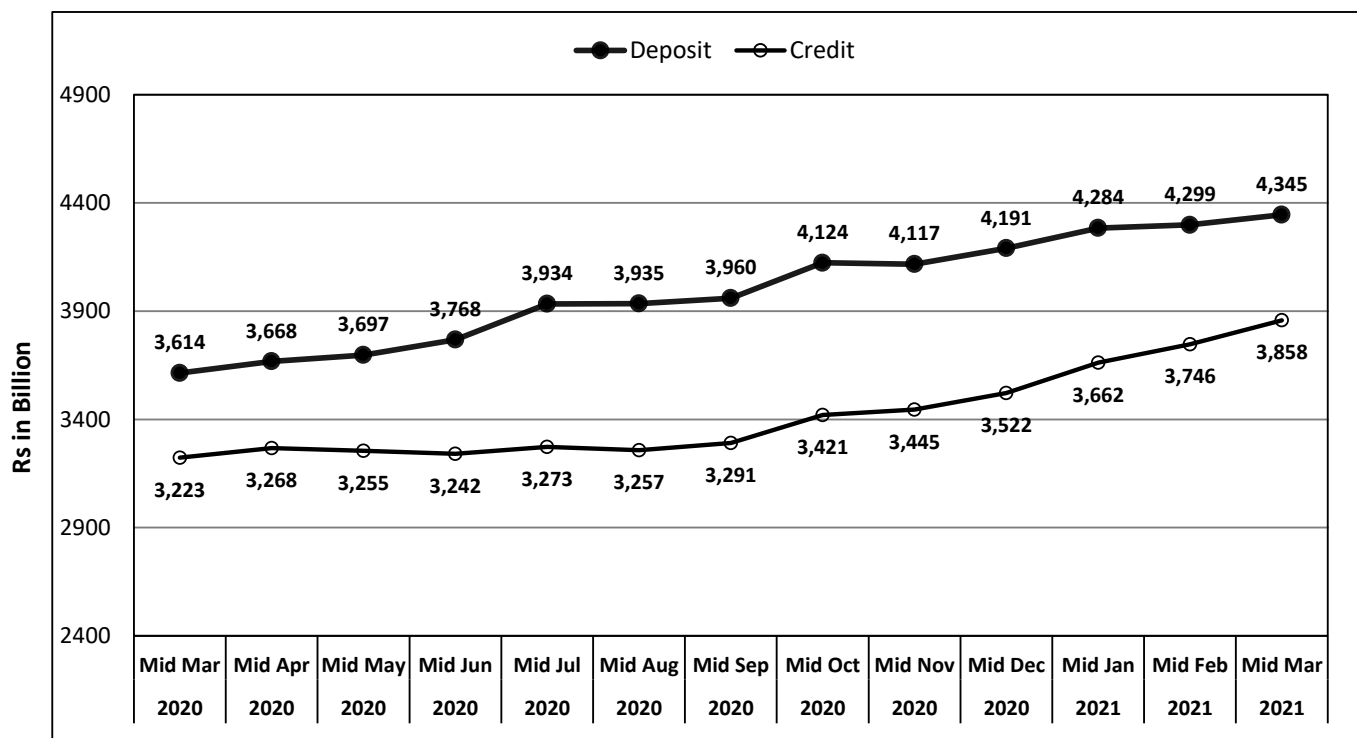


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2077 Fagun
Mid-Mar, 2021

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	21
b. Development Banks	26
c. Finance Companies	29
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	31
b. Development Banks	35
c. Finance Companies	37
9. Micro-credit Development Banks	
a. Major Financial Indicators	39
b. Statement of Assets and Liabilities	39
c. Profit & Loss Account	39
	39
10. Districtwise Branch List	40
11. Interest Rate Structure of Commercial Banks	42
Annexure	
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 Fagun End, 2077 (Mid-Mar, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	97.04	10.57	2.57	110.19
2	Total Credit/GDP	86.64	9.12	2.06	97.82
3	Total Credit/ Total Deposit	89.29	86.22	80.01	88.77
4	CCD Ratio [#]	77.25	77.68	67.37	77.05
5	Fixed Deposit/Total Deposit	47.24	53.92	56.20	48.09
6	Saving Deposit/Total Deposit	33.97	32.94	30.20	33.79
7	Current Deposit/Total Deposit	9.16	2.21	1.08	8.30
8	Call Deposit/Total Deposit	8.50	10.76	10.96	8.77
9	NPL/ Total Loan [^]	1.71	1.93	6.64	1.84
10	Total LLP /Total Loan	2.09	1.74	8.70	2.19
11	Deprived Sector Loan/Total Loan ^{\$^}	6.75	15.29	12.08	7.59
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.10	7.99	12.52	8.19
2	Investment in Gov. Securities/Total Deposit	15.51	10.42	15.79	15.03
3	Total Liquid Assets/Total Deposit	24.48	24.90	38.48	24.84
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	4,632	1,069	256	5,957
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	4.68			
	(a) Saving	2.64			
	(b) Fixed	7.75			
	(c) Call	0.90			
2	Wt. Avg Interest Rate on Credit	8.73			

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2019/20 Rs. 3,943,656 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-Feb	Mid-Mar	% 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	545,097	544,148	20.64	9.38	-0.17
a. Paid-up Capital	282,196	305,885	330,876	361,623	364,871	8.39	8.17	0.90
b. Statutory Reserves	63,756	76,174	94,150	102,721	103,053	19.48	23.60	0.32
c. Retained Earning	(1,932)	4,538	4,312	10,249	6,743	-334.90	-4.98	-34.21
d. Others Reserves	25,995	59,805	58,939	70,503	69,481	130.07	-1.45	-1.45
2 BORROWINGS	35,453	90,729	81,610	219,304	234,666	155.92	-10.05	7.00
a. NRB	12,122	22,927	7,992	84,625	91,941	89.14	-65.14	8.64
b. "A"Class Licensed Institution	8,583	34,286	5,392	49,390	52,155	299.48	-84.27	5.60
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	16,262	15,870	0.00	348.99	-2.41
d. Other Financial Ins.	2,436	3,283	1,737	1,159	1,459	34.79	-47.10	25.89
e. Bonds and Securities	12,312	26,935	51,679	67,867	73,240	118.76	91.87	7.92
3 DEPOSITS	2,836,930	3,354,428	3,933,738	4,298,930	4,345,382	18.24	17.27	1.08
a. Current	256,809	311,505	401,130	351,319	360,690	21.30	28.77	2.67
b. Savings	947,024	1,060,516	1,224,189	1,430,199	1,468,121	11.98	15.43	2.65
c. Fixed	1,229,731	1,526,497	1,884,402	2,077,097	2,089,816	24.13	23.45	0.61
d. Call Deposits	367,597	417,390	387,287	393,234	381,239	13.55	-7.21	-3.05
e. Others	35,770	38,519	36,729	47,082	45,516	7.69	-4.65	-3.33
4 Bills Payable	3,109	2,309	2,053	4,619	5,946	-25.72	-11.11	28.73
5 Other Liabilities	263,876	303,249	385,596	441,431	462,247	14.92	27.15	4.72
1. Loan Loss Provision	55,009	54,893	78,604	82,789	81,954	-0.21	43.19	-1.01
2. Interest Suspense a/c	37,705	20,271	27,582	24,481	26,279	-46.24	36.06	7.35
3. Others	171,163	228,085	279,410	334,161	354,014	33.26	22.50	5.94
6 Reconciliation A/c	4,265	15,556	3,427	4,048	9,503	264.72	-77.97	134.75
7 Profit & Loss A/c	61,338	73,519	59,045	40,025	46,375	19.86	-19.69	15.87
TOTAL	3,574,985	4,286,193	4,953,745	5,553,454	5,648,267	19.89	15.57	1.71
Assets								
1 LIQUID FUNDS	439,299	466,279	563,630	441,253	426,553	6.14	20.88	-3.33
a. Cash Balance	74,893	92,563	110,726	92,215	94,749	23.59	19.62	2.75
Nepalese Notes & Coins	72,208	84,640	98,161	79,216	82,247	17.22	15.97	3.83
Foreign Currency	2,685	7,923	12,565	12,999	12,502	195.09	58.59	-3.83
b. Bank Balance	298,098	295,862	369,615	273,932	261,257	-0.75	24.93	-4.63
1. In Nepal Rastra Bank	218,135	215,138	294,780	199,197	186,479	-1.37	37.02	-6.38
2. "A"Class Licensed Institution	41,055	29,036	27,141	25,066	24,778	-29.28	-6.53	-1.15
3. Other Financial Ins.	7,557	13,010	3,372	4,421	3,412	72.16	-74.08	-22.83
4. In Foreign banks	31,352	38,678	44,322	45,248	46,588	23.37	14.59	2.96
c. Money at Call	66,307	77,853	83,288	75,106	70,548	17.41	6.98	-6.07
2 INVESTMENTS	331,231	375,402	534,611	673,421	654,698	13.34	42.41	-2.78
a. Govt. Securities	295,854	374,262	533,827	635,711	652,990	26.50	42.63	2.72
b. Others	35,377	1,140	784	37,710	1,708	-96.78	-31.24	-95.47
3 SHARE & OTHER INVESTMENT	109,665	186,189	171,683	225,572	230,101	69.78	-7.79	2.01
4 LOANS & ADVANCES (Including Bills Purchased)	2,422,798	2,913,970	3,273,096	3,745,595	3,857,045	20.27	12.32	2.98
4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	3,741,938	3,852,633	20.28	12.36	2.96
a. Private Sector	2,355,915	2,819,279	3,156,509	3,569,227	3,677,342	19.67	11.96	3.03
b. Financial Institutions	58,056	86,056	110,945	168,430	171,390	48.23	28.92	1.76
c. Government Organizations	5,871	5,176	2,679	4,282	3,901	-11.83	-48.24	-8.88
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,657	4,412	17.03	-14.36	20.66
5 LOANS AGT. COLLECTED BILLS	129	-	-	826	548	-100.00	0.00	-33.66
6 FIXED ASSETS	47,763	71,420	78,568	80,209	79,067	49.53	10.01	-1.42
7 OTHER ASSETS	206,834	253,949	312,752	397,685	406,821	22.78	23.16	2.30
a. Accrued Interests	43,309	46,171	117,719	156,932	160,823	6.61	154.96	2.48
b. Others	163,525	207,777	159,955	201,132	197,282	27.06	-23.02	-1.91
8 Expenses not Written off	264	26	189	174	169	-89.99	613.61	-2.47
9 Non Banking Assets	4,614	5,716	7,076	7,897	7,843	23.87	23.80	-0.69
10 Reconciliation Account	12,389	13,167	11,715	(19,533)	(14,820)	6.28	-11.03	-24.13
11 Profit & Loss A/c	1	75	426	354	242	10417.22	464.35	-31.83
TOTAL	3,574,985	4,286,193	4,953,745	5,553,454	5,648,267	19.89	15.57	1.71

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	485,705	484,896	22.62	12.64	-0.17
a. Paid-up Capital	231,458	252,260	284,811	314,261	316,960	8.99	12.90	0.86
b. Statutory Reserves	56,203	67,359	86,033	93,627	93,887	19.85	27.72	0.28
c. Retained Earning	3,053	8,249	8,248	12,971	10,218	170.19	-0.01	-21.22
d. Others Reserves	23,477	57,377	54,850	64,846	63,831	144.40	-4.40	-1.57
2 BORROWINGS	33,552	82,024	78,942	211,370	225,888	144.47	-3.76	6.87
a. NRB	11,690	21,327	7,810	79,094	85,892	82.43	-63.38	8.60
b. "A"Class Licensed Institution	7,113	27,181	3,356	47,464	51,259	282.13	-87.65	8.00
c. Foreign Banks and Fin. Ins.	-	3,299	14,810	16,262	15,870	0.00	348.99	-2.41
d. Other Financial Ins.	2,436	3,283	1,737	1,159	1,459	34.79	-47.10	25.89
e. Bonds and Securities	12,312	26,935	51,229	67,391	71,407	118.76	90.20	5.96
3 DEPOSITS	2,471,514	2,880,092	3,490,101	3,788,403	3,826,999	16.53	21.18	1.02
a. Current	249,248	301,550	389,700	341,372	350,363	20.98	29.23	2.63
b. Savings	811,668	901,359	1,087,517	1,269,063	1,300,154	11.05	20.65	2.45
c. Fixed	1,070,788	1,308,269	1,646,630	1,795,418	1,807,977	22.18	25.86	0.70
d. Call Deposits	308,550	336,801	332,548	337,742	325,260	9.16	-1.26	-3.70
e. Others	31,261	32,114	33,706	44,807	43,245	2.73	4.96	-3.49
4 Bills Payable	3,050	2,239	2,036	4,576	5,840	-26.59	-9.06	27.62
5 Other Liabilities	228,764	264,670	350,780	403,619	421,446	15.70	32.54	4.42
1. Loan Loss Provision	44,118	42,916	67,444	70,164	69,361	-2.72	57.15	-1.15
2. Interest Suspense a/c	28,593	10,597	16,882	13,941	15,329	-62.94	59.30	9.96
3. Others	156,052	211,156	266,454	319,514	336,755	35.31	26.19	5.40
6 Reconciliation A/c	(432)	8,608	3,286	3,933	9,396	-2094.36	-61.83	138.91
7 Profit & Loss A/c	53,633	64,456	54,484	35,817	41,689	20.18	-15.47	16.39
TOTAL	3,104,271	3,687,334	4,413,571	4,933,423	5,016,154	18.78	19.70	1.68
Assets								
1 LIQUID FUNDS	328,307	348,011	462,843	353,392	343,179	6.00	33.00	-2.89
a. Cash Balance	66,242	82,456	100,912	83,856	85,921	24.48	22.38	2.46
Nepalese Notes & Coins	63,741	74,684	88,499	70,919	73,527	17.17	18.50	3.68
Foreign Currency	2,501	7,772	12,412	12,936	12,394	210.80	59.72	-4.19
b. Bank Balance	244,464	242,924	327,901	235,244	224,056	-0.63	34.98	-4.76
1. In Nepal Rastra Bank	201,684	196,554	275,162	182,500	169,600	-2.54	39.99	-7.07
2. "A"Class Licensed Institution	11,245	7,476	8,186	7,240	7,605	-33.51	9.49	5.04
3. Other Financial Ins.	192	223	233	258	266	16.34	4.35	3.20
4. In Foreign banks	31,344	38,671	44,320	45,246	46,585	23.38	14.61	2.96
c. Money at Call	17,601	22,631	34,031	34,293	33,202	28.58	50.37	-3.18
2 INVESTMENTS	321,107	356,216	498,252	614,449	595,222	10.93	39.87	-3.13
a. Govt. Securities	285,850	355,159	497,643	579,193	593,518	24.25	40.12	2.47
b. Others	35,257	1,057	609	35,256	1,704	-97.00	-42.36	-95.17
3 SHARE & OTHER INVESTMENT	103,824	179,087	164,516	215,222	218,412	72.49	-8.14	1.48
4 LOANS & ADVANCES								
(Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,318,379	3,416,406	18.36	16.41	2.95
4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,314,722	3,411,994	18.36	16.45	2.93
a. Private Sector	2,049,940	2,414,260	2,801,001	3,193,412	3,289,479	17.77	16.02	3.01
b. Financial Institutions	53,464	77,175	103,588	117,070	118,658	44.35	34.23	1.36
c. Government Organizations	5,842	5,172	2,679	4,241	3,857	-11.48	-48.20	-9.05
4.2 BILLS PURCHASED	2,956	3,459	2,963	3,657	4,412	17.03	-14.36	20.66
5 LOANS AGT. COLLECTED BILLS	129	-	-	826	548	-100.00	0.00	-33.66
6 FIXED ASSETS	41,139	62,650	69,840	71,455	70,113	52.29	11.48	-1.88
7 OTHER ASSETS	186,241	230,511	290,073	372,138	380,078	23.77	25.84	2.13
a. Accrued Interests	33,650	35,840	105,141	143,280	145,513	6.51	193.36	1.56
b. Others	152,590	194,671	153,770	193,357	190,261	27.58	-21.01	-1.60
8 Expenses not Written off	247	18	169	154	150	-92.74	843.42	-2.36
9 Non Banking Assets	3,380	4,555	5,945	6,929	6,974	34.77	30.51	0.64
10 Reconciliation Account	7,696	6,219	11,569	(19,654)	(14,928)	-19.19	86.02	-24.05
11 Profit & Loss A/c	-	-	133	131	-	0.00	0.00	-100.00
TOTAL	3,104,271	3,687,334	4,413,571	4,933,423	5,016,154	18.78	19.70	1.68

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
		2018	2019	2020	2021	2021			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	44,037	47,933	39,284	43,118	43,004	8.85	-18.04	-0.26
	a. Paid-up Capital	38,004	40,039	31,964	32,902	33,451	5.36	-20.17	1.67
	b. Statutory Reserves	5,021	6,067	5,096	5,912	5,975	20.83	-16.01	1.06
	c. Retained Earning	(531)	427	(186)	1,837	1,259	-180.42	-143.58	-31.48
	d. Others Reserves	1,543	1,400	2,410	2,467	2,319	-9.24	72.13	-5.99
2	BORROWINGS	731	5,173	136	5,321	6,505	607.67	-97.37	22.25
	a. NRB	221	1,406	136	4,801	4,818	536.37	-90.34	0.35
	b. "A"Class Licensed Institution	510	3,767	-	500	800	638.56	-100.00	60.00
	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	887	0.00	0.00	4335.00
3	DEPOSITS	301,858	398,341	354,778	410,337	417,018	31.96	-10.94	1.63
	a. Current	7,280	9,426	9,263	8,938	9,230	29.48	-1.73	3.26
	b. Savings	114,849	135,366	112,816	132,093	137,358	17.86	-16.66	3.99
	c. Fixed	124,858	178,880	188,006	224,542	224,868	43.27	5.10	0.15
	d. Call Deposits	54,586	74,358	44,048	44,067	44,874	36.22	-40.76	1.83
	e. Others	285	311	646	696	688	9.26	107.38	-1.11
4	Bills Payable	54	59	15	43	104	9.25	-75.01	143.41
5	Other Liabilities	17,211	20,723	15,497	18,543	20,924	20.41	-25.22	12.84
	1. Loan Loss Provision	4,384	5,639	4,242	5,649	5,649	28.65	-24.79	0.00
	2. Interest Suspense a/c	1,607	2,069	1,470	1,732	1,963	28.79	-28.95	13.34
	3. Others	11,220	13,014	9,785	11,163	13,312	15.98	-24.81	19.26
6	Reconciliation A/c	4,584	6,828	141	115	106	48.97	-97.93	-7.98
7	Profit & Loss A/c	6,227	7,258	3,577	3,336	3,728	16.57	-50.72	11.75
	TOTAL	374,701	486,316	413,428	480,813	491,389	29.79	-14.99	2.20
	Assets								
1	LIQUID FUNDS	89,988	94,564	76,518	62,949	60,376	5.08	-19.08	-4.09
	a. Cash Balance	7,344	8,673	7,918	6,818	7,263	18.08	-8.71	6.51
	Nepalese Notes & Coins	7,160	8,521	7,765	6,756	7,155	19.01	-8.88	5.91
	Foreign Currency	184	151	153	62	107	-18.00	0.90	72.30
	b. Bank Balance	42,555	40,335	28,987	25,935	26,072	-5.22	-28.13	0.53
	1. In Nepal Rastra Bank	14,045	15,331	15,492	12,783	13,175	9.16	1.04	3.06
	2. "A"Class Licensed Institution	23,101	16,437	12,441	11,645	11,789	-28.85	-24.31	1.24
	3. Other Financial Ins.	5,401	8,560	1,052	1,505	1,104	58.48	-87.70	-26.59
	4. In Foreign banks	7	7	3	3	3	-3.28	-64.63	19.68
	c. Money at Call	40,089	45,556	39,613	30,196	27,042	13.64	-13.04	-10.44
2	INVESTMENTS	7,774	15,305	28,288	44,766	43,467	96.87	84.82	-2.90
	a. Govt. Securities	7,654	15,245	28,113	42,312	43,463	99.18	84.40	2.72
	b. Others	120	60	175	2,454	4	-50.00	191.67	-99.84
3	SHARE & OTHER INVESTMENT	3,668	4,745	4,484	7,261	8,207	29.36	-5.51	13.03
4	LOANS & ADVANCES								
	(Including Bills Purchased)	253,251	345,165	287,580	347,180	359,541	36.29	-16.68	3.56
	4.1 LOANS & ADVANCES	253,251	345,165	287,580	347,180	359,541	36.29	-16.68	3.56
	a. Private Sector	249,741	338,885	284,009	301,453	312,399	35.69	-16.19	3.63
	b. Financial Institutions	3,506	6,276	3,571	45,727	47,142	79.00	-43.10	3.10
	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	6,243	6,334	42.70	-9.64	1.46
7	OTHER ASSETS	10,047	12,326	9,692	11,793	12,846	22.68	-21.36	8.94
	a. Accrued Interests	2,047	2,609	4,810	5,526	7,100	27.50	84.35	28.49
	b. Others	8,000	9,716	4,137	5,299	4,618	21.45	-57.42	-12.86
8	Expenses not Written off	10	6	17	19	18	-35.80	169.91	-3.52
9	Non Banking Assets	659	624	599	465	473	-5.29	-3.99	1.64
10	Reconciliation Account	4,578	6,827	141	117	106	49.14	-97.93	-9.44
11	Profit & Loss A/c	0	9	15	21	21	6827.21	59.13	2.31
	TOTAL	374,701	486,316	413,428	480,813	491,389	29.79	-14.99	2.20

Statement of Assets and Liabilities of Finance Companies

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	16,274	16,249	12.19	13.82	-0.16
	a. Paid-up Capital	12,735	13,585	14,101	14,460	14,460	6.68	3.80	0.00
	b. Statutory Reserves	2,531	2,748	3,021	3,182	3,190	8.56	9.95	0.27
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,558)	(4,733)	-7.10	-9.37	3.84
	d. Others Reserves	975	1,029	1,680	3,191	3,332	5.47	63.25	4.41
2	BORROWINGS	1,170	3,532	2,531	2,612	2,272	201.89	-28.33	-13.02
	a. NRB	210	194	46	730	1,230	-7.71	-76.43	68.46
	b. "A"Class Licensed Institution	960	3,338	2,036	1,425	95	247.86	-39.01	-93.31
	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	457	947	0.00	0.00	107.32
3	DEPOSITS	63,558	75,995	88,858	100,191	101,365	19.57	16.93	1.17
	a. Current	281	530	2,167	1,009	1,097	88.38	309.33	8.75
	b. Savings	20,508	23,791	23,856	29,043	30,609	16.01	0.28	5.39
	c. Fixed	34,085	39,349	49,766	57,137	56,972	15.44	26.47	-0.29
	d. Call Deposits	4,460	6,231	10,691	11,424	11,105	39.70	71.57	-2.79
	e. Others	4,224	6,094	2,377	1,579	1,583	44.28	-60.99	0.25
4	Bills Payable	5	11	2	0	2	134.61	-84.01	1003.20
5	Other Liabilities	17,902	17,857	19,319	19,269	19,877	-0.25	8.19	3.16
	1. Loan Loss Provision	6,507	6,338	6,918	6,976	6,944	-2.60	9.16	-0.45
	2. Interest Suspense a/c	7,505	7,604	9,230	8,808	8,987	1.33	21.37	2.03
	3. Others	3,890	3,915	3,171	3,485	3,946	0.64	-19.00	13.22
6	Reconciliation A/c	113	120	0	0	1	6.10	-99.96	1043.26
7	Profit & Loss A/c	1,478	1,805	984	871	957	22.08	-45.45	9.89
	TOTAL	96,013	112,543	126,746	139,218	140,723	17.22	12.62	1.08
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	24,912	22,998	12.85	2.38	-7.68
	a. Cash Balance	1,307	1,435	1,897	1,541	1,565	9.81	32.21	1.56
	Nepalese Notes & Coins	1,307	1,435	1,897	1,541	1,565	9.80	32.22	1.56
	Foreign Currency	0	0	0	0	0	130.29	-16.14	22.42
	b. Bank Balance	11,079	12,603	12,727	12,753	11,129	13.75	0.99	-12.73
	1. In Nepal Rastra Bank	2,407	3,253	4,126	3,913	3,704	35.15	26.84	-5.35
	2. "A"Class Licensed Institution	6,709	5,123	6,514	6,181	5,384	-23.64	27.16	-12.90
	3. Other Financial Ins.	1,964	4,227	2,087	2,659	2,041	115.26	-50.62	-23.22
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	10,617	10,304	12.17	-0.23	-2.95
2	INVESTMENTS	2,350	3,881	8,072	14,206	16,009	65.18	107.97	12.69
	a. Govt. Securities	2,350	3,858	8,072	14,206	16,009	64.18	109.23	12.69
	b. Others	-	24	-	0	0	0.00	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	3,089	3,482	8.51	13.86	12.73
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	80,036	81,099	19.87	9.52	1.33
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	80,036	81,099	19.87	9.52	1.33
	a. Private Sector	56,235	66,133	71,499	74,362	75,465	17.60	8.11	1.48
	b. Financial Institutions	1,086	2,605	3,785	5,634	5,590	139.97	45.31	-0.78
	c. Government Organizations	24	-	-	40	44	-100.00	0.00	8.64
	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	2,511	2,620	6.75	30.01	4.34
7	OTHER ASSETS	10,546	11,111	12,986	13,755	13,896	5.36	16.88	1.03
	a. Accrued Interests	7,611	7,722	7,767	8,126	8,210	1.45	0.59	1.03
	b. Others	2,935	3,389	2,048	2,476	2,403	15.49	-39.56	-2.95
8	Expenses not Written off	7	2	3	1	1	-69.16	13.23	0.00
9	Non Banking Assets	576	537	533	503	396	-6.77	-0.80	-21.16
10	Reconciliation Account	115	121	4	4	2	4.95	-96.44	-51.20
11	Profit & Loss A/c	1	66	279	203	221	11229.31	320.12	8.84
	TOTAL	96,013	112,543	126,746	139,218	140,723	17.22	12.62	1.08

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

	Mid- July					Mid- Feb	Mid- Mar	% 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	131,085	148,434	26.29	9.82	13.24		
1.1 Deposit Liabilities	165,254	208,274	227,205	127,284	143,871	26.03	9.09	13.03		
1.1.1 Saving A/c	39,005	48,102	53,627	25,300	28,562	23.32	11.49	12.89		
1.1.2 Fixed A/c	112,317	143,530	157,021	99,002	112,009	27.79	9.40	13.14		
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	4,419	4,836	-2.22	-10.68	9.44		
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	10,719	11,972	58.93	68.14	11.69		
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	43,413	49,074	25.02	3.29	13.04		
1.1.2.4 Above 1 Year	39,336	52,269	56,898	40,451	46,128	32.88	8.86	14.03		
1.1.3 Call Deposit	13,818	16,374	16,291	2,867	3,169	18.50	-0.51	10.56		
1.1.4 Certificate of Deposits	114	268	266	115	131	134.99	-0.75	13.49		
1.2 Others	2,713	3,855	5,746	3,801	4,563	42.11	49.04	20.05		
2 Commission/Fee Expense	613	1,668	1,695	904	1,164	172.29	1.59	28.78		
3 Employees Expenses	31,472	39,312	42,145	25,999	29,642	24.91	7.21	14.01		
4 Office Operating Expenses	25,517	29,456	32,395	18,055	20,740	15.44	9.98	14.87		
5 Exchange Fluctuation Loss	125	35	6	77	138	-71.96	-83.89	78.70		
5.1 Due to Change in Exchange Rates	102	26	5	76	76	-74.34	-81.86	0.12		
5.2 Due to Foreign Currency Transactions	23	9	1	1	62	-61.39	-89.93	5244.65		
6 Non-Operatiing Expenses	58	164	463	28	41	180.08	182.54	47.19		
7. Provision for Risk	15,147	19,852	33,869	20,331	20,166	31.06	70.61	-0.81		
7.1 Loan loss Provision	12,875	19,032	33,522	20,132	20,133	47.83	76.13	0.01		
7.1.1 General Loan loss Provision	6,484	8,358	17,257	9,672	9,868	28.90	106.46	2.02		
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	6,502	6,688	13.71	69.12	2.86		
7.1.1.2 Watch List Provision	806	1,901	6,336	3,170	3,180	135.94	233.29	0.31		
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	10,091	10,029	54.80	56.86	-0.62		
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	368	237	503.65	11.40	-35.75		
7.2. Provision for Non-Banking Assets	1,255	481	124	23	33	-61.67	-74.23	45.79		
7.3. Provision for Loss on Investment	716	147	92	14	(0)	-79.49	-37.32	-101.52		
7.4. Provision for Loss of Other Assets	302	191	131	162	0	0.00	0.00	-99.95		
8 Loan Written Off	971	917	411	409	364	-5.53	-55.19	-11.01		
9 Provision for Staff Bonus	7,982	8,857	7,499	5,234	6,078	10.96	-15.33	16.13		
10 Provision for Income Tax	24,583	30,505	24,783	17,209	19,925	24.09	-18.76	15.78		
11 Others	29	21	36	35	150	-28.98	74.69	328.42		
12 Net Profit	61,337	74,230	58,924	40,606	47,138	21.02	-20.62	16.09		
TOTAL EXPENSES	335,802	417,146	435,177	259,972	293,980	24.22	4.32	13.08		
Income										
1. Interest Income	283,227	359,820	378,136	211,320	240,226	27.04	5.09	13.68		
1.1. On Loans and Advance	265,446	335,598	350,654	195,079	221,781	26.43	4.49	13.69		
1.2. On Investment	10,903	13,247	19,023	14,213	16,216	21.50	43.60	14.09		
1.2.1 Government Bonds	9,360	11,868	17,635	13,391	15,255	26.80	48.59	13.92		
1.2.2 Foreign Bonds	186	195	109	95	109	4.66	-44.25	14.31		
1.2.3 NRB Bonds	1,031	620	1,038	314	364	-39.84	67.49	16.03		
1.2.4 Deventure & Bonds	327	565	242	413	489	72.80	-57.16	18.22		
1.3 Agency Balance	988	1,064	640	83	90	7.70	-39.84	8.28		
1.4 On Call Deposit	3,928	6,394	4,459	642	701	62.79	-30.26	9.26		
1.5 Others	1,963	3,517	3,360	1,303	1,438	79.16	-4.46	10.35		
2. Comission & Discount	13,569	18,694	19,439	13,484	15,407	37.76	3.99	14.27		
2.1 Bills Purchase & Discount	117	218	194	152	174	86.03	-11.04	15.00		
2.2 Comission	11,381	15,685	15,925	10,868	12,513	37.82	1.53	15.13		
2.3 Others	2,071	2,791	3,321	2,464	2,720	34.75	18.98	10.41		
3 Income From Exchange Fluctuation	7,850	10,506	10,780	6,050	6,901	33.84	2.61	14.07		
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	679	971	-23.10	11.70	43.09		
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	5,371	5,930	47.70	1.46	10.40		
4 Other Operating Income	13,392	15,376	11,434	7,642	9,371	14.81	-25.64	22.63		
5 Non Operating Income	2,491	792	2,353	4,357	4,894	-68.19	196.94	12.33		
6 Provision Written Back	14,545	10,302	12,606	16,535	16,571	-29.17	22.36	0.22		
7 Recovery from Written off Loan	673	995	449	372	393	47.82	-54.88	5.51		
8 Income from Extra Ordinary Expenses	53	635	(98)	4	6	1090.25	-115.50	79.94		
9 Net Loss	-	26	79	209	211	0.00	203.28	0.91		
TOTAL INCOME	335,802	417,146	435,177	259,972	293,980	24.22	4.32	13.08		

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Feb	Mid-Mar	% 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	112,786	127,622	24.82	12.99	13.15
1.1 Deposit Liabilities	139,186	173,492	194,436	109,014	123,098	24.65	12.07	12.92
1.1.1 Saving A/c	30,569	38,239	45,353	21,522	24,285	25.09	18.60	12.84
1.1.2 Fixed A/c	97,070	122,507	135,903	84,952	96,006	26.21	10.93	13.01
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	3,288	3,574	-9.82	-29.14	8.72
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	8,147	9,074	58.82	62.57	11.38
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	37,340	42,173	21.64	9.73	12.94
1.1.2.4 Above 1 Year	34,458	46,565	50,304	36,178	41,186	35.14	8.03	13.84
1.1.3 Call Deposit	11,433	12,478	12,915	2,424	2,676	9.13	3.50	10.40
1.1.4 Certificate of Deposits	114	268	266	115	131	134.99	-0.75	13.49
1.2 Others	2,629	3,519	5,561	3,772	4,524	33.87	58.00	19.94
2 Commission/Fee Expense	608	1,663	1,678	883	1,139	173.43	0.92	29.05
3 Employees Expenses	27,585	33,900	36,655	22,855	26,061	22.89	8.13	14.03
4 Office Operating Expenses	21,746	24,478	27,815	15,592	17,896	12.56	13.64	14.78
5 Exchange Fluctuation Loss	108	22	-	75	136	-79.15	-100.00	80.13
5.1 Due to Change in Exchange Rates	85	14	-	75	75	-83.85	-100.00	-0.54
5.2 Due to Foreign Currency Transactions	23	9	-	0	61	-61.82	-100.00	35064.40
6 Non-Operatiing Expenses	53	156	458	27	40	192.82	194.30	48.75
7. Provision for Risk	11,964	16,833	28,699	16,584	16,143	40.70	70.49	-2.66
7.1 Loan loss Provision	10,356	16,382	28,485	16,408	16,143	58.18	73.89	-1.61
7.1.1 General Loan loss Provision	5,380	6,774	14,922	8,167	8,273	25.91	120.28	1.29
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	5,571	5,739	7.46	94.34	3.01
7.1.1.2 Watch List Provision	520	1,552	4,772	2,597	2,534	198.29	207.60	-2.42
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	7,917	7,679	76.95	45.85	-3.01
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	323	192	741.42	1.65	-40.74
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	0	0.00	0.00	-99.96
8 Loan Written Off	885	868	385	406	360	-1.91	-55.67	-11.43
9 Provision for Staff Bonus	7,011	7,625	6,917	4,586	5,376	8.77	-9.29	17.22
10 Provision for Income Tax	21,670	26,928	22,858	15,346	17,844	24.26	-15.11	16.28
11 Others	7	15	33	35	150	103.54	127.43	328.43
12 Net Profit	53,633	65,216	54,351	35,956	41,959	21.60	-16.66	16.70
TOTAL EXPENSES	287,085	354,715	379,846	225,130	254,725	23.56	7.08	13.15
Income								
1. Interest Income	241,266	304,367	328,666	183,493	208,703	26.15	7.98	13.74
1.1. On Loans and Advance	227,301	285,281	305,723	168,696	191,863	25.51	7.17	13.73
1.2. On Investment	10,487	12,684	17,963	13,187	15,041	20.95	41.62	14.06
1.2.1 Government Bonds	9,096	11,439	16,712	12,505	14,242	25.77	46.09	13.89
1.2.2 Foreign Bonds	186	195	109	95	109	4.66	-44.25	14.31
1.2.3 NRB Bonds	941	491	930	209	244	-47.80	89.33	16.74
1.2.4 Deventure & Bonds	264	559	213	378	447	111.81	-61.95	18.16
1.3 Agency Balance	638	878	639	83	90	37.71	-27.26	8.28
1.4 On Call Deposit	1,093	2,190	1,127	306	355	100.40	-48.52	16.13
1.5 Others	1,748	3,334	3,214	1,222	1,353	90.74	-3.58	10.75
2. Comission & Discount	13,027	18,058	18,463	12,864	14,676	38.62	2.24	14.08
2.1 Bills Purchase & Discount	117	218	194	152	174	86.03	-11.04	15.00
2.2 Comission	11,052	15,267	15,407	10,599	12,197	38.14	0.92	15.08
2.3 Others	1,858	2,573	2,862	2,113	2,304	38.48	11.23	9.02
3 Income From Exchange Fluctuation	7,817	10,475	10,720	6,043	6,893	33.99	2.34	14.06
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	679	972	-22.89	10.36	43.13
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	5,364	5,921	47.72	1.33	10.38
4 Other Operating Income	10,703	11,744	9,346	5,532	6,984	9.73	-20.42	26.23
5 Non Operating Income	1,960	509	1,859	2,818	3,213	-74.01	264.92	14.02
6 Provision Written Back	11,618	8,057	10,461	14,041	13,897	-30.65	29.84	-1.03
7 Recovery from Written off Loan	647	847	431	333	354	30.82	-49.15	6.15
8 Income from Extra Ordinary Expenses	45	658	(100)	4	6	1348.42	-115.25	79.94
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	225,130	254,725	23.56	7.08	13.15

Profit and Loss Statement of Development Banks

	Mid- July					Mid- Feb	Mid- Mar	% Change		
	2018	2019	2020	2021	2021					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	20,949	28,665	25,608	14,255	16,209	36.83	-10.66	13.71		
1.1 Deposit Liabilities	20,905	28,433	25,519	14,247	16,199	36.01	-10.25	13.70		
1.1.1 Saving A/c	6,871	8,006	6,462	2,970	3,359	16.52	-19.29	13.08		
1.1.2 Fixed A/c	11,833	16,780	16,342	10,966	12,490	41.81	-2.61	13.89		
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	933	1,039	92.32	83.05	11.31		
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	2,181	2,454	65.26	108.68	12.55		
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	4,689	5,431	52.21	-34.62	15.82		
1.1.2.4 Above 1 Year	3,950	4,445	5,180	3,163	3,565	12.53	16.54	12.72		
1.1.3 Call Deposit	2,201	3,646	2,715	311	351	65.67	-25.54	12.98		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	44	232	89	8	10	428.78	-61.55	25.06		
2 Commission/Fee Expense	-	-	16	20	24	0.00	0.00	17.29		
3 Employees Expenses	3,148	4,474	4,354	2,493	2,837	42.13	-2.67	13.82		
4 Office Operating Expenses	2,941	4,070	3,590	1,918	2,220	38.39	-11.80	15.76		
5 Exchange Fluctuation Loss	18	13	6	2	2	-28.61	-55.51	14.98		
5.1 Due to Change in Exchange Rates	18	13	5	1	1	-29.10	-62.20	70.03		
5.2 Due to Foreign Currency Transactions	0	0	1	1	1	188.94	681.16	-24.88		
6 Non-Operatiing Expenses	1	7	3	1	1	586.86	-56.01	10.63		
7. Provision for Risk	2,225	2,088	3,878	2,857	3,130	-6.18	85.77	9.54		
7.1 Loan loss Provision	1,894	1,906	3,807	2,852	3,114	0.62	99.79	9.20		
7.1.1 General Loan loss Provision	950	1,332	1,863	1,327	1,416	40.21	39.86	6.74		
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	857	878	44.98	-32.22	2.55		
7.1.1.2 Watch List Provision	222	276	1,147	470	538	24.50	315.98	14.37		
7.1.2 Special Loan Loss Provision	911	565	1,868	1,516	1,689	-37.97	230.83	11.41		
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	16	31.00	-45.27	196.12		
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	3	-95.70	10.39	62.54		
9 Provision for Staff Bonus	846	1,052	473	542	594	24.40	-55.05	9.52		
10 Provision for Income Tax	2,535	3,075	1,627	1,580	1,789	21.29	-47.09	13.22		
11 Others	21	0	0	0	-	-98.52	-98.52	-100.00		
12 Net Profit	6,227	7,258	3,804	3,785	4,243	16.57	-47.59	12.08		
TOTAL EXPENSES	38,991	50,705	43,362	27,456	31,052	30.04	-14.48	13.10		
Income										
1. Interest Income	34,091	45,718	39,332	22,229	25,283	34.10	-13.97	13.74		
1.1. On Loans and Advance	31,194	41,784	36,071	21,186	24,125	33.95	-13.67	13.87		
1.2. On Investment	309	434	781	749	855	40.73	79.87	14.14		
1.2.1 Government Bonds	186	330	739	677	772	77.21	124.14	14.10		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	65	105	41	71	80	62.04	-60.45	12.28		
1.2.4 Deventure & Bonds	58	-	1	1	2	-100.00	0.00	244.73		
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00		
1.4 On Call Deposit	2,227	3,387	2,413	226	233	52.09	-28.76	3.31		
1.5 Others	128	79	67	68	70	-38.78	-15.07	3.91		
2. Comission & Discount	456	554	915	574	677	21.62	65.23	18.01		
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00		
2.2 Comission	291	383	496	250	294	31.56	29.77	17.34		
2.3 Others	165	171	419	324	384	4.08	144.36	18.52		
3 Income From Exchange Fluctuation	32	31	60	6	8	-3.07	91.57	22.86		
3.1 Due to Change in Exchange Rate	17	10	26	(0)	(1)	-42.21	164.75	112.57		
3.2 Due to Foreign Currency Trans.	15	21	34	7	9	41.59	57.48	28.42		
4 Other Operating Income	2,137	2,995	1,504	1,519	1,704	40.14	-49.80	12.12		
5 Non Operating Income	356	163	180	1,021	1,129	-54.22	10.47	10.63		
6 Provision Written Back	1,904	1,242	1,353	2,077	2,222	-34.79	8.94	6.99		
7 Recovery from Written off Loan	10	34	3	17	17	253.95	-90.09	0.00		
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00		
9 Net Loss	-	9	15	13	12	0.00	59.13	-7.75		
TOTAL INCOME	38,991	50,705	43,362	27,456	31,052	30.04	-14.48	13.10		

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% 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	4,044	4,603	24.02	13.83	13.83
1.1 Deposit Liabilities	5,163	6,349	7,250	4,023	4,574	22.97	14.18	13.70
1.1.1 Saving A/c	1,565	1,856	1,811	808	918	18.59	-2.41	13.69
1.1.2 Fixed A/c	3,414	4,243	4,777	3,083	3,514	24.25	12.58	13.95
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	198	222	8.05	128.24	12.43
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	392	444	34.39	82.44	13.24
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,384	1,470	19.62	0.85	6.24
1.1.2.4 Above 1 Year	928	1,259	1,414	1,110	1,377	35.65	12.30	24.08
1.1.3 Call Deposit	184	250	662	132	142	36.42	164.27	7.87
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	21	29	159.64	-7.87	37.62
2 Commission/Fee Expense	5	5	1	1	1	20.25	-85.02	28.01
3 Employees Expenses	740	938	1,136	652	744	26.76	21.07	14.09
4 Office Operating Expenses	830	909	990	546	624	9.46	8.96	14.40
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	893	-2.80	38.84	0.43
7.1 Loan loss Provision	624	745	1,229	873	876	19.35	64.98	0.43
7.1.1 General Loan loss Provision	154	252	471	178	179	63.68	87.08	0.73
7.1.1.1 Pass Loan Loss Provision	90	178	55	75	71	98.33	-69.22	-5.05
7.1.1.2 Watch List Provision	64	74	416	103	108	15.10	464.72	4.94
7.1.2 Special Loan Loss Provision	450	466	694	658	661	3.51	49.06	0.37
7.1.3 Additional Loan Loss Provision	20	27	64	36	36	34.46	132.79	0.00
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	(1)	-58.04	-99.76	-103.91
7.4. Provision for Loss of Other Assets	8	7	5	(15)	0	0.00	0.00	-100.01
8 Loan Written Off	4	46	22	1	1	965.03	-51.09	4.65
9 Provision for Staff Bonus	126	180	109	106	108	42.93	-39.31	2.46
10 Provision for Income Tax	377	502	298	284	292	33.07	-40.59	3.07
11 Others	1	6	3	-	-	605.47	-52.71	0.00
12 Net Profit	1,478	1,755	770	865	936	18.78	-56.14	8.23
TOTAL EXPENSES	9,726	11,726	11,969	7,387	8,203	20.56	2.07	11.05
Income								
1. Interest Income	7,869	9,734	10,138	5,598	6,240	23.70	4.14	11.47
1.1. On Loans and Advance	6,951	8,533	8,861	5,198	5,793	22.76	3.84	11.46
1.2. On Investment	107	129	279	277	320	19.80	116.63	15.49
1.2.1 Government Bonds	78	99	184	209	241	27.24	85.24	15.01
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	33	40	-3.02	179.14	19.63
1.2.4 Deventure & Bonds	5	5	28	35	40	15.65	413.40	14.46
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	110	113	34.35	12.48	2.38
1.5 Others	87	105	79	13	14	20.58	-24.70	5.76
2. Comission & Discount	87	82	61	46	54	-5.64	-25.70	18.48
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	19	22	-7.90	-40.04	13.65
2.3 Others	49	47	40	27	32	-3.84	-14.80	21.97
3 Income From Exchange Fluctuation	-	-	0	-	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	0	-	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	590	684	15.30	-8.27	15.88
5 Non Operating Income	175	120	314	518	551	-31.49	161.61	6.49
6 Provision Written Back	1,023	1,003	792	417	453	-1.94	-21.12	8.46
7 Recovery from Written off Loan	16	114	15	22	22	607.52	-86.91	0.00
8 Income from Extra Ordinary Expenses	3	19	2	-	-	505.32	-89.16	0.00
9 Net Loss	-	17	64	196	199	0.00	282.36	1.47
TOTAL INCOME	9,726	11,726	11,969	7,387	8,203	20.56	2.07	11.05

NAS BASED REPORTING

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

	Mid-July			Mid-Feb	Mid-Mar	% 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	241,160	248,615	36.85	20.31	3.09
Fishery Related	2,725	4,216	5,490	6,747	7,177	54.70	30.24	6.37
Mining Related	5,033	7,313	6,454	7,536	7,781	45.30	-11.75	3.25
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	621,983	638,832	22.74	10.57	2.71
Construction	253,187	309,417	347,420	373,554	385,037	22.21	12.28	3.07
Electricity, Gas and Water	86,863	126,594	161,972	181,861	186,820	45.74	27.95	2.73
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	56,596	56,782	11.85	24.27	0.33
Transport, Communication and Public Utilities	83,255	93,129	97,603	96,161	95,919	11.86	4.80	-0.25
Wholesaler & Retailer	532,011	615,309	662,828	735,929	761,669	15.66	7.72	3.50
Finance, Insurance and Real Estate	203,050	233,847	252,638	301,397	305,091	15.17	8.04	1.23
Hotel or Restaurant	91,146	122,122	148,657	167,862	172,448	33.99	21.73	2.73
Other Services	105,969	122,900	150,620	169,743	172,426	15.98	22.55	1.58
Consumption Loans	166,319	163,819	158,624	182,383	187,789	-1.50	-3.17	2.96
Local Government	1,554	1,569	1,583	1,471	1,466	1.00	0.89	-0.37
Others	327,742	406,642	472,099	591,563	618,338	24.07	16.10	4.53
TOTAL	2,422,926	2,911,897	3,266,012	3,735,948	3,846,188	20.18	12.16	2.95
Productwise								
Term Loan	423,648	562,527	718,480	813,639	843,330	32.78	27.72	3.65
Overdraft	410,911	455,716	488,596	560,156	581,878	10.90	7.22	3.88
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	163,049	180,173	11.72	8.73	10.50
Demand & Other Working Capital Loan	498,116	615,755	702,115	818,613	823,436	23.62	14.03	0.59
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	266,502	273,875	17.99	6.13	2.77
Real Estate Loan	142,005	146,991	163,480	171,522	172,345	3.51	11.22	0.48
Margin Nature Loan	41,129	45,417	50,410	77,489	81,417	10.43	10.99	5.07
Hire Purchase Loan	171,054	180,957	174,058	163,861	166,127	5.79	-3.81	1.38
Deprived Sector Loan	137,728	177,390	201,610	248,628	260,682	28.80	13.65	4.85
Bills Purchased	2,859	3,342	3,304	3,795	4,504	16.90	-1.14	18.69
Other Product	279,927	358,628	373,101	448,695	458,421	28.11	4.04	2.17
Total	2,422,926	2,911,897	3,266,012	3,735,948	3,846,188	20.18	12.16	2.95
Collateral wise								
Gold and Silver	38,070	38,246	38,427	41,492	42,571	0.46	0.47	2.60
Government Securities	470	336	465	665	664	-28.53	38.25	-0.15
Non Governmental Securities	37,124	35,873	39,776	62,576	66,651	-3.37	10.88	6.51
Fixed Deposit Receipts	18,558	24,099	20,041	22,887	24,028	29.86	-16.84	4.99
Own	17,907	23,569	19,704	22,735	23,868	31.62	-16.40	4.99
Other Licences Institutions	650	530	336	152	160	-18.51	-36.49	5.24
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,293,537	3,376,197	21.70	12.07	2.51
Fixed Assets	1,788,776	2,206,624	2,489,020	2,833,240	2,902,659	23.36	12.80	2.45
Current Assets	347,867	393,601	424,927	460,297	473,537	13.15	7.96	2.88
Against security of Bill	18,166	23,281	33,694	38,100	42,052	28.15	44.73	10.37
Domestic Bills	826	2,382	720	561	801	188.24	-69.78	42.83
Foreign Bills	17,340	20,899	32,974	37,539	41,250	20.52	57.78	9.89
Against Guarantee	78,284	100,601	110,038	153,755	160,222	28.51	9.38	4.21
Government Guarantee	2,348	2,365	2,666	2,293	2,295	0.72	12.73	0.08
Institutional Guarantee	55,645	77,217	80,995	115,363	118,880	38.77	4.89	3.05
Personal Guarantee	6,081	5,846	9,330	19,750	22,065	-3.86	59.59	11.72
Collective Guarantee	7,086	7,398	8,340	7,440	7,758	4.42	12.72	4.27
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,550	1,813	-1.16	14.39	16.96
Other Guarantee	5,444	6,112	6,806	7,358	7,411	12.28	11.35	0.72
Credit Card	1,257	1,670	1,748	2,105	2,091	32.88	4.62	-0.69
Others	94,353	87,565	107,877	120,831	131,713	-7.19	23.20	9.01
Total	2,422,926	2,911,897	3,266,012	3,735,948	3,846,188	20.18	12.16	2.95

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Feb	Mid-Mar	% 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	212,492	218,335	36.16	26.87	2.75
Fishery Related	2,330	3,427	4,751	5,703	6,070	47.04	38.66	6.43
Mining Related	4,420	6,887	6,218	7,105	7,378	55.80	-9.71	3.83
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	597,441	614,072	21.50	11.67	2.78
Construction	212,488	251,365	295,117	318,495	328,471	18.30	17.41	3.13
Electricity, Gas and Water	82,192	119,658	156,730	176,549	181,535	45.58	30.98	2.82
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	53,862	54,037	8.16	33.10	0.33
Transport, Communication and Public Utilities	57,257	63,602	75,379	75,768	75,613	11.08	18.52	-0.20
Wholesaler & Retailer	483,927	550,845	605,155	671,748	694,737	13.83	9.86	3.42
Finance, Insurance and Real Estate	179,843	200,565	222,515	250,359	254,808	11.52	10.94	1.78
Hotel or Restaurant	79,499	105,954	133,795	149,012	152,772	33.28	26.28	2.52
Other Services	95,129	109,323	137,370	156,736	159,397	14.92	25.65	1.70
Consumption Loans	141,446	137,464	137,969	158,729	163,800	-2.82	0.37	3.19
Local Government	1,500	1,513	1,539	1,427	1,421	0.86	1.72	-0.39
Others	247,825	299,952	377,177	474,584	494,871	21.03	25.75	4.27
TOTAL	2,112,330	2,497,993	2,903,588	3,310,010	3,407,316	18.26	16.24	2.94
Productwise								
Term Loan	369,100	477,035	623,349	695,861	720,456	29.24	30.67	3.53
Overdraft	349,119	374,792	421,257	484,187	503,329	7.35	12.40	3.95
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	163,039	180,164	11.72	8.72	10.50
Demand & Other Working Capital Loan	480,565	598,418	684,538	795,341	800,029	24.52	14.39	0.59
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	219,406	225,606	11.62	11.66	2.83
Real Estate Loan	114,770	118,860	141,435	147,818	148,095	3.56	18.99	0.19
Margin Nature Loan	33,208	35,571	41,345	66,328	70,412	7.12	16.23	6.16
Hire Purchase Loan	137,333	141,826	144,991	135,841	138,042	3.27	2.23	1.62
Deprived Sector Loan	114,232	142,088	169,090	197,113	207,527	0.00	0.00	5.28
Bills Purchased	2,856	3,339	3,304	3,795	4,504	16.90	-1.05	18.69
Other Product	230,060	292,199	327,553	401,280	409,151	27.01	12.10	1.96
Total	2,112,330	2,497,993	2,903,588	3,310,010	3,407,316	18.26	16.24	2.94
Collateral wise								
Gold and Silver	32,616	31,871	34,208	36,757	37,737	-2.28	7.33	2.66
Government Securities	433	298	445	645	644	-31.05	49.12	-0.15
Non Governmental Securities	30,512	27,631	31,998	52,962	56,973	-9.44	15.80	7.57
Fixed Deposit Receipts	13,517	18,896	16,803	18,703	19,808	39.79	-11.07	5.90
Own	12,876	18,366	16,467	18,551	19,648	42.64	-10.34	5.91
Other Licences Institutions	641	530	336	152	160	-17.36	-36.49	5.24
Collateral of Properties	1,864,917	2,236,454	2,598,788	2,943,542	3,015,098	19.92	16.20	2.43
Fixed Assets	1,517,181	1,843,001	2,174,097	2,483,591	2,541,917	21.48	17.97	2.35
Current Assets	347,736	393,453	424,691	459,950	473,180	13.15	7.94	2.88
Against security of Bill	18,164	23,279	33,694	38,099	42,050	28.16	44.74	10.37
Domestic Bills	824	2,380	720	560	800	189.00	-69.77	42.93
Foreign Bills	17,340	20,899	32,974	37,539	41,250	20.52	57.78	9.89
Against Guarantee	64,117	80,168	87,681	106,531	111,718	25.03	9.37	4.87
Government Guarantee	2,250	2,267	2,196	2,221	2,221	0.75	-3.14	-0.01
Institutional Guarantee	49,664	65,753	69,941	84,237	87,822	32.40	6.37	4.26
Personal Guarantee	4,505	4,146	6,704	10,991	12,251	-7.98	61.71	11.47
Collective Guarantee	692	474	398	452	482	-31.42	-16.21	6.78
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,548	1,813	-1.16	2.14	17.14
Other Guarantee	5,324	5,865	6,744	7,082	7,128	10.18	14.98	0.64
Credit Card	1,257	1,670	1,748	2,105	2,091	32.88	4.62	-0.69
Others	86,798	77,725	98,224	110,666	121,199	-10.45	26.37	9.52
Total	2,112,330	2,497,993	2,903,588	3,310,010	3,407,316	18.26	16.24	2.94

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Feb	Mid-Mar	% 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	23,107	24,495	43.65	-14.51	6.01
Fishery Related	341	723	677	952	994	112.06	-6.37	4.40
Mining Related	592	361	178	382	375	-38.99	-50.63	-1.89
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	20,683	20,930	57.80	-12.63	1.19
Construction	32,571	48,633	42,472	46,047	47,437	49.31	-12.67	3.02
Electricity, Gas and Water	4,469	6,597	4,891	5,076	5,026	47.60	-25.86	-0.99
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,153	2,157	60.14	-40.43	0.21
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,999	15,950	18.78	-29.58	-0.31
Wholesaler & Retailer	40,640	55,398	46,826	52,578	55,028	36.31	-15.47	4.66
Finance, Insurance and Real Estate	18,547	25,994	21,802	39,985	39,166	40.15	-16.13	-2.05
Hotel or Restaurant	9,948	13,522	11,734	15,390	16,096	35.92	-13.22	4.59
Other Services	8,988	11,457	11,219	11,267	11,238	27.48	-2.08	-0.26
Consumption Loans	20,685	21,569	15,664	18,587	19,085	4.27	-27.38	2.68
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	93,685	99,786	37.91	-16.37	6.51
TOTAL	253,251	345,165	287,140	345,902	357,774	36.29	-16.81	3.43
Productwise								
Term Loan	45,529	72,328	80,772	102,282	107,142	58.86	11.67	4.75
Overdraft	61,791	76,191	60,457	68,112	70,293	23.30	-20.65	3.20
Trust Receipt Loan / Import Loan	-	-	8	10	9	0.00	0.00	-14.71
Demand & Other Working Capital Loan	9,701	11,710	11,989	17,872	17,989	20.71	2.38	0.65
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	38,479	39,626	60.77	-17.37	2.98
Real Estate Loan	19,575	20,965	14,628	16,827	17,336	7.10	-30.23	3.03
Margin Nature Loan	5,692	7,600	6,446	8,707	8,838	33.52	-15.19	1.50
Hire Purchase Loan	27,530	33,002	23,215	22,543	22,634	19.88	-29.66	0.40
Deprived Sector Loan	20,705	30,550	26,851	42,901	44,476	0.00	0.00	3.67
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	28,168	29,431	38.65	-45.01	4.49
Total	253,251	345,165	287,140	345,902	357,774	36.29	-16.81	3.43
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,691	3,772	12.18	-40.20	2.20
Government Securities	38	18	-	-	-	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	8,187	8,360	33.36	-15.27	2.11
Fixed Deposit Receipts	4,001	4,083	2,395	3,230	3,165	2.03	-41.33	-2.01
Own	3,992	4,083	2,395	3,230	3,165	2.26	-41.33	-2.01
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	290,953	301,007	37.14	-17.02	3.46
Fixed Assets	226,064	310,036	257,300	290,949	301,003	37.14	-17.01	3.46
Current Assets	44	42	3	4	4	-4.80	-92.48	0.17
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.53
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.53
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	38,983	40,239	37.23	6.17	3.22
Government Guarantee	61	61	31	35	34	0.11	-49.31	-1.46
Institutional Guarantee	4,659	8,352	7,455	23,837	23,771	79.26	-10.74	-0.28
Personal Guarantee	845	1,073	1,995	8,088	9,122	27.00	85.84	12.79
Collective Guarantee	6,394	6,924	7,942	6,988	7,276	8.29	14.71	4.11
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	35	36	0.00	73.27	2.77
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	857	1,230	141.79	-74.46	43.54
Total	253,251	345,165	287,140	345,902	357,774	36.29	-16.81	3.43

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Feb	Mid-Mar	% 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	5,561	5,784	27.18	-2.51	4.01
Fishery Related	54	66	62	92	113	22.47	-5.88	23.24
Mining Related	21	65	58	49	29	208.41	-11.86	-41.31
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,859	3,829	13.68	14.41	-0.77
Construction	8,128	9,419	9,830	9,012	9,129	15.88	4.37	1.30
Electricity, Gas and Water	202	339	352	237	259	67.94	3.75	9.49
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	581	587	12.77	-17.38	1.00
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,394	4,357	-7.96	1.16	-0.84
Wholesaler & Retailer	7,444	9,067	10,847	11,602	11,904	21.81	19.63	2.60
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,053	11,118	56.38	14.18	0.58
Hotel or Restaurant	1,698	2,647	3,128	3,460	3,580	55.85	18.18	3.45
Other Services	1,852	2,119	2,032	1,741	1,791	14.43	-4.15	2.90
Consumption Loans	4,187	4,786	4,991	5,068	4,904	14.29	4.29	-3.23
Local Government	33	33	33	33	33	0.00	0.00	0.00
Others	16,485	19,210	21,765	23,294	23,681	16.53	13.30	1.66
TOTAL	57,345	68,738	75,284	80,036	81,099	19.87	9.52	1.33
Productwise								
Term Loan	9,019	13,163	14,359	15,496	15,732	45.96	9.08	1.52
Overdraft	-	4,733	6,881	7,856	8,256	0.00	45.39	5.09
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,399	5,418	-28.31	-0.71	0.35
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,617	8,642	9.94	2.15	0.29
Real Estate Loan	7,661	7,165	7,418	6,877	6,914	-6.47	3.52	0.53
Margin Nature Loan	2,230	2,246	2,619	2,454	2,167	0.72	16.62	-11.67
Hire Purchase Loan	6,191	6,128	5,851	5,476	5,451	-1.01	-4.52	-0.46
Deprived Sector Loan	2,791	4,752	5,669	8,614	8,680	0.00	0.00	0.77
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	19,247	19,838	18.61	11.13	3.07
Total	57,345	68,738	75,284	80,036	81,099	19.87	9.52	1.33
Collateral wise								
Gold and Silver	604	934	965	1,044	1,062	54.58	3.38	1.73
Government Securities	-	20	20	20	20	0.00	-0.04	0.00
Non Governmental Securities	1,000	758	1,437	1,427	1,319	-24.20	89.60	-7.57
Fixed Deposit Receipts	1,039	1,120	842	954	1,056	7.85	-24.86	10.74
Own	1,039	1,120	842	954	1,056	7.85	-24.86	10.74
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	59,043	60,092	17.70	7.75	1.78
Fixed Assets	45,531	53,587	57,624	58,700	59,739	17.69	7.53	1.77
Current Assets	87	106	233	343	353	21.50	119.37	2.97
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	8,241	8,266	82.09	22.65	0.31
Government Guarantee	37	37	440	37	40	0.00	1081.98	7.06
Institutional Guarantee	1,321	3,112	3,599	7,289	7,286	135.57	15.64	-0.03
Personal Guarantee	730	627	631	671	692	-14.18	0.63	3.07
Collective Guarantee	0	-	-	-	-	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	2	-	0.00	0.00	-100.00
Other Guarantee	120	245	60	241	247	104.57	-75.73	2.82
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	9,308	9,284	19.19	12.69	-0.26
Total	57,345	68,738	75,284	80,036	81,099	19.87	9.52	1.33

S.N.	BFI Name	NIC	MBL	Kumari	Laxmi	SBL	A/DBNL	Global	Citizen	Prime	Sunrise	NMB
Liabilities												
1	CAPITAL FUND	17,130.32	11,309.75	16,199.66	14,782.47	17,234.45	28,521.96	28,539.24	13,288.11	20,595.63	13,251.52	21,176.87
	a. Paid-up Capital	11,564.01	9,053.09	13,878.47	10,695.69	10,962.30	16,422.64	21,632.50	9,817.00	16,083.04	9,487.94	16,325.96
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	3,049.52	1,706.57	1,923.17	1,771.56	2,620.68	7,585.27	4,407.86	2,108.71	3,357.34	2,066.04	3,104.07
	e. Share Premium	-	30.88	88.80	-	-	-	-	-	-	-	-
	f. Retained Earning	52.97	101.58	-	168.88	81.34	1,953.77	88.99	(667.92)	114.04	1.07	543.92
	g. Others Reserves Fund	2,463.83	417.62	309.21	2,146.35	3,570.12	2,560.28	2,409.89	2,030.31	1,041.22	1,696.47	1,202.92
2	BORROWINGS	13,131.07	8,445.35	15,788.25	9,497.53	14,166.37	15,652.15	10,252.79	7,358.24	1,676.47	8,523.84	9,800.56
	a. NRB	3,452.68	4,281.17	2,897.38	3,967.58	6,003.81	6,746.00	5,910.89	532.73	1,676.47	776.36	2,596.21
	b. Interbank Borrowing	-	-	9,590.88	-	-	-	-	4,350.00	-	2,582.99	-
	c. Foreign Banks and Fin. Ins.	-	1,163.50	-	3,490.50	-	-	2,326.00	-	-	1,164.50	5,356.70
	d. Other Financial Ins.	-	-	300.00	-	-	411.17	518.51	-	-	-	169.56
	e. Bonds and Securities	9,678.39	3,000.67	3,000.00	2,039.45	8,162.56	8,494.98	1,497.39	2,475.51	-	4,000.00	1,678.09
3	DEPOSITS	286,759.22	125,057.83	126,982.66	108,364.20	170,664.06	145,306.03	256,862.44	109,054.25	139,447.40	102,655.32	152,031.62
	a. Current	25,087.00	6,582.24	11,545.66	6,790.46	11,121.01	18,849.12	17,913.40	5,666.25	6,237.92	8,242.62	7,967.70
	Domestic	24,185.01	6,400.74	11,260.29	6,432.70	10,943.48	18,843.73	17,543.65	5,508.65	6,027.66	8,008.14	7,403.74
	Foreign	901.99	181.50	285.37	357.77	177.53	5.39	369.75	157.60	210.26	234.49	563.96
	b. Savings	83,213.01	42,091.94	36,788.39	37,387.78	57,015.42	48,850.97	94,217.10	29,687.92	34,268.45	35,099.14	51,008.90
	Domestic	83,145.51	42,024.53	36,628.06	36,800.07	56,918.82	48,850.76	94,094.52	29,521.38	34,257.15	35,005.06	50,732.61
	Foreign	67.50	67.41	160.33	587.71	96.60	0.21	122.58	166.54	11.31	94.08	276.29
	c. Fixed	151,361.71	65,128.71	69,662.15	52,641.92	82,165.62	68,308.87	120,156.59	62,252.15	83,306.18	50,294.56	73,570.99
	Domestic	146,935.76	60,907.68	68,477.53	51,830.02	81,599.08	68,308.87	118,655.77	61,108.67	83,002.38	49,220.60	72,953.24
	Foreign	4,425.95	4,221.03	1,184.61	811.90	566.54	-	1,500.82	1,143.49	303.80	1,073.96	617.76
	d. Call Deposits	26,721.51	10,060.42	7,794.15	9,711.75	17,030.29	9,149.29	22,872.04	10,706.22	12,940.03	7,697.94	14,899.51
	Domestic	26,630.53	8,806.53	7,544.68	8,857.17	15,678.41	8,846.33	21,911.72	10,610.85	12,926.42	7,311.28	13,638.99
	Foreign	90.98	1,253.90	249.47	854.58	1,351.88	302.96	960.32	95.36	13.61	386.66	1,260.51
	e. Others	375.99	1,194.52	1,192.32	1,832.29	3,331.73	147.78	1,703.31	741.72	2,694.81	1,321.06	4,584.52
	Domestic	314.46	946.90	1,192.32	1,592.78	3,330.59	147.78	1,697.62	741.72	1,706.58	1,321.06	3,661.72
	Foreign	61.53	247.62	-	239.51	1.14	-	5.69	-	988.24	-	922.80
4	Bills Payable	215.59	62.89	68.66	68.68	-	-	-	398.31	184.00	82.48	107.37
5	Other Liabilities	45,014.40	7,336.22	13,030.03	6,289.42	15,307.73	33,479.74	19,093.00	5,907.94	10,765.99	6,940.18	32,741.54
	1. Sundry Creditors	31,970.83	277.63	7,273.57	597.81	2,581.68	11,884.24	1,764.38	22.36	196.44	1.65	71.14
	2. Loan Loss Provision	3,028.48	1,769.95	2,596.31	-	2,978.78	4,470.31	5,470.84	2,216.06	2,622.96	1,975.56	4,146.47
	3. Interest Suspense a/c	-	158.15	-	-	-	629.78	-	-	129.97	1,345.98	-
	4. Others	10,015.09	5,130.49	3,160.15	5,691.61	9,747.27	16,495.41	11,857.78	3,669.52	7,816.62	3,616.98	28,523.92
6	Reconciliation A/c	-	-	-	-	1.03	449.26	-	-	-	-	1.00
7	Profit & Loss A/c	2,782.13	1,045.98	1,371.27	1,028.20	1,599.29	1,693.29	3,089.52	1,125.59	2,404.40	1,154.06	2,198.25
	TOTAL Liabilities	365,032.73	153,258.02	173,440.53	140,030.50	218,972.92	225,102.43	317,836.99	137,132.44	175,073.88	132,607.41	218,057.21
Assets												
1	LIQUID FUNDS	30,935.24	8,753.15	8,653.96	8,051.09	10,841.60	10,281.18	19,686.25	7,072.99	8,489.73	6,171.09	12,910.38
	a. Cash Balance	5,229.57	2,420.84	2,975.40	1,939.46	2,790.06	4,174.51	4,091.86	2,436.47	2,493.73	1,832.38	3,276.96
	Nepalese Notes & Coins	4,904.46	2,356.32	2,768.46	1,889.34	2,597.28	4,047.74	3,933.19	2,372.22	2,465.54	1,775.67	3,173.03
	Foreign Currency	325.11	64.52	206.94	50.13	192.77	126.77	158.67	64.25	28.20	56.71	103.93
	b. Bank Balance	22,455.67	6,332.31	5,678.55	6,111.63	8,051.54	6,106.67	15,594.39	3,733.92	5,996.00	4,338.72	9,149.32
	1. In Nepal Rastra Bank	12,403.65	4,353.29	4,839.16	4,480.90	7,131.99	5,096.88	14,114.46	2,567.95	4,302.08	3,848.57	7,683.66
	Domestic Currency	12,216.30	3,936.88	4,779.86	4,425.98	5,333.64	5,064.23	13,984.33	2,520.69	4,264.23	3,815.12	4,913.76
	Foreign Currency	187.34	416.41	59.31	54.93	1,798.34	32.65	130.13	47.26	37.85	33.44	2,769.90
	2. "A"Class Licensed Institution	844.17	160.35	172.71	524.98	151.89	810.85	294.32	202.48	179.69	75.94	379.46
	Domestic Currency	843.95	113.70	172.71	395.99	151.89	476.16	258.40	198.82	156.82	75.77	379.31
	Foreign Currency	0.22	46.65	-	128.99	-	334.69	35.92	3.66	22.87	0.17	0.16
	3. Other Financial Ins.	-	116.95	-	-	-	-	0.40	-	-	1.35	2.76
	4. In Foreign Banks	9,207.86	1,701.73	666.68	1,105.75	767.66	198.94	1,185.22	963.49	1,514.23	412.85	1,083.44
	c. Money at Call	3,250.00	-	-	-	-	-	-	902.60	-	-	484.10
	Domestic Currency	3,250.00	-	-	-	-	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	-	-	-	902.60	-	-	484.10
2	INVESTMENT IN SECURITIES	26,375.84	15,362.35	20,255.34	11,785.45	19,831.91	27,996.64	38,934.87	18,834.75	17,159.25	17,806.24	13,936.84
	a. Govt. Securities	26,375.84	15,362.35	20,255.34	11,285.45	19,831.91	27,996.64	38,934.87	18,834.75	17,159.25	17,806.24	13,936.84
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	500.00	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	5,499.44	6,007.17	5,222.15	11,344.60	20,862.59	13,599.18	12,629.43	7,023.42	7,908.10	8,152.65	11,378.30
	a. Interbank Lending	-	-	196.84	-	5,800.00	2,050.00	5,050.06	2,149.18	3,102.47	-	4,360.10
	b. Non Residents	-	3,490.50	3,525.48	5,189.72	7,455.42	-	4,605.48	3,800.85	3,440.56	6,512.72	5,542.52
	c. Others	5,499.44	2,516.67	1,499.82	6,154.88	7,607.17	11,549.18	2,973.89	1,073.39	1,365.07	1,639.93	1,475.67
4	LOANS & ADVANCES (Including Bills Purchased)	253,016.66	113,049.75	130,458.66	101,581.65	152,499.07	137,621.08	227,302.76	96,110.19	130,627.48	93,213.14	146,540.15
	4.1 LOANS & ADVANCES	253,016.66	112,976.66	130,458.66	101,581.65	152,495.86	137,621.08	227,302.76	96,084.29	130,581.46	91,291.08	146,540.15
	a. Private Sector	242,417.20	108,774.18	124,643.67	101,581.65	146,141.92	137,618.10	217,576.73	93,857.45	124,634.14	89,574.42	141,101.82
	b. Financial Institutions	10,599.47	4,200.98	5,814.99	-	6,353.94	2.98	9,726.04	2,226.83	5,947.32	1,716.66	5,438.32
	c. Government Organizations	-	1.49	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	73.09	-	-	3.22	-	25.90	46.03	1,922.05	-	-
	a. Domestic Bills Purchased	-	73.09	-	-	3.22	-	25.90	46.03	1,922.05	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-								

S.N.	BFI Name	Miteri	Tinau	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Liabilities											
1	CAPITAL FUND	1,013.99	2,191.87	5,634.33	4,378.85	3,750.37	507.51	4,504.01	4,251.40	4,505.07	609.98
	a. Paid-up Capital	797.38	1,813.13	4,811.55	3,675.91	2,651.96	410.00	3,844.82	3,408.46	2,906.45	557.46
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	187.16	177.20	723.97	579.44	636.79	38.91	475.78	609.03	720.29	34.65
	e. Share Premium	-	-	-	0.10	-	-	-	173.61	-	-
	f. Retained Earning	(15.70)	174.82	7.10	10.07	461.61	41.04	3.85	4.30	21.98	13.90
	g. Others Reserves Fund	45.16	26.72	91.71	113.33	0.00	17.56	179.56	55.99	856.35	3.97
2	BORROWINGS	-	162.01	1,248.71	550.00	1,482.12	-	75.30	922.65	493.19	-
	a. NRB	-	162.01	448.71	550.00	595.12	-	75.30	922.65	493.19	-
	b. Interbank Borrowing	-	-	800.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	887.00	-	-	-	-	-
3	DEPOSITS	5,092.27	17,874.30	80,874.48	57,432.24	40,199.41	440.96	46,714.17	33,211.77	33,480.13	3,767.30
	a. Current	252.83	348.47	1,656.26	1,394.00	585.39	11.15	1,226.76	527.52	824.03	121.46
	Domestic	252.83	348.47	1,656.26	1,394.00	585.39	11.15	1,226.71	527.52	824.03	121.46
	Foreign	-	-	-	-	-	-	0.05	-	-	-
	b. Savings	2,237.74	7,124.00	23,033.68	17,112.18	11,862.81	129.36	11,953.49	16,677.28	8,805.69	1,249.13
	Domestic	2,237.74	7,124.00	23,033.09	17,112.18	11,862.81	129.36	11,952.06	16,677.28	8,805.59	1,249.13
	Foreign	-	-	0.59	-	-	-	1.43	-	0.10	-
	c. Fixed	2,409.60	7,958.91	46,015.65	33,831.81	23,391.05	210.02	27,183.83	14,321.80	19,975.37	1,791.53
	Domestic	2,409.60	7,958.91	46,015.65	33,831.81	23,391.05	210.02	27,183.83	14,321.80	19,975.37	1,791.53
	Foreign	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	191.77	1,924.06	10,125.28	5,089.15	4,360.17	89.06	6,283.15	1,676.70	3,861.74	604.18
	Domestic	191.77	1,924.06	10,125.28	5,089.15	4,360.17	89.06	6,283.15	1,676.70	3,861.74	604.18
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	0.33	518.86	43.61	5.11	-	1.38	66.94	8.48	13.31	1.00
	Domestic	0.33	518.86	43.61	5.11	-	1.38	66.94	8.48	13.31	1.00
	Foreign	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	79.32	2.49	-	-	-	-	6.71	-
5	Other Liabilities	222.34	919.95	3,295.56	1,248.06	843.74	165.70	2,165.42	1,506.72	3,305.41	99.61
	1. Sundry Creditors	0.21	53.38	-	1.77	132.85	13.59	17.30	130.82	133.86	0.99
	2. Loan Loss Provision	58.24	285.72	891.24	-	-	20.63	597.44	483.23	850.27	-
	3. Interest Suspense a/c	-	23.41	-	-	-	37.49	-	274.44	753.18	-
	4. Others	163.89	557.45	2,404.32	1,246.29	710.89	94.01	1,550.67	618.23	1,568.10	98.61
6	Reconciliation A/c	-	-	0.06	-	-	-	0.00	-	-	-
7	Profit & Loss A/c	91.93	121.71	862.63	533.09	-	14.92	443.63	379.41	326.24	40.47
	TOTAL Liabilities	6,420.54	21,269.83	91,995.09	64,144.73	46,275.64	1,129.09	53,902.53	40,271.95	42,116.76	4,517.36
Assets											
1	LIQUID FUNDS	995.03	5,068.80	4,608.30	7,933.18	3,801.81	581.73	7,395.03	4,860.75	4,815.77	1,147.45
	a. Cash Balance	82.99	494.95	1,139.69	826.29	443.63	2.96	1,051.28	523.39	490.21	148.69
	Nepalese Notes & Coins	82.99	494.95	1,107.56	824.30	436.92	2.96	989.64	523.39	488.71	148.69
	Foreign Currency	-	-	32.13	1.99	6.71	-	61.64	-	1.50	-
	b. Bank Balance	153.65	4,520.97	2,519.47	1,754.63	3,358.19	578.77	1,959.28	1,700.70	4,325.55	135.06
	1. In Nepal Rastra Bank	153.65	115.72	2,517.46	1,754.63	1,216.48	15.44	1,428.53	1,700.20	1,118.18	99.99
	Domestic Currency	153.65	115.72	2,504.57	1,754.63	1,216.46	15.44	1,419.49	1,700.20	1,118.18	99.99
	Foreign Currency	-	-	12.89	-	0.02	-	9.04	-	-	-
	2. "A"Class Licensed Institution	-	4,369.01	2.01	-	1,799.23	562.46	530.75	0.50	2,517.00	35.07
	Domestic Currency	-	4,369.01	-	-	1,784.96	562.46	530.32	-	2,502.36	35.07
	Foreign Currency	-	-	2.01	-	14.27	-	0.43	-	14.64	-
	3. Other Financial Ins.	-	36.25	-	-	342.48	0.87	-	-	690.37	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	758.39	52.87	949.14	5,352.26	-	-	4,384.47	2,636.66	-	863.70
	Domestic Currency	758.39	52.87	949.14	5,351.71	-	-	4,376.14	2,626.24	-	863.70
	Foreign Currency	-	-	0.55	-	-	-	8.33	10.42	-	-
2	INVESTMENT IN SECURITIES	-	547.68	15,791.99	4,400.83	5,004.26	-	4,462.25	2,794.73	2,547.08	-
	a. Govt. Securities	-	547.68	15,791.99	4,400.83	5,004.26	-	4,462.25	2,794.73	2,547.08	-
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	284.02	66.59	761.24	917.07	1,520.90	-	1,291.62	146.86	1,360.15	101.72
	a. Interbank Lending	-	-	-	-	800.23	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	284.02	66.59	761.24	917.07	720.67	-	1,291.62	146.86	1,360.15	101.72
4	LOANS & ADVANCES (Including Bills Purchased)	4,974.22	14,637.20	68,230.50	50,038.36	34,448.93	356.04	38,378.63	30,624.43	30,764.48	2,937.33
	4.1 LOANS & ADVANCES	4,974.22	14,637.20	68,230.50	50,038.36	34,448.93	356.04	38,378.63	30,624.43	30,764.48	2,937.33
	a. Private Sector	4,974.22	13,730.53	64,034.72	47,708.58	34,448.93	356.04	38,378.63	30,624.43	27,874.96	2,937.33
	b. Financial Institutions	-	906.67	4,195.77	2,329.78	-	-	-	-	2,889.52	-
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	45.39	501.12	877.20	481.93	692.82	38.84	711.34	523.93	543.53	197.74
7	OTHER ASSETS	121.87	431.40	1,725.86	373.35	797.29	71.14	1,653.05	1,321.27	2,031.17	133.12
	a. Accrued Interest:	49.46	132.25	640.02	-	29.48	37.49	579.33	702.81	775.78	38.80
	Financial Institutions	16.62	28.29	152.12	-	-	6.37	-	-	524.15	-
	Government Enterprises	0.01	-	141.30	-	29.48	-	34.64	20.29	22.71	-
	Private Sector	32.84	103.95	346.60	-	-	31.12	544.69	682.53	228.92	38.80
	b. Staff Loans / Adv.	49.17	80.32	654.35	-	-	0.32	449.88	199.12	53.41	31.11
	c. Sundry Debtors	5.43	2.98	86.32	124.47	492.04	2.73	1.41	71.03	742.37	0.02
	d. Cash In Transit	-	-	-	-	-	-	-	-	0.04	-
	e. Others	17.81	215.85	345.16	248.88	275.77	30.60	622.44	348.30	459.57	63.19
8	Expenses not Written off	-	17.04	-	-	-	-	-	-	-	-
9	Non Banking Assets	-	-	-	-	9.61	71.73	10.60	-	54.59	-
10	Reconciliation Account	-	-	-	-	-	-	-	-	-	-
11	Profit & Loss A/c	-	-	-	-	-	9.61	-	-	-	-
	TOTAL ASSETS	6,420.54	21,269.83	91,995.09	64,144.73	46,275.64	1,129.09	53,902.53	40,271.95	42,116.76	4,517.36

S.N.	BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFC	Goodwill	Shree	Lalitpur	United	BestFC
Liabilities													
1	CAPITAL FUND	247.53	99.52	958.70	541.69	300.89	253.49	1,194.75	1,225.09	1,129.95	131.80	1,546.15	779.94
	a. Paid-up Capital	163.37	28.00	834.34	500.00	305.55	233.33	867.99	867.20	890.13	187.95	1,040.83	828.91
	b. Calls in Advance	-	68.92	-	-	25.21	-	-	-	-	48.93	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	75.43	3.99	67.96	15.92	66.32	242.96	373.97	167.13	202.15	133.97	210.41	169.71
	e. Share Premium	8.74	-	-	5.00	21.96	2.48	22.40	2.48	-	-	158.68	3.03
	f. Retained Earning	-	(9.29)	30.01	20.77	(329.64)	(2,050.96)	(322.00)	44.59	2.07	(239.05)	85.20	(336.42)
	g. Others Reserves Fund	-	7.90	26.40	-	211.50	1,825.68	252.39	143.69	35.60	0.00	51.02	114.72
2	BORROWINGS	-	-	23.10	-	-	-	-	798.36	70.00	-	197.58	61.63
	a. NRB	-	-	23.10	-	-	-	-	550.91	-	-	197.58	61.63
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	70.00	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	247.45	-	-	-	-
3	DEPOSITS	1,045.79	626.17	4,193.31	1,601.94	330.14	475.24	7,665.99	9,688.23	6,074.84	216.55	8,255.65	2,874.95
	a. Current	149.66	11.37	158.22	46.75	27.81	-	98.54	-	-	-	36.54	30.13
	Domestic	149.66	11.37	158.22	46.75	27.81	-	98.54	-	-	-	36.54	30.13
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	645.86	381.54	1,632.01	471.53	81.40	31.13	2,581.31	2,472.39	1,567.27	108.67	2,048.10	1,030.52
	Domestic	645.86	381.54	1,632.01	471.53	81.40	31.13	2,581.31	2,472.39	1,567.27	108.67	2,048.10	1,030.52
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	118.71	167.43	1,853.74	848.50	144.05	-	3,643.07	5,784.24	3,802.01	91.49	5,561.06	1,582.99
	Domestic	118.71	167.43	1,853.74	848.50	144.05	-	3,643.07	5,784.24	3,802.01	91.49	5,561.06	1,582.99
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	131.56	64.48	549.34	235.15	76.88	208.63	1,343.07	1,431.60	705.56	13.96	609.95	231.31
	Domestic	131.56	64.48	549.34	235.15	76.88	208.63	1,343.07	1,431.60	705.56	13.96	609.95	231.31
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	1.33	-	-	-	235.48	-	-	-	2.43	-	-
	Domestic	-	1.33	-	-	-	235.48	-	-	-	2.43	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Liabilities	65.40	42.30	253.61	75.67	561.71	6,533.23	1,166.42	679.32	274.69	607.19	587.88	955.67
	1. Sundry Creditors	0.78	1.22	6.23	0.60	88.37	149.57	3.60	24.79	2.45	21.45	63.83	17.54
	2. Loan Loss Provision	14.97	19.31	126.65	35.89	63.82	2,215.38	339.50	188.55	70.50	250.37	227.46	468.53
	3. Interest Suspense a/c	21.08	-	41.05	21.52	209.35	4,090.38	283.52	191.23	86.93	318.80	153.14	307.05
	4. Others	28.57	21.77	79.68	17.68	200.17	77.91	539.80	274.76	114.81	16.57	143.46	162.55
6	Reconciliation A/c	-	-	-	-	-	0.05	-	-	-	-	-	-
7	Profit & Loss A/c	15.21	12.24	1.10	-	-	7.96	154.08	54.28	31.72	65.94	64.04	1.30
	TOTAL Liabilities	1,373.93	780.22	5,429.82	2,219.30	1,192.75	7,269.97	10,181.24	12,445.28	7,581.20	1,021.48	10,651.31	4,673.48
Assets													
1	LIQUID FUNDS	418.49	135.89	1,328.56	420.54	356.43	305.88	1,900.38	1,025.02	623.47	356.23	2,672.10	1,398.78
	a. Cash Balance	21.21	23.39	132.52	32.63	5.32	0.21	205.42	179.20	41.28	4.32	128.10	52.86
	Nepalese Notes & Coins	21.21	23.39	132.52	32.63	5.32	0.21	205.42	179.20	41.28	4.32	128.10	52.86
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	22.91	36.60	254.09	387.91	351.11	24.89	260.06	302.69	582.19	351.91	2,543.99	1,345.91
	1. In Nepal Rastra Bank	22.91	-	253.77	52.53	25.84	10.62	260.06	302.69	191.54	35.53	456.48	118.67
	Domestic Currency	22.91	-	253.77	52.53	25.84	10.62	260.06	302.69	191.54	35.53	456.48	118.67
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	-	33.95	0.32	303.99	24.37	0.60	-	-	332.53	207.40	1,620.65	811.82
	Domestic Currency	-	33.95	0.32	303.99	24.37	0.60	-	-	332.53	207.40	1,620.65	811.82
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	2.65	-	31.39	300.91	13.66	-	-	58.12	108.98	466.85	415.42
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	374.37	75.90	941.94	-	-	280.78	1,434.89	543.13	-	-	-	-
	Domestic Currency	374.37	75.90	941.94	-	-	280.78	1,434.89	543.13	-	-	-	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	-	189.84	80.00	-	2.01	644.85	2,735.73	2,229.05	-	929.84	205.00
	a. Govt. Securities	-	-	189.84	80.00	-	2.01	644.85	2,735.73	2,229.05	-	929.84	205.00
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	-	-	5.01	5.00	26.28	79.98	398.22	373.36	142.56	4.70	220.48	117.02
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	-	5.01	5.00	26.28	79.98	398.22	373.36	142.56	4.70	220.48	117.02
4	LOANS & ADVANCES (Including Bills Purchased)	887.55	579.57	3,537.76	1,613.46	233.45	2,248.23	6,162.76	7,437.56	4,268.82	299.91	5,897.87	2,187.65
	4.1 LOANS & ADVANCES	887.55	579.57	3,537.76	1,613.46	233.45	2,248.23	6,162.76	7,437.56	4,268.82	299.91	5,897.87	2,187.65
	a. Private Sector	887.55	579.57	3,537.76	1,573.53	220.95	2,248.23	5,673.90	7,257.56	4,003.32	299.91	5,897.87	2,187.65
	b. Financial Institutions	-	-	-	39.93	12.50	-	488.86	180.00	265.50	-	-	-
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	12.73	19.86	90.68	29.55	113.13	38.48	153.99	348.73	120.96	4.29	374.31	171.46
7	OTHER ASSETS	54.69	44.41	275.49	70.51	344.97	4,595.39	852.57	473.32	179.40	356.35	556.08	396.89
	a. Accrued Interest:	20.18	9.44	40.37	21.52	209.35	4,085.74	329.26	191.23	100.85	321.16	354.12	311.13
	Financial Institutions	-	0.91	1.45	-	122.61	-	124.74	-	33.00	5.40	-	113.11
	Government Enterprises	-	-	-	-	-	-	1.03	-	13.92	-	9.91	4.07
	Private Sector	20.18	8.53	38.92	21.52	86.74	4,085.74	203.49	191.23	53.93	315.75	344.21	193.95
	b. Staff Loans / Adv.	1.84	13.25	44.93	-	-	-	57.53	5.54	44.32	30.09	83.51	9.17
	c. Sundry Debtors	-	3.75	145.36	10.56	10.76	427.83	3.72	-	5.64	-	60.50	16.64
	d. Cash In Transit	-	-	-	-	-							

S.N.	BFI Name	Progressive	Janaki	Pokhara	Central	Multi	Srijana	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Liabilities													
1	CAPITAL FUND	800.94	897.25	1,241.17	1,048.20	271.65	1,139.04	220.18	(652.67)	1,070.48	1,301.55	1,169.62	1,179.23
	a. Paid-up Capital	800.10	600.41	917.28	823.40	224.06	847.84	403.87	935.07	864.00	1,024.27	965.39	832.42
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	45.86	-	-	-	-	-	-	-	-	-
	d. General Reserves	34.34	162.17	196.91	142.03	10.10	146.80	81.94	259.54	146.34	231.34	122.86	89.44
	e. Share Premium	7.12	-	-	0.44	1.36	12.34	9.56	2.61	-	-	-	1.14
	f. Retained Earning	(49.46)	130.69	3.95	56.18	35.47	108.62	(283.74)	(1,849.90)	5.09	1.14	81.36	173.48
	g. Others Reserves Fund	8.84	3.97	77.15	26.15	0.67	23.45	8.55	(0.00)	55.04	4.40	0.00	82.76
2	BORROWINGS	50.68	-	65.54	68.90	-	-	-	25.30	-	328.25	605.97	-
	a. NRB	50.68	-	65.54	68.90	-	-	-	-	-	129.11	105.97	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	25.30	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	199.13	500.00	-
3	DEPOSITS	2,734.48	2,946.59	8,882.72	5,254.89	397.79	8,335.64	540.06	746.82	6,407.53	14,111.62	9,764.06	5,661.46
	a. Current	251.00	19.82	85.71	9.08	-	164.06	7.83	-	46.18	231.88	-	88.30
	Domestic	251.00	19.82	85.71	9.08	-	164.06	7.83	-	46.18	231.88	-	88.30
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	684.15	1,058.83	2,740.23	1,288.27	96.58	4,357.68	204.71	21.47	1,795.22	4,335.46	2,157.79	1,947.64
	Domestic	684.15	1,058.83	2,740.23	1,288.27	96.58	4,357.68	204.71	21.47	1,795.22	4,335.46	2,157.79	1,947.64
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	1,401.18	1,833.42	5,630.93	3,354.64	301.20	3,054.91	278.18	-	3,593.18	8,287.26	5,559.15	3,068.86
	Domestic	1,401.18	1,833.42	5,630.93	3,354.64	301.20	3,054.91	278.18	-	3,593.18	8,287.26	5,559.15	3,068.86
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	398.16	34.50	425.84	-	-	758.56	49.33	-	960.65	1,255.33	2,047.06	554.70
	Domestic	398.16	34.50	425.84	-	-	758.56	49.33	-	960.65	1,255.33	2,047.06	554.70
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	0.01	-	602.90	-	0.44	-	725.35	12.31	1.68	0.05	1.97
	Domestic	-	0.01	-	602.90	-	0.44	-	725.35	12.31	1.68	0.05	1.97
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	1.94	-	-	-	-	-	-	0.04	-	-
5	Other Liabilities	153.89	313.46	406.87	335.14	29.04	566.21	449.71	4,102.53	260.20	574.75	1,010.23	308.99
	1. Sundry Creditors	3.00	6.10	1.28	(20.25)	0.27	121.40	19.02	12.78	25.77	33.30	180.11	8.98
	2. Loan Loss Provision	72.92	159.42	132.30	102.03	8.30	188.91	119.43	1,586.58	75.93	218.33	307.57	148.11
	3. Interest Suspense a/c	33.87	60.72	53.06	72.31	8.65	54.51	270.42	2,453.52	55.04	0.42	216.44	67.96
	4. Others	44.10	87.22	220.23	181.05	11.83	201.39	40.84	49.64	103.46	322.70	306.11	83.95
6	Reconciliation A/c	0.56	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	76.66	-	94.22	35.66	7.69	87.26	7.62	-	29.55	150.34	89.16	-
	TOTAL Liabilities	3,817.22	4,157.29	10,692.45	6,742.80	706.18	10,128.16	1,217.56	4,221.97	7,767.76	16,466.56	12,639.03	7,149.68
Assets													
1	LIQUID FUNDS	928.85	1,531.05	1,977.92	1,234.75	277.10	2,867.42	281.00	28.72	1,616.73	1,133.54	1,849.61	633.01
	a. Cash Balance	46.28	9.38	146.56	65.73	7.16	226.46	14.85	0.08	58.02	230.20	95.62	47.93
	Nepalese Notes & Coins	46.28	9.38	146.56	65.73	7.16	226.46	14.85	0.08	57.95	230.10	95.62	47.93
	Foreign Currency	-	-	-	-	-	-	-	-	0.08	0.10	-	-
	b. Bank Balance	145.55	96.57	257.47	1,169.02	13.53	350.99	266.15	28.64	176.99	903.35	1,753.99	204.42
	1. In Nepal Rastra Bank	121.18	92.33	250.77	285.14	-	328.10	23.30	3.11	175.86	489.68	328.67	204.42
	Domestic Currency	121.18	92.33	250.77	285.14	-	328.10	23.30	3.11	175.86	489.68	328.67	204.42
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	24.33	4.24	6.70	693.73	13.53	22.89	189.49	14.83	1.11	280.51	1,135.27	-
	Domestic Currency	24.33	4.24	6.70	693.73	13.53	22.89	189.49	14.83	1.11	280.51	1,135.27	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.03	-	-	190.15	-	-	53.36	10.71	0.02	133.16	290.05	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	737.02	1,425.10	1,573.89	-	256.41	2,289.97	-	-	1,381.72	-	-	380.67
	Domestic Currency	737.02	1,425.10	1,573.89	-	256.41	2,289.97	-	-	1,381.72	-	-	380.67
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	415.00	-	1,096.22	1,190.00	0.19	-	40.00	-	1,154.88	3,187.85	964.02	1,214.36
	a. Govt. Securities	415.00	-	1,096.22	1,190.00	-	-	40.00	-	1,154.88	3,187.85	964.02	1,214.36
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	0.19	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	112.92	30.35	113.83	160.05	-	124.22	9.24	0.03	282.29	409.52	321.11	555.58
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	300.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	112.92	30.35	113.83	160.05	-	124.22	9.24	0.03	282.29	409.52	321.11	255.58
4	LOANS & ADVANCES (Including Bills Purchased)	2,167.19	2,371.18	6,989.66	3,785.60	394.02	6,580.75	531.43	1,586.58	4,240.33	10,935.14	8,362.46	4,418.39
	4.1 LOANS & ADVANCES	2,167.19	2,371.18	6,989.66	3,785.60	394.02	6,580.75	531.43	1,586.58	4,240.33	10,935.14	8,362.46	4,418.39
	a. Private Sector	1,817.24	2,360.78	6,989.66	3,785.60	394.02	6,580.75	512.00	1,586.58	3,924.96	9,527.03	6,117.66	4,079.18
	b. Financial Institutions	349.95	10.39	-	-	-	-	19.43	-	271.44	1,408.11	2,244.80	339.20
	c. Government Organizations	-	-	-	-	-	-	-	-	43.93	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	93.08	26.46	198.55	131.02	5.87	109.64	34.91	80.87	162.59	277.45	116.42	57.60
7	OTHER ASSETS	100.18	140.22	316.27	238.77	24.50	446.15	293.56	2,498.18	310.17	519.84	989.06	264.32
	a. Accrued Interest:	49.18	60.72	163.80	72.31	8.65	54.51	272.01	2,453.52	78.60	225.75	217.27	80.80
	Financial Institutions	-	-	-	-	-	-	-	2,453.52	13.53	196.47	105.05	12.80
	Government Enterprises	6.59	-	1.85	-	-	-	1.36	-	23.57	29.28	-	11.10
	Private Sector	42.60	60.72	161.95	72.31	8.65	54.51	270.65	-	41.51	-	112.22	56.89
	b. Staff Loans / Adv.	28.94	9.01	31.11	14.51	4.85	85.30	2.15	0.35	66.44	72.81	170.99	86.0

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	3,640.55	5,210.32	5,909.85	5,529.07	1,953.59	4,402.02	4,214.71
1.1 On Deposit Liabilities	3,619.26	5,184.71	5,743.07	5,299.16	1,948.92	4,223.06	3,976.64
1.1.1 Saving Account	1,253.88	2,399.04	968.20	849.69	691.68	954.02	708.20
1.1.2 Fixed Account	2,264.13	2,620.97	4,560.94	4,274.11	1,222.26	3,119.12	3,223.13
1.1.2.1 Up to 3 months Fixed Account	126.02	0.00	684.14	78.17	32.10	-	129.17
1.1.2.2 3 to 6 months Fixed Account	209.88	-	912.19	-	207.61	-	102.94
1.1.2.3 6 months to 1 year Fixed Account	1,643.50	-	2,280.47	-	764.76	3,119.12	282.53
1.1.2.4 Above 1 year Fixed Account	284.72	2,620.97	684.14	4,195.94	217.79	-	2,708.49
1.1.3 Call Deposit	101.25	164.70	213.93	175.36	34.98	149.92	45.32
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	21.28	25.61	166.77	229.91	4.67	178.96	238.06
2. Commission Expense	43.51	112.33	112.96	131.71	64.36	-	68.69
3. Staff Expense	1,419.30	1,569.97	1,012.57	1,062.15	554.80	823.41	853.26
4. Office Operating Expenses	571.71	852.58	817.07	717.54	376.43	702.96	552.85
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	629.58	3,556.17	260.05	2,132.84	127.21	206.66	140.51
7.1 Loan loss Provision	629.58	3,556.17	259.98	2,132.84	127.21	206.66	140.51
7.1.1 General Loan loss Provision	629.58	412.36	-	1,715.75	27.65	-	40.71
7.1.1.1 Pass Loan Loss Provision	629.58	176.18	-	543.98	-	-	32.69
7.1.1.2 Watch List Provision	-	236.18	-	1,171.76	27.65	-	8.02
7.1.2 Special Loan Loss Provision	-	3,143.04	259.98	417.10	99.56	-	99.81
7.1.3 Additional Loan Loss Provision	-	0.76	-	-	-	206.66	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	0.08	-	-	-	-
8. Loan Written Off	-	-	4.30	64.73	3.17	-	-
9. Provision for Staff Bonus	155.93	139.47	495.12	-	153.29	143.29	121.06
10. Provision for Income Tax	1,003.25	799.79	1,327.30	1,041.70	413.89	389.79	328.28
11. Others	-	-	-	-	-	43.55	-
12. Net Profit	1,915.46	1,850.22	3,128.82	2,430.64	965.75	899.82	761.24
Total Expenses	9,379.28	14,090.85	13,068.05	13,110.38	4,612.48	7,611.50	7,040.59

Income							
1. Interest Income	7,499.09	9,451.44	10,342.70	9,573.59	3,531.47	6,722.30	5,914.36
1.1 On Loans and Advances	6,981.30	7,870.96	9,180.27	8,916.36	3,159.96	6,145.16	5,390.81
1.2 On Investment	78.04	1,572.64	893.98	623.85	336.63	531.24	444.76
1.2.1 Government Bonds	78.04	1,572.64	893.98	623.85	336.63	521.08	444.76
1.2.2 Foreign Bonds	-	-	-	-	-	10.16	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	16.57	-	0.44	27.53	0.13	-	2.75
1.4 On Call Deposit	-	-	159.03	-	13.25	-	-
1.5 On Others	423.18	7.84	108.98	5.84	21.50	45.90	76.04
2. Commission and Discount	514.86	264.23	605.89	558.59	424.12	407.63	656.42
2.1 Bills Purchase and Discount	-	-	0.23	0.41	24.37	0.20	0.95
2.2 Commission	514.86	264.23	602.23	558.18	300.49	266.11	229.97
2.3 Others	-	-	3.43	-	99.26	141.31	425.50
3. Exchange Flactuation Income	541.05	21.29	459.11	467.59	474.48	372.67	221.78
3.1 Due to Change in Exchange Rate	316.24	(24.12)	371.24	17.89	(111.71)	-	9.41
3.2 Due to Foreign Currency Transaction	224.81	45.40	87.88	449.70	586.19	372.67	212.37
4. Other Operating Income	152.98	825.41	601.40	264.21	40.99	79.34	-
5. Non Operating Income	118.95	0.60	658.84	478.24	4.75	13.96	8.69
6. Write Back from Provisions for loss	552.34	3,423.43	397.10	1,765.15	136.67	12.78	239.17
7. Recovery of written-off Loan	-	104.46	3.00	3.02	-	-	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	2.83	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	9,379.28	14,090.85	13,068.05	13,110.38	4,612.48	7,611.50	7,040.59

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	2,790.18	5,194.04	3,453.88	3,442.65	8,912.23	4,485.87	5,047.40
1.1 On Deposit Liabilities	2,790.18	5,134.47	3,358.02	3,429.14	8,269.38	4,237.75	4,816.14
1.1.1 Saving Account	587.50	993.61	485.60	756.81	1,284.42	750.98	614.36
1.1.2 Fixed Account	2,153.74	4,048.88	2,807.14	2,652.04	6,863.87	3,416.16	4,131.05
1.1.2.1 Up to 3 months Fixed Account	-	919.95	-	255.43	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.38	872.93	-	276.42	0.11	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	913.01	2,807.14	1,795.24	0.77	2,923.05	-
1.1.2.4 Above 1 year Fixed Account	2,153.36	1,342.99	-	324.95	6,862.99	493.11	4,131.05
1.1.3 Call Deposit	48.94	91.97	65.29	20.30	121.08	70.61	70.73
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	59.58	95.86	13.50	642.85	248.11	231.25
2. Commission Expense	9.36	101.30	45.43	13.75	-	58.26	-
3. Staff Expense	557.42	813.89	686.47	651.60	1,371.75	945.57	1,091.43
4. Office Operating Expenses	393.36	547.57	662.71	434.63	1,152.53	666.44	713.38
5. Foreign Exchange Loss	-	-	-	0.07	135.62	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.07	74.68	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	60.94	-	-
6. Non Operating Expense	-	(0.17)	-	-	-	2.32	16.49
7. Provision for Risk	697.22	-	479.28	597.84	35.35	121.14	880.38
7.1 Loan loss Provision	697.22	-	479.28	597.84	35.35	121.14	880.38
7.1.1 General Loan loss Provision	348.00	-	120.43	396.87	454.50	81.69	687.68
7.1.1.1 Pass Loan Loss Provision	197.07	-	116.87	263.78	883.56	133.86	472.97
7.1.1.2 Watch List Provision	150.93	-	3.56	133.10	(429.06)	(52.17)	214.71
7.1.2 Special Loan Loss Provision	349.22	-	358.85	200.96	(419.14)	39.45	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	207.16	149.53	148.85	441.61	166.21	262.75
10. Provision for Income Tax	394.94	559.34	414.84	387.10	1,192.34	450.00	723.71
11. Others	-	-	-	-	-	-	-
12. Net Profit	809.22	1,305.14	930.89	952.55	2,782.13	1,045.98	1,641.08
Total Expenses	5,800.44	8,728.28	6,823.02	6,629.04	16,123.92	7,992.26	10,376.62
Income							
1. Interest Income	3,824.39	7,675.60	5,538.96	5,327.61	14,430.68	7,077.65	8,374.46
1.1 On Loans and Advances	3,510.84	6,797.49	5,169.85	5,068.06	13,403.53	6,609.04	7,754.24
1.2 On Investment	264.44	874.39	362.03	245.68	980.80	446.01	551.18
1.2.1 Government Bonds	24.43	862.15	362.03	245.68	980.80	12.49	551.18
1.2.2 Foreign Bonds	-	12.24	-	-	-	-	-
1.2.3 NRB Bonds	240.01	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	433.53	-
1.3 On Agency Balance	0.16	-	-	13.88	0.81	-	-
1.4 On Call Deposit	28.08	-	0.93	-	8.05	-	-
1.5 On Others	20.88	3.72	6.15	-	37.48	22.60	69.04
2. Commission and Discount	552.27	605.68	413.67	423.34	1,235.20	767.59	414.83
2.1 Bills Purchase and Discount	11.95	-	1.77	0.01	4.10	0.00	-
2.2 Commission	535.38	605.68	411.90	423.34	1,231.11	508.17	142.17
2.3 Others	4.94	-	-	-	-	259.42	272.66
3. Exchange Flactuation Income	143.29	260.22	190.41	150.03	314.05	183.56	290.30
3.1 Due to Change in Exchange Rate	7.44	33.18	-	-	61.48	24.06	58.06
3.2 Due to Foreign Currency Transaction	135.86	227.04	190.41	150.03	252.57	159.50	232.24
4. Other Operating Income	238.01	-	81.26	273.70	137.54	-	108.80
5. Non Operating Income	137.47	55.94	-	-	6.45	46.27	266.19
6. Write Back from Provisions for loss	858.55	130.85	586.86	454.35	-	(92.07)	922.04
7. Recovery of written-off Loan	46.45	-	11.86	-	-	9.26	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	5,800.44	8,728.28	6,823.02	6,629.04	16,123.92	7,992.26	10,376.62

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	3,995.63	6,191.84	5,516.61	8,312.75	4,531.93	5,214.32	3,580.44
1.1 On Deposit Liabilities	3,750.82	5,709.77	5,273.77	8,116.57	4,334.01	5,205.08	3,271.48
1.1.1 Saving Account	697.60	1,207.41	1,072.74	1,742.55	630.12	613.40	548.43
1.1.2 Fixed Account	2,893.83	4,389.20	4,173.76	6,209.64	3,602.02	4,462.61	2,652.92
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	326.57	-	-
1.1.2.2 3 to 6 months Fixed Account	242.66	360.85	-	1,350.13	191.90	887.52	1,272.09
1.1.2.3 6 months to 1 year Fixed Account	1,213.46	1,571.32	4,016.08	1,784.65	2,517.13	2,673.46	95.73
1.1.2.4 Above 1 year Fixed Account	1,437.72	2,457.03	157.68	3,074.86	566.42	901.63	1,285.11
1.1.3 Call Deposit	159.38	113.16	27.27	164.38	101.87	129.07	70.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	244.81	482.06	242.84	196.19	197.92	9.24	308.96
2. Commission Expense	-	-	28.42	191.85	41.93	-	2.42
3. Staff Expense	704.66	1,171.98	1,947.41	1,627.32	559.24	653.68	825.05
4. Office Operating Expenses	598.10	841.52	806.46	1,068.44	523.20	452.37	703.85
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	-	6.11	-	-	-	-
7. Provision for Risk	514.64	596.93	1,683.43	297.83	488.65	153.21	525.49
7.1 Loan loss Provision	514.64	596.93	1,683.43	297.83	488.65	153.12	525.49
7.1.1 General Loan loss Provision	415.62	596.93	560.22	(2.72)	106.43	173.45	295.88
7.1.1.1 Pass Loan Loss Provision	146.48	596.93	235.89	118.94	106.43	152.02	132.08
7.1.1.2 Watch List Provision	269.15	-	324.33	(121.66)	-	21.43	163.80
7.1.2 Special Loan Loss Provision	99.02	-	1,122.99	300.55	382.22	(20.33)	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	8.34	0.02	-	-	-	-	-
9. Provision for Staff Bonus	163.21	256.62	126.98	482.99	181.53	381.97	183.18
10. Provision for Income Tax	440.66	710.27	716.03	1,257.43	508.16	1,033.35	494.60
11. Others	-	-	-	-	-	-	72.20
12. Net Profit	1,028.20	1,599.29	1,693.29	3,089.52	1,125.59	2,404.40	1,154.06
Total Expenses	7,454.16	11,368.47	12,524.74	16,328.12	7,960.22	10,293.29	7,541.28
Income							
1. Interest Income	6,005.17	9,558.19	9,348.12	14,472.54	6,730.05	8,988.22	5,900.83
1.1 On Loans and Advances	5,691.39	8,809.83	8,712.46	13,487.30	6,157.99	8,488.80	5,362.64
1.2 On Investment	292.16	715.52	632.09	961.79	476.25	449.99	402.75
1.2.1 Government Bonds	283.13	715.52	629.70	961.79	476.25	447.70	400.73
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.84	-	-	-	-	-	2.01
1.2.4 Debenture & Bonds	8.19	-	2.39	-	-	2.29	-
1.3 On Agency Balance	-	0.13	-	-	0.67	1.01	0.05
1.4 On Call Deposit	-	23.31	-	-	0.23	-	40.72
1.5 On Others	21.61	9.40	3.57	23.46	94.92	48.42	94.68
2. Commission and Discount	268.53	809.04	467.59	1,276.13	490.93	891.40	399.75
2.1 Bills Purchase and Discount	30.16	17.28	0.00	-	-	-	74.55
2.2 Commission	238.36	111.50	444.47	1,276.13	488.01	878.05	286.18
2.3 Others	-	680.26	23.12	-	2.92	13.35	39.02
3. Exchange Flactuation Income	188.36	300.19	223.23	463.45	228.68	195.97	181.21
3.1 Due to Change in Exchange Rate	0.06	7.93	-	67.03	34.81	3.58	15.37
3.2 Due to Foreign Currency Transaction	188.30	292.26	223.23	396.42	193.87	192.39	165.85
4. Other Operating Income	333.62	700.60	806.05	112.89	80.82	134.18	367.75
5. Non Operating Income	294.93	-	248.35	-	12.52	83.52	72.21
6. Write Back from Provisions for loss	363.54	-	1,431.30	-	321.47	-	616.12
7. Recovery of written-off Loan	-	0.45	-	3.11	95.75	-	-
8. Income from Extra Ordinary transactions	0.02	-	0.11	-	-	-	3.41
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,454.16	11,368.47	12,524.74	16,328.12	7,960.22	10,293.29	7,541.28

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	5,358.16	5,125.02	5,063.28	3,015.27	3,444.13	4,086.66	1,496.98
1.1 On Deposit Liabilities	5,139.28	4,921.19	4,981.74	3,004.10	3,434.92	3,925.83	1,496.98
1.1.1 Saving Account	1,030.19	1,026.06	729.72	371.57	522.22	795.02	387.99
1.1.2 Fixed Account	3,852.22	3,802.36	4,148.55	2,555.65	2,864.29	3,041.61	1,083.56
1.1.2.1 Up to 3 months Fixed Account	1,022.93	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	173.44	-	-	-	2,012.54	-	121.56
1.1.2.3 6 months to 1 year Fixed Account	1,445.90	-	4,148.55	2,555.65	579.49	3,041.61	829.19
1.1.2.4 Above 1 year Fixed Account	1,209.96	3,802.36	-	-	272.25	-	132.80
1.1.3 Call Deposit	126.11	92.78	103.46	76.88	48.41	89.20	25.44
1.1.4 Certificate of Deposit	130.76	-	-	-	-	-	-
1.2 On Borrowing	218.87	203.83	81.54	11.17	9.21	160.83	-
2. Commission Expense	68.41	-	44.37	-	-	-	4.09
3. Staff Expense	1,025.56	1,106.77	1,163.73	557.43	654.88	649.38	271.94
4. Office Operating Expenses	719.54	914.45	694.07	426.72	419.70	566.03	182.23
5. Foreign Exchange Loss	-	-	-	-	-	-	0.74
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.74
6. Non Operating Expense	-	-	-	0.63	13.55	-	1.01
7. Provision for Risk	745.98	(188.21)	400.31	233.63	398.50	428.41	885.00
7.1 Loan loss Provision	745.98	(188.21)	400.31	233.63	398.50	428.41	869.40
7.1.1 General Loan loss Provision	327.17	277.64	149.43	167.36	161.82	128.17	238.29
7.1.1.1 Pass Loan Loss Provision	135.19	244.29	149.43	133.04	137.67	-	55.19
7.1.1.2 Watch List Provision	191.98	33.34	-	34.32	24.15	128.17	183.10
7.1.2 Special Loan Loss Provision	418.82	(449.75)	250.89	66.27	236.68	300.24	631.11
7.1.3 Additional Loan Loss Provision	-	(16.09)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	15.60
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	2.42
9. Provision for Staff Bonus	347.58	230.91	-	54.91	-	233.19	73.20
10. Provision for Income Tax	929.94	549.52	723.22	148.26	285.23	620.80	197.64
11. Others	14.11	-	-	19.93	-	-	-
12. Net Profit	2,198.25	1,987.17	1,770.90	345.94	665.53	1,477.94	461.15
Total Expenses	11,407.53	9,840.30	9,873.45	4,802.73	5,881.53	8,062.68	3,576.39
Income							
1. Interest Income	9,157.76	8,308.65	8,715.40	4,264.68	5,138.02	6,830.62	2,556.37
1.1 On Loans and Advances	8,618.13	7,511.36	8,041.95	3,969.36	4,822.86	6,230.77	2,428.39
1.2 On Investment	482.99	697.71	552.10	285.81	292.73	593.55	89.11
1.2.1 Government Bonds	462.03	697.71	551.93	285.81	256.03	563.79	89.11
1.2.2 Foreign Bonds	20.96	-	-	-	35.73	29.46	-
1.2.3 NRB Bonds	-	-	-	-	0.96	-	-
1.2.4 Debenture & Bonds	-	-	0.17	-	-	0.30	-
1.3 On Agency Balance	-	18.79	0.07	0.12	6.99	-	-
1.4 On Call Deposit	7.85	6.76	60.35	6.64	-	-	30.87
1.5 On Others	48.79	74.02	60.93	2.75	15.44	6.31	8.01
2. Commission and Discount	856.71	376.18	462.96	78.67	287.03	166.44	124.74
2.1 Bills Purchase and Discount	-	5.35	2.93	-	-	-	-
2.2 Commission	856.71	354.69	138.49	77.56	287.03	166.44	5.30
2.3 Others	-	16.14	321.54	1.11	-	-	119.45
3. Exchange Flactuation Income	301.21	87.24	179.25	154.29	98.27	201.65	-
3.1 Due to Change in Exchange Rate	60.24	-	-	8.13	7.45	4.00	-
3.2 Due to Foreign Currency Transaction	240.97	87.24	179.25	146.16	90.82	197.64	-
4. Other Operating Income	129.53	482.89	313.38	234.31	26.50	457.55	79.70
5. Non Operating Income	5.25	538.63	15.44	7.34	43.21	95.65	5.39
6. Write Back from Provisions for loss	957.07	-	187.02	33.71	288.51	310.77	793.95
7. Recovery of written-off Loan	-	46.70	-	29.72	-	-	16.23
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,407.53	9,840.30	9,873.45	4,802.73	5,881.53	8,062.68	3,576.39

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Tinau	Mukti
Expenses							
1. Interest Expense	1.20	195.50	1,429.57	315.49	227.72	707.79	2,982.40
1.1 On Deposit Liabilities	1.20	195.50	1,429.15	315.48	227.72	707.79	2,981.26
1.1.1 Saving Account	0.88	47.40	300.56	62.37	59.82	179.61	612.83
1.1.2 Fixed Account	0.11	131.46	1,096.12	243.61	166.27	506.81	2,311.05
1.1.2.1 Up to 3 months Fixed Account	0.03	-	95.46	-	6.65	-	341.78
1.1.2.2 3 to 6 months Fixed Account	-	-	603.61	187.92	8.31	9.80	404.39
1.1.2.3 6 months to 1 year Fixed Account	0.08	-	275.26	20.51	58.20	14.18	1,163.48
1.1.2.4 Above 1 year Fixed Account	-	131.46	121.80	35.18	93.11	482.82	401.40
1.1.3 Call Deposit	0.21	16.64	32.46	9.50	1.63	21.37	57.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.42	0.01	-	-	1.14
2. Commission Expense	0.01	-	4.02	2.16	-	-	-
3. Staff Expense	3.31	35.19	260.42	82.98	38.15	151.18	516.93
4. Office Operating Expenses	8.66	31.87	235.76	59.10	25.46	92.44	358.08
5. Foreign Exchange Loss	-	-	-	-	-	-	1.16
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	1.16
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.04	0.12	-
7. Provision for Risk	(0.09)	8.30	136.33	89.86	12.25	136.36	834.19
7.1 Loan loss Provision	(0.09)	8.30	136.33	89.86	12.25	136.36	833.85
7.1.1 General Loan loss Provision	0.12	8.30	(24.23)	12.93	6.55	32.05	755.92
7.1.1.1 Pass Loan Loss Provision	0.10	8.30	82.59	12.93	(2.25)	23.31	443.24
7.1.1.2 Watch List Provision	0.03	-	(106.82)	-	8.80	8.74	312.67
7.1.2 Special Loan Loss Provision	(0.21)	-	160.56	76.93	5.70	104.31	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	-	-	41.57	17.97	13.13	19.32	136.93
10. Provision for Income Tax	-	-	103.15	53.91	39.40	52.16	369.70
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	27.83	270.95	125.80	91.93	121.71	862.63
Total Expenses	13.09	298.69	2,481.77	747.29	448.08	1,281.08	6,062.00
Income							
1. Interest Income	0.73	279.88	2,164.45	611.48	392.98	1,060.14	4,609.46
1.1 On Loans and Advances	0.73	279.19	2,066.84	598.91	377.67	1,040.40	4,337.14
1.2 On Investment	-	-	60.07	2.37	5.65	4.62	240.96
1.2.1 Government Bonds	-	-	60.07	2.37	5.65	4.62	160.76
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	80.21
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.69	14.11	10.19	9.66	15.11	18.66
1.5 On Others	-	-	23.42	-	-	-	12.70
2. Commission and Discount	-	18.82	149.37	52.60	1.34	6.94	31.97
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	18.82	143.10	4.87	0.44	6.94	31.58
2.3 Others	-	-	6.27	47.72	0.89	-	0.39
3. Exchange Flactuation Income	-	-	(0.21)	-	-	-	4.52
3.1 Due to Change in Exchange Rate	-	-	(0.22)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.01	-	-	-	4.52
4. Other Operating Income	0.10	-	168.16	-	24.17	73.64	383.88
5. Non Operating Income	0.79	-	0.01	22.87	29.60	32.74	369.64
6. Write Back from Provisions for loss	-	-	-	60.34	-	107.62	662.54
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	11.47	-	-	-	-	-	-
Total Income	13.09	298.69	2,481.77	747.29	448.08	1,281.08	6,062.00

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	2,212.77	1,638.50	15.85	1,847.45	1,250.69	1,495.59	123.63
1.1 On Deposit Liabilities	2,210.48	1,635.25	15.85	1,847.09	1,248.86	1,494.95	123.63
1.1.1 Saving Account	411.44	263.83	4.01	301.90	380.99	218.33	38.34
1.1.2 Fixed Account	1,743.37	1,344.18	11.61	1,510.92	856.81	1,236.35	78.59
1.1.2.1 Up to 3 months Fixed Account	254.51	157.63	-	149.09	-	33.43	-
1.1.2.2 3 to 6 months Fixed Account	302.74	312.50	-	264.28	125.55	46.28	22.52
1.1.2.3 6 months to 1 year Fixed Account	1,056.83	632.07	8.17	881.44	154.67	223.72	37.37
1.1.2.4 Above 1 year Fixed Account	129.30	241.99	3.44	216.10	576.59	932.93	18.70
1.1.3 Call Deposit	55.68	27.24	0.23	34.27	11.06	40.27	6.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.29	3.25	-	0.35	1.83	0.64	-
2. Commission Expense	10.39	3.19	-	-	-	-	-
3. Staff Expense	304.42	311.77	7.22	273.87	240.15	182.16	40.03
4. Office Operating Expenses	264.43	249.56	7.44	251.80	149.84	152.38	37.24
5. Foreign Exchange Loss	0.05	-	-	-	-	0.01	-
5.1 Due to Change in Exchange Rates	0.05	-	-	-	-	0.01	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.05	-	0.00	-
7. Provision for Risk	185.30	77.97	3.77	74.13	195.04	408.56	20.52
7.1 Loan loss Provision	185.30	77.97	3.77	74.13	195.04	408.56	20.52
7.1.1 General Loan loss Provision	110.20	54.75	3.77	39.16	51.24	107.25	5.24
7.1.1.1 Pass Loan Loss Provision	8.85	54.75	0.79	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	86.25	80.69	0.76	63.45	-	52.09	5.78
10. Provision for Income Tax	228.47	217.87	2.28	190.86	161.21	142.57	17.34
11. Others	-	-	-	-	-	-	-
12. Net Profit	533.09	508.36	5.31	443.63	379.41	326.24	40.47
Total Expenses	3,825.15	3,087.90	42.62	3,145.24	2,376.34	2,759.60	285.01

Income							
1. Interest Income	3,348.44	2,576.42	29.81	2,717.18	2,039.54	2,176.93	222.18
1.1 On Loans and Advances	3,189.83	2,407.72	28.82	2,605.78	1,956.83	2,101.26	217.06
1.2 On Investment	129.12	147.96	-	71.15	52.32	49.02	0.84
1.2.1 Government Bonds	129.12	147.96	-	71.15	52.32	49.02	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	23.05	7.15	-	40.23	30.39	23.41	4.28
1.5 On Others	6.44	13.59	0.99	0.02	-	3.24	-
2. Commission and Discount	54.78	195.15	0.11	12.19	16.35	5.00	1.81
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	40.98	-	0.09	12.19	16.35	5.00	1.81
2.3 Others	13.80	195.15	0.02	-	-	-	-
3. Exchange Flactuation Income	0.03	0.02	-	3.44	-	-	-
3.1 Due to Change in Exchange Rate	-	0.02	-	(0.69)	-	-	-
3.2 Due to Foreign Currency Transaction	0.03	-	-	4.14	-	-	-
4. Other Operating Income	421.47	28.37	1.22	171.75	107.28	115.91	57.72
5. Non Operating Income	-	234.70	9.13	240.68	40.00	143.84	-
6. Write Back from Provisions for loss	0.43	53.25	2.35	-	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	3,825.15	3,087.90	42.62	3,145.24	2,376.34	2,759.60	285.01

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	34.81	22.97	144.81	65.23	8.11	1.57	338.13
1.1 On Deposit Liabilities	34.81	22.97	144.81	65.23	8.11	1.57	338.13
1.1.1 Saving Account	25.11	13.79	34.58	14.75	2.39	1.37	86.62
1.1.2 Fixed Account	7.56	8.64	104.63	47.95	4.53	-	234.25
1.1.2.1 Up to 3 months Fixed Account	-	0.36	-	-	-	-	43.39
1.1.2.2 3 to 6 months Fixed Account	1.06	0.76	32.76	10.25	-	-	66.56
1.1.2.3 6 months to 1 year Fixed Account	0.66	5.93	32.10	37.12	-	-	75.40
1.1.2.4 Above 1 year Fixed Account	5.84	1.58	39.77	0.59	4.53	-	48.89
1.1.3 Call Deposit	2.15	0.54	5.61	2.52	1.18	0.20	17.26
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	14.72	17.33	60.81	24.75	7.34	1.68	68.13
4. Office Operating Expenses	4.67	5.08	84.61	19.27	11.84	10.23	56.06
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	-	-	2.63	-	-	-	23.80
10. Provision for Income Tax	-	5.25	7.10	-	-	-	64.26
11. Others	-	-	-	-	-	-	-
12. Net Profit	15.21	12.24	16.58	-	-	7.96	149.94
Total Expenses	69.41	71.92	365.80	114.53	46.44	21.44	700.33
Income							
1. Interest Income	62.99	49.43	278.48	106.40	15.41	3.46	436.27
1.1 On Loans and Advances	62.99	48.97	273.24	102.93	9.47	0.57	412.96
1.2 On Investment	-	-	-	1.64	4.71	-	13.81
1.2.1 Government Bonds	-	-	-	-	-	-	13.81
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.64	4.71	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.46	5.24	-	-	2.90	9.50
1.5 On Others	-	-	-	1.84	1.23	-	-
2. Commission and Discount	0.64	1.20	3.79	0.45	-	-	0.78
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.64	1.20	3.79	0.45	-	-	0.78
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	5.78	2.91	54.01	7.44	1.71	0.00	21.36
5. Non Operating Income	-	-	-	-	-	15.89	172.14
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	-	-	-	0.25	8.35	-	-
Total Income	69.41	71.92	365.80	114.53	46.44	21.44	700.33

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	491.48	300.06	10.97	364.85	130.35	97.18	153.41
1.1 On Deposit Liabilities	488.62	300.01	10.97	363.80	130.35	96.88	153.41
1.1.1 Saving Account	59.16	53.92	4.75	54.05	34.21	19.98	38.43
1.1.2 Fixed Account	414.22	234.29	5.89	302.07	90.34	71.27	114.18
1.1.2.1 Up to 3 months Fixed Account	6.57	11.80	0.11	5.45	-	13.37	-
1.1.2.2 3 to 6 months Fixed Account	8.83	84.42	0.65	16.10	-	7.23	3.77
1.1.2.3 6 months to 1 year Fixed Account	197.03	131.82	2.96	160.67	90.34	40.49	2.97
1.1.2.4 Above 1 year Fixed Account	201.79	6.24	2.16	119.85	-	10.18	107.44
1.1.3 Call Deposit	15.24	11.80	0.32	7.68	5.80	5.63	0.80
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.86	0.05	-	1.05	-	0.30	-
2. Commission Expense	-	-	-	0.76	-	-	-
3. Staff Expense	46.99	32.08	10.30	69.95	41.91	26.23	11.48
4. Office Operating Expenses	53.39	26.70	11.13	57.76	28.81	32.83	9.06
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	5.49	93.92	206.64	(13.52)	114.31
7.1 Loan loss Provision	33.64	24.14	5.39	108.68	206.64	(13.52)	114.31
7.1.1 General Loan loss Provision	-	23.91	0.27	1.97	10.86	(17.07)	17.34
7.1.1.1 Pass Loan Loss Provision	-	0.58	0.27	(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	2.51	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	-	-	0.11	(14.76)	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	8.56	2.50	-	9.15	-	-	-
10. Provision for Income Tax	22.79	6.76	-	27.45	-	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	54.28	15.77	65.94	64.04	-	76.66	-
Total Expenses	711.14	408.03	103.83	687.87	407.71	219.41	288.26
Income							
1. Interest Income	528.83	348.41	16.58	575.19	205.76	158.72	189.25
1.1 On Loans and Advances	431.48	321.08	14.86	549.37	194.45	147.02	183.44
1.2 On Investment	83.56	22.54	-	16.20	5.60	10.61	-
1.2.1 Government Bonds	83.56	22.54	-	16.20	5.60	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	10.61	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	13.80	4.79	1.72	5.64	5.71	0.15	5.80
1.5 On Others	-	-	-	3.99	-	0.94	-
2. Commission and Discount	2.14	0.49	-	1.83	1.24	3.93	0.30
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.14	0.49	-	1.34	1.24	3.93	0.02
2.3 Others	-	-	-	0.49	-	-	0.28
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	180.17	26.23	0.22	107.39	6.21	56.23	9.47
5. Non Operating Income	-	0.15	10.73	3.45	12.75	0.46	1.73
6. Write Back from Provisions for loss	-	32.76	76.31	-	55.34	0.07	32.33
7. Recovery of written-off Loan	-	-	-	-	0.29	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	126.13	-	55.17
Total Income	711.14	408.03	103.83	687.87	407.71	219.41	288.26

Profit and Loss Statement of upto Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Pokhara	Central	Multi	Srijana	Samridhhi	CMerchant	GBFL
Expenses							
1. Interest Expense	406.47	255.92	20.16	352.09	13.58	2.58	267.84
1.1 On Deposit Liabilities	406.43	255.78	20.16	352.09	13.58	2.05	267.84
1.1.1 Saving Account	69.44	50.90	2.87	129.28	4.36	0.14	50.04
1.1.2 Fixed Account	333.71	204.88	17.29	209.82	8.38	-	206.98
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	3.24	-	12.44
1.1.2.2 3 to 6 months Fixed Account	38.65	32.40	-	38.78	0.51	-	28.87
1.1.2.3 6 months to 1 year Fixed Account	55.16	20.82	-	142.87	2.38	-	130.11
1.1.2.4 Above 1 year Fixed Account	239.90	151.66	17.29	28.17	2.26	-	35.55
1.1.3 Call Deposit	3.28	-	-	12.99	0.84	1.92	10.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.04	0.14	-	-	-	0.52	-
2. Commission Expense	-	-	-	0.21	-	-	-
3. Staff Expense	69.97	36.99	2.35	64.55	19.30	3.29	44.33
4. Office Operating Expenses	44.76	27.83	2.75	33.16	15.50	2.41	26.45
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	3.93	-	38.67
7.1 Loan loss Provision	25.47	15.51	2.58	166.70	3.93	-	38.67
7.1.1 General Loan loss Provision	12.98	3.16	1.14	37.84	3.93	-	18.59
7.1.1.1 Pass Loan Loss Provision	12.98	(1.05)	0.26	4.78	3.93	-	13.50
7.1.1.2 Watch List Provision	-	4.21	0.88	33.06	-	-	5.09
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	-	-	-	-	0.00	-	-
8. Loan Written Off	-	-	-	-	0.05	-	-
9. Provision for Staff Bonus	14.96	5.66	-	-	0.76	-	4.69
10. Provision for Income Tax	40.38	15.28	-	-	-	-	12.66
11. Others	-	-	-	-	-	-	-
12. Net Profit	94.22	35.66	7.69	87.26	7.62	-	29.55
Total Expenses	696.22	406.95	35.53	703.98	60.74	8.27	424.20
Income							
1. Interest Income	609.52	349.00	33.16	585.08	12.53	0.18	353.92
1.1 On Loans and Advances	590.69	315.08	33.16	575.74	9.20	-	310.15
1.2 On Investment	11.41	29.12	-	-	1.85	-	34.88
1.2.1 Government Bonds	11.27	-	-	-	1.85	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.14	29.12	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	34.88
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.15	4.76	-	9.35	1.49	0.18	8.24
1.5 On Others	1.27	0.03	-	-	-	-	0.65
2. Commission and Discount	0.19	0.93	2.20	-	0.05	-	2.27
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.19	0.93	-	-	0.03	-	1.66
2.3 Others	-	-	2.20	-	0.03	-	0.61
3. Exchange Flactuation Income	-	0.00	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	0.00	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	31.47	25.52	-	50.08	3.94	0.00	26.12
5. Non Operating Income	6.42	31.50	-	-	8.57	0.84	23.18
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	-	-	-	-	-	7.26	-
Total Income	696.22	406.95	35.53	703.98	60.74	8.27	424.20

BFI Name	ICFC	Manju	Reliance
Expenses			
1. Interest Expense	695.72	418.40	274.28
1.1 On Deposit Liabilities	675.21	414.51	274.28
1.1.1 Saving Account	122.92	66.32	67.01
1.1.2 Fixed Account	540.26	313.87	207.27
1.1.2.1 Up to 3 months Fixed Account	49.21	76.77	-
1.1.2.2 3 to 6 months Fixed Account	19.70	66.12	31.04
1.1.2.3 6 months to 1 year Fixed Account	290.95	99.80	26.46
1.1.2.4 Above 1 year Fixed Account	180.39	71.17	149.77
1.1.3 Call Deposit	12.03	34.33	-
1.1.4 Certificate of Deposit	-	-	-
1.2 On Borrowing	20.50	3.89	-
2. Commission Expense	-	-	-
3. Staff Expense	81.05	54.67	51.05
4. Office Operating Expenses	75.11	50.21	48.29
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	23.86	14.15	-
10. Provision for Income Tax	64.43	38.21	-
11. Others	-	-	-
12. Net Profit	150.34	89.16	-
Total Expenses	1,128.69	689.38	454.20

Income

1. Interest Income	887.02	602.22	329.38
1.1 On Loans and Advances	804.02	595.35	295.21
1.2 On Investment	61.59	1.18	23.10
1.2.1 Government Bonds	61.59	1.18	23.10
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	21.41	-	11.07
1.5 On Others	-	5.70	-
2. Commission and Discount	8.12	28.94	0.78
2.1 Bills Purchase and Discount	-	-	-
2.2 Commission	8.12	0.12	0.78
2.3 Others	-	28.82	-
3. Exchange Flactuation Income	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-
4. Other Operating Income	52.68	58.22	26.69
5. Non Operating Income	179.63	-	84.00
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	-	-	2.22
Total Income	1,128.69	689.38	454.20

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL
Sector Wise						
Agricultural and Forest Related	10,194.81	13,558.79	6,298.18	8,260.85	2,871.55	7,006.78
Fishery Related	359.89	819.75	13.99	164.89	-	54.92
Mining Related	1,285.38	-	140.13	436.56	-	-
Manufacturing (Producing) Related	26,544.20	17,644.55	44,493.53	48,940.26	12,536.25	44,080.77
Construction	17,179.54	19,253.26	788.72	8,063.86	12,714.97	4,744.94
Electricity, Gas and Water	7,484.91	8,950.44	8,630.11	15,500.27	274.50	1,840.97
Metal Products, Mach. & Ele. Eqp.	4,497.45	2,387.72	1,431.96	1,062.26	2,646.21	7,074.57
Tras., Com. and Public Utilities	3,789.80	3,134.86	1,385.71	1,542.84	1,147.12	2,932.47
Wholesaler & Retailer	16,706.19	45,290.80	51,562.85	26,689.12	18,071.36	21,960.25
Finance, Insurance and Real Estate	3,365.59	21,112.61	9,927.81	9,113.61	3,425.00	12,798.02
Hotel or Restaurant	6,933.56	8,742.55	5,205.30	11,108.48	1,548.04	6,683.54
Other Services	2,686.72	5,814.15	8,993.26	19,144.74	1,034.52	4,873.78
Consumption Loans	16,769.27	24,510.08	3,521.57	3,539.99	4,736.43	2,448.81
Local Government	-	216.60	-	383.43	138.81	255.20
Others	10,234.94	2,536.97	44,449.84	5,460.56	2,346.13	4,788.27
TOTAL sectorwise	128,032.25	173,973.13	186,842.95	159,411.72	63,490.88	121,543.28

Product Wise

Term Loan	26,890.24	29,762.79	36,118.12	50,943.88	5,843.18	25,200.05
Overdraft	14,687.55	23,842.48	21,013.31	15,805.99	5,104.63	10,271.34
Trust Receipt Loan / Import Loan	4,546.90	1,256.67	17,170.06	17,693.70	7,647.60	18,393.52
Demand & Other Working Capital Loan	21,887.10	49,392.90	52,963.20	52,070.77	15,827.69	40,525.18
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,774.06	15,848.10	13,896.19	2,088.25	8,241.24	3,874.84
Real Estate Loan	5,640.83	9,762.23	10,836.53	4,825.32	4,813.63	4,574.87
Margin Nature Loan	4,522.44	4,984.01	3,829.86	1,381.01	-	1,932.99
Hire Purchase Loan	2,733.82	6,700.96	2,709.65	2,749.48	3,997.25	7,023.13
Deprived Sector Loan	6,651.21	12,750.70	10,157.15	7,775.33	3,619.04	5,874.11
Bills Purchased	2.80	33.73	0.73	447.02	338.48	32.83
Other Product	33,695.31	19,638.56	18,148.15	3,630.96	8,058.16	3,840.42
Total Product wise Loan	128,032.25	173,973.13	186,842.95	159,411.72	63,490.88	121,543.28

Collateral Wise

Gold and Silver	11,436.63	16,320.80	691.20	1,256.08	-	-
Government Securities	1.80	522.58	16.96	25.78	-	-
Non Governmental Securities	0.09	4,866.60	5,664.58	1,378.27	-	1,932.99
Fixed Deposit Receipts	477.78	482.98	716.72	553.68	2,225.01	536.53
Own	477.43	482.98	681.74	553.68	2,133.08	536.53
Other Licences Institutions	0.35	-	34.97	-	91.93	-
Collateral of Properties	113,947.90	143,726.26	158,583.54	138,078.44	54,057.55	114,408.80
Fixed Assets	106,416.58	143,689.08	89,070.18	115,237.60	38,545.49	114,208.80
Current Assets	7,531.32	37.18	69,513.36	22,840.84	15,512.06	200.00
Against security of Bill	-	25.99	8,142.79	-	-	32.58
Domestic Bills	-	13.26	-	-	-	0.02
Foreign Bills	-	12.73	8,142.79	-	-	32.56
Against Guarantee	2,118.80	7,925.26	3,928.43	5,357.01	1,513.81	4,549.87
Government Guarantee	26.91	-	0.84	383.63	138.81	-
Institutional Guarantee	1,911.59	6,182.33	2,952.07	4,672.49	1,375.00	-
Personal Guarantee	129.74	1,583.20	975.53	300.21	-	-
Collective Guarantee	2.45	159.73	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	244.78
Other Guarantee	6.33	-	-	0.67	-	4,305.09
Credit Card	-	-	278.94	32.60	298.39	82.52
Others	49.25	102.66	8,819.80	12,729.87	5,396.13	-
Total	128,032.25	173,973.13	186,842.95	159,411.72	63,490.88	121,543.28

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	NSBI	NBBL	EBL	BOK	NCC	NIC	MBL
Sector Wise							
Agricultural and Forest Related	3,587.33	5,381.46	8,803.03	3,898.69	3,670.80	18,053.28	5,968.65
Fishery Related	52.30	267.87	103.10	72.47	225.04	921.54	191.67
Mining Related	149.39	486.07	20.30	24.78	721.05	-	147.96
Manufacturing (Producing) Related	29,989.14	7,749.90	17,416.21	21,885.12	13,506.19	14,015.94	25,705.80
Construction	4,118.69	9,532.20	22,757.62	4,524.75	11,131.39	21,185.43	7,292.91
Electricity, Gas and Water	4,522.54	3,819.13	5,718.47	4,020.42	5,874.42	2,206.72	6,045.15
Metal Products, Mach. & Ele. Eqp.	2,337.06	1,132.69	2,460.97	2,810.17	1,130.76	514.38	672.75
Tras., Com. and Public Utilities	506.48	2,215.10	2,373.77	2,083.50	2,022.50	3,013.82	2,441.44
Wholesaler & Retailer	19,942.20	9,659.77	30,893.08	22,882.28	14,723.70	54,823.91	26,818.09
Finance, Insurance and Real Estate	6,264.13	5,166.19	10,795.65	9,437.99	4,648.78	16,065.61	8,362.35
Hotel or Restaurant	4,792.30	3,093.35	2,462.68	5,388.08	3,069.40	10,870.33	4,003.01
Other Services	1,640.88	10,815.98	4,523.95	6,385.78	4,159.25	6,089.03	6,079.24
Consumption Loans	1,260.43	1,546.64	4,082.86	7,073.34	2,627.31	12,109.35	3,012.13
Local Government	-	-	-	-	-	-	129.84
Others	18,258.73	5,155.26	11,263.15	4,157.98	18,915.09	93,147.33	16,178.76
TOTAL sectorwise	97,421.63	66,021.60	123,674.83	94,645.35	86,425.67	253,016.66	113,049.75

Product Wise

Term Loan	19,941.80	13,213.72	27,653.94	20,960.25	25,339.23	27,378.36	22,751.48
Overdraft	745.91	7,016.28	26,054.91	24,238.17	18,501.48	72,639.87	9,694.12
Trust Receipt Loan / Import Loan	13,186.86	2,282.92	6,584.56	4,763.32	2,581.31	229.05	7,503.12
Demand & Other Working Capital Loan	28,902.18	15,318.36	17,648.96	15,623.81	11,757.27	54,280.93	13,995.69
Res. Per. H. Loan (Up to Rs. 15 mil.)	2,523.71	3,717.20	21,190.19	3,752.29	4,760.30	20,765.83	5,624.15
Real Estate Loan	4,271.18	2,387.53	3,572.06	4,096.44	1,267.08	17,851.10	4,182.60
Margin Nature Loan	-	1,167.92	696.47	1,566.47	1,757.33	6,335.68	827.83
Hire Purchase Loan	2,473.86	6,782.34	4,804.00	6,867.49	4,843.39	9,277.54	6,487.49
Deprived Sector Loan	7,843.40	4,610.93	7,298.93	6,318.91	4,208.83	10,074.61	6,442.52
Bills Purchased	0.08	190.69	-	902.17	-	-	73.09
Other Product	17,532.64	9,333.71	8,170.82	5,556.03	11,409.46	34,183.71	35,467.65
Total Product wise Loan	97,421.63	66,021.60	123,674.83	94,645.35	86,425.67	253,016.66	113,049.75

Collateral Wise

Gold and Silver	-	461.87	-	29.51	67.85	62.81	294.28
Government Securities	-	-	0.98	-	-	0.60	4.07
Non Governmental Securities	-	1,218.33	1,165.25	-	1,758.81	6,335.68	6.00
Fixed Deposit Receipts	784.25	184.89	895.36	412.13	380.55	509.15	494.08
Own	784.25	184.39	895.36	412.13	380.55	509.15	487.93
Other Licences Institutions	-	0.50	-	-	-	-	6.15
Collateral of Properties	69,366.53	61,370.02	106,666.89	85,150.75	79,580.09	233,761.36	105,939.55
Fixed Assets	51,785.83	60,386.20	62,971.05	81,542.75	78,165.77	220,799.66	57,020.15
Current Assets	17,580.69	983.82	43,695.84	3,608.00	1,414.31	12,961.70	48,919.40
Against security of Bill	13,186.86	240.88	4,739.25	672.06	702.98	-	133.98
Domestic Bills	-	169.96	85.54	-	-	-	-
Foreign Bills	13,186.86	70.92	4,653.71	672.06	702.98	-	133.98
Against Guarantee	6,808.29	2,356.75	7,940.73	8,365.25	2,922.30	11,109.92	2,276.75
Government Guarantee	156.09	105.06	198.74	2.17	74.74	216.53	151.23
Institutional Guarantee	5,969.12	2,191.62	6,924.69	5,575.31	2,846.56	10,375.80	647.58
Personal Guarantee	-	58.39	817.31	94.14	1.00	-	1,358.88
Collective Guarantee	-	-	-	-	-	-	0.47
Int. Rtd. Foreign Bank's Guarantee	683.07	-	-	843.78	-	-	-
Other Guarantee	-	1.69	-	1,849.86	-	517.59	118.58
Credit Card	-	46.05	1.62	15.65	15.98	100.40	184.87
Others	7,275.70	142.82	2,264.73	-	997.10	1,136.74	3,716.16
Total	97,421.63	66,021.60	123,674.83	94,645.35	86,425.67	253,016.66	113,049.75

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise						
Agricultural and Forest Related	3,955.52	4,415.11	9,720.63	38,470.79	9,223.93	5,305.79
Fishery Related	201.99	227.57	249.59	548.74	222.68	121.98
Mining Related	1,041.80	90.91	245.33	260.85	169.02	536.64
Manufacturing (Producing) Related	30,063.81	17,054.32	24,815.29	9,420.89	42,851.38	15,427.73
Construction	12,512.16	23,199.33	9,310.92	11,013.62	26,805.14	5,160.82
Electricity, Gas and Water	7,554.59	7,223.04	6,127.77	6,370.17	17,435.45	6,669.47
Metal Products, Mach. & Ele. Eqp.	3,679.52	3,908.56	2,578.87	471.17	1,397.95	296.31
Tras., Com. and Public Utilities	7,667.23	3,702.64	5,704.93	1,564.46	6,624.43	2,030.76
Wholesaler & Retailer	14,490.67	20,358.73	36,327.52	29,398.71	49,807.98	13,343.20
Finance, Insurance and Real Estate	8,572.45	6,949.16	8,664.31	652.69	15,532.86	7,242.04
Hotel or Restaurant	6,147.64	4,330.35	6,254.02	3,370.87	9,877.99	1,958.94
Other Services	5,451.24	3,070.77	5,893.10	3,554.44	9,386.21	3,716.93
Consumption Loans	5,785.05	4,205.04	6,855.25	1,264.18	10,266.48	5,507.35
Local Government	10.22	136.67	150.58	-	-	-
Others	19,527.34	1,793.02	29,600.97	31,259.49	27,701.26	28,792.21
TOTAL sectorwise	126,661.23	#####	152,499.07	137,621.08	227,302.76	96,110.19

Product Wise

Term Loan	37,083.82	22,672.86	41,459.28	5,971.56	50,975.96	22,418.46
Overdraft	19,745.17	5,748.09	28,522.03	7,023.91	44,349.22	12,932.65
Trust Receipt Loan / Import Loan	8,195.89	8,363.95	9,180.49	101.23	13,302.90	3,926.43
Demand & Other Working Capital Loan	29,444.21	23,261.96	33,518.37	99,526.65	45,008.31	15,273.37
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,154.85	4,922.12	6,789.83	5,782.97	19,376.69	6,392.54
Real Estate Loan	1,707.98	4,028.06	6,427.53	506.99	4,410.11	4,629.76
Margin Nature Loan	4,010.51	1,306.56	4,805.51	92.90	5,490.68	4,557.57
Hire Purchase Loan	4,763.29	2,369.19	8,266.22	1,329.61	11,351.39	5,061.60
Deprived Sector Loan	6,878.28	6,368.55	10,209.09	15,590.12	13,326.65	8,055.46
Bills Purchased	-	275.02	3.22	-	-	25.90
Other Product	8,677.23	21,348.87	3,317.50	1,695.13	19,710.85	12,836.45
Total Product wise Loan	126,661.23	#####	152,499.07	137,621.08	227,302.76	96,110.19

Collateral Wise

Gold and Silver	13.66	488.31	-	71.44	21.14	715.07
Government Securities	24.90	-	8.61	-	-	8.41
Non Governmental Securities	4,102.18	-	4,770.10	-	129.44	3,666.31
Fixed Deposit Receipts	407.88	550.29	1,257.01	599.37	984.06	391.54
Own	398.32	550.29	1,250.29	599.37	984.06	381.90
Other Licences Institutions	9.56	-	6.72	-	-	9.64
Collateral of Properties	113,618.08	92,171.32	133,775.17	136,950.27	192,297.51	66,575.02
Fixed Assets	110,039.74	68,449.90	76,901.45	136,950.27	115,583.87	50,618.47
Current Assets	3,578.34	23,721.42	56,873.72	-	76,713.63	15,956.55
Against security of Bill	1.00	-	5,680.53	-	-	3,230.13
Domestic Bills	-	-	442.83	-	-	47.88
Foreign Bills	1.00	-	5,237.70	-	-	3,182.24
Against Guarantee	6,419.66	136.67	6,494.37	-	1,267.65	1,413.71
Government Guarantee	161.90	136.67	145.02	-	21.94	2.75
Institutional Guarantee	5,481.40	-	6,217.06	-	838.79	3.85
Personal Guarantee	657.89	-	131.05	-	392.36	1,391.51
Collective Guarantee	115.04	-	-	-	14.56	3.28
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	3.42	-	1.24	-	-	12.32
Credit Card	51.62	61.12	245.52	-	255.77	60.29
Others	2,022.24	7,257.54	267.76	-	32,347.20	20,049.71
Total	126,661.23	#####	152,499.07	137,621.08	227,302.76	96,110.19

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Prime	Sunrise	NMB	Prabhu	Mega	CBL	Century
Sector Wise							
Agricultural and Forest Related	8,879.07	8,369.83	7,155.08	6,122.90	5,300.50	5,292.06	2,936.54
Fishery Related	438.00	212.28	188.64	56.29	110.92	27.24	109.91
Mining Related	188.01	11.79	268.18	-	842.93	108.97	201.77
Manufacturing (Producing) Related	14,291.35	9,350.45	35,194.74	22,234.11	21,372.13	13,206.78	14,566.54
Construction	14,928.78	17,627.20	16,279.68	15,973.18	9,922.74	3,916.24	7,803.78
Electricity, Gas and Water	11,088.25	5,088.87	10,493.93	6,930.87	4,088.17	5,213.45	5,376.68
Metal Products, Mach. & Ele. Eqp.	1,370.09	1,454.75	2,016.24	1,688.18	1,112.43	876.90	1,654.31
Tras., Com. and Public Utilities	2,523.85	334.36	2,108.50	3,284.55	2,561.24	2,518.84	1,926.54
Wholesaler & Retailer	14,594.40	20,014.43	40,557.64	21,162.37	27,650.54	14,769.75	12,877.44
Finance, Insurance and Real Estate	15,708.75	6,124.37	7,903.49	13,075.64	20,202.06	9,435.42	6,927.98
Hotel or Restaurant	7,474.89	3,524.69	5,336.95	13,892.95	7,086.99	2,750.82	2,950.90
Other Services	7,803.66	3,041.71	3,402.85	15,985.04	5,203.95	2,642.29	3,392.98
Consumption Loans	10,159.04	3,967.68	3,201.21	5,938.49	6,803.31	6,111.38	4,696.35
Local Government	-	-	-	-	-	-	-
Others	21,179.36	14,090.74	12,433.02	10,141.12	18,744.35	8,376.56	8,507.33
TOTAL sectorwise	130,627.48	93,213.14	146,540.15	136,485.70	131,002.25	75,246.69	73,929.05

Product Wise

Term Loan	27,390.42	10,461.95	40,178.84	41,568.46	23,579.91	19,302.56	21,271.58
Overdraft	33,900.09	16,642.82	13,855.04	14,254.08	20,197.07	12,096.81	13,249.43
Trust Receipt Loan / Import Loan	1,420.03	3,583.49	6,193.68	7,481.94	4,333.11	6,073.49	1,448.65
Demand & Other Working Capital Loan	17,493.04	13,590.21	22,820.53	22,200.86	30,187.08	15,462.66	18,205.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,119.74	13,481.48	12,837.03	10,106.39	7,100.16	2,161.11	4,046.63
Real Estate Loan	10,220.60	3,818.76	4,530.67	3,405.72	12,601.52	4,516.06	3,689.92
Margin Nature Loan	3,207.18	2,462.42	1,514.83	3,195.24	3,034.32	3,758.62	2,671.63
Hire Purchase Loan	7,144.85	4,099.56	5,301.93	6,433.93	5,501.31	2,589.27	2,222.41
Deprived Sector Loan	6,371.29	6,653.54	9,088.77	9,073.15	7,741.64	5,251.25	3,103.53
Bills Purchased	75.32	1,969.26	-	69.06	-	-	29.17
Other Product	16,284.93	16,449.64	30,218.85	18,696.88	16,726.13	4,034.85	3,990.56
Total Product wise Loan	130,627.48	93,213.14	146,540.15	136,485.70	131,002.25	75,246.69	73,929.05

Collateral Wise

Gold and Silver	4,716.73	-	202.47	58.82	561.40	189.40	42.49
Government Securities	7.52	-	0.90	3.00	-	18.00	-
Non Governmental Securities	2,858.62	2,473.20	1,514.83	3,201.54	3,470.33	3,787.72	2,671.63
Fixed Deposit Receipts	906.84	506.75	541.53	3,171.12	604.14	385.83	237.31
Own	906.84	506.75	541.53	3,171.12	604.14	385.83	237.31
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	111,766.09	86,327.76	142,853.41	114,292.14	117,240.72	67,323.63	69,049.47
Fixed Assets	110,676.99	83,171.65	133,729.83	110,726.11	115,046.02	67,076.55	51,868.66
Current Assets	1,089.11	3,156.11	9,123.58	3,566.03	2,194.70	247.09	17,180.80
Against security of Bill	1.11	-	-	5,096.37	-	-	29.17
Domestic Bills	1.11	-	-	10.20	-	-	29.17
Foreign Bills	-	-	-	5,086.17	-	-	-
Against Guarantee	6,562.92	1,820.30	303.06	8,784.80	6,358.21	3,239.11	1,741.40
Government Guarantee	154.79	-	-	124.06	2.69	16.51	-
Institutional Guarantee	5,058.50	1,681.46	-	7,741.24	4,354.97	3,106.08	1,714.74
Personal Guarantee	1,187.03	44.32	242.90	832.62	1,961.56	62.05	26.63
Collective Guarantee	-	-	23.27	79.37	38.12	46.07	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	162.60	94.53	36.89	7.50	0.88	8.41	-
Credit Card	75.22	111.86	-	2.61	86.37	-	44.96
Others	3,732.42	1,973.27	1,123.96	1,875.31	2,681.08	303.00	112.62
Total	130,627.48	93,213.14	146,540.15	136,485.70	131,002.25	75,246.69	73,929.05

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Sector Wise							
Agricultural and Forest Related	5,633.32	1,865.67	1.19	470.00	923.96	436.32	389.85
Fishery Related	106.69	49.71	-	-	24.12	16.33	2.24
Mining Related	-	1.49	-	-	11.29	1.60	-
Manufacturing (Producing) Related	19,715.01	1,459.02	-	402.08	1,899.67	790.53	365.96
Construction	10,729.58	3,833.56	-	103.48	5,439.04	1,265.17	1,056.05
Electricity, Gas and Water	6,986.18	675.51	-	-	404.70	26.72	-
Metal Products, Mach. & Ele. Eqp.	1,372.87	159.61	-	-	137.99	157.18	28.42
Tras., Com. and Public Utilities	4,470.79	1,585.39	5.58	109.33	1,490.94	167.52	198.40
Wholesaler & Retailer	19,359.97	5,760.46	2.96	810.89	4,193.76	2,127.65	607.56
Finance, Insurance and Real Estate	7,332.97	3,223.79	-	200.00	5,190.44	1,250.91	614.82
Hotel or Restaurant	3,912.91	1,063.82	-	-	1,497.67	212.74	64.96
Other Services	4,610.28	934.94	-	728.78	1,223.26	438.22	50.62
Consumption Loans	1,800.56	2,230.07	-	53.09	1,643.19	283.34	91.41
Local Government	-	-	2.72	-	3.34	-	1.50
Others	25,831.12	8,408.30	7.34	-	9,001.52	1,602.51	1,502.42
TOTAL sectorwise	111,862.25	31,251.33	19.78	2,877.63	33,084.89	8,776.72	4,974.22

Product Wise

Term Loan	24,123.68	8,567.04	0.03	488.52	10,430.78	2,110.37	487.22
Overdraft	11,196.81	8,200.97	8.80	1,179.66	7,036.66	1,604.67	540.98
Trust Receipt Loan / Import Loan	2,719.20	-	-	-	-	-	-
Demand & Other Working Capital Loan	23,842.23	-	-	-	1,544.08	1,366.14	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	6,278.36	3,250.39	1.50	103.48	4,651.12	1,216.00	713.89
Real Estate Loan	5,520.36	2,141.93	-	200.00	1,537.32	830.80	84.09
Margin Nature Loan	1,301.68	1,178.63	-	-	732.84	296.48	-
Hire Purchase Loan	4,156.83	1,690.55	5.58	109.33	2,718.40	270.83	314.30
Deprived Sector Loan	6,189.53	3,302.08	1.16	155.53	3,700.61	568.63	812.95
Bills Purchased	35.67	-	-	-	-	-	-
Other Product	26,497.90	2,919.75	2.72	641.13	733.07	512.80	2,020.79
Total Product wise Loan	111,862.25	31,251.33	19.78	2,877.63	33,084.89	8,776.72	4,974.22

Collateral Wise

Gold and Silver	34.57	491.75	-	-	104.23	57.79	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	0.10	1,178.63	-	-	751.79	292.97	-
Fixed Deposit Receipts	610.74	305.22	-	53.09	204.45	34.03	27.44
Own	610.74	305.22	-	53.09	204.45	34.03	27.44
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	106,219.57	26,324.13	17.06	2,824.55	27,169.29	8,048.29	4,945.29
Fixed Assets	91,238.80	26,324.13	17.06	2,824.55	27,169.29	8,048.29	4,945.29
Current Assets	14,980.77	-	-	-	-	-	-
Against security of Bill	134.61	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	134.61	-	-	-	-	-	-
Against Guarantee	2.53	2,951.61	2.72	-	4,855.13	244.53	-
Government Guarantee	-	-	2.72	-	-	-	-
Institutional Guarantee	-	2,843.29	-	-	3,640.54	204.48	-
Personal Guarantee	2.53	105.14	-	-	1,094.80	40.05	-
Collective Guarantee	-	2.18	-	-	119.80	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.00	-	-	-	-	-
Credit Card	38.68	-	-	-	-	-	-
Others	4,821.45	-	-	-	-	99.11	1.50
Total	111,862.25	31,251.33	19.78	2,877.63	33,084.89	8,776.72	4,974.22

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Tinau	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise							
Agricultural and Forest Related	1,791.09	6,456.62	2,332.48	2,056.20	16.33	2,387.02	2,328.94
Fishery Related	88.82	95.10	123.51	87.97	38.23	91.86	280.08
Mining Related	-	-	71.48	2.74	-	156.95	107.49
Manufacturing (Producing) Related	1,347.93	2,119.63	1,796.14	1,688.40	34.86	2,893.90	4,264.90
Construction	912.84	11,994.21	7,586.65	2,205.46	104.83	4,819.43	2,692.66
Electricity, Gas and Water	-	244.45	139.00	-	-	725.73	-
Metal Products, Mach. & Ele. Eqp.	134.08	317.13	269.68	344.72	4.07	483.31	1.15
Tras., Com. and Public Utilities	959.54	3,461.02	3,155.88	1,897.82	26.88	554.18	1,002.36
Wholesaler & Retailer	2,807.93	11,227.42	4,866.75	6,608.14	31.72	4,564.16	6,740.79
Finance, Insurance and Real Estate	1,427.16	8,330.71	3,315.43	1,666.55	-	4,332.16	3,536.06
Hotel or Restaurant	1,539.07	2,219.79	2,252.52	1,055.59	1.33	1,767.18	3,249.05
Other Services	1,076.90	987.01	807.12	616.30	2.85	722.96	1,701.71
Consumption Loans	353.06	3,699.63	2,980.99	2,593.82	19.16	2,406.75	564.37
Local Government	-	-	0.03	-	-	3.40	-
Others	2,198.76	17,077.79	20,413.17	13,694.08	68.88	12,469.65	4,154.87
TOTAL sectorwise	14,637.20	68,230.50	50,110.84	34,517.80	349.15	38,378.63	30,624.43

Product Wise

Term Loan	4,746.97	19,446.84	15,856.96	16,881.12	54.01	11,288.67	7,641.32
Overdraft	4,024.78	10,378.98	10,434.42	7,693.92	129.73	10,846.66	1,231.46
Trust Receipt Loan / Import Loan	-	-	-	8.62	-	-	-
Demand & Other Working Capital Loan	-	493.44	224.97	1,010.29	-	245.63	9,678.16
Res. Per. H. Loan (Up to Rs. 15 mil.)	734.88	11,055.61	5,945.14	1,996.36	89.16	3,851.08	1,949.02
Real Estate Loan	461.10	3,996.99	1,816.95	403.46	14.38	1,669.72	1,128.64
Margin Nature Loan	2.65	2,353.42	1,129.02	1,079.83	-	997.19	38.67
Hire Purchase Loan	758.21	4,170.66	4,514.77	2,478.65	37.98	1,848.91	1,741.55
Deprived Sector Loan	1,960.39	14,199.62	6,163.97	2,002.53	20.77	4,469.42	3,749.11
Bills Purchased	-	-	-	-	-	-	-
Other Product	1,948.22	2,134.94	4,024.62	963.02	3.11	3,161.35	3,466.49
Total Product wise Loan	14,637.20	68,230.50	50,110.84	34,517.80	349.15	38,378.63	30,624.43

Collateral Wise

Gold and Silver	131.64	375.33	1,152.65	726.48	-	317.62	(0.00)
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	2.65	2,353.42	579.02	1,134.84	-	998.29	38.67
Fixed Deposit Receipts	154.03	533.36	505.98	225.62	7.98	293.82	196.05
Own	154.03	533.36	505.98	225.62	7.98	293.82	196.05
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	12,481.10	51,503.96	42,997.66	30,940.55	341.09	30,936.56	28,052.98
Fixed Assets	12,481.10	51,503.96	42,997.66	30,940.55	341.09	30,932.70	28,052.98
Current Assets	-	-	-	-	-	3.86	-
Against security of Bill	-	-	-	-	-	1.29	-
Domestic Bills	-	-	-	-	-	1.29	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,867.78	13,258.87	4,387.21	1,488.24	-	5,464.68	2,336.73
Government Guarantee	-	-	10.26	0.60	-	3.40	-
Institutional Guarantee	907.64	4,214.88	2,352.55	553.51	-	3,480.10	2,334.56
Personal Guarantee	-	3,837.26	1,276.39	879.16	-	1,771.70	-
Collective Guarantee	960.13	5,206.73	715.76	54.97	-	206.88	2.17
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	32.24	-	-	2.60	-
Credit Card	-	-	-	-	-	-	-
Others	-	205.57	488.32	2.06	0.08	366.36	-
Total	14,637.20	68,230.50	50,110.84	34,517.80	349.15	38,378.63	30,624.43

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi	GreenDB	NFL	NSML
Sector Wise								
Agricultural and Forest Related	1,332.91	41.08	266.28	263.03	849.30	287.04	21.30	0.52
Fishery Related	56.28	-	22.75	1.52	4.98	10.22	-	-
Mining Related	14.83	0.02	-	-	-	6.67	-	-
Manufacturing (Producing) Related	1,388.97	66.14	80.23	36.09	102.19	193.73	-	60.00
Construction	4,494.21	506.45	12.85	14.96	281.99	112.80	32.92	19.03
Electricity, Gas and Water	2,797.74	-	-	-	2.92	8.80	-	-
Metal Products, Mach. & Ele. Eqp.	93.61	2.38	3.52	2.01	-	18.58	-	3.45
Tras., Com. and Public Utilities	927.44	197.36	2.30	1.52	78.41	127.66	16.82	-
Wholesaler & Retailer	2,952.99	635.79	113.18	66.92	773.20	135.91	36.43	33.33
Finance, Insurance and Real Estate	5,285.73	406.24	38.49	4.64	295.53	47.54	12.50	40.31
Hotel or Restaurant	885.94	96.78	5.61	37.65	84.67	61.68	1.50	27.50
Other Services	1,743.80	7.67	40.19	2.16	153.15	-	-	-
Consumption Loans	1,729.15	159.96	1.19	17.76	199.12	59.29	12.82	144.91
Local Government	-	-	-	-	-	-	-	33.18
Others	6,632.03	899.58	300.96	131.31	679.28	543.55	99.16	1,886.00
TOTAL sectorwise	30,335.63	3,019.46	887.55	579.57	3,504.74	1,613.46	233.45	2,248.23

Product Wise

Term Loan	5,404.95	1,127.58	50.58	215.44	1,800.92	542.36	-	124.27
Overdraft	5,268.86	482.61	152.21	133.85	581.37	362.28	47.44	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	2,506.59	267.02	571.25	-	81.56	-	36.43	147.82
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,353.01	440.38	-	-	109.94	165.16	16.30	19.03
Real Estate Loan	2,680.68	54.93	-	-	294.97	20.41	33.72	1,765.88
Margin Nature Loan	1,022.31	1.07	-	-	2.06	3.87	12.82	26.19
Hire Purchase Loan	1,511.20	215.26	-	12.32	56.16	178.87	16.82	122.28
Deprived Sector Loan	2,321.68	281.76	76.92	122.80	266.83	299.25	53.80	33.18
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	6,266.35	148.85	36.58	95.16	310.93	41.25	16.12	9.57
Total Product wise Loan	30,335.63	3,019.46	887.55	579.57	3,504.74	1,613.46	233.45	2,248.23

Collateral Wise

Gold and Silver	126.49	111.71	-	-	146.14	30.31	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,022.31	1.07	-	-	2.06	3.87	-	26.19
Fixed Deposit Receipts	539.50	34.66	7.55	8.23	26.97	6.76	-	0.05
Own	539.50	34.66	7.55	8.23	26.97	6.76	-	0.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	25,668.92	2,526.74	880.00	571.34	3,267.26	1,510.17	201.04	400.55
Fixed Assets	25,668.92	2,526.74	880.00	571.34	3,267.26	1,510.17	201.04	400.55
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,974.00	345.28	-	-	62.30	-	12.80	83.27
Government Guarantee	17.19	-	-	-	-	-	-	33.18
Institutional Guarantee	2,894.54	345.28	-	-	-	-	12.50	-
Personal Guarantee	55.39	-	-	-	62.30	-	0.30	50.09
Collective Guarantee	6.87	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	4.42	-	-	-	-	62.34	19.60	1,738.17
Total	30,335.63	3,019.46	887.55	579.57	3,504.74	1,613.46	233.45	2,248.23

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	GURKHAF	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Sector Wise								
Agricultural and Forest Related	201.94	327.04	420.15	-	317.86	297.74	183.57	285.00
Fishery Related	1.92	-	22.14	-	-	2.78	13.31	-
Mining Related	-	-	-	2.12	-	11.02	-	-
Manufacturing (Producing) Related	347.77	72.00	166.56	-	656.66	153.85	206.97	178.47
Construction	525.77	1,790.42	964.80	6.04	-	131.02	105.94	52.54
Electricity, Gas and Water	-	-	-	-	-	-	1.40	-
Metal Products, Mach. & Ele. Eqp.	-	14.55	140.04	-	-	95.34	1.98	-
Tras., Com. and Public Utilities	190.69	856.04	111.90	-	851.96	90.91	59.44	-
Wholesaler & Retailer	777.97	3,226.96	621.93	30.83	434.81	146.82	139.70	738.49
Finance, Insurance and Real Estate	808.53	-	347.39	69.34	745.09	260.81	417.39	283.02
Hotel or Restaurant	248.90	362.96	41.54	-	228.49	76.91	74.84	88.90
Other Services	147.05	62.58	538.78	137.59	-	24.45	26.95	15.85
Consumption Loans	950.36	375.71	382.59	11.48	349.29	164.84	31.46	35.65
Local Government	-	-	-	-	-	-	-	-
Others	1,961.86	349.30	511.01	42.51	2,313.71	731.16	904.25	693.25
TOTAL sectorwise	6,162.76	7,437.56	4,268.82	299.91	5,897.87	2,187.65	2,167.19	2,371.18

Product Wise

Term Loan	445.57	3,598.03	635.52	30.83	480.17	127.57	412.70	878.33
Overdraft	463.24	-	78.26	-	-	240.86	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	996.77	72.00	644.90	-	201.01	54.44	77.80	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	525.77	1,149.95	683.43	6.04	516.35	67.46	76.36	52.54
Real Estate Loan	324.75	703.89	569.02	69.34	188.67	161.72	83.04	283.02
Margin Nature Loan	127.91	349.30	287.49	1.99	108.62	21.76	56.92	-
Hire Purchase Loan	260.65	860.99	95.93	8.09	1,422.78	225.04	89.22	5.31
Deprived Sector Loan	502.77	268.74	289.61	1.54	750.99	191.14	518.74	46.78
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,515.32	434.65	984.64	182.07	2,229.28	1,097.66	852.40	1,105.19
Total Product wise Loan	6,162.76	7,437.56	4,268.82	299.91	5,897.87	2,187.65	2,167.19	2,371.18

Collateral Wise

Gold and Silver	660.92	214.95	-	-	183.42	3.01	-	-
Government Securities	-	1.71	-	-	-	-	-	-
Non Governmental Securities	127.91	-	287.49	1.99	-	18.63	56.92	-
Fixed Deposit Receipts	90.11	159.05	84.98	1.39	54.50	7.34	6.58	30.34
Own	90.11	159.05	84.98	1.39	54.50	7.34	6.58	30.34
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,698.57	6,698.00	3,630.85	117.97	4,967.23	1,885.49	1,551.09	2,340.84
Fixed Assets	4,698.57	6,698.00	3,630.85	85.60	4,650.16	1,885.49	1,547.48	2,340.84
Current Assets	-	-	-	32.38	317.07	-	3.61	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	585.25	14.55	265.50	-	557.20	256.12	550.41	-
Government Guarantee	-	-	-	-	-	4.02	-	-
Institutional Guarantee	488.86	-	265.50	-	557.20	164.91	502.25	-
Personal Guarantee	96.39	-	-	-	-	87.20	48.16	-
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	14.55	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	349.30	-	178.55	135.51	17.06	2.20	-
Total	6,162.76	7,437.56	4,268.82	299.91	5,897.87	2,187.65	2,167.19	2,371.18

Statement of Credit as on Fagun end, 2077(Mid-Mar, 2021)

BFI Name	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	GMBFL	ICFC
Sector Wise								
Agricultural and Forest Related	595.94	302.59	267.68	1,403.03	32.28	287.76	130.94	272.50
Fishery Related	2.57	3.54	-	-	-	-	0.97	27.93
Mining Related	-	13.62	-	-	-	-	-	1.83
Manufacturing (Producing) Related	351.90	97.89	4.08	-	16.94	584.16	129.21	377.20
Construction	454.36	678.29	38.50	129.15	107.36	-	965.03	398.10
Electricity, Gas and Water	-	-	-	-	-	-	28.86	32.77
Metal Products, Mach. & Ele. Eqp.	-	104.31	-	-	2.77	-	3.41	11.00
Tras., Com. and Public Utilities	598.78	223.70	-	-	15.42	2.94	105.05	438.89
Wholesaler & Retailer	1,534.76	412.10	29.21	282.68	57.36	84.26	551.46	1,593.65
Finance, Insurance and Real Estate	1,477.59	218.07	-	85.89	19.43	-	530.65	2,877.43
Hotel or Restaurant	410.61	70.04	-	-	7.50	74.77	334.89	968.36
Other Services	70.15	96.56	1.16	1.15	-	-	58.39	425.35
Consumption Loans	23.17	222.79	30.72	134.27	34.29	1.76	218.72	701.50
Local Government	-	-	-	-	-	-	-	-
Others	1,469.84	1,342.09	22.67	4,544.58	238.08	550.93	1,182.74	2,808.64
TOTAL sectorwise	6,989.66	3,785.60	394.02	6,580.75	531.43	1,586.58	4,240.33	10,935.14

Product Wise

Term Loan	2,476.62	148.90	-	183.76	182.42	910.11	408.58	2,640.80
Overdraft	1,028.27	-	-	1,999.87	154.43	-	388.92	3,831.60
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	731.56	768.96	331.69	98.93	26.32	149.60	256.30	373.72
Res. Per. H. Loan (Up to Rs. 15 mil.)	432.46	678.29	38.50	129.15	68.18	-	820.98	1,000.89
Real Estate Loan	391.70	88.57	-	200.46	-	419.96	396.81	656.66
Margin Nature Loan	26.56	2.56	-	-	24.06	-	112.83	353.36
Hire Purchase Loan	598.78	338.97	-	61.28	21.05	2.47	82.50	451.53
Deprived Sector Loan	1,117.10	167.95	22.67	339.11	22.05	-	319.17	1,415.25
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	186.61	1,591.40	1.16	3,568.20	32.92	104.44	1,454.25	211.33
Total Product wise Loan	6,989.66	3,785.60	394.02	6,580.75	531.43	1,586.58	4,240.33	10,935.14

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	18.36
Non Governmental Securities	-	2.56	-	-	25.29	-	-	353.36
Fixed Deposit Receipts	23.17	54.98	30.72	72.99	0.14	-	74.33	198.27
Own	23.17	54.98	30.72	72.99	0.14	-	74.33	198.27
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,738.63	3,630.96	363.31	147.16	476.61	1,586.58	3,781.85	9,076.74
Fixed Assets	5,738.63	3,630.96	363.31	147.16	476.61	1,586.58	3,781.85	9,076.74
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,204.71	97.10	-	-	29.40	-	240.46	1,280.68
Government Guarantee	-	-	-	-	2.63	-	-	-
Institutional Guarantee	1,107.79	97.10	-	-	19.43	-	238.44	1,248.47
Personal Guarantee	96.92	-	-	-	3.47	-	2.02	32.21
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	3.88	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	23.15	-	-	6,360.59	-	-	143.69	7.73
Total	6,989.66	3,785.60	394.02	6,580.75	531.43	1,586.58	4,240.33	10,935.14

BFI Name	Manju	Reliance
Sector Wise		
Agricultural and Forest Related	327.92	108.20
Fishery Related	21.31	17.00
Mining Related	-	-
Manufacturing (Producing) Related	153.68	272.02
Construction	1,998.46	730.99
Electricity, Gas and Water	161.09	35.01
Metal Products, Mach. & Ele. Eqp.	117.94	92.43
Tras., Com. and Public Utilities	350.59	443.76
Wholesaler & Retailer	767.83	403.37
Finance, Insurance and Real Estate	2,435.63	488.66
Hotel or Restaurant	262.58	299.69
Other Services	89.18	95.97
Consumption Loans	776.88	300.99
Local Government	-	-
Others	899.39	1,130.29
TOTAL sectorwise	8,362.46	4,418.39

Product Wise

Term Loan	2,018.78	29.21
Overdraft	23.40	-
Trust Receipt Loan / Import Loan	-	-
Demand & Other Working Capital Loan	442.05	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,712.06	648.38
Real Estate Loan	257.59	318.79
Margin Nature Loan	418.43	236.58
Hire Purchase Loan	337.58	450.00
Deprived Sector Loan	2,271.34	347.97
Bills Purchased	-	-
Other Product	881.23	2,379.95
Total Product wise Loan	8,362.46	4,418.39

Collateral Wise

Gold and Silver	-	-
Government Securities	-	-
Non Governmental Securities	418.43	-
Fixed Deposit Receipts	84.46	82.63
Own	84.46	82.63
Other Licences Institutions	-	-
Collateral of Properties	5,330.89	3,467.40
Fixed Assets	5,330.89	3,467.40
Current Assets	-	-
Against security of Bill	-	-
Domestic Bills	-	-
Foreign Bills	-	-
Against Guarantee	2,518.78	569.45
Government Guarantee	-	-
Institutional Guarantee	2,244.80	339.20
Personal Guarantee	273.98	1.26
Collective Guarantee	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-
Other Guarantee	-	228.98
Credit Card	-	-
Others	9.90	298.91
Total	8,362.46	4,418.39

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	39,409	39,016	46.40	31.06	-1.00	
a. Paid-up Capital	11,159	17,078	21,495	23,516	23,811	53.04	25.87	1.26	
b. Statutory Reserves	2,451	3,531	4,814	5,646	5,666	44.08	36.32	0.37	
c. Retained Earning	1,379	1,750	2,790	4,970	4,239	26.91	59.44	-14.72	
d. Others Reserves	2,431	3,144	4,324	5,278	5,300	29.33	37.53	0.43	
2 BORROWINGS	87,707	126,378	142,095	180,004	184,394	44.09	12.44	2.44	
a. NRB	2,070	1,701	8	6,476	6,426	-17.80	-99.52	-0.77	
f. Others	85,637	124,677	142,086	173,528	177,968	45.59	13.96	2.56	
3 DEPOSITS	49,549	85,606	106,150	121,908	123,849	72.77	24.00	1.59	
4 BILLS PAYABLE	1	75	41	20	19	5591.09	-45.48	-4.45	
5 OTHER LIABILITIES	13,552	23,664	29,558	35,236	36,986	74.63	24.90	4.97	
a. Loan Loss Provision	2,391	4,013	7,631	10,083	10,334	67.86	90.16	2.49	
b. Interest Suspense a/c	1,121	1,800	4,003	4,239	4,377	60.53	122.36	3.24	
c. Others	10,039	17,851	17,924	20,914	22,276	77.81	0.41	6.51	
6 RECONCILIATION A/c	3,480	5,192	8,482	17,273	17,989	49.19	63.36	4.14	
7 PROFIT & LOSS A/c	4,039	6,608	5,419	5,888	7,148	63.62	-17.99	21.40	
Total	175,748	273,028	325,169	399,738	409,402	55.35	19.10	2.42	
Assets									
1 LIQUID FUNDS	16,314	19,246	30,382	19,864	22,447	17.97	57.86	13.00	
a. Cash Balance	147	214	379	352	434	45.57	76.94	23.38	
b. Bank Balance	9,190	13,398	16,872	11,527	12,963	45.79	25.93	12.46	
c. Money at Call	6,977	5,634	13,130	7,985	9,049	-19.25	133.06	13.32	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	43	312	468	605	585	629.98	49.91	-3.31	
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	15,268	11,622	-11.81	330.28	-23.88	
4 LOANS & ADVANCES	145,944	235,101	262,732	332,368	342,657	61.09	11.75	3.10	
Institutional	30,597	38,955	39,721	45,228	43,553	27.32	1.97	-3.70	
Individual	115,347	196,147	223,012	287,139	299,105	70.05	13.70	4.17	
5 FIXED ASSETS	1,472	2,107	2,223	2,394	2,431	43.14	5.50	1.54	
6 OTHER ASSETS	5,735	8,552	11,063	12,114	11,859	49.11	29.36	-2.10	
7 EXPENSES NOT WRITTEN OFF	7	11	11	8	8	53.11	1.87	-0.32	
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00	
9 RECONCILIATION A/c	3,609	5,391	8,469	17,105	17,784	49.37	57.11	3.97	
10 PROFIT & LOSS A/c	57	45	88	12	8	-20.95	96.81	-33.38	
Total	175,745	273,028	325,169	399,738	409,402	55.35	19.10	2.42	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	11,759	17,022	21,965	8,956	11,735	44.75	29.04	31.03	
2 COMMISSION/FEE EXPENSES	3	7	38	5	6	114.61	472.63	17.15	
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	4,499	6,030	33.03	39.02	34.02	
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	1,571	1,947	47.90	23.29	23.88	
5 NON OPERATING EXPENSES	9	63	140	37	43	578.43	122.70	16.97	
6 PROVISION FOR RISK	1,048	1,921	6,648	14,728	16,870	83.21	246.15	14.54	
7 LOAN WRITTEN OFF	1	5	5	31	31	464.16	14.51	0.00	
8 EXTRAORDINARY EXPENSES	-	1	18	5	5	0.00	1279.00	17.20	
9 PROVISION FOR STAFF BONUS	547	861	836	822	1,094	57.54	-2.95	33.09	
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	2,262	3,006	52.98	-7.52	32.88	
11 NET PROFIT	4,013	6,249	5,394	5,374	7,148	55.70	-13.68	33.02	
TOTAL EXPENSES	25,374	37,331	49,062	38,289	47,914	47.12	31.43	25.14	
Income									
1. INTEREST INCOME	22,236	31,647	41,259	21,093	28,176	42.32	30.37	33.58	
2. COMMISSION & DISCOUNT	546	805	718	872	996	47.34	-10.80	14.23	
3 OTHER OPERATING INCOME	2,049	3,739	3,726	2,683	3,572	82.48	-0.33	33.12	
4 NON OPERATING INCOME	142	176	153	94	152	23.91	-13.28	60.93	
5 PROVISION FOR WRITTEN BACK	364	936	3,134	13,507	14,976	156.84	234.88	10.88	
6 RECOVERY FOR WRITE BACK	5	2	2	0	0	-59.94	6.73	60.14	
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	30	34	712.18	53203.70	12.78	
8 NET LOSS	31	26	52	9	8	-17.32	102.16	-16.21	
TOTAL INCOME	25,374	37,331	49,062	38,289	47,914	47.12	31.43	25.14	
Miscellaneous Information									
No. of Total Staffs	11,552	17,361	19,017	19,999	20,248	50.29	9.54	1.25	
No. of Total Branches	2,448	3,629	4,057	4,408	4,473	48.24	11.79	1.47	
No. of Total Centers	172,788	274,186	310,895	337,629	343,836	58.68	13.39	1.84	
No. of Total Groups	562,425	926,625	1,039,696	1,146,626	1,162,469	64.76	12.20	1.38	
No. of Total Passive Groups	5,762	9,565	9,398	13,636	13,608	66.00	-1.75	-0.21	
No. of Total Members	2,856,380	4,327,991	4,686,659	4,985,549	5,056,222	51.52	8.29	1.42	
No. of Total Passive Members	51,516	118,044	195,311	316,934	333,351	129.14	65.46	5.18	
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	2,885,018	2,922,787	44.54	3.89	1.31	
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	648,239	601,323	192.10	503.32	-7.24	
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	5,043,871	5,028,589	43.65	8.23	-0.30	
Total Saving Amount (Rs million)	49,549	101,910	106,150	122,925	123,771	105.68	4.16	0.69	

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	21	-	-	21	130,992	6,238
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	38	7	2	47	314,201	6,685
4	1	Jhapa	139	48	12	199	939,491	4,721
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	158	54	13	225	1,108,654	4,927
10	1	Sunsari	125	37	13	175	931,436	5,322
11	1	Solukhumbu	27	-	-	27	101,726	3,768
12	1	Khotang	18	6	-	24	169,630	7,068
13	1	Okhaldhunga	22	4	-	26	151,762	5,837
14	1	Udayapur	38	4	-	42	360,705	8,588
	Total		707	173	44	924	4,985,881	5,396
15	2	Saptari	47	7	8	62	719,000	11,597
16	2	Siraha	79	11	2	92	711,146	7,730
17	2	Dhanusa	81	8	7	96	852,097	8,876
18	2	Mahottari	59	7	4	70	719,181	10,274
19	2	Sarlahi	69	13	3	85	909,891	10,705
20	2	Rautahat	56	9	1	66	862,993	13,076
21	2	Bara	76	13	5	94	846,772	9,008
22	2	Parsa	67	10	4	81	729,291	9,004
	Total		534	78	34	646	6,350,371	9,830
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	31	2	2	35	312,448	8,927
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	57	17	-	74	355,975	4,810
28	3	Nuwakot	37	13	1	51	288,328	5,653
29	3	Sindhupalchok	36	10	-	46	294,736	6,407
30	3	Kavrepalanchok	73	15	6	94	404,549	4,304
31	3	Kathmandu	809	127	46	982	2,300,890	2,343
32	3	Lalitpur	195	25	15	235	585,982	2,494
33	3	Bhaktapur	105	14	7	126	377,660	2,997
34	3	Makwanpur	59	15	5	79	466,612	5,906
35	3	Chitawan	160	49	15	224	711,629	3,177
	Total		1,641	293	98	2,032	6,540,128	3,219
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	41	5	2	48	172,158	3,587
39	4	Kaski	188	74	18	280	597,988	2,136
40	4	Tanahu	78	22	1	101	348,724	3,453
41	4	Syangja	41	23	2	66	246,315	3,732
42	4	Mustang	16	1	-	17	11,240	661
43	4	Baglung	47	10	-	57	285,119	5,002
44	4	Parbat	26	10	-	36	148,448	4,124
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	60	26	5	91	359,042	3,946
	Total		572	186	31	789	2,529,009	3,205

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	46	13	-	59	246,206	4,173
49	5	Rupandehi	194	100	21	315	1,091,034	3,464
50	5	Kapilbastu	69	20	5	94	680,984	7,245
51	5	Arghakhanchi	21	6	-	27	202,756	7,509
52	5	Pyuthan	19	13	-	32	243,816	7,619
53	5	Rolpa	21	2	-	23	239,145	10,398
54	5	Rukum East	8	-	-	8	59,086	7,386
55	5	Dang	90	36	4	130	660,742	5,083
56	5	Banke	80	28	6	114	621,921	5,455
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	50	26	3	79	378,926	4,797
Total			672	277	39	988	5,163,681	5,226
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	2	61	426,673	6,995
62	6	Dailekh	24	1	-	25	302,085	12,083
63	6	Jajarkot	12	1	-	13	201,913	15,532
64	6	Dolpa	12	-	-	12	43,058	3,588
65	6	Jumla	20	1	-	21	127,214	6,058
66	6	Kalikot	14	-	-	14	162,277	11,591
67	6	Mugu	8	-	-	8	65,102	8,138
68	6	Humla	9	1	-	10	59,800	5,980
Total			191	17	4	212	1,836,111	8,661
69	7	Doti	20	1	-	21	213,465	10,165
70	7	Bajhang	18	1	-	19	225,304	11,858
71	7	Kailali	130	24	5	159	971,320	6,109
72	7	Bajura	12	1	-	13	158,078	12,160
73	7	Achham	17	3	-	20	291,468	14,573
74	7	Kanchanpur	59	10	1	70	539,119	7,702
75	7	Darchula	17	2	-	19	145,761	7,672
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
Total			315	45	6	366	2,972,873	8,123
Grand Total			4,632	1,069	256	5,957	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	19	20	76	1	143
No. of Branches [^]	4,632	1,069	256	4,473		10,430
Population per Branch [*] (Served by A, B and C class BFI's)						5,100
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,913

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	707	173	44	728	924	1,652
2	534	78	34	928	646	1,574
Bagmati	1,641	293	98	645	2,032	2,677
Gandaki	572	186	31	551	789	1,340
Lumbini	672	277	39	1,038	988	2,026
Karnali	191	17	4	194	212	406
Sudur Paschim	315	45	6	389	366	755
Total	4,632	1,069	256	4,473	5,957	10,430

* Population 30,378,054 for 2021 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	1,205,389.41	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	142,599.62	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)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	2.64	1,286,585.15
2	Fixed:	8.20	1,762,732.52	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.27	267,486.65	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78
2.4	6-12 months	7.93	527,100.93	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85
2.5	1-2 yrs	8.09	695,564.58	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73
2.6	2 yrs and above	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59
3	Call	1.00	317,889.64	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.00	2,826.90	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89
6	Non interest bearing deposits	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42
6.1	Current	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58
6.2	Margin	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64
6.3	Other	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20
	Aggregate	5.14	3,604,491.33	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.21	214,939.19
2	Fishery Related	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94
3	Mining Related	9.83	5,585.74	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69
4	Agriculture, Forestry & Beverage Production Related	9.24	145,597.93	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87
5	Non Food Production Related	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09
6	Construction	10.20	305,985.07	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60
7	Electricity, Gas and Water	9.58	166,898.42	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.36	42,960.44	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26
9	Transport, Communication and Public Utilities	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85
10	Wholesaler & Retailer	9.48	638,175.93	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24
11	Finance, Insurance and Real Estate	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53
12	Hotel or Restaurant	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52
13	Other Services	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48
14	Consumption Loans	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30
15	Local Government	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35
16	Others	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2077 (Mid Dec, 2020)		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.66	704,691.22
2	Overdraft	9.83	451,030.92	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25
3	Trust Receipt Loan / Import Loan	8.22	58,736.72	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85
4	Demand & Other Working Capital Loan	9.25	748,221.77	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37
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	9.48	225,606.25
6	Real Estate Loan	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45
7	Margin Nature Loan	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65
8	Hire Purchase Loan	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77
9	Deprived Sector Loan	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53
10	Bills Purchased	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27
11	Other Product	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86
	Aggregate	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47

Annex-I

Name list of Bank and Financial Institutions
Mid-Mar, 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 Lagubitta 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 Lagubitta Bittiya Sastha Ltd.	Asha	38	Nepal Agro Microfinance Bittiya Sastha Ltd.	Agro
39	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans	40	Ganapati Microfinance Bittiya Sastha 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 Bitttiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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