	<b>50,049.68</b>	<b>69,012.69</b>	<b>151,875.04</b>	<b>78,223.84</b>	<b>10.18</b>

**Product Wise**

Term Loan	32,004.83	15,444.92	11,731.14	16,567.35	19,363.86	14,378.25	-
Overdraft	23,767.39	22,968.61	7,730.18	15,388.33	23,435.48	10,164.57	2.72
Trust Receipt Loan / Import Loan	5,511.08	3,758.96	4,341.62	2,598.02	1,807.01	1,906.06	-
Demand & Other Working Capital Loan	25,500.10	13,874.09	10,045.45	10,682.39	51,638.27	21,990.94	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,693.16	3,567.62	1,939.28	4,348.56	13,673.63	4,856.53	-
Real Estate Loan	7,244.26	3,985.01	3,845.35	1,112.12	9,006.37	8,365.79	-
Margin Nature Loan	3,317.92	1,221.69	1,741.46	708.72	2,490.99	1,003.07	-
Hire Purchase Loan	10,034.10	7,294.93	2,308.16	5,406.21	6,860.58	4,248.36	3.94
Deprived Sector Loan	7,590.49	3,805.13	2,965.48	2,692.06	8,084.32	5,611.91	0.80
Bills Purchased	81.02	895.90	18.58	-	57.78	2.03	-
Other Product	3,642.54	5,405.53	3,382.99	9,508.93	15,456.75	5,696.33	2.72
<b>Total Product wise Loan</b>	<b>124,386.90</b>	<b>82,222.40</b>	<b>50,049.68</b>	<b>69,012.69</b>	<b>151,875.04</b>	<b>78,223.84</b>	<b>10.18</b>

**Collateral Wise**

Gold and Silver	-	23.53	196.77	54.07	13,705.11	57.49	-
Government Securities	3.40	1.06	-	-	224.21	0.19	-
Non Governmental Securities	3,362.14	349.69	1,789.99	708.72	2,483.60	1,326.29	-
Fixed Deposit Receipts	1,034.93	463.25	136.11	448.59	620.14	312.56	-
Own	1,032.45	463.25	136.11	448.59	620.14	312.56	-
Other Licences Institutions	2.48	-	-	-	-	-	-
Collateral of Properties	111,473.86	75,030.30	45,644.21	63,474.88	129,985.23	70,660.68	7.46
Fixed Assets	67,462.97	69,150.27	45,420.50	60,468.13	129,937.35	67,118.49	7.46
Current Assets	44,010.89	5,880.04	223.70	3,006.75	47.88	3,542.19	-
Against security of Bill	3,539.58	650.03	18.58	948.76	50.19	3.80	-
Domestic Bills	492.88	-	-	-	19.19	3.80	-
Foreign Bills	3,046.70	650.03	18.58	948.76	31.00	-	-
Against Guarantee	2,880.11	5,693.15	1,998.54	2,125.52	4,484.68	4,716.69	2.72
Government Guarantee	145.02	2.17	16.46	74.74	8.62	-	2.72
Institutional Guarantee	2,689.05	3,356.88	1,907.24	2,048.52	3,950.51	4,269.37	-
Personal Guarantee	44.66	9.20	3.85	2.26	459.76	395.96	-
Collective Guarantee	-	-	61.28	-	65.79	51.07	-
Int. Rtd. Foreign Bank's Guarantee	-	843.78	-	-	-	-	-
Other Guarantee	1.38	1,481.12	9.72	-	-	0.30	-
Credit Card	230.40	11.40	-	4.49	-	72.03	-
Others	1,862.48	-	265.50	1,247.65	321.88	1,074.10	-
<b>Total</b>	<b>124,386.90</b>	<b>82,222.40</b>	<b>50,049.68</b>	<b>69,012.69</b>	<b>151,875.04</b>	<b>78,223.84</b>	<b>10.18</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Sahayogi	Karnali	Excel	Miteri	Mukti	Corporate	Kanchan	Sindhu
<b>Sector Wise</b>								
Agricultural and Forest Related	533.07	306.87	380.19	343.12	4,604.71	6.25	225.06	28.30
Fishery Related	21.64	-	11.03	5.92	57.36	4.14	12.32	-
Mining Related	-	-	-	-	-	-	2.54	-
Manufacturing (Producing) Related	298.80	311.19	1,009.23	353.85	1,244.17	97.10	598.23	71.88
Construction	115.33	110.87	1,426.71	1,086.13	11,285.28	110.69	373.84	526.75
Electricity, Gas and Water	11.58	-	24.16	-	224.59	-	1.09	-
Metal Products, Mach. & Ele. Eqp.	-	-	108.89	43.79	185.50	5.02	46.93	2.49
Tras., Com. and Public Utilities	71.71	243.12	120.05	217.68	4,608.63	15.96	290.89	230.74
Wholesaler & Retailer	1,420.79	351.27	2,024.20	500.56	7,645.17	30.94	1,996.19	278.03
Finance, Insurance and Real Estate	147.68	-	758.15	139.98	1,774.97	2.19	359.88	428.95
Hotel or Restaurant	42.33	-	203.74	72.35	1,550.89	1.61	115.07	125.70
Other Services	69.80	983.56	399.64	64.25	628.14	3.34	293.60	15.41
Consumption Loans	26.67	62.57	224.88	122.94	2,229.12	26.48	83.29	131.02
Local Government	-	-	-	1.50	-	-	-	-
Others	1,396.82	-	1,043.87	1,243.12	9,747.46	59.39	799.08	605.51
<b>TOTAL sectorwise</b>	<b>4,156.22</b>	<b>2,369.44</b>	<b>7,734.74</b>	<b>4,195.20</b>	<b>45,785.99</b>	<b>363.12</b>	<b>5,198.03</b>	<b>2,444.79</b>

**Product Wise**

Term Loan	-	662.45	2,262.59	29.17	10,831.16	28.91	624.65	712.26
Overdraft	-	941.02	1,016.82	415.60	6,787.08	112.64	2,188.38	259.74
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	1,752.26	-	1,952.67	-	3.00	55.96	35.56	145.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	48.47	110.87	1,152.52	806.70	9,852.33	86.95	383.55	518.13
Real Estate Loan	96.90	-	492.37	118.84	1,685.64	12.99	47.72	60.21
Margin Nature Loan	-	-	88.84	-	1,115.78	-	38.78	6.30
Hire Purchase Loan	49.00	243.12	207.55	312.97	4,696.23	43.72	339.94	258.12
Deprived Sector Loan	247.44	172.24	313.34	229.04	9,596.14	12.29	404.84	384.65
Bills Purchased	-	-	-	-	-	2.99	-	-
Other Product	1,962.15	239.74	248.03	2,282.88	1,218.63	6.66	1,134.60	99.76
<b>Total Product wise Loan</b>	<b>4,156.22</b>	<b>2,369.44</b>	<b>7,734.74</b>	<b>4,195.20</b>	<b>45,785.99</b>	<b>363.12</b>	<b>5,198.03</b>	<b>2,444.79</b>

**Collateral Wise**

Gold and Silver	-	-	61.73	-	250.65	-	-	71.45
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	88.84	-	1,116.67	-	-	6.30
Fixed Deposit Receipts	26.67	62.57	17.32	41.97	326.48	3.60	66.94	27.19
Own	26.67	62.57	17.32	41.97	326.48	3.60	66.94	27.19
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,127.55	2,306.87	7,566.84	4,151.74	37,427.95	359.44	4,736.76	1,976.66
Fixed Assets	4,127.55	2,306.87	7,566.84	4,151.74	37,417.20	359.44	4,736.76	1,976.66
Current Assets	-	-	-	-	10.75	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	-	-	-	6,482.88	-	356.04	363.20
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	-	-	-	-	82.52	-	340.00	363.20
Personal Guarantee	-	-	-	-	561.37	-	-	-
Collective Guarantee	-	-	-	-	5,838.99	-	16.04	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	2.01	-	0.01	1.50	181.35	0.08	38.29	-
<b>Total</b>	<b>4,156.22</b>	<b>2,369.44</b>	<b>7,734.74</b>	<b>4,195.20</b>	<b>45,785.99</b>	<b>363.12</b>	<b>5,198.03</b>	<b>2,444.79</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Sahara	Salapa	GreenDB	Shangrila	Deva	Kailash	Shine
<b>Sector Wise</b>							
Agricultural and Forest Related	107.37	179.92	121.58	666.66	1,185.54	390.29	2,142.88
Fishery Related	11.45	4.05	4.27	6.35	56.27	72.60	99.43
Mining Related	-	-	4.50	34.10	-	-	-
Manufacturing (Producing) Related	73.19	30.11	61.04	1,198.41	1,098.12	1,515.42	3,509.45
Construction	14.57	2.53	45.39	3,308.46	2,906.31	3,633.39	2,442.38
Electricity, Gas and Water	-	-	2.95	315.18	846.06	1,461.39	42.82
Metal Products, Mach. & Ele. Eqp.	10.23	3.40	-	169.75	190.85	439.10	75.56
Tras., Com. and Public Utilities	0.40	0.83	108.62	1,361.12	1,487.47	1,943.28	1,365.54
Wholesaler & Retailer	157.26	44.55	108.07	3,400.75	2,755.09	3,181.79	5,972.78
Finance, Insurance and Real Estate	4.40	-	101.17	1,800.64	1,412.42	3,546.44	933.47
Hotel or Restaurant	17.95	51.43	26.91	936.40	435.37	739.72	2,038.51
Other Services	53.93	-	13.89	1,458.62	499.26	565.98	1,563.58
Consumption Loans	10.31	11.34	78.12	1,028.55	2,014.26	1,007.04	771.68
Local Government	-	0.19	-	3.34	10.33	-	-
Others	250.44	110.83	535.60	6,951.30	6,832.46	10,066.66	3,414.90
<b>TOTAL sectorwise</b>	<b>711.48</b>	<b>439.17</b>	<b>1,212.10</b>	<b>22,639.63</b>	<b>21,729.79</b>	<b>28,563.49</b>	<b>24,372.98</b>

**Product Wise**

Term Loan	8.25	192.12	451.47	8,339.01	1,538.06	3,976.48	6,499.05
Overdraft	21.00	86.87	317.07	5,477.03	1,102.52	6,187.93	1,834.29
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	600.25	-	-	389.57	169.59	286.65	6,993.10
Res. Per. H. Loan (Up to Rs. 15 mil.)	-	-	123.61	3,043.27	2,271.11	3,425.67	2,025.40
Real Estate Loan	-	-	9.55	949.18	1,283.20	3,290.31	1,350.44
Margin Nature Loan	-	-	15.76	375.90	1,127.25	1,197.72	24.89
Hire Purchase Loan	-	7.58	146.27	2,216.73	2,091.14	3,146.20	1,869.07
Deprived Sector Loan	38.52	79.61	104.10	1,632.96	963.82	1,732.78	1,130.69
Bills Purchased	-	-	-	-	-	-	-
Other Product	43.47	72.99	44.28	215.99	11,183.09	5,319.76	2,646.05
<b>Total Product wise Loan</b>	<b>711.48</b>	<b>439.17</b>	<b>1,212.10</b>	<b>22,639.63</b>	<b>21,729.79</b>	<b>28,563.49</b>	<b>24,372.98</b>

**Collateral Wise**

Gold and Silver	-	-	27.50	1.42	438.36	193.89	17.12
Government Securities	-	-	-	-	18.00	-	-
Non Governmental Securities	-	-	15.76	375.90	1,112.31	1,197.72	-
Fixed Deposit Receipts	10.31	2.97	12.16	128.66	211.23	214.16	226.14
Own	10.31	2.97	12.16	128.66	211.23	214.16	226.14
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	701.18	436.20	1,052.58	21,069.48	18,841.49	25,688.12	24,104.84
Fixed Assets	701.18	436.20	1,052.58	21,069.48	18,841.49	25,688.12	24,104.84
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	-	-	1,064.19	884.53	1,268.62	-
Government Guarantee	-	-	-	3.34	10.33	14.45	-
Institutional Guarantee	-	-	-	819.04	621.93	1,124.10	-
Personal Guarantee	-	-	-	102.32	65.72	130.07	-
Collective Guarantee	-	-	-	139.48	186.54	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	104.10	-	223.87	0.98	24.89
<b>Total</b>	<b>711.48</b>	<b>439.17</b>	<b>1,212.10</b>	<b>22,639.63</b>	<b>21,729.79</b>	<b>28,563.49</b>	<b>24,372.98</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Jyoti	Garima	Mahalaxmi	GandakiDB	LumbiniDB	Kamana	Septakoshi
<b>Sector Wise</b>							
Agricultural and Forest Related	1,793.94	1,664.41	1,612.33	1,267.76	841.32	884.25	820.74
Fishery Related	28.62	65.59	46.33	53.99	45.45	64.20	-
Mining Related	41.97	52.27	-	-	48.74	44.80	-
Manufacturing (Producing) Related	2,531.08	1,766.64	1,515.32	1,810.91	1,144.55	1,348.36	-
Construction	4,375.64	5,279.69	4,082.02	4,137.87	3,449.26	2,283.68	146.56
Electricity, Gas and Water	728.93	117.00	642.98	42.14	2,392.56	90.00	-
Metal Products, Mach. & Ele. Eqp.	544.81	336.41	86.27	220.69	35.88	444.61	120.16
Tras., Com. and Public Utilities	519.54	3,133.92	896.59	1,452.80	885.62	1,904.49	9.09
Wholesaler & Retailer	3,112.05	3,489.03	5,439.52	4,166.08	3,020.69	4,427.86	828.23
Finance, Insurance and Real Estate	2,991.43	890.76	3,847.27	1,169.54	3,634.84	2,209.95	124.14
Hotel or Restaurant	772.97	1,195.04	1,474.26	1,130.69	681.26	782.44	13.07
Other Services	646.60	629.08	1,046.59	781.01	1,781.01	723.21	8.01
Consumption Loans	2,626.43	2,084.23	3,662.81	1,600.15	1,788.61	1,249.38	152.53
Local Government	4.60	0.03	-	-	-	-	-
Others	7,406.63	13,355.09	6,184.66	9,744.88	5,319.80	8,446.09	629.01
<b>TOTAL sectorwise</b>	<b>28,125.24</b>	<b>34,059.18</b>	<b>30,536.95</b>	<b>27,578.49</b>	<b>25,069.60</b>	<b>24,903.33</b>	<b>2,851.54</b>

**Product Wise**

Term Loan	7,467.63	11,809.17	8,050.73	2,243.71	4,983.22	11,511.22	1,525.42
Overdraft	7,616.70	8,524.03	8,094.64	9,087.65	4,630.64	5,301.02	553.74
Trust Receipt Loan / Import Loan	-	0.99	-	-	-	-	-
Demand & Other Working Capital Loan	-	50.75	-	-	611.35	387.33	118.69
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,548.76	3,995.72	3,075.60	4,353.83	2,588.06	1,904.40	146.56
Real Estate Loan	1,923.38	1,148.28	2,698.07	1,475.94	2,240.57	603.96	124.14
Margin Nature Loan	994.74	263.15	1,424.28	117.62	998.66	111.24	-
Hire Purchase Loan	2,043.20	4,461.98	2,206.72	2,137.70	1,560.36	2,495.79	50.87
Deprived Sector Loan	2,127.54	1,894.87	2,088.19	1,551.66	2,682.91	1,940.70	221.38
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,403.29	1,910.24	2,898.72	6,610.37	4,773.83	647.68	110.75
<b>Total Product wise Loan</b>	<b>28,125.24</b>	<b>34,059.18</b>	<b>30,536.95</b>	<b>27,578.49</b>	<b>25,069.60</b>	<b>24,903.33</b>	<b>2,851.54</b>

**Collateral Wise**

Gold and Silver	266.98	873.07	862.19	816.42	25.09	448.82	79.41
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	994.23	212.96	1,424.28	-	998.66	111.24	-
Fixed Deposit Receipts	217.93	291.27	374.98	266.05	515.67	176.62	31.34
Own	217.93	291.27	374.98	266.05	515.67	176.62	31.34
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	24,494.02	31,746.10	26,494.79	25,745.42	22,170.46	23,382.22	2,740.80
Fixed Assets	24,494.02	31,746.10	26,494.67	25,745.42	22,170.46	23,382.22	2,740.80
Current Assets	-	-	0.13	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,139.95	926.01	1,380.11	632.98	1,357.21	633.18	-
Government Guarantee	4.60	0.19	-	2.69	17.19	1.73	-
Institutional Guarantee	1,741.06	265.00	1,372.94	414.34	1,334.03	223.38	-
Personal Guarantee	67.99	180.24	0.57	215.95	1.21	323.72	-
Collective Guarantee	326.30	478.98	6.60	-	4.77	84.35	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.60	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	12.13	9.76	0.60	117.62	2.51	151.26	-
<b>Total</b>	<b>28,125.24</b>	<b>34,059.18</b>	<b>30,536.95</b>	<b>27,578.49</b>	<b>25,069.60</b>	<b>24,903.33</b>	<b>2,851.54</b>



## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Tinau	NFL	NSML	Goodwill	Lalitpur	United	Progressive	Janaki
<b>Sector Wise</b>								
Agricultural and Forest Related	1,705.17	-	0.52	1,105.93	-	101.34	80.06	129.27
Fishery Related	90.89	-	-	-	-	-	-	-
Mining Related	-	-	-	-	2.76	-	-	-
Manufacturing (Producing) Related	1,146.45	-	61.10	-	-	233.31	229.70	103.57
Construction	1,060.26	17.19	20.02	1,618.65	13.38	842.29	136.43	74.91
Electricity, Gas and Water	-	-	-	-	-	150.00	-	-
Metal Products, Mach. & Ele. Eqp.	110.13	-	3.45	13.64	-	605.65	-	-
Tras., Com. and Public Utilities	1,038.17	6.22	-	723.24	-	1,261.09	91.55	-
Wholesaler & Retailer	2,612.66	40.87	33.33	2,071.20	63.86	327.48	111.50	909.10
Finance, Insurance and Real Estate	813.45	5.00	40.31	-	75.94	169.93	457.27	253.85
Hotel or Restaurant	684.65	-	27.50	352.97	-	-	109.62	50.97
Other Services	909.43	-	-	64.94	137.59	-	93.80	31.56
Consumption Loans	387.90	0.08	146.49	288.58	15.78	398.75	41.81	48.27
Local Government	-	-	33.18	-	-	-	-	-
Others	2,035.88	24.99	1,886.00	275.19	50.70	1,794.34	187.73	617.97
<b>TOTAL sectorwise</b>	<b>12,595.04</b>	<b>94.36</b>	<b>2,251.90</b>	<b>6,514.33</b>	<b>360.01</b>	<b>5,884.18</b>	<b>1,539.47</b>	<b>2,219.46</b>

**Product Wise**

Term Loan	1,598.85	-	125.37	3,147.28	63.86	376.99	311.33	972.72
Overdraft	4,381.98	-	-	-	-	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	3.88	40.87	147.82	-	-	200.64	269.26	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	870.27	11.57	20.02	1,182.91	13.38	682.42	45.94	74.91
Real Estate Loan	519.25	22.72	1,765.88	504.46	75.94	490.72	86.44	253.85
Margin Nature Loan	10.10	0.08	26.19	275.19	5.08	278.81	39.31	-
Hire Purchase Loan	856.82	6.22	123.86	729.78	9.44	1,988.64	90.00	8.19
Deprived Sector Loan	1,251.62	5.00	33.18	324.83	1.63	391.53	436.48	42.40
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	3,102.27	7.89	9.57	349.87	190.67	1,474.42	260.71	867.39
<b>Total Product wise Loan</b>	<b>12,595.04</b>	<b>94.36</b>	<b>2,251.90</b>	<b>6,514.33</b>	<b>360.01</b>	<b>5,884.18</b>	<b>1,539.47</b>	<b>2,219.46</b>

**Collateral Wise**

Gold and Silver	134.90	-	-	162.20	-	80.81	-	-
Government Securities	-	-	-	1.71	-	-	-	-
Non Governmental Securities	10.10	-	26.19	-	5.08	-	30.23	-
Fixed Deposit Receipts	160.18	-	0.05	124.68	1.26	31.00	3.64	40.08
Own	160.18	-	0.05	124.68	1.26	31.00	3.64	40.08
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	11,216.69	89.28	404.22	5,936.93	167.02	5,316.38	1,072.92	2,179.39
Fixed Assets	11,216.69	89.28	404.22	5,936.93	101.52	5,316.38	1,072.92	2,179.39
Current Assets	-	-	-	-	65.49	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,073.18	5.00	83.27	13.64	-	169.93	432.68	-
Government Guarantee	-	-	33.18	-	-	-	-	-
Institutional Guarantee	256.37	5.00	-	-	-	169.93	373.92	-
Personal Guarantee	0.90	-	50.09	-	-	-	8.76	-
Collective Guarantee	815.91	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	13.64	-	-	50.00	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	0.08	1,738.17	275.19	186.65	286.07	-	-
<b>Total</b>	<b>12,595.04</b>	<b>94.36</b>	<b>2,251.90</b>	<b>6,514.33</b>	<b>360.01</b>	<b>5,884.18</b>	<b>1,539.47</b>	<b>2,219.46</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	Pokhara	Multi	Srijana	Samriddhi	CMerchant	Crystal
<b>Sector Wise</b>						
Agricultural and Forest Related	308.39	203.63	1,283.70	-	287.76	-
Fishery Related	4.74	-	-	-	-	-
Mining Related	-	-	-	-	-	-
Manufacturing (Producing) Related	362.73	1.46	-	-	584.16	-
Construction	573.65	43.23	146.29	66.46	-	-
Electricity, Gas and Water	-	-	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	-	-	0.02	-	-
Tras., Com. and Public Utilities	583.17	-	-	4.47	2.94	-
Wholesaler & Retailer	1,368.75	17.24	407.40	28.26	84.26	-
Finance, Insurance and Real Estate	809.04	-	99.60	19.53	-	-
Hotel or Restaurant	374.82	-	-	-	74.77	-
Other Services	71.50	2.02	1.23	-	-	-
Consumption Loans	48.56	12.65	216.71	29.07	1.76	9.44
Local Government	-	-	-	-	-	-
Others	1,663.56	16.64	4,135.91	15.60	550.93	310.92
<b>TOTAL sectorwise</b>	<b>6,168.91</b>	<b>296.87</b>	<b>6,290.84</b>	<b>163.41</b>	<b>1,586.58</b>	<b>320.35</b>

**Product Wise**

Term Loan	2,230.06	-	201.01	94.72	910.11	218.69
Overdraft	727.53	-	1,336.06	-	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-
Demand & Other Working Capital Loan	968.33	234.98	206.38	-	149.60	16.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	496.47	43.23	146.29	-	-	-
Real Estate Loan	594.86	-	193.99	-	419.96	82.14
Margin Nature Loan	44.37	-	0.40	24.50	-	0.02
Hire Purchase Loan	583.17	-	66.35	9.06	2.47	2.72
Deprived Sector Loan	304.91	16.64	391.10	2.63	-	-
Bills Purchased	-	-	-	-	-	-
Other Product	219.21	2.02	3,749.25	32.51	104.44	-
<b>Total Product wise Loan</b>	<b>6,168.91</b>	<b>296.87</b>	<b>6,290.84</b>	<b>163.41</b>	<b>1,586.58</b>	<b>320.35</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	-	-	-	24.50	-	-
Fixed Deposit Receipts	48.56	12.54	150.36	-	-	6.70
Own	48.56	12.54	150.36	-	-	6.70
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	5,680.26	284.33	165.95	132.16	1,586.58	313.63
Fixed Assets	5,680.26	284.33	165.95	132.16	1,586.58	313.63
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	395.72	-	-	6.74	-	-
Government Guarantee	-	-	-	2.63	-	-
Institutional Guarantee	291.37	-	-	-	-	-
Personal Guarantee	104.35	-	-	4.12	-	-
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	44.37	-	5,974.53	-	-	0.02
<b>Total</b>	<b>6,168.91</b>	<b>296.87</b>	<b>6,290.84</b>	<b>163.41</b>	<b>1,586.58</b>	<b>320.35</b>

## Statement of Credit as on Magh end, 2076(Mid-Feb, 2020)

BFI Name	GMBFL	ICFC	CityExpress	Manju	Reliance	GURKHAF	Shree	Central
<b>Sector Wise</b>								
Agricultural and Forest Related	59.66	176.61	2.00	173.78	35.40	188.53	523.72	265.84
Fishery Related	7.00	10.91	1.50	19.61	-	2.04	15.20	2.50
Mining Related	-	-	-	-	0.65	-	3.94	45.19
Manufacturing (Producing) Related	91.08	474.45	0.99	181.22	162.24	329.06	159.30	99.76
Construction	872.81	173.48	6.44	1,831.76	634.42	587.83	1,137.86	692.50
Electricity, Gas and Water	-	14.18	-	149.72	35.01	-	-	-
Metal Products, Mach. & Ele. Eqp.	2.80	26.48	-	133.69	65.43	-	38.04	112.23
Tras., Com. and Public Utilities	77.83	326.24	1.26	349.30	622.25	231.64	121.06	227.22
Wholesaler & Retailer	316.05	1,309.40	17.29	638.11	193.47	655.08	769.69	196.13
Finance, Insurance and Real Estate	524.68	2,360.98	95.37	1,354.81	575.68	578.77	422.03	229.02
Hotel or Restaurant	254.56	787.07	1.50	163.24	261.57	218.99	128.57	59.06
Other Services	46.16	331.96	11.05	135.71	109.66	212.93	625.94	110.86
Consumption Loans	428.83	368.10	16.22	663.72	268.00	1,047.19	229.57	177.01
Local Government	-	-	-	-	-	-	-	-
Others	872.14	3,174.27	-	991.97	993.24	1,901.23	397.92	1,147.49
<b>TOTAL sectorwise</b>	<b>3,553.59</b>	<b>9,534.13</b>	<b>153.61</b>	<b>6,786.65</b>	<b>3,957.02</b>	<b>5,953.30</b>	<b>4,572.83</b>	<b>3,364.81</b>

**Product Wise**

Term Loan	348.00	2,043.81	18.48	1,962.35	-	283.63	792.83	148.51
Overdraft	184.26	3,658.08	2.00	-	-	286.48	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	114.62	316.02	-	452.94	19.55	984.61	703.42	563.37
Res. Per. H. Loan (Up to Rs. 15 mil.)	616.48	941.90	92.29	1,757.64	592.53	587.83	855.85	692.50
Real Estate Loan	427.40	725.22	1.00	290.59	359.70	161.81	684.29	116.77
Margin Nature Loan	208.94	428.43	0.35	296.27	234.82	208.15	176.56	18.66
Hire Purchase Loan	97.86	485.98	1.26	334.97	624.91	286.59	115.95	310.69
Deprived Sector Loan	326.98	767.29	7.28	1,148.45	426.11	432.85	246.01	154.01
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,229.05	167.40	30.96	543.43	1,699.40	2,721.34	997.91	1,360.31
<b>Total Product wise Loan</b>	<b>3,553.59</b>	<b>9,534.13</b>	<b>153.61</b>	<b>6,786.65</b>	<b>3,957.02</b>	<b>5,953.30</b>	<b>4,572.83</b>	<b>3,364.81</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	694.42	-	4.94
Government Securities	-	18.00	-	-	-	-	-	-
Non Governmental Securities	-	-	-	296.27	-	208.15	176.56	18.66
Fixed Deposit Receipts	147.68	149.40	0.26	29.68	28.53	84.96	36.78	25.86
Own	147.68	149.40	0.26	29.68	28.53	84.96	36.78	25.86
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	2,969.30	8,230.72	145.73	5,026.68	3,060.36	4,454.10	4,143.98	3,228.27
Fixed Assets	2,969.30	8,230.72	145.73	5,026.68	3,060.36	4,454.10	4,143.98	3,228.27
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	260.00	700.44	7.28	1,422.11	603.95	511.67	215.50	0.10
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	260.00	686.00	7.28	1,085.00	420.00	409.94	215.50	0.10
Personal Guarantee	-	14.44	-	337.11	1.58	101.73	-	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	182.37	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	176.61	435.57	0.35	11.91	264.18	-	-	87.00
<b>Total</b>	<b>3,553.59</b>	<b>9,534.13</b>	<b>153.61</b>	<b>6,786.65</b>	<b>3,957.02</b>	<b>5,953.30</b>	<b>4,572.83</b>	<b>3,364.81</b>

BFI Name	BestFC
<b>Sector Wise</b>	
Agricultural and Forest Related	326.15
Fishery Related	3.14
Mining Related	7.03
Manufacturing (Producing) Related	178.96
Construction	159.13
Electricity, Gas and Water	7.50
Metal Products, Mach. & Ele. Eqp.	100.59
Tras., Com. and Public Utilities	134.45
Wholesaler & Retailer	158.09
Finance, Insurance and Real Estate	258.95
Hotel or Restaurant	66.62
Other Services	24.41
Consumption Loans	183.43
Local Government	-
Others	700.96
<b>TOTAL sectorwise</b>	<b>2,309.40</b>

**Product Wise**

Term Loan	131.88
Overdraft	268.72
Trust Receipt Loan / Import Loan	11.17
Demand & Other Working Capital Loan	70.85
Res. Per. H. Loan (Up to Rs. 15 mil.)	111.67
Real Estate Loan	129.92
Margin Nature Loan	19.53
Hire Purchase Loan	243.70
Deprived Sector Loan	188.85
Bills Purchased	-
Other Product	1,133.12
<b>Total Product wise Loan</b>	<b>2,309.40</b>

**Collateral Wise**

Gold and Silver	3.50
Government Securities	-
Non Governmental Securities	27.23
Fixed Deposit Receipts	26.95
Own	26.95
Other Licences Institutions	-
Collateral of Properties	2,077.27
Fixed Assets	2,077.27
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	164.72
Government Guarantee	4.02
Institutional Guarantee	147.50
Personal Guarantee	13.21
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	-
Credit Card	-
Others	9.74
<b>Total</b>	<b>2,309.40</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
		2017	2018	2019	2019	2020	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	12,593	17,420	25,503	32,596	33,071	38.33	46.40	1.46
	a. Paid-up Capital	7,721	11,159	17,078	20,107	20,621	44.52	53.04	2.56
	b. Statutory Reserves	1,748	2,451	3,531	4,746	4,826	40.25	44.08	1.67
	c. Retained Earning	1,179	1,379	1,750	3,395	3,245	16.91	26.91	-4.42
	d. Others Reserves	1,944	2,431	3,144	4,349	4,380	25.03	29.33	0.72
<b>2</b>	<b>BORROWINGS</b>	66,773	87,707	126,378	144,940	141,042	31.35	44.09	-2.69
	a. NRB	555	2,070	1,701	11,112	8,648	273.02	-17.80	-22.18
	f. Others	66,218	85,637	124,677	133,828	132,395	29.33	45.59	-1.07
<b>3</b>	<b>DEPOSITS</b>	34,344	49,549	85,606	98,759	100,272	44.27	72.77	1.53
<b>4</b>	<b>BILLS PAYABLE</b>	2	1	75	38	146	-33.54	5591.09	285.41
<b>5</b>	<b>OTHER LIABILITIES</b>	10,366	13,552	23,664	25,126	27,423	30.73	74.63	9.14
	a. Loan Loss Provision	1,716	2,391	4,013	4,854	5,049	39.32	67.86	4.01
	b. Interest Suspense a/c	939	1,121	1,800	2,085	2,296	19.49	60.53	10.13
	c. Others	7,712	10,039	17,851	18,186	20,077	30.18	77.81	10.40
<b>6</b>	<b>RECONCILIATION A/c</b>	5,780	3,480	5,192	6,333	8,434	-39.79	49.19	33.17
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	3,907	4,039	6,608	4,322	4,890	3.37	63.62	13.15
	Total	<b>133,765</b>	<b>175,748</b>	<b>273,028</b>	<b>312,113</b>	<b>315,278</b>	31.39	55.35	1.01
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	12,498	16,314	19,246	26,912	21,931	30.54	17.97	-18.51
	a. Cash Balance	94	147	214	287	275	56.92	45.57	-4.27
	b. Bank Balance	6,243	9,190	13,398	13,991	12,911	47.19	45.79	-7.72
	c. Money at Call	6,161	6,977	5,634	12,634	8,744	13.26	-19.25	-30.79
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARE</b>	43	43	312	409	409	0.00	629.98	0.03
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,658	2,565	2,262	10,956	11,364	-3.52	-11.81	3.73
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	106,541	145,944	235,101	256,319	261,144	36.98	61.09	1.88
	Institutional	24,131	30,597	38,955	39,183	40,628	26.79	27.32	3.69
	Individual	82,410	115,347	196,147	217,136	220,516	39.97	70.05	1.56
<b>5</b>	<b>FIXED ASSETS</b>	1,219	1,472	2,107	2,253	2,324	20.72	43.14	3.12
<b>6</b>	<b>OTHER ASSETS</b>	4,766	5,735	8,552	8,801	9,242	20.34	49.11	5.01
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	11	7	11	14	14	-36.38	53.11	-1.53
<b>8</b>	<b>NON BANKING ASSETS</b>	-	-	1	1	1	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/c</b>	5,959	3,609	5,391	6,412	8,830	-39.44	49.37	37.72
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	70	57	45	35	20	-18.74	-20.95	-44.15
	Total	<b>133,765</b>	<b>175,745</b>	<b>273,028</b>	<b>312,113</b>	<b>315,278</b>	31.38	55.35	1.01
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1</b>	<b>INTEREST EXPENSES</b>	5,938	11,759	17,022	10,644	12,470	98.04	44.75	17.16
<b>2</b>	<b>COMMISSION/FEE EXPENSES</b>	0	3	7	15	19	1378.80	114.61	29.44
<b>3</b>	<b>EMPLOYEE EXPENSES</b>	3,619	4,735	6,299	4,349	5,002	30.85	33.03	15.00
<b>4</b>	<b>OFFICE OPERATING EXPENSES</b>	1,232	1,594	2,358	1,316	1,564	29.44	47.90	18.86
<b>5</b>	<b>NON OPERATING EXPENSES</b>	1	9	63	70	81	1056.98	578.43	15.27
<b>6</b>	<b>PROVISION FOR RISK</b>	641	1,048	1,921	1,502	1,866	63.43	83.21	24.22
<b>7</b>	<b>LOAN WRITTEN OFF</b>	3	1	5	-	-	-72.34	464.16	0.00
<b>8</b>	<b>EXTRAORDINARY EXPENSES</b>	0	-	1	0	1	-100.00	0.00	237.78
<b>9</b>	<b>PROVISION FOR STAFF BONUS</b>	519	547	861	621	705	5.43	57.54	13.49
<b>10</b>	<b>PROVISION FOR INCOME TAX</b>	1,561	1,663	2,545	1,735	1,979	6.56	52.98	14.04
<b>11</b>	<b>NET PROFIT</b>	3,902	4,013	6,249	4,303	4,888	2.87	55.70	13.59
	TOTAL EXPENSES	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>24,556</b>	<b>28,575</b>	45.70	47.12	16.37
<b>Income</b>									
<b>1.</b>	<b>INTEREST INCOME</b>	15,659	22,236	31,647	20,924	24,270	42.00	42.32	15.99
<b>2.</b>	<b>COMMISSION &amp; DISCOUNT</b>	410	546	805	452	537	33.36	47.34	18.73
<b>3</b>	<b>OTHER OPERATING INCOME</b>	1,000	2,049	3,739	2,325	2,738	104.84	82.48	17.77
<b>4</b>	<b>NON OPERATING INCOME</b>	51	142	176	62	70	180.15	23.91	12.90
<b>5</b>	<b>PROVISION FOR WRITTEN BACK</b>	241	364	936	762	926	50.99	156.84	21.61
<b>6</b>	<b>RECOVERY FOR WRITE BACK</b>	3	5	2	0	0	73.37	-59.94	16.35
<b>7</b>	<b>INCOME FOR EXTRA ORDINARY EXPENSES</b>	-	0	0	13	15	0.00	712.18	12.98
<b>8</b>	<b>NET LOSS</b>	51	31	26	17	18	-39.31	-17.32	3.43
	TOTAL INCOME	<b>17,415</b>	<b>25,374</b>	<b>37,331</b>	<b>24,556</b>	<b>28,575</b>	45.70	47.12	16.37
<b>Miscellaneous Information</b>									
	No. of Total Staffs	8,903	11,552	17,361	18,885	19,297	29.75	50.29	2.18
	No. of Total Branches	1,895	2,448	3,629	3,861	3,929	29.18	48.24	1.76
	No. of Total Centers	132,355	172,788	274,186	298,359	303,082	30.55	58.68	1.58
	No. of Total Groups	455,206	562,425	926,625	1,005,538	1,021,870	23.55	64.76	1.62
	No. of Total Passive Groups	4,942	5,762	9,565	9,536	9,695	16.59	66.00	1.66
	No. of Total Members	2,338,046	2,856,380	4,327,991	4,579,739	4,640,182	22.17	51.52	1.32
	No. of Total Passive Members	37,050	51,516	118,044	171,769	178,501	39.04	129.14	3.92
	No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,805,815	2,830,280	17.59	44.54	0.87
	No. of Total Overdue Borrowers	44,281	56,824	165,984	141,771	153,702	28.33	192.10	8.42
	No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,505,516	4,637,002	27.09	43.65	2.92
	Total Saving Amount (Rs million)	34,583	49,549	101,910	98,762	100,416	43.27	105.68	1.68

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	24	4	2	30	214,370	7,146
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	137	50	9	196	908,198	4,634
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	24	7	1	32	182,625	5,707
9	1	Morang	140	52	12	204	1,078,874	5,289
10	1	Sunsari	121	38	12	171	853,255	4,990
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	35	3	1	39	354,866	9,099
	<b>Total</b>		<b>663</b>	<b>176</b>	<b>40</b>	<b>879</b>	<b>5,068,144</b>	<b>5,766</b>
15	2	Saptari	41	7	8	56	714,448	12,758
16	2	Siraha	72	13	2	87	712,263	8,187
17	2	Dhanusa	68	15	5	88	843,521	9,585
18	2	Mahottari	49	16	4	69	701,368	10,165
19	2	Sarlahi	64	13	2	79	860,231	10,889
20	2	Rautahat	52	8	1	61	767,464	12,581
21	2	Bara	70	12	5	87	768,566	8,834
22	2	Parsa	58	14	4	76	671,682	8,838
	<b>Total</b>		<b>474</b>	<b>98</b>	<b>31</b>	<b>603</b>	<b>6,039,543</b>	<b>10,016</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	25	1	1	27	48,391	1,792
27	3	Dhading	46	26	-	72	375,580	5,216
28	3	Nuwakot	34	14	1	49	310,095	6,328
29	3	Sindhupalchok	36	11	-	47	321,636	6,843
30	3	Kavrepalanchok	65	19	5	89	426,844	4,796
31	3	Kathmandu	709	153	47	909	1,949,321	2,144
32	3	Lalitpur	166	29	13	208	523,173	2,515
33	3	Bhaktapur	83	19	6	108	340,471	3,153
34	3	Makwanpur	58	17	4	79	469,915	5,948
35	3	Chitawan	133	69	12	214	648,176	3,029
	<b>Total</b>		<b>1,431</b>	<b>365</b>	<b>90</b>	<b>1,886</b>	<b>6,179,583</b>	<b>3,277</b>
36	4	Gorkha	39	7	3	49	302,931	6,182
37	4	Manang	7	2	-	9	7,307	812
38	4	Lamjung	35	10	2	47	187,444	3,988
39	4	Kaski	148	100	16	264	549,957	2,083
40	4	Tanahu	68	30	1	99	361,299	3,649
41	4	Syangja	35	28	2	65	323,145	4,971
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	41	12	-	53	300,195	5,664
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	20	11	-	31	127,002	4,097
46	4	Nawalparasi East	51	31	5	87	348,241	4,003
	<b>Total</b>		<b>477</b>	<b>249</b>	<b>29</b>	<b>755</b>	<b>2,686,381</b>	<b>3,558</b>

47	5	Gulmi	31	17	-	48	313,100	6,523
48	5	Palpa	42	15	-	57	291,889	5,121
49	5	Rupandehi	175	113	18	306	983,686	3,215
50	5	Kapilbastu	60	23	4	87	639,182	7,347
51	5	Arghakhanchi	20	6	-	26	220,869	8,495
52	5	Pyuthan	18	12	-	30	254,921	8,497
53	5	Rolpa	18	2	-	20	250,903	12,545
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	72	49	4	125	617,554	4,940
56	5	Banke	69	38	6	113	549,080	4,859
57	5	Bardiya	35	23	-	58	476,731	8,220
58	5	Nawalparasi West	45	27	2	74	370,928	5,013
<b>Total</b>			<b>591</b>	<b>325</b>	<b>34</b>	<b>950</b>	<b>5,028,279</b>	<b>5,293</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	42	12	2	56	392,050	7,001
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>167</b>	<b>22</b>	<b>4</b>	<b>193</b>	<b>1,755,062</b>	<b>9,094</b>
69	7	Doti	18	3	-	21	236,642	11,269
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	108	39	4	151	866,914	5,741
72	7	Bajura	12	1	-	13	150,774	11,598
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	47	22	1	70	504,304	7,204
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>274</b>	<b>76</b>	<b>5</b>	<b>355</b>	<b>2,852,632</b>	<b>8,036</b>
<b>Grand Total</b>			<b>4,077</b>	<b>1,311</b>	<b>233</b>	<b>5,621</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	90	1	164
No. of Branches <sup>@</sup>	4,077	1,311	233	3,929		9,550
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,268
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						3,100

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	663	176	40	672	879	1,551
2	474	98	31	745	603	1,348
Bagmati	1,431	365	90	590	1,886	2,476
Gandaki	477	249	29	517	755	1,272
5	591	325	34	881	950	1,831
Karnali	167	22	4	187	193	380
Sudur Paschim	274	76	5	337	355	692
<b>Total</b>	<b>4,077</b>	<b>1,311</b>	<b>233</b>	<b>3,929</b>	<b>5,621</b>	<b>9,550</b>

\* Population 29,609,623 for 2019/20 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

**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	1,391,062.97

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	1,581,373.78

**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	1,895,199.49	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)	
S.N.	Description	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
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
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
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
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
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
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
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
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
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
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	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

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)	
S.N.	Description	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
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
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
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
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
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
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
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
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
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
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	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
	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

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)	
S.N.	Description	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
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
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
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
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
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	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

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

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.06	803,408.71	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59
2	Fixed:	9.98	1,085,241.74	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87
2.1	up to 1 month	9.53	34,008.81	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08
2.2	1-3 months	9.47	91,558.14	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21
2.3	3-6 months	9.91	116,334.22	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62
2.4	6-12 months	10.01	488,374.18	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19
2.5	1-2 yrs	10.18	241,481.36	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84
2.6	2 yrs and above	10.02	113,485.04	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92
3	Call	3.63	307,298.25	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.70	4,009.35	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73
6	Non interest bearing deposits	-	217,963.34	-	223,341.45	-	213,630.70	-	247,984.89
6.1	Current	-	193,345.22	-	194,119.76	-	188,281.07	-	223,728.96
6.2	Margin	-	23,155.45	-	23,965.59	-	23,633.45	-	23,239.18
6.3	Other	-	1,462.66	-	5,256.11	-	1,716.18	-	1,016.75
	Aggregate	6.30	2,417,921.40	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.46	109,057.00	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72
2	Fishery Related	12.05	2,616.94	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30
3	Mining Related	12.54	4,301.32	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78
4	Agriculture, Forestry & Beverage Production Related	12.08	121,004.21	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98
5	Non Food Production Related	11.89	260,713.42	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63
6	Construction	12.29	226,767.66	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23
7	Electricity, Gas and Water	11.42	84,848.49	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	27,845.52	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84
9	Transport, Communication and Public Utilities	12.73	58,894.49	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97
10	Wholesaler & Retailer	12.36	493,446.11	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29
11	Finance, Insurance and Real Estate	11.70	176,984.66	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39
12	Hotel or Restaurant	12.24	82,417.35	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28
13	Other Services	12.44	95,950.81	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36
14	Consumption Loans	12.83	134,334.76	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45
15	Local Government	3.43	1,499.92	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85
16	Others	13.10	251,328.84	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42
	Aggregate	12.31	2,132,011.50	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Trust Receipt Loan / Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
4	Demand & Other Working Capital Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
6	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
7	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
8	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
9	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
10	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
11	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

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

Overall Summary of Interest Rate on LCY Deposit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.46	830,030.41	4.37	845,084.60	4.45	850,849.41	4.53	858,028.32
2	Fixed:	10.28	1,206,389.41	10.29	1,207,979.13	10.10	1,205,878.50	10.18	1,207,872.65
2.1	up to 1 month	9.70	46,070.10	10.75	31,911.69	10.77	40,604.85	10.38	35,313.93
2.2	1-3 months	10.08	88,503.07	10.12	91,243.17	9.91	99,512.06	9.97	95,340.83
2.3	3-6 months	10.11	128,871.86	10.30	122,145.68	10.04	135,668.93	10.11	114,472.17
2.4	6-12 months	10.25	490,257.72	10.13	529,704.96	9.79	505,951.40	10.04	544,362.05
2.5	1-2 yrs	10.58	295,174.69	10.59	271,285.12	10.53	261,773.10	10.44	260,607.85
2.6	2 yrs and above	10.25	157,511.96	10.33	161,688.50	10.36	162,368.16	10.34	157,775.84
3	Call	3.98	266,236.27	3.89	260,222.47	4.07	268,697.81	4.13	270,319.10
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.79	3,916.09	7.95	4,151.63	7.88	3,218.02	8.08	4,204.61
6	Non interest bearing deposits	-	251,329.64	-	255,742.18	-	251,752.36	-	256,661.86
6.1	Current	-	227,073.21	-	231,751.50	-	225,357.33	-	232,013.26
6.2	Margin	-	22,581.34	-	22,321.23	-	24,643.90	-	22,814.17
6.3	Other	-	1,675.09	-	1,669.46	-	1,751.13	-	1,834.43
	Aggregate	6.72	2,557,901.82	6.67	2,573,180.01	6.62	2,580,396.09	6.67	2,597,086.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.51	119,507.04	12.09	120,321.66	12.09	122,591.17	12.17	125,182.68
2	Fishery Related	11.83	2,698.40	11.53	2,922.51	11.47	3,173.91	11.53	3,269.61
3	Mining Related	12.37	4,383.38	11.98	4,850.82	11.74	5,183.18	12.00	5,929.62
4	Agriculture, Forestry & Beverage Production Related	12.22	130,259.08	11.92	132,429.05	12.01	130,732.53	11.85	133,007.09
5	Non Food Production Related	11.92	297,216.01	11.91	304,097.14	11.84	300,630.46	11.77	306,243.39
6	Construction	12.27	235,960.13	12.39	239,038.73	12.32	242,857.02	12.53	242,721.21
7	Electricity, Gas and Water	11.44	94,499.67	11.43	96,833.09	11.26	98,737.87	11.21	102,175.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.28	33,449.93	12.36	33,255.77	12.30	33,680.73	12.21	32,939.20
9	Transport, Communication and Public Utilities	12.34	61,082.50	12.36	61,475.42	12.80	61,909.88	12.73	61,187.42
10	Wholesaler & Retailer	12.21	532,376.45	12.42	528,546.50	12.45	539,600.39	12.32	551,011.24
11	Finance, Insurance and Real Estate	11.94	233,815.95	12.19	226,459.07	11.97	188,401.46	11.98	194,653.63
12	Hotel or Restaurant	12.20	88,192.62	12.06	91,258.10	11.89	90,659.96	11.82	94,671.80
13	Other Services	12.52	103,918.38	12.50	105,526.34	12.52	106,039.26	12.43	106,841.99
14	Consumption Loans	12.67	142,641.75	12.73	140,788.26	12.62	140,421.78	12.53	139,632.01
15	Local Government	4.01	1,500.49	4.92	1,499.89	4.95	1,503.69	4.92	1,513.80
16	Others	13.30	237,100.01	13.43	239,832.38	13.44	271,175.65	13.29	278,591.56
	Aggregate	12.29	2,318,601.78	12.34	2,329,134.74	12.33	2,337,298.93	12.28	2,379,571.84

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Trust Receipt Loan / Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
4	Demand & Other Working Capital Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
6	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
7	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
8	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
9	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
10	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
11	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.22	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65	11.67	130,972.12
2	Fishery Related	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72	10.77	3,538.33
3	Mining Related	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83	11.84	5,655.64
4	Agriculture, Forestry & Beverage Production Related	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59	11.75	127,019.25
5	Non Food Production Related	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99	11.66	308,819.44
6	Construction	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48	12.35	252,550.38
7	Electricity, Gas and Water	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98	11.30	120,532.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83	12.09	30,465.86
9	Transport, Communication and Public Utilities	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41	12.67	60,283.65
10	Wholesaler & Retailer	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73	12.03	545,353.80
11	Finance, Insurance and Real Estate	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03	11.89	197,897.88
12	Hotel or Restaurant	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80	11.74	102,543.02
13	Other Services	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71	12.17	111,574.57
14	Consumption Loans	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35	12.42	134,827.92
15	Local Government	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81	4.92	1,512.81
16	Others	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92	13.02	301,672.18
	Aggregate	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83	12.08	2,435,219.08

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Trust Receipt Loan / Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
4	Demand & Other Working Capital Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
6	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
7	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
8	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
9	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
10	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
11	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08





Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	4.78	925,536.22
2	Fixed:	9.69	1,434,481.39
2.1	up to 1 month	0.00	-
2.2	1-3 months	0.00	-
2.3	3-6 months	9.56	260,695.46
2.4	6-12 months	9.59	345,237.43
2.5	1-2 yrs	9.59	591,160.83
2.6	2 yrs and above	10.20	237,387.68
3	Call	4.14	297,655.14
4	Certificate of Deposits	0.00	-
5	Other	8.06	4,051.62
6	Non interest bearing deposits	0.00	272,686.18
6.1	Current	0.00	245,097.71
6.2	Margin	0.00	25,520.86
6.3	Other	0.00	2,067.61
	Aggregate	6.78	2,934,410.56

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.23	152,056.13
2	Fishery Related	10.60	4,300.18
3	Mining Related	11.72	5,922.02
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01
5	Non Food Production Related	11.41	340,538.56
6	Construction	12.29	279,050.43
7	Electricity, Gas and Water	11.28	135,058.30
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70
9	Transport, Communication and Public Utilities	12.46	66,127.07
10	Wholesaler & Retailer	11.97	588,889.04
11	Finance, Insurance and Real Estate	11.81	213,132.51
12	Hotel or Restaurant	11.69	116,800.31
13	Other Services	12.01	119,914.92
14	Consumption Loans	12.39	137,592.75
15	Local Government	4.88	1,508.41
16	Others	12.83	344,209.46
	Aggregate	11.94	2,675,824.80

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	11.57	552,770.76
2	Overdraft	12.19	396,507.86
3	Trust Receipt Loan / Import Loan	9.49	76,535.04
4	Demand & Other Working Capital Loan	11.74	660,793.09
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.21	202,505.42
6	Real Estate Loan	12.26	134,958.88
7	Margin Nature Loan	12.01	35,156.50
8	Hire Purchase Loan	12.83	145,271.68
9	Deprived Sector Loan	11.44	159,807.71
10	Bills Purchased	6.19	3,734.97
11	Other Product	12.61	307,801.81
	Aggregate	11.94	2,675,843.71

## 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 Ltd.	NBL	2	Agriculture Development Bank Ltd.	ADBNL
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Bank Ltd.	NIBL
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Nepal Bangladesh Bank Ltd.	NBBL
9	Everest Bank Ltd.	EBL	10	Kumari Bank Ltd.	Kumari
11	Laxmi Bank Ltd.	Laxmi	12	Citizens Bank International Ltd.	Citizen
13	Prime Commercial Bank Ltd.	Prime	14	Sunrise Bank Ltd.	Sunrise
15	Century Commercial Bank Ltd.	Century	16	Sanima Bank Ltd.	Sanima
17	Machhapuchhre Bank Ltd.	MBL	18	NIC Asia Bank Ltd.	NIC
19	Global IME Bank Ltd.	Global	20	NMB Bank Ltd.	NMB
21	Prabhu Bank Ltd.	Prabhu	22	Siddhartha Bank Ltd.	SBL
23	Bank of Kathmandu Ltd.	BOK	24	Civil Bank Ltd.	CBL
25	Nepal Credit and Commerce Bank Ltd.	NCC	26	Rastriya Banijya Bank Ltd.	RBB
27	Mega Bank Nepal Ltd.	Mega			
<b>B. Development Banks</b>					
1	Narayani Development Bank Ltd.	Narayani	2	Sahayogi Vikas Bank Ltd.	Sahayogi
3	Karnali Development Bank Ltd.	Karnali	4	Excel Development Bank Ltd.	Excel
5	Miteri Development Bank Ltd.	Miteri	6	Muktinath Bikas Bank Ltd.	Mukti
7	Corporate Development Bank Ltd.	Corporate	8	Kanchan Development Bank Ltd.	Kanchan
9	Sindhu Bikas Bank Ltd.	Sindhu	10	Sahara Bikas Bank Ltd.	Sahara
11	Salapa Bikash Bank Ltd.	Salapa	12	Green Development Bank Ltd.	GreenDB
13	Sangrila Development Bank Ltd.	Shangrila	14	Deva Development Bank Ltd.	Deva
15	Kailash Bikash Bank Ltd.	Kailash	16	Shine Resunga Development Bank Ltd.	Shine
17	Jyoti Bikas Bank Ltd.	Jyoti	18	Garima Bikas Bank Ltd.	Garima
19	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	20	Gandaki Bikas Bank Ltd.	GandakiDB
21	Lumbini Bikas Bank Ltd.	LumbiniDB	22	Kamana Sewa Bikas Bank Ltd.	Kamana
23	Saptakoshi Development Bank Ltd.	Saptakoshi	24	Tinau Mission Bikas Bank Ltd.	Tinau
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Goodwill Finance Ltd.	Goodwill	4	Lalitpur Finance Co. Ltd.	Lalitpur
5	United Finance Co. Ltd.	United	6	Progressive Finance Co. Ltd.	Progressive
7	Janaki Finance Co. Ltd.	Janaki	8	Pokhara Finance Ltd.	Pokhara
9	Multipurpose Finance Co. Ltd.	Multi	10	Shrijana Finance Ltd.	PFCL
11	Samriddhi Finance Company Limited	Samriddhi	12	Capital Merchant Banking & Finance Co. Ltd.	CMerchant
13	Crystal Finance Ltd.	Crystal	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	City Express Finance Company Ltd.	CityExpress
17	Manjushree Financial Institution Ltd.	Manju	18	Reliance Finance Ltd.	Reliance
19	Gorkhas Finance Ltd.	GURKHAFC	20	Shree Investment & Finance Co. Ltd.	Shree
21	Central Finance Ltd.	Central	22	Best Finance Ltd.	BestFC

## Annex-I

**D. Microfinance Financial Institutions**

1	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan	2	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC
3	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek
5	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan
7	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE	8	Naya Nepal Laghubitta Bittiya Sanstha Ltd.	Naya
9	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojagar	12	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
13	Nagbeli Laghubitta Bittiya Sanstha Ltd.	Nagbeli	14	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
15	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire	16	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana
17	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	18	Laxmi Lighubitta Bittiya Sanstha Ltd.	LaxmiMF
19	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	20	Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd.	MahilaMF
21	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	24	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
25	Global IME Laghubitta Bittiya Sanstha Ltd.	ReliableMF	26	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
27	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	28	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
29	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	30	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
31	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	32	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
33	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
35	Unnati Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Laghubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	38	Support Microfinance Bittiya Sanstha Ltd.	Support
39	Aarambha Laghubitta Bittiya Sanstha Ltd.	Arambha	40	Chautari Laghubitta Bittiya Sanstha Ltd.	Chautari
41	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda	42	Asha Laghubitta Bittiya Sanstha Ltd.	Asha
43	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro	44	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
45	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati	46	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
47	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola	48	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
49	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha	50	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
51	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	52	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
53	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	54	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok
55	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	56	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya
57	Sajeelo Laghubitta Bittiya Sanstha Ltd.	Sajeelo	58	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
59	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	60	Dibya Laghubitta Bittiya Sanstha Ltd.	Divya
61	Cweda Laghubitta Bittiya Sanstha Ltd.	Cweda	62	Grameen Swayamsewak Laghubitta Bittiya Sanstha Ltd.	Grameen
63	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	64	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
65	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	66	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
67	Smart Laghubitta Bittiya Sanstha Ltd.	Smart	68	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik
69	Jalpa Laghubitta Bittiya Sanstha Limited	Jalapa	70	Solve Laghubitta Bittiya Sanstha Limited	Solve
71	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	72	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
73	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	74	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
75	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	76	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
77	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	78	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi
79	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	80	NRN Laghubitta Bittiya Sanstha Limited	NRN
81	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban	82	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu
83	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur	84	BPW Laghubitta Bittiya Sanstha Limited	BPW
85	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	86	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram
87	Super Laghubitta Bittiya Sanstha Limited	Super	88	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
89	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	90	Nawa Kiran Laghubitta Bittiya Sanstha Limited	Nawa Kiran

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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