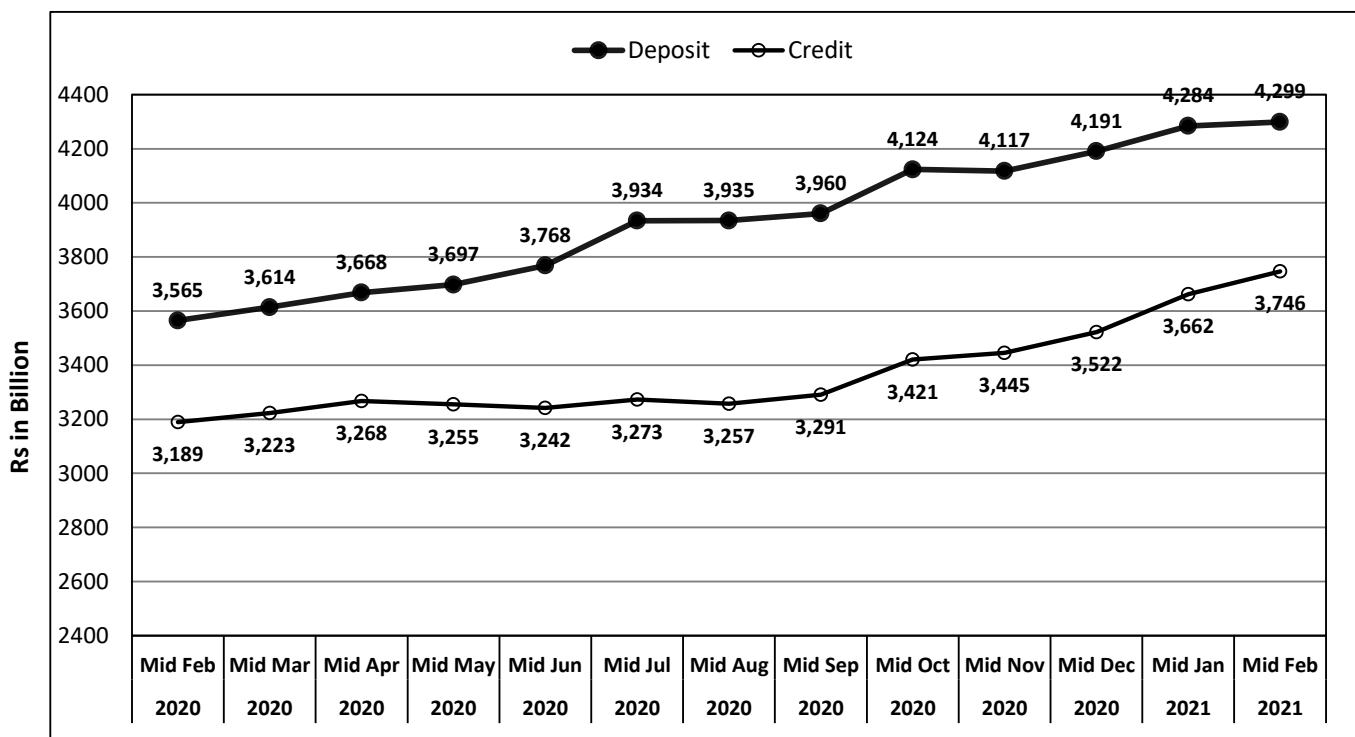


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Magh
Mid-Feb, 2021

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1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	19	20	76	142
Total Number of Licensed BFIs*	27	19	20	76	142

* 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 and Development Bank is based on NFRS reporting whereas Finance Company is based on NAS.

Major Financial Indicators

as on Magh End, 2077 (Mid-Feb, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.57	10.89	2.66	114.12
2	Total Credit/GDP	88.11	9.22	2.12	99.45
3	Total Credit/ Total Deposit	87.61	84.61	79.88	87.15
4	CCD Ratio [#]	75.83	76.36	67.41	75.68
5	Fixed Deposit/Total Deposit	47.39	54.72	57.03	48.32
6	Saving Deposit/Total Deposit	33.50	32.19	28.99	33.27
7	Current Deposit/Total Deposit	9.01	2.18	1.01	8.17
8	Call Deposit/Total Deposit	8.92	10.74	11.40	9.15
9	NPL/ Total Loan [^]	1.71	1.93	6.64	1.84
10	Total LLP /Total Loan	2.15	1.80	8.82	2.26
11	Deprived Sector Loan/Total Loan ^{\$^}	6.75	15.29	12.08	7.59
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.42	7.98	14.27	8.52
2	Investment in Gov. Securities/Total Deposit	15.29	10.31	14.18	14.79
3	Total Liquid Assets/Total Deposit	24.62	25.65	39.04	25.05
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	11.33	12.45	18.28	11.56
2	Total Capital/RWA	13.75	13.51	19.81	13.86
D. Financial Access					
1	No. of institutions	27	19	20	66
2	No. of Branches	4,637	1,065	256	5,958
3	No. of Deposit Accounts [^]	29,767,651	4,208,542	695,756	34,671,949
4	No. of Loan Accounts [^]	1,245,271	311,147	45,539	1,601,958
5	No. of Branchless Banking Centers [^]	1,685	-	-	1,685
6	No. of Branchless Banking Customers [^]	201,676	-	-	201,676
7	No. of Mobile Banking Customers [^]	11,354,095	1,219,563	115,787	12,689,445
8	No. of Internet Banking Customers [^]	1,056,340	27,121	6,861	1,090,322
9	No. of ATMs [^]	3,891	310	53	4,254
10	No. of Debit Cards [^]	7,723,619	284,524	40,916	8,049,059
11	No. of Credit Cards [^]	176,414	-	-	176,414
12	No. of Prepaid Cards [^]	55,617	-	-	55,617
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.86			
	(a) Saving	2.76			
	(b) Fixed	8.04			
	(c) Call	0.84			
2	Wt. Avg Interest Rate on Credit	8.89			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,767,043 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

Month end (last day) CCD ratio

[^] Data as on 2nd Quarter of FY2077/78 (2020/21)

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

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	370,014	446,402	488,277	548,346	545,097	20.64	9.38	-0.59
a. Paid-up Capital	282,196	305,885	330,876	356,965	361,623	8.39	8.17	1.31
b. Statutory Reserves	63,756	76,174	94,150	101,362	102,721	19.48	23.60	1.34
c. Retained Earning	(1,932)	4,538	4,312	18,870	10,249	-334.90	-4.98	-45.68
d. Others Reserves	25,995	59,805	58,939	71,150	70,503	130.07	-1.45	-0.91
2 BORROWINGS	35,453	90,729	81,610	172,477	219,304	155.92	-10.05	27.15
a. NRB	12,122	22,927	7,992	70,627	84,625	89.14	-65.14	19.82
b. "A"Class Licensed Institution	8,583	34,286	5,392	24,914	49,390	299.48	-84.27	98.24
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,371	16,262	0.00	348.99	21.63
d. Other Financial Ins.	2,436	3,283	1,737	1,744	1,159	34.79	-47.10	-33.55
e. Bonds and Securities	12,312	26,935	51,679	61,821	67,867	118.76	91.87	9.78
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,284,220	4,298,930	18.24	17.27	0.34
a. Current	256,809	311,505	401,130	366,336	351,319	21.30	28.77	-4.10
b. Savings	947,024	1,060,516	1,224,189	1,407,325	1,430,199	11.98	15.43	1.63
c. Fixed	1,229,731	1,526,497	1,884,402	2,078,734	2,077,097	24.13	23.45	-0.08
d. Call Deposits	367,597	417,390	387,287	387,473	393,234	13.55	-7.21	1.49
e. Others	35,770	38,519	36,729	44,352	47,082	7.69	-4.65	6.16
4 Bills Payable	3,109	2,309	2,053	3,957	4,619	-25.72	-11.11	16.72
5 Other Liabilities	263,876	303,249	385,596	426,785	441,431	14.92	27.15	3.43
1. Loan Loss Provision	55,009	54,893	78,604	82,685	82,789	-0.21	43.19	0.13
2. Interest Suspense a/c	37,705	20,271	27,582	24,750	24,481	-46.24	36.06	-1.09
3. Others	171,163	228,085	279,410	319,350	334,161	33.26	22.50	4.64
6 Reconciliation A/c	4,265	15,556	3,427	4,421	4,048	264.72	-77.97	-8.44
7 Profit & Loss A/c	61,338	73,519	59,045	34,758	40,025	19.86	-19.69	15.15
TOTAL	3,574,985	4,286,193	4,953,745	5,474,963	5,553,454	19.89	15.57	1.43
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	527,646	441,253	6.14	20.88	-16.37
a. Cash Balance	74,893	92,563	110,726	100,576	92,215	23.59	19.62	-8.31
Nepalese Notes & Coins	72,208	84,640	98,161	87,318	79,216	17.22	15.97	-9.28
Foreign Currency	2,685	7,923	12,565	13,258	12,999	195.09	58.59	-1.96
b. Bank Balance	298,098	295,862	369,615	347,784	273,932	-0.75	24.93	-21.23
1. In Nepal Rastra Bank	218,135	215,138	294,780	268,396	199,197	-1.37	37.02	-25.78
2. "A"Class Licensed Institution	41,055	29,036	27,141	30,018	25,066	-29.28	-6.53	-16.50
3. Other Financial Ins.	7,557	13,010	3,372	2,414	4,421	72.16	-74.08	83.13
4. In Foreign banks	31,352	38,678	44,322	46,955	45,248	23.37	14.59	-3.64
c. Money at Call	66,307	77,853	83,288	79,286	75,106	17.41	6.98	-5.27
2 INVESTMENTS	331,231	375,402	534,611	657,867	673,421	13.34	42.41	2.36
a. Govt. Securities	295,854	374,262	533,827	619,624	635,711	26.50	42.63	2.60
b. Others	35,377	1,140	784	38,242	37,710	-96.78	-31.24	-1.39
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	199,359	225,572	69.78	-7.79	13.15
4 LOANS & ADVANCES (Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,662,120	3,745,595	20.27	12.32	2.28
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,658,135	3,741,938	20.28	12.36	2.29
a. Private Sector	2,355,915	2,819,279	3,156,509	3,514,642	3,569,227	19.67	11.96	1.55
b. Financial Institutions	58,056	86,056	110,945	137,153	168,430	48.23	28.92	22.80
c. Government Organizations	5,871	5,176	2,679	6,341	4,282	-11.83	-48.24	-32.48
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,985	3,657	17.03	-14.36	-8.24
5 LOANS AGT. COLLECTED BILLS	129	-	-	-	826	-100.00	0.00	0.00
6 FIXED ASSETS	47,763	71,420	78,568	80,033	80,209	49.53	10.01	0.22
7 OTHER ASSETS	206,834	253,949	312,752	359,962	397,685	22.78	23.16	10.48
a. Accrued Interests	43,309	46,171	117,719	149,155	156,932	6.61	154.96	5.21
b. Others	163,525	207,777	159,955	180,514	201,132	27.06	-23.02	11.42
8 Expenses not Written off	264	26	189	174	174	-89.99	613.61	0.03
9 Non Banking Assets	4,614	5,716	7,076	7,739	7,897	23.87	23.80	2.04
10 Reconciliation Account	12,389	13,167	11,715	(20,282)	(19,533)	6.28	-11.03	-3.69
11 Profit & Loss A/c	1	75	426	347	354	10417.22	464.35	2.18
TOTAL	3,574,985	4,286,193	4,953,745	5,474,963	5,553,454	19.89	15.57	1.43

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2018	2019	2020	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	314,190	385,245	433,941	489,071	485,705	22.62	12.64	-0.69
	a. Paid-up Capital	231,458	252,260	284,811	309,616	314,261	8.99	12.90	1.50
	b. Statutory Reserves	56,203	67,359	86,033	92,361	93,627	19.85	27.72	1.37
	c. Retained Earning	3,053	8,249	8,248	21,655	12,971	170.19	-0.01	-40.10
	d. Others Reserves	23,477	57,377	54,850	65,439	64,846	144.40	-4.40	-0.91
2	BORROWINGS	33,552	82,024	78,942	162,246	211,370	144.47	-3.76	30.28
	a. NRB	11,690	21,327	7,810	65,498	79,094	82.43	-63.38	20.76
	b. "A"Class Licensed Institution	7,113	27,181	3,356	20,259	47,464	282.13	-87.65	134.29
	c. Foreign Banks and Fin. Ins.	-	3,299	14,810	13,371	16,262	0.00	348.99	21.63
	d. Other Financial Ins.	2,436	3,283	1,737	1,744	1,159	34.79	-47.10	-33.55
	e. Bonds and Securities	12,312	26,935	51,229	61,374	67,391	118.76	90.20	9.80
3	DEPOSITS	2,471,514	2,880,092	3,490,101	3,784,396	3,788,403	16.53	21.18	0.11
	a. Current	249,248	301,550	389,700	353,607	341,372	20.98	29.23	-3.46
	b. Savings	811,668	901,359	1,087,517	1,248,517	1,269,063	11.05	20.65	1.65
	c. Fixed	1,070,788	1,308,269	1,646,630	1,802,043	1,795,418	22.18	25.86	-0.37
	d. Call Deposits	308,550	336,801	332,548	338,165	337,742	9.16	-1.26	-0.12
	e. Others	31,261	32,114	33,706	42,063	44,807	2.73	4.96	6.52
4	Bills Payable	3,050	2,239	2,036	3,925	4,576	-26.59	-9.06	16.60
5	Other Liabilities	228,764	264,670	350,780	390,939	403,619	15.70	32.54	3.24
	1. Loan Loss Provision	44,118	42,916	67,444	70,084	70,164	-2.72	57.15	0.12
	2. Interest Suspense a/c	28,593	10,597	16,882	14,783	13,941	-62.94	59.30	-5.70
	3. Others	156,052	211,156	266,454	306,072	319,514	35.31	26.19	4.39
6	Reconciliation A/c	(432)	8,608	3,286	4,308	3,933	-2094.36	-61.83	-8.70
7	Profit & Loss A/c	53,633	64,456	54,484	31,140	35,817	20.18	-15.47	15.02
	TOTAL	3,104,271	3,687,334	4,413,571	4,866,025	4,933,423	18.78	19.70	1.39
	Assets								
1	LIQUID FUNDS	328,307	348,011	462,843	427,981	353,392	6.00	33.00	-17.43
	a. Cash Balance	66,242	82,456	100,912	91,777	83,856	24.48	22.38	-8.63
	Nepalese Notes & Coins	63,741	74,684	88,499	78,585	70,919	17.17	18.50	-9.75
	Foreign Currency	2,501	7,772	12,412	13,192	12,936	210.80	59.72	-1.94
	b. Bank Balance	244,464	242,924	327,901	304,762	235,244	-0.63	34.98	-22.81
	1. In Nepal Rastra Bank	201,684	196,554	275,162	250,765	182,500	-2.54	39.99	-27.22
	2. "A"Class Licensed Institution	11,245	7,476	8,186	6,810	7,240	-33.51	9.49	6.31
	3. Other Financial Ins.	192	223	233	234	258	16.34	4.35	10.05
	4. In Foreign banks	31,344	38,671	44,320	46,953	45,246	23.38	14.61	-3.64
	c. Money at Call	17,601	22,631	34,031	31,442	34,293	28.58	50.37	9.07
2	INVESTMENTS	321,107	356,216	498,252	611,800	614,449	10.93	39.87	0.43
	a. Govt. Securities	285,850	355,159	497,643	575,140	579,193	24.25	40.12	0.70
	b. Others	35,257	1,057	609	36,660	35,256	-97.00	-42.36	-3.83
3	SHARE & OTHER INVESTMENT	103,824	179,087	164,516	189,723	215,222	72.49	-8.14	13.44
4	LOANS & ADVANCES (Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,242,895	3,318,379	18.36	16.41	2.33
	4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,238,910	3,314,722	18.36	16.45	2.34
	a. Private Sector	2,049,940	2,414,260	2,801,001	3,116,668	3,193,412	17.77	16.02	2.46
	b. Financial Institutions	53,464	77,175	103,588	118,182	117,070	44.35	34.23	-0.94
	c. Government Organizations	5,842	5,172	2,679	4,060	4,241	-11.48	-48.20	4.46
	4.2 BILLS PURCHASED	2,956	3,459	2,963	3,985	3,657	17.03	-14.36	-8.24
5	LOANS AGT. COLLECTED BILLS	129	-	-	-	826	-100.00	0.00	0.00
6	FIXED ASSETS	41,139	62,650	69,840	71,304	71,455	52.29	11.48	0.21
7	OTHER ASSETS	186,241	230,511	290,073	335,849	372,138	23.77	25.84	10.81
	a. Accrued Interests	33,650	35,840	105,141	136,505	143,280	6.51	193.36	4.96
	b. Others	152,590	194,671	153,770	172,994	193,357	27.58	-21.01	11.77
8	Expenses not Written off	247	18	169	154	154	-92.74	843.42	-0.24
9	Non Banking Assets	3,380	4,555	5,945	6,719	6,929	34.77	30.51	3.13
10	Reconciliation Account	7,696	6,219	11,569	(20,400)	(19,654)	-19.19	86.02	-3.66
11	Profit & Loss A/c	-	-	133	-	131	0.00	0.00	0.00
	TOTAL	3,104,271	3,687,334	4,413,571	4,866,025	4,933,423	18.78	19.70	1.39

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	44,037	47,933	39,284	42,737	43,118	8.85	-18.04	0.89
a. Paid-up Capital	38,004	40,039	31,964	32,553	32,902	5.36	-20.17	1.07
b. Statutory Reserves	5,021	6,067	5,096	5,748	5,912	20.83	-16.01	2.86
c. Retained Earning	(531)	427	(186)	1,960	1,837	-180.42	-143.58	-6.27
d. Others Reserves	1,543	1,400	2,410	2,476	2,467	-9.24	72.13	-0.40
2 BORROWINGS	731	5,173	136	6,025	5,321	607.67	-97.37	-11.68
a. NRB	221	1,406	136	4,625	4,801	536.37	-90.34	3.82
b. "A"Class Licensed Institution	510	3,767	-	1,400	500	638.56	-100.00	-64.29
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	-	-	-	-	20	0.00	0.00	0.00
3 DEPOSITS	301,858	398,341	354,778	400,711	410,337	31.96	-10.94	2.40
a. Current	7,280	9,426	9,263	11,186	8,938	29.48	-1.73	-20.10
b. Savings	114,849	135,366	112,816	130,391	132,093	17.86	-16.66	1.31
c. Fixed	124,858	178,880	188,006	220,224	224,542	43.27	5.10	1.96
d. Call Deposits	54,586	74,358	44,048	38,235	44,067	36.22	-40.76	15.25
e. Others	285	311	646	674	696	9.26	107.38	3.33
4 Bills Payable	54	59	15	32	43	9.25	-75.01	35.49
5 Other Liabilities	17,211	20,723	15,497	16,948	18,543	20.41	-25.22	9.41
1. Loan Loss Provision	4,384	5,639	4,242	5,621	5,649	28.65	-24.79	0.49
2. Interest Suspense a/c	1,607	2,069	1,470	1,369	1,732	28.79	-28.95	26.49
3. Others	11,220	13,014	9,785	9,957	11,163	15.98	-24.81	12.10
6 Reconciliation A/c	4,584	6,828	141	113	115	48.97	-97.93	1.74
7 Profit & Loss A/c	6,227	7,258	3,577	2,739	3,336	16.57	-50.72	21.81
TOTAL	374,701	486,316	413,428	469,304	480,813	29.79	-14.99	2.45
Assets								
1 LIQUID FUNDS	89,988	94,564	76,518	71,005	62,949	5.08	-19.08	-11.35
a. Cash Balance	7,344	8,673	7,918	7,104	6,818	18.08	-8.71	-4.02
Nepalese Notes & Coins	7,160	8,521	7,765	7,038	6,756	19.01	-8.88	-4.01
Foreign Currency	184	151	153	66	62	-18.00	0.90	-5.55
b. Bank Balance	42,555	40,335	28,987	27,941	25,935	-5.22	-28.13	-7.18
1. In Nepal Rastra Bank	14,045	15,331	15,492	13,257	12,783	9.16	1.04	-3.57
2. "A"Class Licensed Institution	23,101	16,437	12,441	14,191	11,645	-28.85	-24.31	-17.95
3. Other Financial Ins.	5,401	8,560	1,052	490	1,505	58.48	-87.70	206.87
4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	0.00
c. Money at Call	40,089	45,556	39,613	35,960	30,196	13.64	-13.04	-16.03
2 INVESTMENTS	7,774	15,305	28,288	34,106	44,766	96.87	84.82	31.25
a. Govt. Securities	7,654	15,245	28,113	32,923	42,312	99.18	84.40	28.52
b. Others	120	60	175	1,183	2,454	-50.00	191.67	107.51
3 SHARE & OTHER INVESTMENT	3,668	4,745	4,484	6,772	7,261	29.36	-5.51	7.22
4 (Including Bills Purchased)	253,251	345,165	287,580	339,928	347,180	36.29	-16.68	2.13
4.1 LOANS & ADVANCES	253,251	345,165	287,580	339,928	347,180	36.29	-16.68	2.13
a. Private Sector	249,741	338,885	284,009	326,451	301,453	35.69	-16.19	-7.66
b. Financial Institutions	3,506	6,276	3,571	13,477	45,727	79.00	-43.10	239.30
c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	4,726	6,744	6,094	6,200	6,243	42.70	-9.64	0.69
7 OTHER ASSETS	10,047	12,326	9,692	10,628	11,793	22.68	-21.36	10.96
a. Accrued Interests	2,047	2,609	4,810	4,910	5,526	27.50	84.35	12.54
b. Others	8,000	9,716	4,137	4,993	5,299	21.45	-57.42	6.14
8 Expenses not Written off	10	6	17	18	19	-35.80	169.91	2.32
9 Non Banking Assets	659	624	599	465	465	-5.29	-3.99	0.05
10 Reconciliation Account	4,578	6,827	141	112	117	49.14	-97.93	4.07
11 Profit & Loss A/c	0	9	15	69	21	6827.21	59.13	-69.99
TOTAL	374,701	486,316	413,428	469,304	480,813	29.79	-14.99	2.45

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
		2018	2019	2020	2021	2021	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	11,787	13,224	15,051	16,538	16,274	12.19	13.82	-1.60
	a. Paid-up Capital	12,735	13,585	14,101	14,796	14,460	6.68	3.80	-2.27
	b. Statutory Reserves	2,531	2,748	3,021	3,252	3,182	8.56	9.95	-2.16
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,744)	(4,558)	-7.10	-9.37	-3.92
	d. Others Reserves	975	1,029	1,680	3,235	3,191	5.47	63.25	-1.35
2	BORROWINGS	1,170	3,532	2,531	4,206	2,612	201.89	-28.33	-37.90
	a. NRB	210	194	46	504	730	-7.71	-76.43	44.84
	b. "A"Class Licensed Institution	960	3,338	2,036	3,255	1,425	247.86	-39.01	-56.22
	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	-	-	450	447	457	0.00	0.00	2.24
3	DEPOSITS	63,558	75,995	88,858	99,113	100,191	19.57	16.93	1.09
	a. Current	281	530	2,167	1,543	1,009	88.38	309.33	-34.63
	b. Savings	20,508	23,791	23,856	28,417	29,043	16.01	0.28	2.20
	c. Fixed	34,085	39,349	49,766	56,466	57,137	15.44	26.47	1.19
	d. Call Deposits	4,460	6,231	10,691	11,073	11,424	39.70	71.57	3.17
	e. Others	4,224	6,094	2,377	1,614	1,579	44.28	-60.99	-2.21
4	Bills Payable	5	11	2	1	0	134.61	-84.01	-85.68
5	Other Liabilities	17,902	17,857	19,319	18,898	19,269	-0.25	8.19	1.97
	1. Loan Loss Provision	6,507	6,338	6,918	6,980	6,976	-2.60	9.16	-0.06
	2. Interest Suspense a/c	7,505	7,604	9,230	8,598	8,808	1.33	21.37	2.45
	3. Others	3,890	3,915	3,171	3,320	3,485	0.64	-19.00	4.96
6	Reconciliation A/c	113	120	0	0	0	6.10	-99.96	0.00
7	Profit & Loss A/c	1,478	1,805	984	879	871	22.08	-45.45	-0.85
	TOTAL	96,013	112,543	126,746	139,635	139,218	17.22	12.62	-0.30
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	28,659	24,912	12.85	2.38	-13.08
	a. Cash Balance	1,307	1,435	1,897	1,695	1,541	9.81	32.21	-9.06
	Nepalese Notes & Coins	1,307	1,435	1,897	1,694	1,541	9.80	32.22	-9.07
	Foreign Currency	0	0	0	0	0	130.29	-16.14	35.56
	b. Bank Balance	11,079	12,603	12,727	15,081	12,753	13.75	0.99	-15.43
	1. In Nepal Rastra Bank	2,407	3,253	4,126	4,375	3,913	35.15	26.84	-10.54
	2. "A"Class Licensed Institution	6,709	5,123	6,514	9,016	6,181	-23.64	27.16	-31.45
	3. Other Financial Ins.	1,964	4,227	2,087	1,690	2,659	115.26	-50.62	57.35
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	11,884	10,617	12.17	-0.23	-10.66
2	INVESTMENTS	2,350	3,881	8,072	11,961	14,206	65.18	107.97	18.77
	a. Govt. Securities	2,350	3,858	8,072	11,561	14,206	64.18	109.23	22.88
	b. Others	-	24	-	400	0	0.00	-100.00	-99.95
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	2,864	3,089	8.51	13.86	7.84
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	79,298	80,036	19.87	9.52	0.93
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	79,298	80,036	19.87	9.52	0.93
	a. Private Sector	56,235	66,133	71,499	71,523	74,362	17.60	8.11	3.97
	b. Financial Institutions	1,086	2,605	3,785	5,493	5,634	139.97	45.31	2.56
	c. Government Organizations	24	-	-	2,281	40	-100.00	0.00	-98.23
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,898	2,026	2,634	2,528	2,511	6.75	30.01	-0.68
7	OTHER ASSETS	10,546	11,111	12,986	13,485	13,755	5.36	16.88	2.00
	a. Accrued Interests	7,611	7,722	7,767	7,740	8,126	1.45	0.59	4.98
	b. Others	2,935	3,389	2,048	2,528	2,476	15.49	-39.56	-2.03
8	Expenses not Written off	7	2	3	1	1	-69.16	13.23	0.00
9	Non Banking Assets	576	537	533	556	503	-6.77	-0.80	-9.53
10	Reconciliation Account	115	121	4	5	4	4.95	-96.44	-26.28
11	Profit & Loss A/c	1	66	279	278	203	11229.31	320.12	-27.14
	TOTAL	96,013	112,543	126,746	139,635	139,218	17.22	12.62	-0.30

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	167,967	212,129	232,951	113,055	131,085	26.29	9.82	15.95
1.1 Deposit Liabilities	165,254	208,274	227,205	109,936	127,284	26.03	9.09	15.78
1.1.1 Saving A/c	39,005	48,102	53,627	22,089	25,300	23.32	11.49	14.54
1.1.2 Fixed A/c	112,317	143,530	157,021	85,308	99,002	27.79	9.40	16.05
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	3,985	4,419	-2.22	-10.68	10.88
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	9,132	10,719	58.93	68.14	17.38
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	37,934	43,413	25.02	3.29	14.45
1.1.2.4 Above 1 Year	39,336	52,269	56,898	34,257	40,451	32.88	8.86	18.08
1.1.3 Call Deposit	13,818	16,374	16,291	2,440	2,867	18.50	-0.51	17.48
1.1.4 Certificate of Deposits	114	268	266	99	115	134.99	-0.75	16.45
1.2 Others	2,713	3,855	5,746	3,119	3,801	42.11	49.04	21.87
2 Commission/Fee Expense	613	1,668	1,695	740	904	172.29	1.59	22.10
3 Employees Expenses	31,472	39,312	42,145	22,206	25,999	24.91	7.21	17.08
4 Office Operating Expenses	25,517	29,456	32,395	15,749	18,055	15.44	9.98	14.65
5 Exchange Fluctuation Loss	125	35	6	86	77	-71.96	-83.89	-10.13
5.1 Due to Change in Exchange Rates	102	26	5	85	76	-74.34	-81.86	-10.65
5.2 Due to Foreign Currency Transactions	23	9	1	1	1	-61.39	-89.93	45.56
6 Non-Operatiing Expenses	58	164	463	760	28	180.08	182.54	-96.34
7. Provision for Risk	15,147	19,852	33,869	17,151	20,331	31.06	70.61	18.54
7.1 Loan loss Provision	12,875	19,032	33,522	16,953	20,132	47.83	76.13	18.76
7.1.1 General Loan loss Provision	6,484	8,358	17,257	9,121	9,672	28.90	106.46	6.05
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	6,204	6,502	13.71	69.12	4.81
7.1.1.2 Watch List Provision	806	1,901	6,336	2,917	3,170	135.94	233.29	8.67
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	9,928	10,091	54.80	56.86	1.64
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	(2,096)	368	503.65	11.40	-117.57
7.2. Provision for Non-Banking Assets	1,255	481	124	23	23	-61.67	-74.23	0.00
7.3. Provision for Loss on Investment	716	147	92	14	14	-79.49	-37.32	0.15
7.4. Provision for Loss of Other Assets	302	191	131	161	162	0.00	0.00	0.04
8 Loan Written Off	971	917	411	374	409	-5.53	-55.19	9.42
9 Provision for Staff Bonus	7,982	8,857	7,499	4,519	5,234	10.96	-15.33	15.81
10 Provision for Income Tax	24,583	30,505	24,783	14,052	17,209	24.09	-18.76	22.47
11 Others	29	21	36	33	35	-28.98	74.69	5.76
12 Net Profit	61,337	74,230	58,924	34,950	40,606	21.02	-20.62	16.18
TOTAL EXPENSES	335,802	417,146	435,177	223,674	259,972	24.22	4.32	16.23
Income								
1. Interest Income	283,227	359,820	378,136	183,329	211,320	27.04	5.09	15.27
1.1. On Loans and Advance	265,446	335,598	350,654	169,233	195,079	26.43	4.49	15.27
1.2. On Investment	10,903	13,247	19,023	12,236	14,213	21.50	43.60	16.16
1.2.1 Government Bonds	9,360	11,868	17,635	11,532	13,391	26.80	48.59	16.12
1.2.2 Foreign Bonds	186	195	109	41	95	4.66	-44.25	132.07
1.2.3 NRB Bonds	1,031	620	1,038	319	314	-39.84	67.49	-1.82
1.2.4 Deventure & Bonds	327	565	242	343	413	72.80	-57.16	20.44
1.3 Agency Balance	988	1,064	640	76	83	7.70	-39.84	9.77
1.4 On Call Deposit	3,928	6,394	4,459	585	642	62.79	-30.26	9.74
1.5 Others	1,963	3,517	3,360	1,199	1,303	79.16	-4.46	8.62
2. Comission & Discount	13,569	18,694	19,439	11,729	13,484	37.76	3.99	14.96
2.1 Bills Purchase & Discount	117	218	194	127	152	86.03	-11.04	19.72
2.2 Comission	11,381	15,685	15,925	9,570	10,868	37.82	1.53	13.57
2.3 Others	2,071	2,791	3,321	2,032	2,464	34.75	18.98	21.24
3 Income From Exchange Fluctuation	7,850	10,506	10,780	4,780	6,050	33.84	2.61	26.56
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	466	679	-23.10	11.70	45.47
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	4,314	5,371	47.70	1.46	24.51
4 Other Operating Income	13,392	15,376	11,434	6,372	7,642	14.81	-25.64	19.92
5 Non Operating Income	2,491	792	2,353	3,307	4,357	-68.19	196.94	31.77
6 Provision Written Back	14,545	10,302	12,606	13,523	16,535	-29.17	22.36	22.28
7 Recovery from Written off Loan	673	995	449	424	372	47.82	-54.88	-12.27
8 Income from Extra Ordinary Expenses	53	635	(98)	3	4	1090.25	-115.50	19.54
9 Net Loss	-	26	79	208	209	0.00	203.28	0.65
TOTAL INCOME	335,802	417,146	435,177	223,674	259,972	24.22	4.32	16.23

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	141,815	177,011	199,997	97,336	112,786	24.82	12.99	15.87
1.1 Deposit Liabilities	139,186	173,492	194,436	94,240	109,014	24.65	12.07	15.68
1.1.1 Saving A/c	30,569	38,239	45,353	18,806	21,522	25.09	18.60	14.45
1.1.2 Fixed A/c	97,070	122,507	135,903	73,288	84,952	26.21	10.93	15.92
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	2,987	3,288	-9.82	-29.14	10.05
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	6,911	8,147	58.82	62.57	17.87
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	32,429	37,340	21.64	9.73	15.15
1.1.2.4 Above 1 Year	34,458	46,565	50,304	30,960	36,178	35.14	8.03	16.85
1.1.3 Call Deposit	11,433	12,478	12,915	2,048	2,424	9.13	3.50	18.40
1.1.4 Certificate of Deposits	114	268	266	99	115	134.99	-0.75	16.45
1.2 Others	2,629	3,519	5,561	3,096	3,772	33.87	58.00	21.82
2 Commission/Fee Expense	608	1,663	1,678	723	883	173.43	0.92	22.13
3 Employees Expenses	27,585	33,900	36,655	19,483	22,855	22.89	8.13	17.31
4 Office Operating Expenses	21,746	24,478	27,815	13,638	15,592	12.56	13.64	14.32
5 Exchange Fluctuation Loss	108	22	-	85	75	-79.15	-100.00	-11.01
5.1 Due to Change in Exchange Rates	85	14	-	84	75	-83.85	-100.00	-11.02
5.2 Due to Foreign Currency Transactions	23	9	-	0	0	-61.82	-100.00	-9.26
6 Non-Operatiing Expenses	53	156	458	759	27	192.82	194.30	-96.48
7. Provision for Risk	11,964	16,833	28,699	13,707	16,584	40.70	70.49	20.99
7.1 Loan loss Provision	10,356	16,382	28,485	13,531	16,408	58.18	73.89	21.26
7.1.1 General Loan loss Provision	5,380	6,774	14,922	7,676	8,167	25.91	120.28	6.41
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	5,315	5,571	7.46	94.34	4.81
7.1.1.2 Watch List Provision	520	1,552	4,772	2,360	2,597	198.29	207.60	10.01
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	7,997	7,917	76.95	45.85	-1.00
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	(2,142)	323	741.42	1.65	-115.09
7.2. Provision for Non-Banking Assets	1,030	263	-	0	0	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	-	-	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	176	176	0.00	0.00	0.04
8 Loan Written Off	885	868	385	371	406	-1.91	-55.67	9.49
9 Provision for Staff Bonus	7,011	7,625	6,917	4,002	4,586	8.77	-9.29	14.60
10 Provision for Income Tax	21,670	26,928	22,858	12,514	15,346	24.26	-15.11	22.63
11 Others	7	15	33	33	35	103.54	127.43	5.76
12 Net Profit	53,633	65,216	54,351	31,073	35,956	21.60	-16.66	15.71
TOTAL EXPENSES	287,085	354,715	379,846	193,723	225,130	23.56	7.08	16.21
Income								
1. Interest Income	241,266	304,367	328,666	159,329	183,493	26.15	7.98	15.17
1.1. On Loans and Advance	227,301	285,281	305,723	146,590	168,696	25.51	7.17	15.08
1.2. On Investment	10,487	12,684	17,963	11,280	13,187	20.95	41.62	16.90
1.2.1 Government Bonds	9,096	11,439	16,712	10,687	12,505	25.77	46.09	17.01
1.2.2 Foreign Bonds	186	195	109	41	95	4.66	-44.25	132.07
1.2.3 NRB Bonds	941	491	930	238	209	-47.80	89.33	-12.32
1.2.4 Deventure & Bonds	264	559	213	314	378	111.81	-61.95	20.29
1.3 Agency Balance	638	878	639	76	83	37.71	-27.26	9.77
1.4 On Call Deposit	1,093	2,190	1,127	262	306	100.40	-48.52	16.84
1.5 Others	1,748	3,334	3,214	1,122	1,222	90.74	-3.58	8.92
2. Comission & Discount	13,027	18,058	18,463	11,070	12,864	38.62	2.24	16.21
2.1 Bills Purchase & Discount	117	218	194	127	152	86.03	-11.04	19.72
2.2 Comission	11,052	15,267	15,407	9,208	10,599	38.14	0.92	15.11
2.3 Others	1,858	2,573	2,862	1,736	2,113	38.48	11.23	21.76
3 Income From Exchange Fluctuation	7,817	10,475	10,720	4,776	6,043	33.99	2.34	26.54
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	467	679	-22.89	10.36	45.52
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	4,309	5,364	47.72	1.33	24.49
4 Other Operating Income	10,703	11,744	9,346	4,686	5,532	9.73	-20.42	18.07
5 Non Operating Income	1,960	509	1,859	1,978	2,818	-74.01	264.92	42.46
6 Provision Written Back	11,618	8,057	10,461	11,494	14,041	-30.65	29.84	22.16
7 Recovery from Written off Loan	647	847	431	387	333	30.82	-49.15	-13.84
8 Income from Extra Ordinary Expenses	45	658	(100)	3	4	1348.42	-115.25	19.54
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	193,723	225,130	23.56	7.08	16.21

Profit and Loss Statement of Development Banks

	Mid- July					% Change		
	2018	2019	2020	Mid-Jan 2021	Mid-Feb 2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	20,949	28,665	25,608	12,244	14,255	36.83	-10.66	16.43
1.1 Deposit Liabilities	20,905	28,433	25,519	12,238	14,247	36.01	-10.25	16.41
1.1.1 Saving A/c	6,871	8,006	6,462	2,584	2,970	16.52	-19.29	14.95
1.1.2 Fixed A/c	11,833	16,780	16,342	9,383	10,966	41.81	-2.61	16.88
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	825	933	92.32	83.05	13.15
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	1,885	2,181	65.26	108.68	15.68
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	4,305	4,689	52.21	-34.62	8.93
1.1.2.4 Above 1 Year	3,950	4,445	5,180	2,368	3,163	12.53	16.54	33.58
1.1.3 Call Deposit	2,201	3,646	2,715	272	311	65.67	-25.54	14.16
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	5	8	428.78	-61.55	49.27
2 Commission/Fee Expense	-	-	16	17	20	0.00	0.00	21.25
3 Employees Expenses	3,148	4,474	4,354	2,150	2,493	42.13	-2.67	15.94
4 Office Operating Expenses	2,941	4,070	3,590	1,637	1,918	38.39	-11.80	17.14
5 Exchange Fluctuation Loss	18	13	6	1	2	-28.61	-55.51	61.33
5.1 Due to Change in Exchange Rates	18	13	5	0	1	-29.10	-62.20	59.12
5.2 Due to Foreign Currency Transactions	0	0	1	1	1	188.94	681.16	62.97
6 Non-Operatiing Expenses	1	7	3	1	1	586.86	-56.01	4.89
7. Provision for Risk	2,225	2,088	3,878	2,555	2,857	-6.18	85.77	11.85
7.1 Loan loss Provision	1,894	1,906	3,807	2,549	2,852	0.62	99.79	11.88
7.1.1 General Loan loss Provision	950	1,332	1,863	1,268	1,327	40.21	39.86	4.65
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	814	857	44.98	-32.22	5.19
7.1.1.2 Watch List Provision	222	276	1,147	454	470	24.50	315.98	3.69
7.1.2 Special Loan Loss Provision	911	565	1,868	1,272	1,516	-37.97	230.83	19.16
7.1.3 Additional Loan Loss Provision	33	9	75	9	9	-74.36	786.22	0.00
7.2. Provision for Non-Banking Assets	92	120	66	5	5	31.00	-45.27	0.00
7.3. Provision for Loss on Investment	148	62	0	0	0	-58.21	-99.26	0.00
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	2	2	-95.70	10.39	0.00
9 Provision for Staff Bonus	846	1,052	473	418	542	24.40	-55.05	29.62
10 Provision for Income Tax	2,535	3,075	1,627	1,273	1,580	21.29	-47.09	24.13
11 Others	21	0	0	-	0	-98.52	-98.52	0.00
12 Net Profit	6,227	7,258	3,804	3,077	3,785	16.57	-47.59	23.04
TOTAL EXPENSES	38,991	50,705	43,362	23,374	27,456	30.04	-14.48	17.46
Income								
1. Interest Income	34,091	45,718	39,332	19,027	22,229	34.10	-13.97	16.83
1.1. On Loans and Advance	31,194	41,784	36,071	18,031	21,186	33.95	-13.67	17.50
1.2. On Investment	309	434	781	711	749	40.73	79.87	5.27
1.2.1 Government Bonds	186	330	739	651	677	77.21	124.14	4.00
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	61	71	62.04	-60.45	17.74
1.2.4 Deventure & Bonds	58	-	1	-	1	-100.00	0.00	0.00
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	220	226	52.09	-28.76	2.69
1.5 Others	128	79	67	65	68	-38.78	-15.07	4.40
2. Comission & Discount	456	554	915	620	574	21.62	65.23	-7.44
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	345	250	31.56	29.77	-27.55
2.3 Others	165	171	419	275	324	4.08	144.36	17.84
3 Income From Exchange Fluctuation	32	31	60	5	6	-3.07	91.57	40.60
3.1 Due to Change in Exchange Rate	17	10	26	(0)	(0)	-42.21	164.75	229.53
3.2 Due to Foreign Currency Trans.	15	21	34	5	7	41.59	57.48	45.77
4 Other Operating Income	2,137	2,995	1,504	1,200	1,519	40.14	-49.80	26.60
5 Non Operating Income	356	163	180	884	1,021	-54.22	10.47	15.45
6 Provision Written Back	1,904	1,242	1,353	1,613	2,077	-34.79	8.94	28.71
7 Recovery from Written off Loan	10	34	3	16	17	253.95	-90.09	5.49
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	8	13	0.00	59.13	50.54
TOTAL INCOME	38,991	50,705	43,362	23,374	27,456	30.04	-14.48	17.46

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5,203	6,453	7,345	3,475	4,044	24.02	13.83	16.38
1.1 Deposit Liabilities	5,163	6,349	7,250	3,458	4,023	22.97	14.18	16.34
1.1.1 Saving A/c	1,565	1,856	1,811	699	808	18.59	-2.41	15.45
1.1.2 Fixed A/c	3,414	4,243	4,777	2,638	3,083	24.25	12.58	16.90
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	173	198	8.05	128.24	14.36
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	336	392	34.39	82.44	16.73
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,200	1,384	19.62	0.85	15.32
1.1.2.4 Above 1 Year	928	1,259	1,414	929	1,110	35.65	12.30	19.48
1.1.3 Call Deposit	184	250	662	121	132	36.42	164.27	9.30
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	17	21	159.64	-7.87	23.35
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	12.03
3 Employees Expenses	740	938	1,136	574	652	26.76	21.07	13.64
4 Office Operating Expenses	830	909	990	473	546	9.46	8.96	15.34
5 Exchange Fluctuation Loss	-	-	-	-	-	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
6 Non-Operatiing Expenses	4	1	2	0	0	-77.14	71.02	0.00
7. Provision for Risk	958	931	1,293	889	889	-2.80	38.84	-0.02
7.1 Loan loss Provision	624	745	1,229	873	873	19.35	64.98	-0.02
7.1.1 General Loan loss Provision	154	252	471	177	178	63.68	87.08	0.37
7.1.1.1 Pass Loan Loss Provision	90	178	55	74	75	98.33	-69.22	0.89
7.1.1.2 Watch List Provision	64	74	416	103	103	15.10	464.72	0.00
7.1.2 Special Loan Loss Provision	450	466	694	659	658	3.51	49.06	-0.12
7.1.3 Additional Loan Loss Provision	20	27	64	36	36	34.46	132.79	0.05
7.2. Provision for Non-Banking Assets	134	98	58	17	17	-26.35	-40.78	0.00
7.3. Provision for Loss on Investment	192	81	0	14	14	-58.04	-99.76	0.16
7.4. Provision for Loss of Other Assets	8	7	5	(15)	(15)	0.00	0.00	0.12
8 Loan Written Off	4	46	22	1	1	965.03	-51.09	0.00
9 Provision for Staff Bonus	126	180	109	99	106	42.93	-39.31	6.48
10 Provision for Income Tax	377	502	298	265	284	33.07	-40.59	7.07
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	800	865	18.78	-56.14	8.14
TOTAL EXPENSES	9,726	11,726	11,969	6,577	7,387	20.56	2.07	12.32
Income								
1. Interest Income	7,869	9,734	10,138	4,972	5,598	23.70	4.14	12.59
1.1. On Loans and Advance	6,951	8,533	8,861	4,612	5,198	22.76	3.84	12.69
1.2. On Investment	107	129	279	244	277	19.80	116.63	13.62
1.2.1 Government Bonds	78	99	184	195	209	27.24	85.24	7.57
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	21	33	-3.02	179.14	62.25
1.2.4 Deventure & Bonds	5	5	28	29	35	15.65	413.40	19.74
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	103	110	34.35	12.48	6.75
1.5 Others	87	105	79	13	13	20.58	-24.70	3.50
2. Comission & Discount	87	82	61	39	46	-5.64	-25.70	18.57
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	17	19	-7.90	-40.04	13.21
2.3 Others	49	47	40	22	27	-3.84	-14.80	22.76
3 Income From Exchange Fluctuation	-	-	0	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	487	590	15.30	-8.27	21.21
5 Non Operating Income	175	120	314	444	518	-31.49	161.61	16.62
6 Provision Written Back	1,023	1,003	792	415	417	-1.94	-21.12	0.56
7 Recovery from Written off Loan	16	114	15	21	22	607.52	-86.91	3.11
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	199	196	0.00	282.36	-1.46
TOTAL INCOME	9,726	11,726	11,969	6,577	7,387	20.56	2.07	12.32

NAS BASED REPORTING

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

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	115,386	157,905	189,981	231,438	241,160	36.85	20.31	4.20
Fishery Related	2,725	4,216	5,490	6,447	6,747	54.70	30.24	4.66
Mining Related	5,033	7,313	6,454	7,116	7,536	45.30	-11.75	5.90
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	603,835	621,983	22.74	10.57	3.01
Construction	253,187	309,417	347,420	369,394	373,554	22.21	12.28	1.13
Electricity, Gas and Water	86,863	126,594	161,972	179,640	181,861	45.74	27.95	1.24
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	53,668	56,596	11.85	24.27	5.46
Transport, Communication and Public Utilities	83,255	93,129	97,603	96,217	96,161	11.86	4.80	-0.06
Wholesaler & Retailer	532,011	615,309	662,828	725,914	735,929	15.66	7.72	1.38
Finance, Insurance and Real Estate	203,050	233,847	252,638	299,751	301,397	15.17	8.04	0.55
Hotel or Restaurant	91,146	122,122	148,657	164,620	167,862	33.99	21.73	1.97
Other Services	105,969	122,900	150,620	170,382	169,743	15.98	22.55	-0.38
Consumption Loans	166,319	163,819	158,624	179,139	182,383	-1.50	-3.17	1.81
Local Government	1,554	1,569	1,583	1,470	1,471	1.00	0.89	0.10
Others	327,742	406,642	472,099	569,355	591,563	24.07	16.10	3.90
TOTAL	2,422,926	2,911,897	3,266,012	3,658,386	3,735,948	20.18	12.16	2.12
Productwise								
Term Loan	423,648	562,527	718,480	800,931	813,639	32.78	27.72	1.59
Overdraft	410,911	455,716	488,596	554,090	560,156	10.90	7.22	1.09
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	146,100	163,049	11.72	8.73	11.60
Demand & Other Working Capital Loan	498,116	615,755	702,115	797,519	818,613	23.62	14.03	2.64
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	263,838	266,502	17.99	6.13	1.01
Real Estate Loan	142,005	146,991	163,480	168,665	171,522	3.51	11.22	1.69
Margin Nature Loan	41,129	45,417	50,410	75,703	77,489	10.43	10.99	2.36
Hire Purchase Loan	171,054	180,957	174,058	166,374	163,861	5.79	-3.81	-1.51
Deprived Sector Loan	137,728	177,390	201,610	243,275	248,628	28.80	13.65	2.20
Bills Purchased	2,859	3,342	3,304	4,644	3,795	16.90	-1.14	-18.28
Other Product	279,927	358,628	373,101	437,248	448,695	28.11	4.04	2.62
Total	2,422,926	2,911,897	3,266,012	3,658,386	3,735,948	20.18	12.16	2.12
Collateral wise								
Gold and Silver	38,070	38,246	38,427	40,547	41,492	0.46	0.47	2.33
Government Securities	470	336	465	720	665	-28.53	38.25	-7.66
Non Governmental Securities	37,124	35,873	39,776	60,373	62,576	-3.37	10.88	3.65
Fixed Deposit Receipts	18,558	24,099	20,041	21,722	22,887	29.86	-16.84	5.36
Own	17,907	23,569	19,704	21,539	22,735	31.62	-16.40	5.55
Other Licences Institutions	650	530	336	183	152	-18.51	-36.49	-16.92
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,219,988	3,293,537	21.70	12.07	2.28
Fixed Assets	1,788,776	2,206,624	2,489,020	2,775,166	2,833,240	23.36	12.80	2.09
Current Assets	347,867	393,601	424,927	444,823	460,297	13.15	7.96	3.48
Against security of Bill	18,166	23,281	33,694	37,545	38,100	28.15	44.73	1.48
Domestic Bills	826	2,382	720	379	561	188.24	-69.78	48.10
Foreign Bills	17,340	20,899	32,974	37,166	37,539	20.52	57.78	1.00
Against Guarantee	78,284	100,601	110,038	153,202	153,755	28.51	9.38	0.36
Government Guarantee	2,348	2,365	2,666	2,310	2,293	0.72	12.73	-0.73
Institutional Guarantee	55,645	77,217	80,995	116,844	115,363	38.77	4.89	-1.27
Personal Guarantee	6,081	5,846	9,330	17,589	19,750	-3.86	59.59	12.29
Collective Guarantee	7,086	7,398	8,340	7,134	7,440	4.42	12.72	4.28
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,553	1,550	-1.16	14.39	-0.18
Other Guarantee	5,444	6,112	6,806	7,772	7,358	12.28	11.35	-5.32
Credit Card	1,257	1,670	1,748	2,013	2,105	32.88	4.62	4.61
Others	94,353	87,565	107,877	122,275	120,831	-7.19	23.20	-1.18
Total	2,422,926	2,911,897	3,266,012	3,658,386	3,735,948	20.18	12.16	2.12

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	96,590	131,517	166,856	204,038	212,492	36.16	26.87	4.14
Fishery Related	2,330	3,427	4,751	5,496	5,703	47.04	38.66	3.78
Mining Related	4,420	6,887	6,218	6,682	7,105	55.80	-9.71	6.34
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	579,287	597,441	21.50	11.67	3.13
Construction	212,488	251,365	295,117	314,618	318,495	18.30	17.41	1.23
Electricity, Gas and Water	82,192	119,658	156,730	174,413	176,549	45.58	30.98	1.22
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	50,885	53,862	8.16	33.10	5.85
Transport, Communication and Public Utilities	57,257	63,602	75,379	75,820	75,768	11.08	18.52	-0.07
Wholesaler & Retailer	483,927	550,845	605,155	662,868	671,748	13.83	9.86	1.34
Finance, Insurance and Real Estate	179,843	200,565	222,515	249,094	250,359	11.52	10.94	0.51
Hotel or Restaurant	79,499	105,954	133,795	146,541	149,012	33.28	26.28	1.69
Other Services	95,129	109,323	137,370	157,412	156,736	14.92	25.65	-0.43
Consumption Loans	141,446	137,464	137,969	155,749	158,729	-2.82	0.37	1.91
Local Government	1,500	1,513	1,539	1,425	1,427	0.86	1.72	0.10
Others	247,825	299,952	377,177	455,408	474,584	21.03	25.75	4.21
TOTAL	2,112,330	2,497,993	2,903,588	3,239,736	3,310,010	18.26	16.24	2.17
Productwise								
Term Loan	369,100	477,035	623,349	687,206	695,861	29.24	30.67	1.26
Overdraft	349,119	374,792	421,257	478,050	484,187	7.35	12.40	1.28
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	146,070	163,039	11.72	8.72	11.62
Demand & Other Working Capital Loan	480,565	598,418	684,538	774,424	795,341	24.52	14.39	2.70
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	217,308	219,406	11.62	11.66	0.97
Real Estate Loan	114,770	118,860	141,435	145,279	147,818	3.56	18.99	1.75
Margin Nature Loan	33,208	35,571	41,345	64,060	66,328	7.12	16.23	3.54
Hire Purchase Loan	137,333	141,826	144,991	138,673	135,841	3.27	2.23	-2.04
Deprived Sector Loan	114,232	142,088	169,090	192,978	197,113	0.00	0.00	2.14
Bills Purchased	2,856	3,339	3,304	4,644	3,795	16.90	-1.05	-18.28
Other Product	230,060	292,199	327,553	391,044	401,280	27.01	12.10	2.62
Total	2,112,330	2,497,993	2,903,588	3,239,736	3,310,010	18.26	16.24	2.17
Collateral wise								
Gold and Silver	32,616	31,871	34,208	36,005	36,757	-2.28	7.33	2.09
Government Securities	433	298	445	707	645	-31.05	49.12	-8.71
Non Governmental Securities	30,512	27,631	31,998	50,401	52,962	-9.44	15.80	5.08
Fixed Deposit Receipts	13,517	18,896	16,803	18,130	18,703	39.79	-11.07	3.16
Own	12,876	18,366	16,467	17,947	18,551	42.64	-10.34	3.37
Other Licences Institutions	641	530	336	183	152	-17.36	-36.49	-16.92
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,875,803	2,943,542	19.92	16.20	2.36
Fixed Assets	1,517,181	1,843,001	2,174,097	2,431,310	2,483,591	21.48	17.97	2.15
Current Assets	347,736	393,453	424,691	444,493	459,950	13.15	7.94	3.48
Against security of Bill	18,164	23,279	33,694	37,544	38,099	28.16	44.74	1.48
Domestic Bills	824	2,380	720	378	560	189.00	-69.77	48.27
Foreign Bills	17,340	20,899	32,974	37,166	37,539	20.52	57.78	1.00
Against Guarantee	64,117	80,168	87,681	107,160	106,531	25.03	9.37	-0.59
Government Guarantee	2,250	2,267	2,196	2,237	2,221	0.75	-3.14	-0.72
Institutional Guarantee	49,664	65,753	69,941	85,663	84,237	32.40	6.37	-1.66
Personal Guarantee	4,505	4,146	6,704	9,834	10,991	-7.98	61.71	11.76
Collective Guarantee	692	474	398	381	452	-31.42	-16.21	18.51
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,553	1,548	-1.16	2.14	-0.34
Other Guarantee	5,324	5,865	6,744	7,491	7,082	10.18	14.98	-5.45
Credit Card	1,257	1,670	1,748	2,013	2,105	32.88	4.62	4.61
Others	86,798	77,725	98,224	111,975	110,666	-10.45	26.37	-1.17
Total	2,112,330	2,497,993	2,903,588	3,239,736	3,310,010	18.26	16.24	2.17

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	15,080	21,662	18,518	22,035	23,107	43.65	-14.51	4.86
Fishery Related	341	723	677	860	952	112.06	-6.37	10.62
Mining Related	592	361	178	370	382	-38.99	-50.63	3.18
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,648	20,683	57.80	-12.63	0.17
Construction	32,571	48,633	42,472	45,882	46,047	49.31	-12.67	0.36
Electricity, Gas and Water	4,469	6,597	4,891	4,990	5,076	47.60	-25.86	1.72
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,283	2,153	60.14	-40.43	-5.70
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,919	15,999	18.78	-29.58	0.50
Wholesaler & Retailer	40,640	55,398	46,826	51,422	52,578	36.31	-15.47	2.25
Finance, Insurance and Real Estate	18,547	25,994	21,802	39,840	39,985	40.15	-16.13	0.36
Hotel or Restaurant	9,948	13,522	11,734	14,619	15,390	35.92	-13.22	5.27
Other Services	8,988	11,457	11,219	11,145	11,267	27.48	-2.08	1.09
Consumption Loans	20,685	21,569	15,664	18,422	18,587	4.27	-27.38	0.89
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	90,905	93,685	37.91	-16.37	3.06
TOTAL	253,251	345,165	287,140	339,352	345,902	36.29	-16.81	1.93
Productwise								
Term Loan	45,529	72,328	80,772	98,347	102,282	58.86	11.67	4.00
Overdraft	61,791	76,191	60,457	68,417	68,112	23.30	-20.65	-0.45
Trust Receipt Loan / Import Loan	-	-	8	30	10	0.00	0.00	-66.69
Demand & Other Working Capital Loan	9,701	11,710	11,989	17,588	17,872	20.71	2.38	1.62
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	38,035	38,479	60.77	-17.37	1.17
Real Estate Loan	19,575	20,965	14,628	16,713	16,827	7.10	-30.23	0.68
Margin Nature Loan	5,692	7,600	6,446	9,025	8,707	33.52	-15.19	-3.53
Hire Purchase Loan	27,530	33,002	23,215	22,180	22,543	19.88	-29.66	1.64
Deprived Sector Loan	20,705	30,550	26,851	41,643	42,901	0.00	0.00	3.02
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	27,374	28,168	38.65	-45.01	2.90
Total	253,251	345,165	287,140	339,352	345,902	36.29	-16.81	1.93
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,543	3,691	12.18	-40.20	4.17
Government Securities	38	18	-	3	-	-52.02	-100.00	-100.00
Non Governmental Securities	5,612	7,484	6,341	8,461	8,187	33.36	-15.27	-3.24
Fixed Deposit Receipts	4,001	4,083	2,395	2,800	3,230	2.03	-41.33	15.36
Own	3,992	4,083	2,395	2,800	3,230	2.26	-41.33	15.36
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	285,647	290,953	37.14	-17.02	1.86
Fixed Assets	226,064	310,036	257,300	285,644	290,949	37.14	-17.01	1.86
Current Assets	44	42	3	3	4	-4.80	-92.48	21.07
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.43
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.43
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	37,884	38,983	37.23	6.17	2.90
Government Guarantee	61	61	31	36	35	0.11	-49.31	-2.40
Institutional Guarantee	4,659	8,352	7,455	23,956	23,837	79.26	-10.74	-0.50
Personal Guarantee	845	1,073	1,995	7,099	8,088	27.00	85.84	13.92
Collective Guarantee	6,394	6,924	7,942	6,753	6,988	8.29	14.71	3.48
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	39	35	0.00	73.27	-11.35
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,013	857	141.79	-74.46	-15.39
Total	253,251	345,165	287,140	339,352	345,902	36.29	-16.81	1.93

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,716	4,726	4,608	5,364	5,561	27.18	-2.51	3.66
Fishery Related	54	66	62	90	92	22.47	-5.88	1.77
Mining Related	21	65	58	64	49	208.41	-11.86	-24.37
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,899	3,859	13.68	14.41	-1.03
Construction	8,128	9,419	9,830	8,894	9,012	15.88	4.37	1.32
Electricity, Gas and Water	202	339	352	237	237	67.94	3.75	0.05
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	501	581	12.77	-17.38	16.16
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,478	4,394	-7.96	1.16	-1.87
Wholesaler & Retailer	7,444	9,067	10,847	11,624	11,602	21.81	19.63	-0.19
Finance, Insurance and Real Estate	4,661	7,288	8,322	10,818	11,053	56.38	14.18	2.18
Hotel or Restaurant	1,698	2,647	3,128	3,460	3,460	55.85	18.18	0.00
Other Services	1,852	2,119	2,032	1,826	1,741	14.43	-4.15	-4.66
Consumption Loans	4,187	4,786	4,991	4,967	5,068	14.29	4.29	2.02
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	23,042	23,294	16.53	13.30	1.09
TOTAL	57,345	68,738	75,284	79,298	80,036	19.87	9.52	0.93
Productwise								
Term Loan	9,019	13,163	14,359	15,378	15,496	45.96	9.08	0.77
Overdraft	-	4,733	6,881	7,622	7,856	0.00	45.39	3.07
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,506	5,399	-28.31	-0.71	-1.95
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,495	8,617	9.94	2.15	1.44
Real Estate Loan	7,661	7,165	7,418	6,673	6,877	-6.47	3.52	3.06
Margin Nature Loan	2,230	2,246	2,619	2,618	2,454	0.72	16.62	-6.27
Hire Purchase Loan	6,191	6,128	5,851	5,522	5,476	-1.01	-4.52	-0.82
Deprived Sector Loan	2,791	4,752	5,669	8,654	8,614	0.00	0.00	-0.46
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	18,830	19,247	18.61	11.13	2.22
Total	57,345	68,738	75,284	79,298	80,036	19.87	9.52	0.93
Collateral wise								
Gold and Silver	604	934	965	999	1,044	54.58	3.38	4.52
Government Securities	-	20	20	10	20	0.00	-0.04	96.60
Non Governmental Securities	1,000	758	1,437	1,511	1,427	-24.20	89.60	-5.56
Fixed Deposit Receipts	1,039	1,120	842	793	954	7.85	-24.86	20.29
Own	1,039	1,120	842	793	954	7.85	-24.86	20.29
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	58,538	59,043	17.70	7.75	0.86
Fixed Assets	45,531	53,587	57,624	58,212	58,700	17.69	7.53	0.84
Current Assets	87	106	233	327	343	21.50	119.37	4.91
Against security of Bill	3	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	3	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	2,209	4,021	4,933	8,159	8,241	82.09	22.65	1.00
Government Guarantee	37	37	440	37	37	0.00	1081.98	0.00
Institutional Guarantee	1,321	3,112	3,599	7,225	7,289	135.57	15.64	0.88
Personal Guarantee	730	627	631	655	671	-14.18	0.63	2.49
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	2	0.00	0.00	0.00
Other Guarantee	120	245	60	241	241	104.57	-75.73	-0.29
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,288	9,308	19.19	12.69	0.22
Total	57,345	68,738	75,284	79,298	80,036	19.87	9.52	0.93

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	3,212.39	4,612.04	5,242.08	4,930.16	1,756.34	3,895.50	3,784.57
1.1 On Deposit Liabilities	3,211.92	4,586.83	5,107.91	4,755.34	1,754.67	3,741.46	3,581.67
1.1.1 Saving Account	1,106.09	2,140.16	866.48	758.35	616.59	838.96	637.45
1.1.2 Fixed Account	2,016.85	2,306.19	4,039.72	3,837.86	1,105.03	2,764.54	2,902.57
1.1.2.1 Up to 3 months Fixed Account	118.80	-	605.96	70.90	32.10	-	116.32
1.1.2.2 3 to 6 months Fixed Account	186.78	-	807.94	-	177.88	-	92.70
1.1.2.3 6 months to 1 year Fixed Account	1,472.60	-	2,019.86	-	692.73	2,764.54	254.43
1.1.2.4 Above 1 year Fixed Account	238.67	2,306.19	605.96	3,766.97	202.32	-	2,439.11
1.1.3 Call Deposit	88.98	140.48	201.71	159.14	33.05	137.96	41.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.47	25.22	134.17	174.82	1.67	154.05	202.90
2. Commission Expense	36.54	-	97.94	116.00	50.50	-	60.90
3. Staff Expense	1,266.35	1,401.11	911.21	922.98	488.97	722.89	749.42
4. Office Operating Expenses	492.56	872.82	703.32	628.88	326.07	612.19	490.03
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.00	-	-	-
7. Provision for Risk	673.30	3,654.31	260.05	2,132.84	223.50	240.19	142.98
7.1 Loan loss Provision	673.30	3,478.12	259.98	2,132.84	223.50	240.19	142.98
7.1.1 General Loan loss Provision	673.30	236.18	-	1,715.75	11.98	-	25.93
7.1.1.1 Pass Loan Loss Provision	673.30	-	-	543.98	-	-	11.69
7.1.1.2 Watch List Provision	-	236.18	-	1,171.76	11.98	-	14.24
7.1.2 Special Loan Loss Provision	-	3,143.04	259.98	417.10	211.53	-	117.06
7.1.3 Additional Loan Loss Provision	-	98.90	-	-	-	240.19	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	176.18	0.08	-	-	-	-
8. Loan Written Off	-	-	4.30	64.73	3.91	43.55	-
9. Provision for Staff Bonus	129.33	148.77	376.94	-	130.45	118.74	100.04
10. Provision for Income Tax	834.65	847.96	1,008.22	908.85	352.22	327.09	271.53
11. Others	-	-	-	-	-	-	-
12. Net Profit	1,584.06	1,978.58	2,384.22	2,120.66	821.84	741.54	628.81
Total Expenses	8,229.20	13,515.58	10,988.28	11,825.10	4,153.79	6,701.68	6,228.29
Income							
1. Interest Income	6,632.86	8,845.33	9,106.98	8,464.22	3,113.33	5,922.82	5,237.34
1.1 On Loans and Advances	6,124.69	7,442.94	8,086.75	7,885.61	2,783.31	5,417.05	4,774.43
1.2 On Investment	74.00	1,398.01	781.70	549.06	297.45	463.57	393.84
1.2.1 Government Bonds	74.00	1,398.01	781.70	549.06	297.45	454.20	393.84
1.2.2 Foreign Bonds	-	-	-	-	-	9.37	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	15.48	0.20	0.22	25.29	0.13	-	2.75
1.4 On Call Deposit	-	2.55	142.84	-	11.99	-	-
1.5 On Others	418.68	1.64	95.46	4.26	20.46	42.19	66.33
2. Commission and Discount	453.86	402.56	464.98	476.00	373.41	349.58	567.24
2.1 Bills Purchase and Discount	-	0.17	0.22	0.33	21.41	0.16	0.83
2.2 Commission	453.86	269.14	461.82	475.66	268.50	218.64	198.49
2.3 Others	-	133.25	2.94	-	83.50	130.78	367.91
3. Exchange Flactuation Income	331.18	174.39	400.59	412.03	441.94	347.38	184.81
3.1 Due to Change in Exchange Rate	119.88	12.31	318.63	19.40	(109.97)	-	7.30
3.2 Due to Foreign Currency Transaction	211.30	162.09	81.96	392.63	551.91	347.38	177.51
4. Other Operating Income	140.00	281.97	529.06	231.93	35.99	68.45	-
5. Non Operating Income	118.95	300.01	86.78	474.29	4.75	10.63	8.39
6. Write Back from Provisions for loss	552.34	3,423.43	397.10	1,765.15	184.37	-	230.32
7. Recovery of written-off Loan	-	87.88	2.79	1.49	-	2.83	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,229.20	13,515.58	10,988.28	11,825.10	4,153.79	6,701.68	6,228.29

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	2,469.37	4,613.51	3,055.26	2,999.05	7,763.52	3,984.72	4,482.59
1.1 On Deposit Liabilities	2,469.37	4,563.74	2,983.79	2,985.55	7,202.21	3,769.88	4,288.23
1.1.1 Saving Account	523.99	877.78	425.74	665.26	1,128.23	671.59	549.46
1.1.2 Fixed Account	1,899.76	3,599.54	2,500.05	2,302.19	5,968.68	3,034.12	3,674.83
1.1.2.1 Up to 3 months Fixed Account	-	817.85	-	233.76	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.32	776.05	-	237.91	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	811.69	2,500.05	1,562.38	0.67	2,597.60	-
1.1.2.4 Above 1 year Fixed Account	1,899.44	1,193.94	-	268.14	5,968.01	436.51	3,674.83
1.1.3 Call Deposit	45.61	86.42	58.00	18.10	105.30	64.17	63.93
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	(0.00)	49.77	71.46	13.50	561.31	214.85	194.37
2. Commission Expense	8.56	91.06	39.38	11.83	-	48.01	-
3. Staff Expense	488.16	718.97	588.65	573.39	1,172.80	829.07	923.68
4. Office Operating Expenses	344.28	483.28	557.46	377.53	954.37	523.34	629.22
5. Foreign Exchange Loss	-	-	-	-	75.33	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	75.16	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	0.17	-	-
6. Non Operating Expense	-	(0.19)	-	-	-	2.29	16.09
7. Provision for Risk	697.22	-	479.28	597.84	(59.48)	265.38	880.38
7.1 Loan loss Provision	697.22	-	479.28	597.84	(59.48)	265.38	880.38
7.1.1 General Loan loss Provision	348.00	-	120.43	396.87	354.15	133.86	687.68
7.1.1.1 Pass Loan Loss Provision	197.07	-	116.87	263.78	783.21	133.86	472.97
7.1.1.2 Watch List Provision	150.93	-	3.56	133.10	(429.06)	-	214.71
7.1.2 Special Loan Loss Provision	349.22	-	358.85	200.96	(413.63)	131.52	192.70
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	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	100.36	50.48	-
9. Provision for Staff Bonus	148.73	180.68	132.27	112.03	293.14	141.52	236.31
10. Provision for Income Tax	394.94	487.84	368.24	287.68	791.49	383.31	638.04
11. Others	-	-	-	-	-	-	-
12. Net Profit	867.42	1,138.29	822.18	720.58	1,846.80	890.39	1,488.77
Total Expenses	5,418.68	7,713.45	6,042.72	5,679.93	12,938.34	7,118.50	9,295.08
Income							
1. Interest Income	3,603.54	6,787.37	4,874.41	4,656.45	11,478.03	6,174.59	7,441.07
1.1 On Loans and Advances	3,332.59	6,026.59	4,549.06	4,434.56	10,573.76	5,771.79	6,921.56
1.2 On Investment	226.62	759.83	319.41	209.74	864.97	382.75	472.57
1.2.1 Government Bonds	20.22	747.83	319.41	209.74	864.97	11.74	472.57
1.2.2 Foreign Bonds	-	12.00	-	-	-	-	-
1.2.3 NRB Bonds	206.40	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	371.01	-
1.3 On Agency Balance	0.15	-	-	12.15	0.70	-	-
1.4 On Call Deposit	24.49	-	0.33	-	5.59	-	-
1.5 On Others	19.69	0.95	5.60	-	33.01	20.05	46.94
2. Commission and Discount	447.59	517.42	362.00	355.58	1,083.21	682.87	339.23
2.1 Bills Purchase and Discount	11.10	-	1.58	0.01	3.44	0.00	-
2.2 Commission	432.01	517.42	360.42	355.58	1,079.77	449.47	127.77
2.3 Others	4.48	-	-	-	-	233.40	211.46
3. Exchange Fluctuation Income	135.79	221.60	164.79	125.80	235.63	162.42	266.35
3.1 Due to Change in Exchange Rate	7.66	37.04	-	0.23	0.00	22.06	53.27
3.2 Due to Foreign Currency Transaction	128.12	184.56	164.79	125.57	235.63	140.36	213.08
4. Other Operating Income	207.72	-	80.84	87.75	135.60	-	87.09
5. Non Operating Income	119.04	55.94	-	-	5.88	37.35	239.30
6. Write Back from Provisions for loss	858.55	131.12	560.69	454.35	-	52.17	922.04
7. Recovery of written-off Loan	46.45	-	-	-	-	9.09	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,418.68	7,713.45	6,042.72	5,679.93	12,938.34	7,118.50	9,295.08

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	3,556.46	5,451.55	4,855.42	7,354.75	4,005.48	4,595.35	3,169.01
1.1 On Deposit Liabilities	3,345.55	5,043.09	4,678.74	7,187.04	3,832.50	4,589.56	2,898.15
1.1.1 Saving Account	626.22	1,056.61	927.30	1,547.12	565.16	542.76	480.76
1.1.2 Fixed Account	2,573.95	3,881.28	3,729.38	5,495.16	3,182.72	3,924.02	2,352.50
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	283.07	-	-
1.1.2.2 3 to 6 months Fixed Account	222.91	319.09	-	1,136.66	175.49	778.52	1,125.64
1.1.2.3 6 months to 1 year Fixed Account	1,078.21	1,389.49	3,586.33	1,786.59	2,202.85	2,365.60	89.67
1.1.2.4 Above 1 year Fixed Account	1,272.84	2,172.70	143.04	2,571.92	521.31	779.90	1,137.19
1.1.3 Call Deposit	145.37	105.20	22.07	144.76	84.62	122.78	64.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	210.91	408.46	176.68	167.71	172.98	5.79	270.85
2. Commission Expense	-	-	17.44	164.29	37.52	-	2.12
3. Staff Expense	614.68	1,015.67	1,690.00	1,456.63	489.03	561.15	721.62
4. Office Operating Expenses	516.73	734.27	714.23	922.26	449.84	418.02	613.48
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.73	-	5.65	-	-	-	-
7. Provision for Risk	514.64	717.39	1,683.44	297.83	488.65	150.04	525.49
7.1 Loan loss Provision	514.64	717.39	1,683.44	297.83	488.65	149.95	525.49
7.1.1 General Loan loss Provision	415.62	717.39	560.22	(2.72)	106.43	158.96	295.88
7.1.1.1 Pass Loan Loss Provision	146.48	717.39	235.89	118.94	106.43	117.41	132.08
7.1.1.2 Watch List Provision	269.15	-	324.33	(121.66)	-	41.55	163.80
7.1.2 Special Loan Loss Provision	99.02	-	1,123.00	300.55	382.22	(9.01)	229.60
7.1.3 Additional Loan Loss Provision	-	-	0.22	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.09	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	10.50	0.02	-	-	-	-	-
9. Provision for Staff Bonus	142.47	205.19	111.05	421.72	159.41	337.06	174.28
10. Provision for Income Tax	384.66	571.41	642.17	1,092.03	448.44	912.14	470.56
11. Others	-	-	-	-	-	-	1.63
12. Net Profit	897.50	1,275.27	1,520.30	2,703.43	986.24	2,121.43	1,097.97
Total Expenses	6,638.37	9,970.76	11,239.71	14,412.93	7,064.61	9,095.19	6,776.16
Income							
1. Interest Income	5,324.04	8,420.87	8,208.56	12,829.19	5,889.38	7,926.54	5,311.06
1.1 On Loans and Advances	5,052.85	7,767.96	7,648.84	11,973.06	5,392.71	7,496.08	4,807.44
1.2 On Investment	251.46	630.36	556.17	836.98	409.38	385.91	381.60
1.2.1 Government Bonds	246.07	630.36	553.78	836.98	409.38	385.91	379.87
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.73	-	-	-	-	-	1.73
1.2.4 Debenture & Bonds	4.65	-	2.39	-	-	-	-
1.3 On Agency Balance	-	0.11	-	-	0.54	0.97	0.05
1.4 On Call Deposit	-	14.57	-	-	0.18	-	35.43
1.5 On Others	19.73	7.86	3.55	19.15	86.57	43.57	86.53
2. Commission and Discount	235.81	688.60	395.02	1,092.04	430.58	820.48	344.47
2.1 Bills Purchase and Discount	26.18	15.00	0.00	-	-	-	63.38
2.2 Commission	209.63	96.64	371.90	1,092.04	428.00	808.83	248.21
2.3 Others	-	576.95	23.12	-	2.58	11.65	32.89
3. Exchange Fluctuation Income	173.03	253.33	194.81	413.45	221.89	148.49	148.21
3.1 Due to Change in Exchange Rate	0.22	11.53	-	60.33	27.65	1.90	18.54
3.2 Due to Foreign Currency Transaction	172.81	241.80	194.81	353.12	194.24	146.58	129.67
4. Other Operating Income	282.84	607.55	752.98	75.19	84.62	116.14	310.34
5. Non Operating Income	259.10	-	256.93	-	20.92	83.54	42.55
6. Write Back from Provisions for loss	363.54	-	1,431.30	-	321.47	-	616.12
7. Recovery of written-off Loan	-	0.42	-	3.07	95.75	-	-
8. Income from Extra Ordinary transactions	0.02	-	0.11	-	-	-	3.41
9. Net Loss	-	-	-	-	-	-	-
Total Income	6,638.37	9,970.76	11,239.71	14,412.93	7,064.61	9,095.19	6,776.16

Profit and Loss Statement of upto Magh end, 2077(Mid-Feb, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	4,692.24	4,466.88	4,523.60	2,645.63	3,044.13	3,624.38	1,335.15
1.1 On Deposit Liabilities	4,509.51	4,294.11	4,456.86	2,638.44	3,036.93	3,501.00	1,335.15
1.1.1 Saving Account	879.87	903.95	669.30	333.13	471.43	712.34	341.27
1.1.2 Fixed Account	3,402.69	3,305.28	3,691.44	2,234.09	2,519.32	2,708.61	971.13
1.1.2.1 Up to 3 months Fixed Account	1,008.96	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	165.62	-	-	-	1,943.00	-	112.37
1.1.2.3 6 months to 1 year Fixed Account	1,161.21	-	3,691.44	2,234.09	369.48	2,708.61	742.03
1.1.2.4 Above 1 year Fixed Account	1,066.89	3,305.28	-	-	206.84	-	116.73
1.1.3 Call Deposit	111.74	84.88	96.12	71.22	46.18	80.05	22.75
1.1.4 Certificate of Deposit	115.22	-	-	-	-	-	-
1.2 On Borrowing	182.73	172.77	66.74	7.18	7.21	123.38	-
2. Commission Expense	63.72	-	36.83	-	-	-	3.53
3. Staff Expense	907.26	977.03	1,023.56	500.72	572.79	566.87	243.40
4. Office Operating Expenses	620.96	793.42	609.88	345.85	363.59	493.78	159.91
5. Foreign Exchange Loss	-	-	-	-	-	-	0.98
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.98
6. Non Operating Expense	-	-	-	0.63	1.46	-	1.01
7. Provision for Risk	745.98	(188.21)	400.31	233.63	398.50	428.41	624.43
7.1 Loan loss Provision	745.98	(188.21)	400.31	233.63	398.50	428.41	619.17
7.1.1 General Loan loss Provision	327.17	277.64	149.43	167.36	161.82	128.17	149.31
7.1.1.1 Pass Loan Loss Provision	135.19	244.29	149.43	133.04	137.67	-	35.95
7.1.1.2 Watch List Provision	191.98	33.34	-	34.32	24.15	128.17	113.36
7.1.2 Special Loan Loss Provision	418.82	(449.75)	250.89	66.27	236.68	300.24	469.86
7.1.3 Additional Loan Loss Provision	-	(16.09)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	5.27
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	114.67	13.56	-	-	0.26	1.10
9. Provision for Staff Bonus	310.70	230.91	-	43.40	-	201.11	80.53
10. Provision for Income Tax	830.52	559.52	640.37	107.65	249.89	534.16	217.44
11. Others	13.40	-	-	19.93	-	-	-
12. Net Profit	1,965.82	1,709.35	1,502.40	282.97	583.07	1,275.79	507.36
Total Expenses	10,150.62	8,663.57	8,750.51	4,180.43	5,213.44	7,124.77	3,174.86
Income							
1. Interest Income	8,042.75	7,302.56	7,699.22	3,687.14	4,512.37	6,001.40	2,306.04
1.1 On Loans and Advances	7,569.19	6,607.51	7,104.80	3,431.27	4,239.10	5,480.15	2,193.65
1.2 On Investment	427.53	607.65	486.11	248.01	254.59	517.37	77.92
1.2.1 Government Bonds	408.34	607.65	485.97	248.01	220.15	497.41	77.92
1.2.2 Foreign Bonds	19.19	-	-	-	34.44	19.97	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	0.14	-	-	-	-
1.3 On Agency Balance	-	18.04	0.07	0.10	6.27	-	-
1.4 On Call Deposit	7.38	1.04	54.11	5.35	-	-	26.47
1.5 On Others	38.65	68.32	54.14	2.41	12.40	3.88	8.01
2. Commission and Discount	758.88	339.17	407.43	69.08	257.93	149.03	105.63
2.1 Bills Purchase and Discount	-	4.98	2.73	-	-	-	-
2.2 Commission	758.88	319.54	121.79	68.14	257.93	149.03	4.67
2.3 Others	-	14.64	282.91	0.94	-	-	100.96
3. Exchange Flactuation Income	268.11	74.02	147.66	134.10	84.54	177.00	-
3.1 Due to Change in Exchange Rate	53.62	-	-	4.90	3.78	8.65	-
3.2 Due to Foreign Currency Transaction	214.49	74.02	147.66	129.19	80.76	168.35	-
4. Other Operating Income	118.56	391.53	304.64	194.22	22.45	385.01	79.22
5. Non Operating Income	5.25	509.59	4.54	25.37	47.65	101.56	4.47
6. Write Back from Provisions for loss	957.07	-	187.02	33.71	288.51	310.77	663.25
7. Recovery of written-off Loan	-	46.70	-	36.82	-	-	16.23
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,150.62	8,663.57	8,750.51	4,180.43	5,213.44	7,124.77	3,174.86

Profit and Loss Statement of upto Magh end, 2077(Mid-Feb, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	0.87	171.60	1,239.76	275.89	202.49	631.04	2,599.27
1.1 On Deposit Liabilities	0.87	171.60	1,239.34	275.87	202.49	631.04	2,598.49
1.1.1 Saving Account	0.71	41.93	261.96	51.99	52.83	161.55	539.08
1.1.2 Fixed Account	0.05	114.83	949.02	215.16	148.13	449.95	2,011.78
1.1.2.1 Up to 3 months Fixed Account	0.02	-	84.01	-	5.93	-	304.12
1.1.2.2 3 to 6 months Fixed Account	-	-	527.77	161.95	7.41	7.93	358.80
1.1.2.3 6 months to 1 year Fixed Account	0.03	-	234.56	20.08	51.84	10.56	1,008.38
1.1.2.4 Above 1 year Fixed Account	-	114.83	102.68	33.13	82.95	431.46	340.48
1.1.3 Call Deposit	0.11	14.85	28.36	8.72	1.54	19.54	47.63
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.42	0.01	-	-	0.78
2. Commission Expense	0.01	-	3.22	1.97	-	-	-
3. Staff Expense	2.82	31.26	227.22	73.25	33.88	133.19	455.16
4. Office Operating Expenses	7.76	27.66	206.98	53.78	22.59	80.85	315.49
5. Foreign Exchange Loss	-	-	-	-	-	-	0.69
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	0.69
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.04	-	-
7. Provision for Risk	0.18	8.30	138.36	89.86	12.25	122.32	834.19
7.1 Loan loss Provision	0.18	8.30	138.36	89.86	12.25	122.32	833.85
7.1.1 General Loan loss Provision	0.20	8.30	(22.20)	12.93	6.55	29.88	755.92
7.1.1.1 Pass Loan Loss Provision	0.08	8.30	82.59	12.93	(2.25)	21.14	443.24
7.1.1.2 Watch List Provision	0.13	-	(104.79)	-	8.80	8.74	312.67
7.1.2 Special Loan Loss Provision	(0.02)	-	160.56	76.93	5.70	92.44	77.94
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.33
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	34.77	16.01	11.46	16.49	115.51
10. Provision for Income Tax	-	-	84.79	48.02	34.37	44.53	311.87
11. Others	-	-	-	-	-	-	0.00
12. Net Profit	-	23.74	228.12	112.04	80.19	103.90	727.69
Total Expenses	11.64	262.57	2,163.23	670.82	397.26	1,132.31	5,359.86
Income							
1. Interest Income	0.46	246.47	1,874.93	542.68	346.05	939.30	3,989.00
1.1 On Loans and Advances	0.46	245.69	1,786.39	530.11	330.74	919.58	3,754.12
1.2 On Investment	-	-	60.07	2.37	5.65	4.62	205.02
1.2.1 Government Bonds	-	-	60.07	2.37	5.65	4.62	135.22
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	69.80
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.78	14.07	10.19	9.66	15.10	18.65
1.5 On Others	-	-	14.39	-	-	-	11.21
2. Commission and Discount	-	16.10	128.14	45.65	1.16	6.21	27.63
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	16.10	122.91	4.29	0.37	6.21	27.34
2.3 Others	-	-	5.23	41.36	0.79	-	0.28
3. Exchange Flactuation Income	-	-	(0.20)	-	-	-	3.71
3.1 Due to Change in Exchange Rate	-	-	(0.21)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	-	3.71
4. Other Operating Income	0.08	-	160.36	-	20.46	60.96	327.39
5. Non Operating Income	0.79	-	0.01	22.15	29.60	32.26	349.60
6. Write Back from Provisions for loss	-	-	-	60.34	-	93.59	662.54
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	10.31	-	-	-	-	-	-
Total Income	11.64	262.57	2,163.23	670.82	397.26	1,132.31	5,359.86

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	1,930.18	1,440.15	13.66	1,625.83	1,114.65	1,333.40	106.40
1.1 On Deposit Liabilities	1,928.36	1,437.99	13.66	1,625.56	1,112.81	1,332.75	106.40
1.1.1 Saving Account	361.41	230.20	3.57	273.40	343.12	195.86	33.83
1.1.2 Fixed Account	1,516.62	1,183.83	9.88	1,322.67	759.59	1,099.70	66.53
1.1.2.1 Up to 3 months Fixed Account	229.33	140.10	-	142.06	-	27.47	-
1.1.2.2 3 to 6 months Fixed Account	267.88	286.77	-	239.61	113.64	37.18	20.26
1.1.2.3 6 months to 1 year Fixed Account	907.69	550.23	7.00	756.24	135.31	169.31	30.22
1.1.2.4 Above 1 year Fixed Account	111.72	206.73	2.87	184.76	510.64	865.73	16.05
1.1.3 Call Deposit	50.33	23.96	0.21	29.48	10.10	37.19	6.04
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.83	2.16	-	0.28	1.83	0.64	-
2. Commission Expense	8.77	2.83	-	-	-	-	-
3. Staff Expense	269.01	265.71	6.27	241.71	209.96	161.76	35.61
4. Office Operating Expenses	228.99	213.40	6.63	193.26	134.83	135.15	33.06
5. Foreign Exchange Loss	0.01	-	-	-	-	0.00	-
5.1 Due to Change in Exchange Rates	0.01	-	-	-	-	0.00	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.05	-	0.00	-
7. Provision for Risk	185.30	77.97	3.39	74.13	195.04	408.56	20.52
7.1 Loan loss Provision	185.30	77.97	3.39	74.13	195.04	408.56	20.52
7.1.1 General Loan loss Provision	110.20	54.75	3.39	39.16	51.24	107.25	5.24
7.1.1.1 Pass Loan Loss Provision	8.85	54.75	0.40	77.13	47.74	48.31	5.24
7.1.1.2 Watch List Provision	101.35	-	2.99	(37.97)	3.50	58.94	-
7.1.2 Special Loan Loss Provision	75.11	23.21	-	34.97	143.81	292.44	15.28
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	8.88	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	74.36	83.10	0.75	52.63	-	49.23	5.29
10. Provision for Income Tax	200.78	190.38	2.24	158.40	135.59	124.88	15.86
11. Others	-	-	-	-	-	-	-
12. Net Profit	468.49	444.22	5.22	367.89	319.44	318.21	37.02
Total Expenses	3,365.91	2,717.77	38.15	2,713.91	2,109.52	2,531.20	253.76
Income							
1. Interest Income	2,924.87	2,256.54	26.23	2,384.95	1,791.13	1,967.15	194.00
1.1 On Loans and Advances	2,767.82	2,118.21	25.24	2,288.05	1,711.98	1,895.46	188.79
1.2 On Investment	129.12	107.23	-	60.33	48.76	45.40	0.84
1.2.1 Government Bonds	129.12	107.23	-	60.33	48.76	45.40	0.17
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	0.67
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	22.07	6.91	-	36.55	30.39	23.35	4.37
1.5 On Others	5.86	24.20	0.99	0.02	-	2.94	-
2. Commission and Discount	46.60	162.89	0.11	9.36	13.01	4.35	1.66
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	34.40	-	0.09	9.36	13.01	4.35	1.66
2.3 Others	12.20	162.89	0.02	-	-	-	-
3. Exchange Fluctuation Income	0.02	0.02	-	2.80	-	-	-
3.1 Due to Change in Exchange Rate	-	0.02	-	(0.23)	-	-	-
3.2 Due to Foreign Currency Transaction	0.02	-	-	3.03	-	-	-
4. Other Operating Income	393.99	24.45	0.80	147.86	92.43	98.26	54.81
5. Non Operating Income	-	220.61	9.13	168.94	39.79	143.51	-
6. Write Back from Provisions for loss	0.43	53.25	1.88	-	173.16	317.03	3.30
7. Recovery of written-off Loan	-	-	-	-	-	0.89	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,365.91	2,717.77	38.15	2,713.91	2,109.52	2,531.20	253.76

Profit and Loss Statement of upto Magh end, 2077(Mid-Feb, 2021)

BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	30.66	19.86	126.39	57.67	6.71	1.38	297.84
1.1 On Deposit Liabilities	30.66	19.86	126.39	57.67	6.71	1.38	297.84
1.1.1 Saving Account	22.17	12.01	30.15	13.14	2.07	1.20	74.47
1.1.2 Fixed Account	6.57	7.41	91.12	42.28	3.61	-	207.25
1.1.2.1 Up to 3 months Fixed Account	-	0.30	-	-	-	-	39.23
1.1.2.2 3 to 6 months Fixed Account	0.79	0.68	28.15	9.43	-	-	57.66
1.1.2.3 6 months to 1 year Fixed Account	0.65	5.05	27.78	32.34	-	-	67.31
1.1.2.4 Above 1 year Fixed Account	5.13	1.38	35.18	0.51	3.61	-	43.05
1.1.3 Call Deposit	1.92	0.45	5.12	2.26	1.04	0.18	16.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	13.07	14.75	53.01	21.86	5.90	1.50	59.03
4. Office Operating Expenses	3.68	4.35	71.15	18.14	10.63	8.86	50.05
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	9.06	49.26	4.28	18.13	-	-
7.1 Loan loss Provision	-	9.06	49.26	4.28	0.93	-	-
7.1.1 General Loan loss Provision	-	3.56	8.61	2.61	0.73	-	-
7.1.1.1 Pass Loan Loss Provision	-	1.33	8.61	2.19	0.49	-	-
7.1.1.2 Watch List Provision	-	2.23	-	0.42	0.24	-	-
7.1.2 Special Loan Loss Provision	-	5.50	40.65	1.68	0.20	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	17.20	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	1.00	1.02	-	-
9. Provision for Staff Bonus	-	-	2.03	-	-	-	24.46
10. Provision for Income Tax	-	5.41	5.48	-	-	-	66.03
11. Others	-	-	-	-	-	-	-
12. Net Profit	16.42	12.62	12.78	-	-	7.96	154.08
Total Expenses	63.84	66.04	320.09	102.95	42.39	19.70	651.50
Income							
1. Interest Income	58.34	43.88	242.40	94.28	12.56	3.46	394.45
1.1 On Loans and Advances	58.34	43.42	237.24	90.80	6.62	0.57	371.18
1.2 On Investment	-	-	-	1.64	4.71	-	13.77
1.2.1 Government Bonds	-	-	-	-	-	-	13.77
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	1.64	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	4.71	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.46	5.15	1.84	-	2.90	9.50
1.5 On Others	-	-	-	-	1.23	-	-
2. Commission and Discount	0.57	1.06	3.40	0.39	-	-	0.66
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.57	1.06	3.40	0.39	-	-	0.66
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	4.93	2.72	44.77	5.88	1.14	0.12	18.34
5. Non Operating Income	-	-	-	-	-	14.04	168.26
6. Write Back from Provisions for loss	-	18.38	29.53	-	-	2.09	69.79
7. Recovery of written-off Loan	-	-	-	-	20.96	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	2.40	7.73	-	-
Total Income	63.84	66.04	320.09	102.95	42.39	19.70	651.50

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	432.92	266.27	9.77	315.63	114.43	84.18	134.58
1.1 On Deposit Liabilities	430.47	266.27	9.77	315.04	114.43	83.99	134.58
1.1.1 Saving Account	59.16	47.00	4.23	46.56	30.35	17.25	33.64
1.1.2 Fixed Account	356.07	208.14	5.27	261.23	78.65	61.84	100.23
1.1.2.1 Up to 3 months Fixed Account	5.86	10.48	0.09	5.31	-	12.28	-
1.1.2.2 3 to 6 months Fixed Account	7.86	75.00	0.54	13.98	-	5.40	3.08
1.1.2.3 6 months to 1 year Fixed Account	172.96	117.11	2.73	145.72	78.65	35.68	2.53
1.1.2.4 Above 1 year Fixed Account	169.40	5.55	1.92	96.22	-	8.48	94.62
1.1.3 Call Deposit	15.24	11.13	0.28	7.25	5.42	4.90	0.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.44	-	-	0.58	-	0.18	-
2. Commission Expense	-	-	-	0.56	-	-	-
3. Staff Expense	41.19	28.54	9.18	61.36	36.87	22.29	10.47
4. Office Operating Expenses	46.29	24.65	10.31	49.05	26.10	28.86	8.05
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.02	-
7. Provision for Risk	33.64	24.14	2.72	93.92	206.64	(13.52)	114.31
7.1 Loan loss Provision	33.64	24.14	2.70	108.68	206.64	(13.52)	114.31
7.1.1 General Loan loss Provision	-	23.91	-	1.97	10.86	(17.07)	17.34
7.1.1.1 Pass Loan Loss Provision	-	0.58	-	(2.97)	3.42	10.40	0.06
7.1.1.2 Watch List Provision	-	23.34	-	4.94	7.44	(27.48)	17.29
7.1.2 Special Loan Loss Provision	-	0.23	0.10	106.71	195.78	3.55	96.96
7.1.3 Additional Loan Loss Provision	33.64	-	2.60	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	0.02	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	(14.76)	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	8.63	5.03	-	7.89	-	-	-
10. Provision for Income Tax	23.00	13.59	-	23.67	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	54.64	31.72	28.20	55.24	-	82.67	-
Total Expenses	640.31	393.95	60.17	607.33	384.04	204.50	267.40
Income							
1. Interest Income	482.82	336.64	10.67	516.38	183.74	145.48	172.29
1.1 On Loans and Advances	398.30	309.31	8.95	496.71	173.11	136.14	166.49
1.2 On Investment	70.91	22.54	-	10.48	4.92	8.86	-
1.2.1 Government Bonds	70.91	22.54	-	10.48	4.92	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	8.86	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	13.60	4.79	1.72	5.64	5.71	(0.32)	5.80
1.5 On Others	-	-	-	3.56	-	0.80	-
2. Commission and Discount	1.83	0.42	-	1.59	1.04	3.90	0.26
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.83	0.42	-	1.16	1.04	3.90	0.02
2.3 Others	-	-	-	0.43	-	-	0.24
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	155.67	24.01	0.07	86.32	5.08	54.84	8.04
5. Non Operating Income	-	0.12	8.44	3.04	11.12	0.21	1.61
6. Write Back from Provisions for loss	-	32.76	40.99	-	55.34	0.07	32.33
7. Recovery of written-off Loan	-	-	-	-	0.29	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	127.43	-	52.86
Total Income	640.31	393.95	60.17	607.33	384.04	204.50	267.40

BFI Name	Pokhara	Central	Multi	Srijana	Samridhhi	CMerchant	GM/BFL
Expenses							
1. Interest Expense	358.20	225.72	16.79	312.86	10.81	2.27	234.09
1.1 On Deposit Liabilities	358.16	225.66	16.79	312.86	10.81	1.81	234.09
1.1.1 Saving Account	60.28	44.79	2.87	114.21	3.32	0.12	43.74
1.1.2 Fixed Account	294.92	180.88	13.92	186.67	6.70	-	180.52
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	2.70	-	11.43
1.1.2.2 3 to 6 months Fixed Account	33.93	28.93	-	35.10	0.40	-	23.73
1.1.2.3 6 months to 1 year Fixed Account	42.08	107.09	-	126.58	2.08	-	113.93
1.1.2.4 Above 1 year Fixed Account	218.91	44.86	13.92	24.98	1.53	-	31.42
1.1.3 Call Deposit	2.96	-	-	11.98	0.79	1.69	9.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.04	0.06	-	-	-	0.46	-
2. Commission Expense	-	-	-	0.20	-	-	-
3. Staff Expense	61.04	32.21	2.34	58.29	16.56	2.92	38.99
4. Office Operating Expenses	41.01	24.64	2.30	29.01	12.62	2.17	23.81
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	25.47	29.61	2.58	166.70	2.90	-	38.67
7.1 Loan loss Provision	25.47	15.51	2.58	166.70	2.90	-	38.67
7.1.1 General Loan loss Provision	12.98	3.16	1.14	37.84	2.90	-	18.59
7.1.1.1 Pass Loan Loss Provision	12.98	(1.05)	0.26	4.78	2.90	-	18.59
7.1.1.2 Watch List Provision	-	4.21	0.88	33.06	-	-	-
7.1.2 Special Loan Loss Provision	12.49	12.35	1.44	128.86	-	-	20.09
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	14.10	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	14.69	5.98	-	-	1.26	-	4.84
10. Provision for Income Tax	39.67	16.15	-	-	-	-	13.08
11. Others	-	-	-	-	-	-	-
12. Net Profit	92.57	37.68	6.60	64.33	12.64	-	30.52
Total Expenses	632.66	371.98	30.61	631.39	56.80	7.36	384.00
Income							
1. Interest Income	558.53	318.09	28.53	520.51	9.49	0.18	322.01
1.1 On Loans and Advances	542.15	288.87	28.53	511.50	6.55	-	284.15
1.2 On Investment	9.13	24.43	-	-	1.62	-	29.88
1.2.1 Government Bonds	9.10	-	-	-	1.62	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.03	24.43	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	29.88
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.15	4.76	-	9.01	1.32	0.18	7.34
1.5 On Others	1.09	0.03	-	-	-	-	0.65
2. Commission and Discount	0.19	0.80	1.91	-	0.05	-	2.10
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.19	0.80	-	-	0.02	-	1.49
2.3 Others	-	-	1.91	-	0.03	-	0.61
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	24.91	21.59	-	42.06	3.04	-	22.60
5. Non Operating Income	0.40	31.50	-	-	8.57	0.57	18.56
6. Write Back from Provisions for loss	48.63	-	0.17	68.82	35.63	-	18.71
7. Recovery of written-off Loan	-	-	-	-	0.02	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	6.62	-
Total Income	632.66	371.98	30.61	631.39	56.80	7.36	384.00

BFI Name	ICFC	Manju	Reliance
Expenses			
1. Interest Expense	614.42	361.82	243.35
1.1 On Deposit Liabilities	597.05	361.63	243.35
1.1.1 Saving Account	107.17	56.39	58.75
1.1.2 Fixed Account	478.39	274.50	184.60
1.1.2.1 Up to 3 months Fixed Account	44.25	66.14	-
1.1.2.2 3 to 6 months Fixed Account	17.92	57.99	30.25
1.1.2.3 6 months to 1 year Fixed Account	257.61	87.49	24.36
1.1.2.4 Above 1 year Fixed Account	158.61	62.88	130.00
1.1.3 Call Deposit	11.49	30.74	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	17.37	0.19	-
2. Commission Expense	-	-	-
3. Staff Expense	70.69	47.73	44.72
4. Office Operating Expenses	63.92	41.37	42.01
5. Foreign Exchange Loss	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-
6. Non Operating Expense	-	-	-
7. Provision for Risk	38.16	24.60	80.58
7.1 Loan loss Provision	38.16	24.60	80.58
7.1.1 General Loan loss Provision	23.71	24.60	15.33
7.1.1.1 Pass Loan Loss Provision	-	24.60	-
7.1.1.2 Watch List Provision	23.71	-	15.33
7.1.2 Special Loan Loss Provision	14.46	-	65.25
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	-	-	-
8. Loan Written Off	-	-	-
9. Provision for Staff Bonus	17.82	14.90	-
10. Provision for Income Tax	48.10	40.23	-
11. Others	-	-	-
12. Net Profit	112.24	93.86	-
Total Expenses	965.35	624.50	410.67
Income			
1. Interest Income	744.39	542.78	294.83
1.1 On Loans and Advances	667.28	536.33	264.82
1.2 On Investment	55.62	0.76	19.56
1.2.1 Government Bonds	55.62	0.76	19.56
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	21.48	-	10.44
1.5 On Others	-	5.70	-
2. Commission and Discount	6.92	23.50	0.58
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	6.92	0.12	0.58
2.3 Others	-	23.37	-
3. Exchange Flactuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	42.10	58.22	21.85
5. Non Operating Income	170.71	-	80.66
6. Write Back from Provisions for loss	0.87	-	11.13
7. Recovery of written-off Loan	0.37	-	-
8. Income from Extra Ordinary transactions	-	-	-
9. Net Loss	-	-	1.62
Total Income	965.35	624.50	410.67

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	10,033.71	13,304.03	6,316.46	8,141.48	2,698.63	6,716.94
Fishery Related	358.70	811.27	14.00	154.75	-	54.93
Mining Related	1,252.45	-	124.83	426.61	-	-
Manufacturing (Producing) Related	24,320.61	17,014.48	44,074.79	45,482.56	12,469.86	44,746.99
Construction	16,469.75	18,819.35	812.51	7,887.36	12,515.52	4,655.92
Electricity, Gas and Water	7,582.68	8,765.77	8,332.34	15,336.94	169.91	1,680.25
Metal Products, Mach. & Ele. Eqp.	4,407.97	2,437.77	1,315.43	1,040.16	2,456.44	6,791.12
Tras., Com. and Public Utilities	3,885.08	3,113.32	1,521.90	961.20	1,664.07	3,027.66
Wholesaler & Retailer	13,754.65	45,942.79	51,247.81	24,965.06	15,050.12	21,068.67
Finance, Insurance and Real Estate	2,669.68	20,297.79	10,418.17	9,077.74	3,155.00	12,508.05
Hotel or Restaurant	6,395.99	8,580.26	5,085.26	10,768.25	1,540.44	6,588.27
Other Services	2,854.06	5,804.11	9,047.93	19,420.18	960.89	4,491.70
Consumption Loans	16,036.06	23,739.73	3,650.08	3,231.86	4,816.01	2,429.79
Local Government	-	216.60	-	383.43	138.81	255.20
Others	12,735.89	2,289.70	42,611.87	5,293.66	2,345.87	4,586.46
TOTAL sectorwise	122,757.29	171,136.97	184,573.39	152,571.25	59,981.57	119,601.93

Product Wise

Term Loan	24,040.93	24,319.12	35,742.97	50,833.60	5,802.56	24,597.60
Overdraft	12,145.00	26,789.41	20,500.62	14,844.52	5,103.78	9,849.14
Trust Receipt Loan / Import Loan	3,924.33	1,393.57	15,615.82	14,138.42	6,757.65	18,315.84
Demand & Other Working Capital Loan	20,756.58	54,201.32	54,188.13	50,152.60	14,175.76	40,007.79
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,460.13	15,245.17	13,572.81	2,102.59	8,232.36	3,898.11
Real Estate Loan	5,015.11	10,653.12	9,983.58	4,964.60	4,717.57	4,500.34
Margin Nature Loan	4,421.91	4,431.13	3,680.18	1,197.76	-	1,792.07
Hire Purchase Loan	2,685.51	4,436.42	2,650.99	2,761.68	4,071.13	7,112.59
Deprived Sector Loan	6,651.21	11,363.18	10,672.87	7,638.96	3,329.46	5,776.71
Bills Purchased	2.80	33.73	1.69	445.76	89.49	0.27
Other Product	36,653.78	18,270.80	17,963.73	3,490.76	7,701.82	3,751.48
Total Product wise Loan	122,757.29	171,136.97	184,573.39	152,571.25	59,981.57	119,601.93

Collateral Wise

Gold and Silver	10,781.66	15,995.28	692.49	1,212.78	-	-
Government Securities	0.90	523.27	19.51	25.78	-	-
Non Governmental Securities	0.09	4,431.13	5,248.59	1,193.74	-	1,792.07
Fixed Deposit Receipts	349.16	479.62	600.72	444.24	1,788.27	475.49
Own	348.81	479.62	564.25	444.24	1,696.34	475.49
Other Licences Institutions	0.35	-	36.47	-	91.93	-
Collateral of Properties	109,677.04	142,290.61	156,311.93	132,235.25	51,213.93	112,879.62
Fixed Assets	108,049.30	142,256.32	86,938.72	113,529.21	38,162.89	112,679.62
Current Assets	1,627.73	34.29	69,373.21	18,706.04	13,051.04	200.00
Against security of Bill	-	25.99	7,859.17	-	-	0.27
Domestic Bills	-	13.26	-	-	-	0.02
Foreign Bills	-	12.73	7,859.17	-	-	0.25
Against Guarantee	1,861.01	7,309.87	3,872.77	5,419.89	1,563.81	4,375.02
Government Guarantee	25.47	-	0.84	383.64	138.81	-
Institutional Guarantee	1,728.59	5,869.09	3,006.96	4,715.88	1,425.00	-
Personal Guarantee	60.72	1,322.53	864.97	319.69	-	-
Collective Guarantee	2.45	118.25	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	69.38
Other Guarantee	1.99	-	-	0.67	-	4,305.64
Credit Card	-	-	299.59	31.41	298.33	79.46
Others	87.43	81.20	9,668.62	12,008.16	5,117.24	-
Total	122,757.29	171,136.97	184,573.39	152,571.25	59,981.57	119,601.93

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,380.14	5,343.00	8,862.56	3,511.75	3,465.25	16,924.86	5,760.40
Fishery Related	49.76	212.42	94.52	45.91	231.58	877.05	187.35
Mining Related	129.75	457.65	16.09	24.95	706.88	-	145.43
Manufacturing (Producing) Related	28,778.43	7,372.03	16,699.19	21,114.30	14,604.27	13,802.52	25,471.68
Construction	4,124.45	8,777.84	22,595.90	4,385.35	10,852.74	19,010.61	7,288.96
Electricity, Gas and Water	4,393.67	4,172.81	5,623.42	3,906.04	5,700.37	2,049.12	5,842.67
Metal Products, Mach. & Ele. Eqp.	2,321.85	1,003.41	2,493.00	2,864.79	1,197.78	517.84	650.67
Tras., Com. and Public Utilities	489.68	2,233.96	2,373.36	1,918.61	2,076.31	3,140.28	2,439.68
Wholesaler & Retailer	20,006.03	9,427.32	29,262.67	22,129.05	13,922.00	53,499.73	26,371.73
Finance, Insurance and Real Estate	6,125.80	4,938.86	10,752.66	9,550.59	4,666.05	15,828.13	8,494.06
Hotel or Restaurant	4,743.41	3,103.83	2,468.39	5,264.37	3,016.85	11,118.00	3,925.47
Other Services	1,605.94	10,988.20	4,302.37	6,261.23	4,041.60	6,138.24	5,784.89
Consumption Loans	1,263.46	1,400.71	3,865.04	6,981.47	2,359.33	11,710.64	2,997.92
Local Government	-	-	-	-	-	-	129.84
Others	18,130.20	4,857.57	11,510.69	3,712.70	17,349.26	88,478.46	15,139.51
TOTAL sectorwise	95,542.57	64,289.61	120,919.85	91,671.11	84,190.28	243,095.47	110,630.27

Product Wise

Term Loan	19,150.85	13,333.53	27,257.18	20,280.95	24,224.51	29,776.13	22,305.09
Overdraft	799.57	7,139.59	26,341.57	23,576.40	17,898.21	63,884.53	9,494.90
Trust Receipt Loan / Import Loan	11,686.29	2,192.14	6,229.26	3,933.43	2,491.57	230.82	7,946.93
Demand & Other Working Capital Loan	29,058.62	14,218.98	15,733.13	15,118.44	12,308.43	54,599.28	13,172.66
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,577.40	3,719.12	21,059.62	3,681.85	4,541.81	18,742.40	5,594.56
Real Estate Loan	4,249.83	2,438.15	3,620.37	4,167.52	1,216.58	17,780.20	4,189.06
Margin Nature Loan	-	951.73	656.08	1,621.34	1,488.87	5,894.37	722.20
Hire Purchase Loan	2,469.84	6,779.32	4,977.48	6,830.49	4,874.37	9,349.60	6,492.97
Deprived Sector Loan	7,621.33	4,056.80	7,141.04	6,039.42	3,943.60	9,890.98	6,239.50
Bills Purchased	0.08	217.00	-	901.58	-	-	53.57
Other Product	17,928.77	9,243.24	7,904.13	5,519.69	11,202.33	32,947.17	34,418.81
Total Product wise Loan	95,542.57	64,289.61	120,919.85	91,671.11	84,190.28	243,095.47	110,630.27

Collateral Wise

Gold and Silver	-	449.74	-	29.35	69.05	65.57	278.60
Government Securities	-	-	0.98	-	-	0.60	2.04
Non Governmental Securities	-	1,002.10	908.20	-	1,488.87	5,894.37	9.80
Fixed Deposit Receipts	830.95	152.62	919.32	344.66	371.52	525.08	451.90
Own	830.95	152.12	919.32	344.66	371.52	525.08	448.20
Other Licences Institutions	-	0.50	-	-	-	-	3.70
Collateral of Properties	69,271.71	60,133.07	105,260.19	82,318.17	77,580.83	224,308.25	103,836.89
Fixed Assets	51,797.28	59,178.62	62,430.54	78,997.88	75,343.22	210,852.32	54,844.00
Current Assets	17,474.43	954.45	42,829.65	3,320.29	2,237.62	13,455.93	48,992.88
Against security of Bill	11,686.29	309.75	4,347.46	540.75	662.37	-	114.29
Domestic Bills	-	196.26	88.17	-	-	-	-
Foreign Bills	11,686.29	113.48	4,259.29	540.75	662.37	-	114.29
Against Guarantee	6,583.69	2,060.91	7,539.94	8,424.04	2,950.17	11,183.10	2,092.49
Government Guarantee	156.09	105.06	198.74	2.17	74.74	216.53	151.25
Institutional Guarantee	5,834.52	1,909.65	6,544.00	5,584.72	2,873.43	10,552.59	632.82
Personal Guarantee	-	42.76	797.20	80.32	2.00	-	1,193.07
Collective Guarantee	-	-	-	-	-	-	0.48
Int. Rtd. Foreign Bank's Guarantee	593.07	-	-	843.78	-	-	-
Other Guarantee	-	3.45	-	1,913.05	-	413.97	114.87
Credit Card	-	36.60	1.62	14.13	11.85	107.14	175.21
Others	7,169.94	144.82	1,942.14	-	1,055.62	1,011.37	3,669.05
Total	95,542.57	64,289.61	120,919.85	91,671.11	84,190.28	243,095.47	110,630.27

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise						
Agricultural and Forest Related	3,689.69	4,109.88	8,964.39	38,959.51	8,789.26	5,363.41
Fishery Related	200.54	209.46	193.10	573.45	211.57	118.32
Mining Related	734.13	101.49	291.68	243.76	149.40	791.95
Manufacturing (Producing) Related	29,212.68	16,479.57	23,754.82	8,206.20	40,989.82	16,215.91
Construction	12,459.99	22,926.39	8,691.01	10,603.00	26,315.26	5,218.48
Electricity, Gas and Water	7,562.41	7,065.34	6,035.58	4,661.15	16,784.54	6,564.21
Metal Products, Mach. & Ele. Eqp.	3,741.15	3,982.63	2,872.18	476.64	1,191.71	313.70
Tras., Com. and Public Utilities	7,638.86	4,003.75	5,810.84	1,530.48	6,640.22	2,053.10
Wholesaler & Retailer	13,585.34	20,596.64	34,892.21	29,129.64	47,863.13	14,467.02
Finance, Insurance and Real Estate	8,171.60	7,074.72	8,978.85	600.94	15,718.38	6,785.90
Hotel or Restaurant	5,593.85	4,191.01	6,016.36	3,349.88	9,654.14	1,961.82
Other Services	4,912.63	3,126.28	5,629.05	3,561.71	9,092.74	3,842.32
Consumption Loans	5,467.74	3,934.41	6,630.18	1,212.70	9,633.89	5,623.44
Local Government	10.22	136.67	152.01	-	-	-
Others	18,761.70	1,695.43	29,129.74	30,757.09	26,792.19	22,480.79
TOTAL sectorwise	121,742.53	99,633.69	148,042.00	133,866.16	219,826.25	91,800.35

Product Wise

Term Loan	35,611.26	22,147.65	39,763.54	2,942.58	49,128.78	22,162.85
Overdraft	18,594.73	5,864.82	27,891.45	7,009.56	43,267.43	12,908.34
Trust Receipt Loan / Import Loan	7,173.74	8,490.31	8,227.69	85.96	10,757.53	3,570.75
Demand & Other Working Capital Loan	28,734.12	23,545.60	32,611.11	100,537.16	45,006.45	14,549.58
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,239.52	4,932.36	6,590.89	5,591.48	18,850.08	6,149.32
Real Estate Loan	1,678.63	4,084.63	6,915.56	443.98	4,416.67	4,690.40
Margin Nature Loan	3,675.10	1,232.67	4,686.15	100.63	5,106.32	3,584.55
Hire Purchase Loan	4,695.27	2,438.89	8,341.09	1,289.78	11,260.16	5,038.50
Deprived Sector Loan	6,258.69	6,246.39	9,679.41	14,211.72	12,780.41	7,160.64
Bills Purchased	-	275.02	3.52	-	-	25.90
Other Product	9,081.47	20,375.35	3,331.59	1,653.30	19,252.44	11,959.52
Total Product wise Loan	121,742.53	99,633.69	148,042.00	133,866.16	219,826.25	91,800.35

Collateral Wise

Gold and Silver	21.42	481.57	-	69.87	22.48	736.03
Government Securities	27.03	-	3.05	-	-	8.43
Non Governmental Securities	3,764.29	-	4,713.50	-	131.16	3,634.18
Fixed Deposit Receipts	372.49	556.82	1,236.44	562.00	891.84	488.86
Own	367.43	556.82	1,232.30	562.00	891.84	479.14
Other Licences Institutions	5.06	-	4.13	-	-	9.72
Collateral of Properties	109,254.94	91,490.30	131,095.69	133,234.29	187,576.97	68,719.75
Fixed Assets	105,967.75	67,172.13	75,526.33	133,234.29	113,841.98	51,578.71
Current Assets	3,287.18	24,318.17	55,569.35	-	73,734.99	17,141.04
Against security of Bill	1.19	-	4,009.02	-	-	3,704.53
Domestic Bills	-	-	155.58	-	-	73.81
Foreign Bills	1.19	-	3,853.45	-	-	3,630.73
Against Guarantee	6,225.85	136.67	5,264.48	-	1,310.96	1,438.84
Government Guarantee	161.90	136.67	145.02	-	22.03	2.80
Institutional Guarantee	5,295.20	-	4,998.02	-	838.79	3.95
Personal Guarantee	645.40	-	120.20	-	433.16	1,415.03
Collective Guarantee	120.14	-	-	-	16.98	3.34
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.22	-	1.24	-	-	13.73
Credit Card	48.90	54.73	250.01	-	261.00	55.48
Others	2,026.43	6,913.60	1,469.81	-	29,631.84	13,014.25
Total	121,742.53	99,633.69	148,042.00	133,866.16	219,826.25	91,800.35

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Sector Wise							
Agricultural and Forest Related	8,801.31	8,007.90	7,010.09	5,944.08	5,445.16	4,690.10	2,972.32
Fishery Related	366.37	193.30	185.51	36.19	99.45	21.04	102.98
Mining Related	99.36	11.83	259.95	-	841.18	95.61	200.52
Manufacturing (Producing) Related	13,908.44	9,205.37	33,282.73	21,023.84	22,476.81	12,800.91	15,154.10
Construction	14,445.49	17,006.00	16,347.98	14,943.27	9,842.32	3,797.26	7,566.80
Electricity, Gas and Water	11,295.52	4,877.71	10,293.52	6,719.99	3,989.90	5,183.44	5,345.77
Metal Products, Mach. & Ele. Eqp.	1,354.39	1,227.64	2,079.33	1,733.49	1,159.35	777.55	1,675.74
Tras., Com. and Public Utilities	2,582.27	323.59	2,279.22	3,332.06	2,115.72	2,336.76	2,049.05
Wholesaler & Retailer	13,353.16	19,381.13	39,527.83	20,806.16	27,024.31	14,057.64	12,465.53
Finance, Insurance and Real Estate	14,785.91	6,270.54	8,033.86	12,158.04	19,851.44	8,337.62	7,154.26
Hotel or Restaurant	7,370.77	3,080.90	5,398.82	13,499.27	7,039.88	2,574.21	2,946.41
Other Services	7,061.28	3,018.74	3,347.16	15,849.30	5,189.11	2,517.88	3,376.39
Consumption Loans	9,386.89	3,919.07	3,106.40	5,470.50	7,379.31	6,204.68	4,510.45
Local Government	-	-	-	-	-	4.08	-
Others	22,773.57	12,773.88	11,526.70	9,878.15	17,767.98	7,912.64	8,269.46
TOTAL sectorwise	127,584.74	89,297.62	142,679.10	131,394.33	130,221.92	71,311.42	73,789.78

Product Wise

Term Loan	26,971.77	10,224.25	38,621.38	40,887.68	23,007.98	18,389.71	20,832.70
Overdraft	32,102.68	16,049.78	13,535.46	13,700.78	20,123.38	11,198.31	12,933.69
Trust Receipt Loan / Import Loan	1,202.52	3,084.71	5,056.17	6,878.95	4,319.11	5,268.94	1,314.88
Demand & Other Working Capital Loan	17,510.40	13,467.12	22,763.36	21,070.53	30,821.59	15,424.32	19,192.62
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,941.42	12,989.01	12,799.58	9,880.38	6,836.32	2,153.45	3,820.67
Real Estate Loan	10,103.81	3,811.70	4,509.00	3,355.36	12,549.99	4,438.53	3,980.24
Margin Nature Loan	3,054.86	2,719.38	1,393.06	2,840.03	3,609.11	3,774.02	2,483.62
Hire Purchase Loan	7,109.35	4,035.15	5,262.88	6,371.29	5,643.55	2,511.54	2,206.16
Deprived Sector Loan	6,441.28	5,838.15	8,982.13	7,822.49	7,561.51	4,124.83	3,402.86
Bills Purchased	159.36	1,432.59	-	91.71	-	-	26.82
Other Product	15,987.30	15,645.77	29,756.10	18,495.14	15,749.37	4,027.78	3,595.52
Total Product wise Loan	127,584.74	89,297.62	142,679.10	131,394.33	130,221.92	71,311.42	73,789.78

Collateral Wise

Gold and Silver	4,707.67	-	225.07	55.53	594.54	191.90	41.59
Government Securities	7.52	-	0.90	3.00	-	22.08	-
Non Governmental Securities	2,793.53	2,719.38	-	2,852.34	4,109.64	3,788.09	2,483.62
Fixed Deposit Receipts	780.90	594.46	518.24	3,184.14	565.06	387.99	244.59
Own	780.90	594.46	518.24	3,184.14	565.06	387.99	244.59
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	109,237.45	82,762.47	140,492.35	110,717.09	116,557.20	64,229.18	68,719.00
Fixed Assets	108,266.88	79,615.48	129,715.06	107,226.80	114,345.88	63,938.10	50,937.56
Current Assets	970.56	3,146.99	10,777.30	3,490.29	2,211.31	291.09	17,781.44
Against security of Bill	1.26	-	-	4,681.52	-	-	26.82
Domestic Bills	1.26	-	-	4.54	-	-	26.82
Foreign Bills	-	-	-	4,676.98	-	-	-
Against Guarantee	6,413.76	1,694.04	291.04	7,929.83	6,069.61	2,382.75	2,133.90
Government Guarantee	154.81	-	0.08	125.49	2.69	16.51	-
Institutional Guarantee	5,088.05	1,558.50	8.42	6,926.30	4,459.21	2,273.50	2,109.81
Personal Guarantee	1,009.53	41.01	222.41	790.05	1,568.18	35.68	24.06
Collective Guarantee	-	-	22.23	80.49	38.65	48.71	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	161.37	94.53	37.89	7.50	0.88	8.36	-
Credit Card	75.53	104.23	40.94	2.65	83.00	-	41.77
Others	3,567.11	1,423.05	1,110.55	1,968.23	2,242.86	309.43	98.48
Total	127,584.74	89,297.62	142,679.10	131,394.33	130,221.92	71,311.42	73,789.78

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise							
Agricultural and Forest Related	5,285.22	1,764.94	2.89	442.26	806.86	423.86	389.82
Fishery Related	99.99	46.70	-	-	18.46	14.93	2.31
Mining Related	-	1.48	-	-	14.44	1.62	-
Manufacturing (Producing) Related	18,778.10	1,515.88	-	401.46	1,780.29	813.32	358.02
Construction	10,135.77	3,857.84	-	96.23	5,142.07	1,257.02	1,055.58
Electricity, Gas and Water	6,613.49	673.82	-	-	393.74	26.72	-
Metal Products, Mach. & Ele. Eqp.	1,777.92	165.53	-	-	136.59	146.99	27.91
Tras., Com. and Public Utilities	4,226.57	1,620.48	5.91	108.20	1,531.01	164.38	195.09
Wholesaler & Retailer	17,950.66	5,411.35	2.16	754.19	3,932.70	1,983.38	589.64
Finance, Insurance and Real Estate	7,954.53	4,267.70	-	200.00	5,156.20	1,284.06	520.44
Hotel or Restaurant	3,736.11	1,130.47	-	-	1,472.89	212.80	64.01
Other Services	4,510.21	928.04	-	740.69	1,192.48	398.53	51.02
Consumption Loans	1,767.10	2,307.21	-	46.94	1,481.16	246.68	85.36
Local Government	-	-	2.72	-	3.34	-	1.50
Others	25,023.21	7,249.67	4.76	-	8,694.29	1,678.89	1,446.02
TOTAL sectorwise	107,858.89	30,941.13	18.43	2,789.98	31,756.52	8,653.19	4,786.74

Product Wise

Term Loan	23,503.77	8,399.93	0.03	488.67	10,053.21	1,987.28	420.20
Overdraft	10,639.36	8,261.03	6.91	1,125.51	6,889.90	1,435.73	523.82
Trust Receipt Loan / Import Loan	2,752.07	-	-	-	-	-	-
Demand & Other Working Capital Loan	22,415.62	-	-	-	1,622.04	1,386.72	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,203.58	3,128.75	-	96.23	4,358.44	1,195.14	724.09
Real Estate Loan	5,343.41	2,280.25	-	200.00	1,546.44	813.80	89.40
Margin Nature Loan	1,211.26	1,222.31	-	-	601.93	421.25	-
Hire Purchase Loan	4,145.21	1,729.44	5.91	108.20	2,654.71	240.71	309.54
Deprived Sector Loan	6,237.71	3,014.03	2.86	147.25	3,337.87	667.56	704.91
Bills Purchased	34.04	-	-	-	-	-	-
Other Product	25,372.86	2,905.39	2.72	624.12	691.97	504.99	2,014.78
Total Product wise Loan	107,858.89	30,941.13	18.43	2,789.98	31,756.52	8,653.19	4,786.74

Collateral Wise

Gold and Silver	34.78	501.49	-	-	93.36	57.77	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	3.68	1,222.31	-	-	620.42	417.73	-
Fixed Deposit Receipts	585.91	332.03	-	46.94	202.95	20.87	22.48
Own	585.91	332.03	-	46.94	202.95	20.87	22.48
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	102,137.70	26,145.66	15.70	2,743.04	26,266.00	7,790.59	4,762.76
Fixed Assets	87,164.58	26,145.66	15.70	2,743.04	26,266.00	7,790.59	4,762.76
Current Assets	14,973.12	-	-	-	-	-	-
Against security of Bill	127.85	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	127.85	-	-	-	-	-	-
Against Guarantee	2.57	2,739.63	2.72	-	4,573.78	284.26	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	2,679.27	-	-	3,597.83	249.55	-
Personal Guarantee	2.57	57.85	-	-	881.00	34.70	-
Collective Guarantee	-	2.51	-	-	94.95	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	31.91	-	-	-	-	-	-
Others	4,934.49	-	-	-	-	81.98	1.50
Total	107,858.89	30,941.13	18.43	2,789.98	31,756.52	8,653.19	4,786.74

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	Tinau	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise							
Agricultural and Forest Related	1,788.93	6,071.81	2,242.14	1,809.06	11.51	2,284.16	2,288.91
Fishery Related	89.07	81.21	120.26	87.51	22.48	85.96	280.21
Mining Related	-	-	71.34	3.24	-	162.01	107.57
Manufacturing (Producing) Related	1,258.72	2,086.86	1,823.00	1,681.87	33.81	2,911.51	4,129.59
Construction	917.23	11,894.86	7,166.76	2,169.31	97.40	4,534.11	2,660.64
Electricity, Gas and Water	-	244.46	138.07	90.00	-	726.17	-
Metal Products, Mach. & Ele. Eqp.	135.76	309.57	263.26	358.67	2.32	488.12	0.42
Tras., Com. and Public Utilities	976.38	3,522.21	3,051.30	1,936.95	27.17	565.08	958.69
Wholesaler & Retailer	2,722.14	10,617.98	4,645.42	6,339.83	30.28	4,305.73	6,601.89
Finance, Insurance and Real Estate	1,407.03	7,858.37	3,332.60	2,154.02	-	4,303.63	3,253.74
Hotel or Restaurant	846.46	2,026.58	2,201.49	1,049.22	1.33	1,599.48	3,654.23
Other Services	1,078.92	904.96	798.72	630.11	2.87	714.40	1,688.10
Consumption Loans	341.31	3,710.79	2,839.57	2,463.48	18.58	2,547.50	567.17
Local Government	-	-	0.03	-	-	3.40	-
Others	2,099.35	15,880.01	19,644.74	12,232.99	72.18	11,892.95	3,982.57
TOTAL sectorwise	13,661.30	65,209.66	48,338.70	33,006.26	319.95	37,124.22	30,173.73

Product Wise

Term Loan	4,285.74	18,035.45	15,457.00	15,604.61	47.32	10,693.45	7,911.78
Overdraft	4,014.07	9,741.13	10,063.74	7,186.79	117.01	10,509.31	1,226.10
Trust Receipt Loan / Import Loan	-	-	-	10.10	-	-	-
Demand & Other Working Capital Loan	-	442.92	228.04	1,103.68	-	241.18	9,397.31
Res. Per. H. Loan (Up to Rs. 15 mil.)	737.55	10,928.50	5,589.67	1,990.70	79.67	3,777.38	1,930.42
Real Estate Loan	440.97	3,556.97	1,669.22	427.11	14.40	1,673.99	1,119.78
Margin Nature Loan	3.82	2,255.99	1,099.56	1,008.57	-	1,062.84	34.97
Hire Purchase Loan	750.30	4,205.63	4,422.16	2,457.94	38.43	1,891.87	1,736.74
Deprived Sector Loan	1,985.11	13,896.94	6,008.33	2,309.89	19.99	4,224.51	3,391.93
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,443.74	2,146.14	3,800.99	906.86	3.12	3,049.70	3,424.71
Total Product wise Loan	13,661.30	65,209.66	48,338.70	33,006.26	319.95	37,124.22	30,173.73

Collateral Wise

Gold and Silver	132.27	368.25	1,134.59	696.64	-	314.36	(0.00)
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	3.82	2,255.99	523.62	1,048.63	-	1,063.78	34.97
Fixed Deposit Receipts	138.78	620.88	469.32	199.13	7.29	292.23	199.75
Own	138.78	620.88	469.32	199.13	7.29	292.23	199.75
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	11,517.69	49,335.47	41,336.87	29,069.62	312.58	30,049.05	28,055.06
Fixed Assets	11,517.69	49,335.47	41,336.87	29,069.62	312.58	30,045.19	28,055.06
Current Assets	-	-	-	-	-	3.85	-
Against security of Bill	-	-	-	-	-	1.29	-
Domestic Bills	-	-	-	-	-	1.29	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,868.74	12,432.56	4,386.13	1,990.15	-	5,380.93	1,883.95
Government Guarantee	-	-	10.77	0.60	-	3.40	-
Institutional Guarantee	907.66	4,243.01	2,417.74	1,099.88	-	3,423.40	1,881.75
Personal Guarantee	-	3,228.15	1,216.51	832.69	-	1,758.34	-
Collective Guarantee	961.08	4,961.40	708.88	56.98	-	193.15	2.20
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	32.24	-	-	2.64	-
Credit Card	-	-	-	-	-	-	-
Others	-	196.53	488.18	2.09	0.08	22.58	-
Total	13,661.30	65,209.66	48,338.70	33,006.26	319.95	37,124.22	30,173.73

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Sector Wise								
Agricultural and Forest Related	1,183.65	39.27	220.83	262.05	805.37	269.07	11.30	0.52
Fishery Related	61.22	-	22.65	2.88	5.01	10.97	-	-
Mining Related	15.48	-	-	-	-	4.59	-	-
Manufacturing (Producing) Related	1,414.39	73.81	79.31	37.94	102.73	180.81	-	60.00
Construction	4,300.31	522.88	12.25	14.68	245.80	102.41	30.41	19.03
Electricity, Gas and Water	2,770.84	-	-	-	2.94	8.80	-	-
Metal Products, Mach. & Ele. Eqp.	90.96	2.39	3.59	2.01	-	18.85	-	3.45
Tras., Com. and Public Utilities	938.48	204.01	2.30	3.11	68.99	119.69	8.50	-
Wholesaler & Retailer	2,930.07	633.93	108.87	62.31	785.57	121.04	31.44	33.33
Finance, Insurance and Real Estate	5,446.69	407.19	38.49	0.87	299.89	53.86	5.00	40.31
Hotel or Restaurant	882.47	96.90	5.61	38.28	75.44	32.13	-	27.50
Other Services	1,923.28	9.13	46.03	2.13	157.22	-	-	-
Consumption Loans	1,518.79	159.04	1.19	13.92	168.30	69.58	9.59	144.91
Local Government	-	-	-	-	-	-	-	33.18
Others	6,377.24	835.70	291.74	125.64	658.34	517.94	72.09	1,886.00
TOTAL sectorwise	29,853.86	2,984.26	832.86	565.81	3,375.61	1,509.74	168.32	2,248.23

Product Wise

Term Loan	5,371.62	1,060.94	50.63	212.71	1,715.11	486.48	-	124.27
Overdraft	5,358.22	483.57	109.92	131.29	575.10	353.34	48.61	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	2,524.54	270.33	558.10	-	97.54	-	31.44	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,209.04	463.46	-	-	114.50	155.38	13.79	19.03
Real Estate Loan	2,626.14	54.83	-	-	300.24	13.13	33.72	1,765.88
Margin Nature Loan	984.01	1.07	-	-	2.21	8.56	9.59	26.19
Hire Purchase Loan	1,534.56	222.30	-	12.55	51.75	170.34	8.50	122.28
Deprived Sector Loan	2,193.56	282.18	77.50	119.32	243.36	274.25	16.30	33.18
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	6,052.17	145.58	36.71	89.94	275.80	48.25	6.37	9.57
Total Product wise Loan	29,853.86	2,984.26	832.86	565.81	3,375.61	1,509.74	168.32	2,248.23

Collateral Wise

Gold and Silver	117.65	107.16	-	-	135.34	32.14	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	984.01	1.07	-	-	2.21	8.56	-	26.19
Fixed Deposit Receipts	609.31	37.97	7.56	2.74	7.62	11.92	-	0.05
Own	609.31	37.97	7.56	2.74	7.62	11.92	-	0.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	25,098.84	2,491.81	825.30	563.07	3,177.60	1,396.21	148.56	400.55
Fixed Assets	25,098.84	2,491.81	825.30	563.07	3,177.60	1,396.21	148.56	400.55
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	3,041.18	346.24	-	-	52.83	-	5.30	83.27
Government Guarantee	17.19	-	-	-	-	-	-	33.18
Institutional Guarantee	2,991.12	346.24	-	-	-	-	5.00	-
Personal Guarantee	25.86	-	-	-	52.83	-	0.30	50.09
Collective Guarantee	7.00	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	2.87	-	-	-	-	60.91	14.46	1,738.17
Total	29,853.86	2,984.26	832.86	565.81	3,375.61	1,509.74	168.32	2,248.23

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	178.35	317.75	494.04	-	307.24	308.21	169.75	272.97
Fishery Related	1.93	-	18.14	-	-	2.99	13.22	-
Mining Related	-	-	-	2.12	-	14.48	-	-
Manufacturing (Producing) Related	346.77	72.00	173.58	-	669.99	168.93	210.52	188.99
Construction	530.10	1,812.91	980.18	6.09	-	143.13	103.67	53.48
Electricity, Gas and Water	-	-	-	-	-	-	1.40	-
Metal Products, Mach. & Ele. Eqp.	-	10.67	127.54	-	-	90.87	1.99	-
Tras., Com. and Public Utilities	193.79	837.18	111.24	-	906.98	92.60	57.44	-
Wholesaler & Retailer	754.29	3,230.87	623.80	31.23	381.58	148.02	131.89	760.81
Finance, Insurance and Real Estate	800.45	-	367.70	69.34	765.93	228.52	407.68	265.36
Hotel or Restaurant	250.23	340.07	61.33	-	228.54	75.22	74.90	88.47
Other Services	148.87	56.97	574.71	137.59	-	24.82	22.75	21.27
Consumption Loans	909.51	383.29	435.88	11.76	276.30	175.34	34.78	39.41
Local Government	-	-	-	-	-	-	-	-
Others	1,921.75	355.54	510.79	42.56	2,332.89	760.50	888.10	663.82
TOTAL sectorwise	6,036.04	7,417.25	4,478.94	300.69	5,869.44	2,233.62	2,118.10	2,354.58

Product Wise

Term Loan	409.86	3,596.54	667.42	31.23	472.59	128.37	389.15	911.16
Overdraft	448.02	-	73.86	-	-	252.70	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	987.79	72.00	663.37	-	189.22	66.17	73.93	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	530.10	1,167.72	691.84	6.09	532.36	75.00	69.69	53.48
Real Estate Loan	316.67	704.76	595.69	69.34	209.51	140.99	88.02	265.36
Margin Nature Loan	121.83	355.54	366.89	1.99	73.84	23.34	73.16	-
Hire Purchase Loan	257.02	842.19	94.79	8.32	1,491.30	233.65	88.58	5.43
Deprived Sector Loan	504.21	241.89	290.59	1.54	757.56	192.86	518.96	42.67
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,460.54	436.61	1,034.49	182.18	2,143.06	1,120.54	816.61	1,076.48
Total Product wise Loan	6,036.04	7,417.25	4,478.94	300.69	5,869.44	2,233.62	2,118.10	2,354.58

Collateral Wise

Gold and Silver	666.27	210.80	-	-	164.26	2.89	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	121.83	-	366.89	1.99	-	19.03	69.07	-
Fixed Deposit Receipts	56.23	170.78	58.35	1.45	35.17	7.50	1.32	33.99
Own	56.23	170.78	58.35	1.45	35.17	7.50	1.32	33.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,622.49	6,667.75	3,788.19	118.65	5,010.80	1,935.36	1,503.06	2,320.60
Fixed Assets	4,622.49	6,667.75	3,788.19	85.88	4,704.35	1,935.36	1,499.41	2,320.60
Current Assets	-	-	-	32.78	306.45	-	3.65	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	569.22	10.67	265.50	-	557.20	250.14	542.42	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	488.86	-	265.50	-	557.20	164.91	502.30	-
Personal Guarantee	80.35	-	-	-	-	81.22	40.13	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	10.67	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	355.54	-	178.61	102.01	18.70	2.22	-
Total	6,036.04	7,417.25	4,478.94	300.69	5,869.44	2,233.62	2,118.10	2,354.58

Statement of Credit as on Magh end, 2077(Mid-Feb, 2021)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
Sector Wise								
Agricultural and Forest Related	556.56	300.29	247.71	1,358.75	26.72	287.76	122.27	226.12
Fishery Related	2.57	3.54	-	-	-	-	0.97	28.50
Mining Related	-	13.29	-	-	-	-	-	1.83
Manufacturing (Producing) Related	371.40	95.23	4.08	-	16.97	584.16	132.31	347.57
Construction	479.63	697.35	37.00	128.34	105.52	-	947.34	323.89
Electricity, Gas and Water	-	-	-	-	-	-	17.14	21.05
Metal Products, Mach. & Ele. Eqp.	-	105.37	-	-	2.37	-	3.40	11.00
Tras., Com. and Public Utilities	589.99	235.31	-	-	14.43	2.94	107.99	428.48
Wholesaler & Retailer	1,562.45	347.97	29.23	288.41	34.78	84.26	497.76	1,467.14
Finance, Insurance and Real Estate	1,529.16	208.07	-	88.87	19.71	-	584.85	2,847.72
Hotel or Restaurant	410.24	64.77	-	-	-	74.77	334.07	876.69
Other Services	8.66	98.91	1.16	1.16	-	-	58.50	410.98
Consumption Loans	31.38	207.30	31.12	130.35	25.02	1.76	457.01	790.21
Local Government	-	-	-	-	-	-	-	-
Others	1,484.36	1,288.10	22.74	4,448.96	182.37	550.93	1,124.47	2,780.32
TOTAL sectorwise	7,026.40	3,665.50	373.04	6,444.85	427.89	1,586.58	4,388.07	10,561.50

Product Wise

Term Loan	2,477.82	148.80	-	179.68	143.41	910.11	394.30	2,486.44
Overdraft	1,006.00	-	-	1,909.59	106.45	-	341.40	3,646.09
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	766.60	728.96	312.14	108.73	25.85	149.60	250.83	363.52
Res. Per. H. Loan (Up to Rs. 15 mil.)	452.62	697.35	37.00	128.34	59.25	-	799.90	967.91
Real Estate Loan	398.78	78.57	-	204.65	-	419.96	451.79	599.84
Margin Nature Loan	31.94	4.41	-	-	16.00	-	340.74	418.77
Hire Purchase Loan	589.99	332.09	-	57.98	21.14	2.47	83.75	433.59
Deprived Sector Loan	1,166.95	169.89	22.74	340.22	23.29	-	318.52	1,441.54
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	135.70	1,505.43	1.16	3,515.66	32.51	104.44	1,406.84	203.79
Total Product wise Loan	7,026.40	3,665.50	373.04	6,444.85	427.89	1,586.58	4,388.07	10,561.50

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	18.36
Non Governmental Securities	-	4.41	-	-	16.00	-	-	418.77
Fixed Deposit Receipts	31.38	39.32	31.12	72.38	0.14	-	84.52	227.71
Own	31.38	39.32	31.12	72.38	0.14	-	84.52	227.71
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,706.30	3,524.67	341.92	146.85	385.13	1,586.58	3,708.51	8,559.60
Fixed Assets	5,706.30	3,524.67	341.92	146.85	385.13	1,586.58	3,708.51	8,559.60
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,256.78	97.10	-	-	26.63	-	240.47	1,329.91
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	1,157.39	97.10	-	-	19.71	-	238.44	1,298.52
Personal Guarantee	99.39	-	-	-	3.47	-	2.03	31.39
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	2.48	-	-	-
Other Guarantee	-	-	-	-	0.98	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	31.94	-	-	6,225.62	-	-	354.58	7.14
Total	7,026.40	3,665.50	373.04	6,444.85	427.89	1,586.58	4,388.07	10,561.50

BFI Name	Manju	Reliance
Sector Wise		
Agricultural and Forest Related	288.91	85.74
Fishery Related	20.20	-
Mining Related	-	17.00
Manufacturing (Producing) Related	154.27	262.28
Construction	1,931.97	681.64
Electricity, Gas and Water	162.08	35.01
Metal Products, Mach. & Ele. Eqp.	134.37	90.37
Tras., Com. and Public Utilities	352.24	454.86
Wholesaler & Retailer	775.47	387.53
Finance, Insurance and Real Estate	2,326.07	498.59
Hotel or Restaurant	252.53	301.12
Other Services	77.20	97.10
Consumption Loans	722.30	250.64
Local Government	-	-
Others	894.67	1,082.80
TOTAL sectorwise	8,092.27	4,244.67

Product Wise

Term Loan	1,992.96	31.80
Overdraft	23.38	-
Trust Receipt Loan / Import Loan	-	-
Demand & Other Working Capital Loan	453.35	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,693.84	621.70
Real Estate Loan	237.39	296.07
Margin Nature Loan	382.52	206.94
Hire Purchase Loan	342.36	460.98
Deprived Sector Loan	2,174.02	356.66
Bills Purchased	-	-
Other Product	792.45	2,263.03
Total Product wise Loan	8,092.27	4,244.67

Collateral Wise

Gold and Silver	-	-
Government Securities	-	-
Non Governmental Securities	382.52	-
Fixed Deposit Receipts	59.48	42.71
Own	59.48	42.71
Other Licences Institutions	-	-
Collateral of Properties	5,213.78	3,353.15
Fixed Assets	5,213.78	3,353.15
Current Assets	-	-
Against security of Bill	-	-
Domestic Bills	-	-
Foreign Bills	-	-
Against Guarantee	2,426.54	579.37
Government Guarantee	-	-
Institutional Guarantee	2,144.80	349.12
Personal Guarantee	281.74	1.26
Collective Guarantee	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-
Other Guarantee	-	228.98
Credit Card	-	-
Others	9.95	269.45
Total	8,092.27	4,244.67

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change			
	2018	2019	2020	2021	2021	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	17,420	25,503	33,424	39,583	39,409	46.40	31.06	-0.44	
a. Paid-up Capital	11,159	17,078	21,495	23,271	23,516	53.04	25.87	1.05	
b. Statutory Reserves	2,451	3,531	4,814	5,544	5,646	44.08	36.32	1.84	
c. Retained Earning	1,379	1,750	2,790	5,528	4,970	26.91	59.44	-10.10	
d. Others Reserves	2,431	3,144	4,324	5,240	5,278	29.33	37.53	0.72	
2 BORROWINGS	87,707	126,378	142,095	177,755	180,004	44.09	12.44	1.27	
a. NRB	2,070	1,701	8	7,977	6,476	-17.80	-99.52	-18.81	
f. Others	85,637	124,677	142,086	169,778	173,528	45.59	13.96	2.21	
3 DEPOSITS	49,549	85,606	106,150	120,062	121,908	72.77	24.00	1.54	
4 BILLS PAYABLE	1	75	41	23	20	5591.09	-45.48	-13.29	
5 OTHER LIABILITIES	13,552	23,664	29,558	33,006	35,236	74.63	24.90	6.76	
a. Loan Loss Provision	2,391	4,013	7,631	9,817	10,083	67.86	90.16	2.71	
b. Interest Suspense a/c	1,121	1,800	4,003	3,641	4,239	60.53	122.36	16.43	
c. Others	10,039	17,851	17,924	19,547	20,914	77.81	0.41	6.99	
6 RECONCILIATION A/c	3,480	5,192	8,482	16,489	17,273	49.19	63.36	4.75	
7 PROFIT & LOSS A/c	4,039	6,608	5,419	5,260	5,888	63.62	-17.99	11.95	
Total	175,748	273,028	325,169	392,178	399,738	55.35	19.10	1.93	
Assets									
1 LIQUID FUNDS	16,314	19,246	30,382	22,522	19,864	17.97	57.86	-11.80	
a. Cash Balance	147	214	379	412	352	45.57	76.94	-14.48	
b. Bank Balance	9,190	13,398	16,872	11,691	11,527	45.79	25.93	-1.40	
c. Money at Call	6,977	5,634	13,130	10,419	7,985	-19.25	133.06	-23.36	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	43	312	468	605	605	629.98	49.91	0.00	
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	16,775	15,268	-11.81	330.28	-8.98	
4 LOANS & ADVANCES	145,944	235,101	262,732	322,154	332,368	61.09	11.75	3.17	
Institutional	30,597	38,955	39,721	40,799	45,228	27.32	1.97	10.86	
Individual	115,347	196,147	223,012	281,356	287,139	70.05	13.70	2.06	
5 FIXED ASSETS	1,472	2,107	2,223	2,351	2,394	43.14	5.50	1.82	
6 OTHER ASSETS	5,735	8,552	11,063	11,379	12,114	49.11	29.36	6.45	
7 EXPENSES NOT WRITTEN OFF	7	11	11	8	8	53.11	1.87	-0.68	
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00	
9 RECONCILIATION A/c	3,609	5,391	8,469	16,285	17,105	49.37	57.11	5.03	
10 PROFIT & LOSS A/c	57	45	88	97	12	-20.95	96.81	-87.90	
Total	175,745	273,028	325,169	392,178	399,738	55.35	19.10	1.93	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	11,759	17,022	21,965	8,680	8,956	44.75	29.04	3.18	
2 COMMISSION/FEE EXPENSES	3	7	38	4	5	114.61	472.63	14.26	
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	4,576	4,499	33.03	39.02	-1.67	
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	1,388	1,571	47.90	23.29	13.22	
5 NON OPERATING EXPENSES	9	63	140	31	37	578.43	122.70	16.88	
6 PROVISION FOR RISK	1,048	1,921	6,648	14,191	14,728	83.21	246.15	3.79	
7 LOAN WRITTEN OFF	1	5	5	7	31	464.16	14.51	359.15	
8 EXTRAORDINARY EXPENSES	-	1	18	4	5	0.00	1279.00	20.33	
9 PROVISION FOR STAFF BONUS	547	861	836	781	822	57.54	-2.95	5.27	
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	2,154	2,262	52.98	-7.52	4.99	
11 NET PROFIT	4,013	6,249	5,394	5,178	5,374	55.70	-13.68	3.79	
TOTAL EXPENSES	25,374	37,331	49,062	36,994	38,289	47.12	31.43	3.50	
Income									
1. INTEREST INCOME	22,236	31,647	41,259	20,875	21,093	42.32	30.37	1.05	
2. COMMISSION & DISCOUNT	546	805	718	826	872	47.34	-10.80	5.46	
3 OTHER OPERATING INCOME	2,049	3,739	3,726	2,694	2,683	82.48	-0.33	-0.41	
4 NON OPERATING INCOME	142	176	153	87	94	23.91	-13.28	8.02	
5 PROVISION FOR WRITTEN BACK	364	936	3,134	12,468	13,507	156.84	234.88	8.34	
6 RECOVERY FOR WRITE BACK	5	2	2	0	0	-59.94	6.73	-3.48	
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	25	30	712.18	53203.70	19.73	
8 NET LOSS	31	26	52	17	9	-17.32	102.16	-46.53	
TOTAL INCOME	25,374	37,331	49,062	36,994	38,289	47.12	31.43	3.50	
Miscellaneous Information									
No. of Total Staffs	11,552	17,361	19,017	19,788	19,999	50.29	9.54	1.07	
No. of Total Branches	2,448	3,629	4,057	4,272	4,408	48.24	11.79	3.18	
No. of Total Centers	172,788	274,186	310,895	334,026	337,629	58.68	13.39	1.08	
No. of Total Groups	562,425	926,625	1,039,696	1,123,394	1,146,626	64.76	12.20	2.07	
No. of Total Passive Groups	5,762	9,565	9,398	13,810	13,636	66.00	-1.75	-1.26	
No. of Total Members	2,856,380	4,327,991	4,686,659	4,928,087	4,985,549	51.52	8.29	1.17	
No. of Total Passive Members	51,516	118,044	195,311	361,828	316,934	129.14	65.46	-12.41	
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,855,458	2,885,018	44.54	3.89	1.04	
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	638,200	648,239	192.10	503.32	1.57	
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	4,989,233	5,043,871	43.65	8.23	1.10	
Total Saving Amount (Rs million)	49,549	101,910	106,150	120,031	122,925	105.68	4.16	2.41	

Districtwise List of Bank and Financial Institutions Branches (Magh, 2077)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,834	6,230
2	1	Panchthar	26	3	2	31	197,172	6,360
3	1	Ilam	38	7	2	47	312,130	6,641
4	1	Jhapa	140	48	12	200	927,127	4,636
5	1	Sankhuwasabha	27	-	-	27	155,924	5,775
6	1	Bhojpur	25	-	1	26	155,582	5,984
7	1	Terhathum	18	3	-	21	100,783	4,799
8	1	Dhankuta	25	7	1	33	171,227	5,189
9	1	Morang	157	54	13	224	1,094,764	4,887
10	1	Sunsari	124	37	13	174	914,307	5,255
11	1	Solukhumbu	27	-	-	27	102,339	3,790
12	1	Khotang	18	6	-	24	173,676	7,237
13	1	Okhaldhunga	22	4	-	26	151,613	5,831
14	1	Udayapur	37	4	-	41	356,592	8,697
	Total		705	173	44	922	4,944,070	5,362
15	2	Saptari	47	7	8	62	711,489	11,476
16	2	Siraha	80	11	2	93	704,302	7,573
17	2	Dhanusa	81	8	7	96	842,870	8,780
18	2	Mahottari	59	7	4	70	710,341	10,148
19	2	Sarlahi	69	13	3	85	895,888	10,540
20	2	Rautahat	56	9	1	66	844,659	12,798
21	2	Bara	76	13	5	94	830,410	8,834
22	2	Parsa	67	10	4	81	716,206	8,842
	Total		535	78	34	647	6,256,166	9,669
23	3	Dolakha	28	3	-	31	187,160	6,037
24	3	Ramechhap	24	2	-	26	208,890	8,034
25	3	Sindhuli	31	2	2	35	311,222	8,892
26	3	Rasuwa	27	1	1	29	45,074	1,554
27	3	Dhading	58	17	-	75	354,430	4,726
28	3	Nuwakot	37	13	1	51	287,648	5,640
29	3	Sindhupalchok	36	10	-	46	294,493	6,402
30	3	Kavrepalanchok	72	15	6	93	402,780	4,331
31	3	Kathmandu	808	127	46	981	2,241,726	2,285
32	3	Lalitpur	195	25	15	235	573,740	2,441
33	3	Bhaktapur	104	14	7	125	370,113	2,961
34	3	Makwanpur	59	15	5	79	462,357	5,853
35	3	Chitawan	159	49	15	223	698,153	3,131
	Total		1,638	293	98	2,029	6,437,788	3,173
36	4	Gorkha	41	6	3	50	246,590	4,932
37	4	Manang	12	-	-	12	6,321	527
38	4	Lamjung	41	5	2	48	171,974	3,583
39	4	Kaski	188	73	18	279	587,189	2,105
40	4	Tanahu	78	22	1	101	346,560	3,431
41	4	Syangja	42	23	2	67	251,152	3,749
42	4	Mustang	16	1	-	17	11,486	676
43	4	Baglung	47	10	-	57	283,818	4,979
44	4	Parbat	27	10	-	37	148,501	4,014
45	4	Myagdi	22	9	-	31	110,947	3,579
46	4	Nawalparasi East	61	26	5	92	354,602	3,854
	Total		575	185	31	791	2,519,139	3,185

47	5	Gulmi	36	14	-	50	256,029	5,121
48	5	Palpa	47	13	-	60	248,210	4,137
49	5	Rupandehi	195	98	21	314	1,069,324	3,405
50	5	Kapilbastu	70	20	5	95	670,038	7,053
51	5	Arghakhanchi	21	6	-	27	202,556	7,502
52	5	Pyuthan	19	13	-	32	242,534	7,579
53	5	Rolpa	21	2	-	23	237,971	10,347
54	5	Rukum East	8	-	-	8	58,562	7,320
55	5	Dang	92	36	4	132	649,878	4,923
56	5	Banke	81	28	6	115	608,317	5,290
57	5	Bardiya	39	19	-	58	480,603	8,286
58	5	Nawalparasi West	50	26	3	79	374,240	4,737
Total			679	275	39	993	5,098,262	5,134
59	6	Rukum West	17	1	1	19	170,405	8,969
60	6	Salyan	24	4	1	29	272,840	9,408
61	6	Surkhet	51	8	2	61	418,940	6,868
62	6	Dailekh	22	1	-	23	298,140	12,963
63	6	Jajarkot	12	1	-	13	198,861	15,297
64	6	Dolpa	12	-	-	12	42,426	3,535
65	6	Jumla	20	1	-	21	125,405	5,972
66	6	Kalikot	14	-	-	14	159,735	11,410
67	6	Mugu	8	-	-	8	64,122	8,015
68	6	Humla	9	1	-	10	58,910	5,891
Total			189	17	4	210	1,809,783	8,618
69	7	Doti	20	1	-	21	213,664	10,174
70	7	Bajhang	18	1	-	19	222,357	11,703
71	7	Kailali	130	24	5	159	951,069	5,982
72	7	Bajura	12	1	-	13	155,779	11,983
73	7	Achham	17	3	-	20	288,220	14,411
74	7	Kanchanpur	60	9	1	70	530,312	7,576
75	7	Darchula	17	2	-	19	144,644	7,613
76	7	Baitadi	17	2	-	19	266,539	14,028
77	7	Dadeldhura	25	1	-	26	158,685	6,103
Total			316	44	6	366	2,931,269	8,009
Grand Total			4,637	1,065	256	5,958	29,996,478	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	19	20	76	1	143
No. of Branches [^]	4,637	1,065	256	4,408		10,366
Population per Branch [*] (Served by A, B and C class BFI's)						5,035
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,894

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	705	173	44	720	922	1,642
2	535	78	34	918	647	1,565
Bagmati	1,638	293	98	640	2,029	2,669
Gandaki	575	185	31	546	791	1,337
Lumbini	679	275	39	1,026	993	2,019
Karnali	189	17	4	190	210	400
Sudur Paschim	316	44	6	368	366	734
Total	4,637	1,065	256	4,408	5,958	10,366

* Population 29,996,478 for 2020 calculated on yearly basis based on yearly population projection 2011-2031 Source :

<https://cbs.gov.np/population-projection-2011-2031/> (Medium Variant)

Excluding Crystal Finance Limited, Samjhana Finance Ltd. and Himalaya Finance which 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	1,391,062.98

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	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	2,329,134.73	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	277,967.42	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		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39	4.97	931,381.23
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63	9.71	1,411,223.84
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83	0.00	-
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64	0.00	-
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12	9.53	247,977.89
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92	9.63	337,522.74
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73	9.62	597,863.03
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41	10.28	227,860.18
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54	4.19	301,796.34
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21	8.10	4,004.95
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08	0.00	284,374.86
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05	0.00	257,027.33
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88	0.00	25,307.32
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14	0.00	2,040.21
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85	6.79	2,932,781.22

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80	11.38	150,535.17
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53	10.63	4,194.89
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01	11.69	5,945.81
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28	11.59	134,955.50
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86	11.51	338,212.92
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41	12.34	277,496.95
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47	11.30	132,396.04
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45	11.99	34,687.11
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17	12.47	67,528.04
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58	12.00	586,184.07
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94	11.94	216,315.60
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36	11.53	114,879.62
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80	12.06	118,740.08
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18	12.39	138,651.98
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54	4.90	1,508.41
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03	12.80	338,861.49
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41	11.94	2,661,093.66

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)		Poush, 2076 (Mid Jan, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99	11.70	542,609.88
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34	12.22	397,789.11
3	Trust Receipt Loan / Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44	9.47	73,745.92
4	Demand & Other Working Capital Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73	11.83	657,967.23
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26	12.26	202,156.39
6	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23	12.32	133,995.68
7	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14	12.11	35,645.71
8	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21	12.90	145,579.69
9	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42	11.48	162,908.58
10	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48	5.57	3,287.74
11	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18	12.60	305,407.73
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41	11.94	2,661,093.66

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92	4.19	1,014,852.74
2	Fixed:	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55	9.26	1,487,316.21
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17	8.64	264,878.21
2.4	6-12 months	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86	9.26	385,888.91
2.5	1-2 yrs	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84	9.22	577,426.07
2.6	2 yrs and above	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68	9.99	259,123.03
3	Call	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21	2.76	324,611.99
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09	8.29	4,160.00
6	Non interest bearing deposits	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10	0.00	314,390.78
6.1	Current	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76	0.00	288,769.24
6.2	Margin	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82	0.00	23,598.29
6.3	Other	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52	0.00	2,023.25
	Aggregate	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87	6.17	3,145,331.73

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56	10.72	155,869.48
2	Fishery Related	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63	10.28	4,559.01
3	Mining Related	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36	11.23	4,413.39
4	Agriculture, Forestry & Beverage Production Related	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71	11.07	135,873.85
5	Non Food Production Related	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28	10.71	340,411.32
6	Construction	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02	11.38	285,240.61
7	Electricity, Gas and Water	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54	10.87	146,971.57
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22	11.20	39,909.64
9	Transport, Communication and Public Utilities	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61	11.66	68,585.80
10	Wholesaler & Retailer	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59	11.36	593,035.52
11	Finance, Insurance and Real Estate	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18	11.21	208,467.61
12	Hotel or Restaurant	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03	11.03	122,031.59
13	Other Services	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43	11.33	133,324.18
14	Consumption Loans	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41	11.84	131,117.71
15	Local Government	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99	4.31	1,527.36
16	Others	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11	12.15	358,374.08
	Aggregate	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68	10.43	2,729,712.72

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01	11.03	597,357.48
2	Overdraft	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73	11.61	401,971.76
3	Trust Receipt Loan / Import Loan	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63	8.78	86,531.83
4	Demand & Other Working Capital Loan	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34	11.23	659,378.54
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19	11.21	206,501.06
6	Real Estate Loan	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80	11.56	132,012.80
7	Margin Nature Loan	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82	11.45	38,162.39
8	Hire Purchase Loan	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92	12.07	144,691.57
9	Deprived Sector Loan	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81	10.96	155,803.19
10	Bills Purchased	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49	9.43	3,689.82
11	Other Product	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95	12.07	303,605.09
	Aggregate	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68	10.43	2,729,712.72

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40
2	Fixed:	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34
2.4	6-12 months	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19
2.5	1-2 yrs	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05
2.6	2 yrs and above	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72
3	Call	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56
6	Non interest bearing deposits	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23	-	312,341.37
6.1	Current	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03	-	283,274.93
6.2	Margin	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39	-	26,734.48
6.3	Other	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80	-	2,331.95
	Aggregate	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04
2	Fishery Related	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87
3	Mining Related	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51
4	Agriculture, Forestry & Beverage Production Related	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12
5	Non Food Production Related	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57
6	Construction	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34
7	Electricity, Gas and Water	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13
9	Transport, Communication and Public Utilities	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33
10	Wholesaler & Retailer	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85
11	Finance, Insurance and Real Estate	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04
12	Hotel or Restaurant	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81
13	Other Services	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75
14	Consumption Loans	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52
15	Local Government	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72
16	Others	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63
2	Overdraft	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36
3	Trust Receipt Loan / Import Loan	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40
4	Demand & Other Working Capital Loan	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46
6	Real Estate Loan	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51
7	Margin Nature Loan	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86
8	Hire Purchase Loan	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98
9	Deprived Sector Loan	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31
10	Bills Purchased	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77
11	Other Product	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36
	Aggregate	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.85	1,187,308.52	2.78	1,235,473.03	2.76	1,255,745.18
2	Fixed:	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27
2.1	up to 1 month	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	6.05	1,128.47
2.3	3-6 months	7.27	267,486.65	7.03	258,806.95	6.94	253,498.84
2.4	6-12 months	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84
2.5	1-2 yrs	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25
2.6	2 yrs and above	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87
3	Call	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91
6	Non interest bearing deposits	-	333,733.74	-	364,310.03	-	354,492.03
6.1	Current	-	302,640.99	-	331,175.31	-	320,171.29
6.2	Margin	-	28,553.07	-	30,803.99	-	31,654.69
6.3	Other	-	2,539.68	-	2,330.74	-	2,666.05
	Aggregate	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83
2	Fishery Related	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37
3	Mining Related	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38
5	Non Food Production Related	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33
6	Construction	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26
7	Electricity, Gas and Water	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79
9	Transport, Communication and Public Utilities	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14
10	Wholesaler & Retailer	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22
11	Finance, Insurance and Real Estate	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21
12	Hotel or Restaurant	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76
13	Other Services	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38
14	Consumption Loans	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04
15	Local Government	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86
16	Others	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04
2	Overdraft	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79
11	Other Product	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47

Annex-I

**Name list of Bank and Financial Institutions
Mid-Feb, 2021**

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

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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