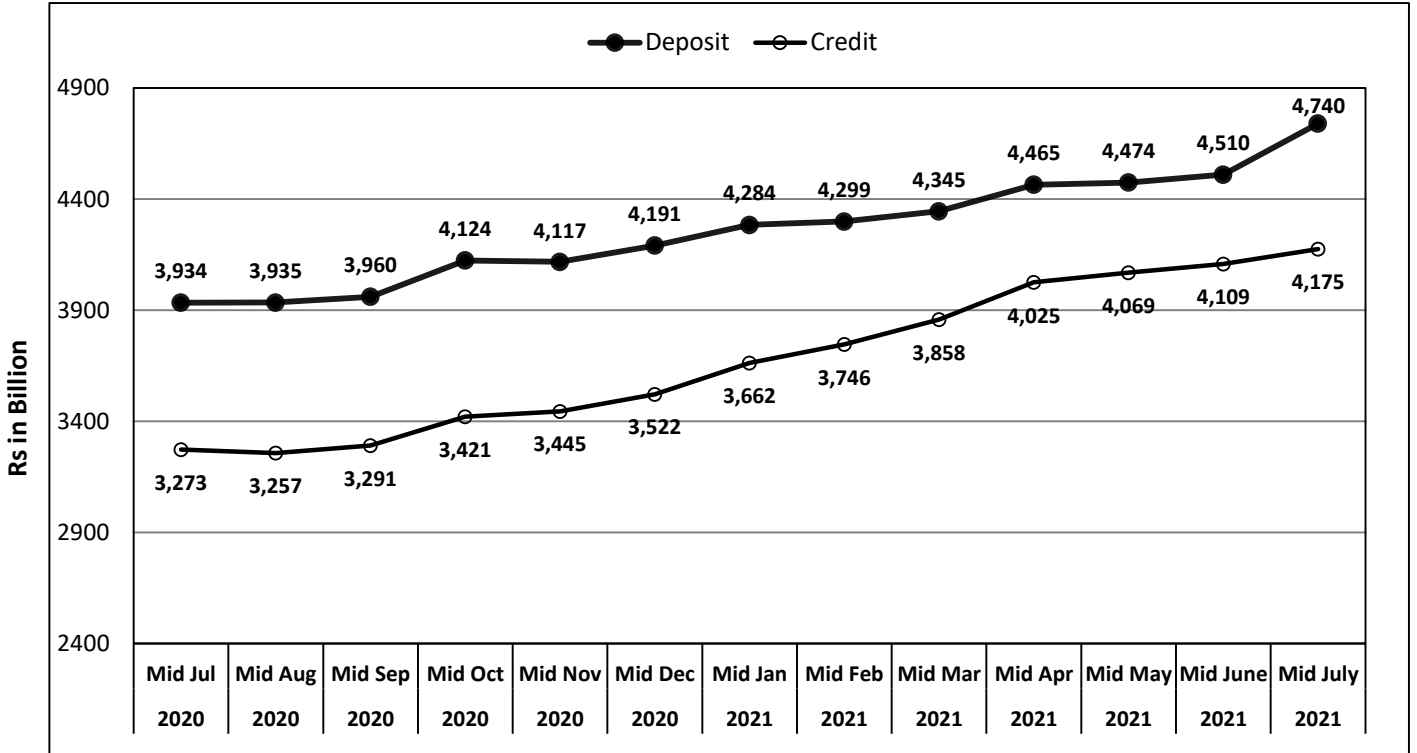


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Asar
Mid-July, 2021

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

Explanatory Notes

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

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

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

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

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	27	18	17	70	132
Total Number of Licensed BFIs*	27	18	17	70	132

* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution) are in
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -I.

Major Financial Indicators

as on Asar End, 2078 (Mid-July, 2021)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	98.56	10.45	2.09	111.10
2	Total Credit/GDP	87.19	8.99	1.68	97.86
3	Total Credit/ Total Deposit	88.47	86.02	80.08	88.08
4	CCD Ratio [#]	76.28	78.39	68.41	76.32
5	Fixed Deposit/Total Deposit	45.65	54.60	56.57	46.70
6	Saving Deposit/Total Deposit	33.92	31.37	29.03	33.59
7	Current Deposit/Total Deposit	11.31	3.12	1.44	10.35
8	Call Deposit/Total Deposit	8.05	10.86	11.13	8.37
9	NPL/ Total Loan	1.41	1.30	6.19	1.48
10	Total LLP /Total Loan	2.42	2.21	6.63	2.48
11	Deprived Sector Loan/Total Loan [§]	7.43	14.90	13.05	8.25
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	9.79	6.92	9.42	9.51
2	Investment in Gov. Securities/Total Deposit	15.32	12.76	22.99	15.22
3	Total Liquid Assets/Total Deposit	25.96	25.16	41.58	26.18
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.92	11.77	19.66	11.12
2	Total Capital/RWA	14.13	13.14	22.04	14.19
D. Financial Access					
1	No. of institutions	27	18	17	62
2	No. of Branches	4,753	1,023	222	5,998
3	No. of Deposit Accounts	32,927,622	4,332,374	510,989	37,770,985
4	No. of Loan Accounts	1,366,442	300,631	35,122	1,702,195
5	No. of Branchless Banking Centers	1,706	-	-	1,706
6	No. of Branchless Banking Customers	230,154	-	-	230,154
7	No. of Mobile Banking Customers	12,638,366	1,500,050	56,423	14,194,839
8	No. of Internet Banking Customers	1,115,532	37,063	7,726	1,160,321
9	No. of ATMs	3,983	301	41	4,325
10	No. of Debit Cards	8,459,435	348,411	32,009	8,839,855
11	No. of Credit Cards	192,370	-	-	192,370
12	No. of Prepaid Cards	65,786	-	-	65,786
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	4.76			
	(a) Saving	3.01			
	(b) Fixed	7.72			
	(c) Call	0.93			
2	Wt. Avg Interest Rate on Credit	8.43			

Note:

Bank balance includes money at call

Nominal GDP for 2020/21(P) stands at Rs. 4,266,322 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

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

	Liabilities	Mid-July			Mid-June	Mid-July	% 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	557,389	558,525	20.64	9.38	0.20
	a. Paid-up Capital	282,196	305,885	330,876	366,371	365,820	8.39	8.17	-0.15
	b. Statutory Reserves	63,756	76,174	94,150	106,335	105,951	19.48	23.60	-0.36
	c. Retained Earning	(1,932)	4,538	4,312	10,487	12,331	-334.90	-4.98	17.58
	d. Others Reserves	25,995	59,805	58,939	74,196	74,422	130.07	-1.45	0.31
2	BORROWINGS	35,453	90,729	81,610	303,500	275,089	155.92	-10.05	-9.36
	a. NRB	12,122	22,927	7,992	134,869	118,779	89.14	-65.14	-11.93
	b. "A"Class Licensed Institution	8,583	34,286	5,392	52,628	28,829	299.48	-84.27	-45.22
	c. Foreign Banks and Fin. Ins.	-	3,299	14,810	23,583	25,779	0.00	348.99	9.31
	d. Other Financial Ins.	2,436	3,283	1,737	1,559	1,267	34.79	-47.10	-18.75
	e. Bonds and Securities	12,312	26,935	51,679	90,861	100,435	118.76	91.87	10.54
3	DEPOSITS	2,836,930	3,354,428	3,933,738	4,510,383	4,740,066	18.24	17.27	5.09
	a. Current	256,809	311,505	401,130	384,107	490,765	21.30	28.77	27.77
	b. Savings	947,024	1,060,516	1,224,189	1,520,795	1,592,152	11.98	15.43	4.69
	c. Fixed	1,229,731	1,526,497	1,884,402	2,180,247	2,213,503	24.13	23.45	1.53
	d. Call Deposits	367,597	417,390	387,287	380,225	396,693	13.55	-7.21	4.33
	e. Others	35,770	38,519	36,729	45,008	46,953	7.69	-4.65	4.32
4	Bills Payable	3,109	2,309	2,053	9,625	3,067	-25.72	-11.11	-68.13
5	Other Liabilities	263,876	303,249	385,596	460,694	418,432	14.92	27.15	-9.17
	1. Loan Loss Provision	55,009	54,893	78,604	80,451	89,594	-0.21	43.19	11.36
	2. Interest Suspense a/c	37,705	20,271	27,582	25,729	20,035	-46.24	36.06	-22.13
	3. Others	171,163	228,085	279,410	354,514	308,804	33.26	22.50	-12.89
6	Reconciliation A/c	4,265	15,556	3,427	6,743	4,050	264.72	-77.97	-39.94
7	Profit & Loss A/c	61,338	73,519	59,045	69,570	69,757	19.86	-19.69	0.27
	TOTAL	3,574,985	4,286,193	4,953,745	5,917,905	6,068,987	19.89	15.57	2.55
	Assets								
1	LIQUID FUNDS	439,299	466,279	563,630	429,227	519,340	6.14	20.88	20.99
	a. Cash Balance	74,893	92,563	110,726	112,432	116,799	23.59	19.62	3.88
	Nepalese Notes & Coins	72,208	84,640	98,161	94,335	99,422	17.22	15.97	5.39
	Foreign Currency	2,685	7,923	12,565	18,097	17,377	195.09	58.59	-3.98
	b. Bank Balance	298,098	295,862	369,615	246,872	334,152	-0.75	24.93	35.35
	1. In Nepal Rastra Bank	218,135	215,138	294,780	170,087	273,553	-1.37	37.02	60.83
	2. "A"Class Licensed Institution	41,055	29,036	27,141	16,715	17,905	-29.28	-6.53	7.12
	3. Other Financial Ins.	7,557	13,010	3,372	4,410	3,275	72.16	-74.08	-25.74
	4. In Foreign banks	31,352	38,678	44,322	55,660	39,419	23.37	14.59	-29.18
	c. Money at Call	66,307	77,853	83,288	69,923	68,389	17.41	6.98	-2.19
2	INVESTMENTS	331,231	375,402	534,611	660,354	732,619	13.34	42.41	10.94
	a. Govt. Securities	295,854	374,262	533,827	653,819	721,612	26.50	42.63	10.37
	b. Others	35,377	1,140	784	6,535	11,007	-96.78	-31.24	68.45
3	SHARE & OTHER INVESTMENT	109,665	186,189	171,683	218,396	214,313	69.78	-7.79	-1.87
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,422,798	2,913,970	3,273,096	4,108,273	4,174,616	20.27	12.32	1.61
	4.1 LOANS & ADVANCES	2,419,842	2,910,511	3,270,133	4,105,399	4,170,584	20.28	12.36	1.59
	a. Private Sector	2,355,915	2,819,279	3,156,509	3,953,290	4,014,771	19.67	11.96	1.56
	b. Financial Institutions	58,056	86,056	110,945	148,653	152,818	48.23	28.92	2.80
	c. Government Organizations	5,871	5,176	2,679	3,456	2,995	-11.83	-48.24	-13.32
	4.2 BILLS PURCHASED	2,956	3,459	2,963	2,875	4,032	17.03	-14.36	40.25
5	LOANS AGT. COLLECTED BILLS	129	-	-	434	412	-100.00	0.00	-4.99
6	FIXED ASSETS	47,763	71,420	78,568	81,954	82,989	49.53	10.01	1.26
7	OTHER ASSETS	206,834	253,949	312,752	404,602	331,101	22.78	23.16	-18.17
	a. Accrued Interests	43,309	46,171	152,797	222,355	171,036	6.61	230.93	-23.08
	b. Others	163,525	207,777	159,955	182,247	160,065	27.06	-23.02	-12.17
8	Expenses not Written off	264	26	189	209	342	-89.99	613.61	64.08
9	Non Banking Assets	4,614	5,716	7,076	7,913	7,693	23.87	23.80	-2.78
10	Reconciliation Account	12,389	13,167	11,715	6,483	5,154	6.28	-11.03	-20.50
11	Profit & Loss A/c	1	75	426	61	407	10417.22	464.35	569.60
	TOTAL	3,574,985	4,286,193	4,953,745	5,917,905	6,068,987	19.89	15.57	2.55

Statement of Assets and Liabilities of Commercial Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% 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	499,600	500,573	22.62	12.64	0.19
	a. Paid-up Capital	231,458	252,260	284,811	319,350	320,629	8.99	12.90	0.40
	b. Statutory Reserves	56,203	67,359	86,033	96,908	96,910	19.85	27.72	0.00
	c. Retained Earning	3,053	8,249	8,248	14,766	15,897	170.19	-0.01	7.66
	d. Others Reserves	23,477	57,377	54,850	68,577	67,137	144.40	-4.40	-2.10
2	BORROWINGS	33,552	82,024	78,942	292,762	261,004	144.47	-3.76	-10.85
	a. NRB	11,690	21,327	7,810	126,272	109,436	82.43	-63.38	-13.33
	b. "A"Class Licensed Institution	7,113	27,181	3,356	52,433	26,034	282.13	-87.65	-50.35
	c. Foreign Banks and Fin. Ins.	-	3,299	14,810	23,583	25,779	0.00	348.99	9.31
	d. Other Financial Ins.	2,436	3,283	1,737	1,559	1,267	34.79	-47.10	-18.75
	e. Bonds and Securities	12,312	26,935	51,229	88,914	98,488	118.76	90.20	10.77
3	DEPOSITS	2,471,514	2,880,092	3,490,101	3,993,892	4,204,913	16.53	21.18	5.28
	a. Current	249,248	301,550	389,700	375,914	475,545	20.98	29.23	26.50
	b. Savings	811,668	901,359	1,087,517	1,356,961	1,426,355	11.05	20.65	5.11
	c. Fixed	1,070,788	1,308,269	1,646,630	1,890,351	1,919,565	22.18	25.86	1.55
	d. Call Deposits	308,550	336,801	332,548	327,318	338,330	9.16	-1.26	3.36
	e. Others	31,261	32,114	33,706	43,348	45,117	2.73	4.96	4.08
4	Bills Payable	3,050	2,239	2,036	9,573	3,003	-26.59	-9.06	-68.63
5	Other Liabilities	228,764	264,670	350,780	418,538	383,438	15.70	32.54	-8.39
	1. Loan Loss Provision	44,118	42,916	67,444	67,885	77,889	-2.72	57.15	14.74
	2. Interest Suspense a/c	28,593	10,597	16,882	14,674	11,631	-62.94	59.30	-20.74
	3. Others	156,052	211,156	266,454	335,978	293,919	35.31	26.19	-12.52
6	Reconciliation A/c	(432)	8,608	3,286	6,613	3,962	-2094.36	-61.83	-40.09
7	Profit & Loss A/c	53,633	64,456	54,484	62,362	63,462	20.18	-15.47	1.76
	TOTAL	3,104,271	3,687,334	4,413,571	5,283,340	5,420,355	18.78	19.70	2.59
	Assets								
1	LIQUID FUNDS	328,307	348,011	462,843	363,920	447,432	6.00	33.00	22.95
	a. Cash Balance	66,242	82,456	100,912	103,320	107,227	24.48	22.38	3.78
	Nepalese Notes & Coins	63,741	74,684	88,499	85,322	89,926	17.17	18.50	5.40
	Foreign Currency	2,501	7,772	12,412	17,998	17,301	210.80	59.72	-3.87
	b. Bank Balance	244,464	242,924	327,901	216,080	304,444	-0.63	34.98	40.89
	1. In Nepal Rastra Bank	201,684	196,554	275,162	152,676	256,583	-2.54	39.99	68.06
	2. "A"Class Licensed Institution	11,245	7,476	8,186	7,556	8,327	-33.51	9.49	10.21
	3. Other Financial Ins.	192	223	233	193	119	16.34	4.35	-38.10
	4. In Foreign banks	31,344	38,671	44,320	55,655	39,414	23.38	14.61	-29.18
	c. Money at Call	17,601	22,631	34,031	44,520	35,761	28.58	50.37	-19.67
2	INVESTMENTS	321,107	356,216	498,252	599,971	655,204	10.93	39.87	9.21
	a. Govt. Securities	285,850	355,159	497,643	596,269	644,196	24.25	40.12	8.04
	b. Others	35,257	1,057	609	3,701	11,007	-97.00	-42.36	197.38
3	SHARE & OTHER INVESTMENT	103,824	179,087	164,516	204,169	202,553	72.49	-8.14	-0.79
	LOANS & ADVANCES								
4	(Including Bills Purchased)	2,112,202	2,500,066	2,910,231	3,652,380	3,719,600	18.36	16.41	1.84
	4.1 LOANS & ADVANCES	2,109,246	2,496,607	2,907,269	3,649,506	3,715,568	18.36	16.45	1.81
	a. Private Sector	2,049,940	2,414,260	2,801,001	3,517,491	3,579,832	17.77	16.02	1.77
	b. Financial Institutions	53,464	77,175	103,588	128,611	132,741	44.35	34.23	3.21
	c. Government Organizations	5,842	5,172	2,679	3,403	2,995	-11.48	-48.20	-11.98
	4.2 BILLS PURCHASED	2,956	3,459	2,963	2,875	4,032	17.03	-14.36	40.25
5	LOANS AGT. COLLECTED BILLS	129	-	-	434	412	-100.00	0.00	-4.99
6	FIXED ASSETS	41,139	62,650	69,840	73,516	75,298	52.29	11.48	2.42
7	OTHER ASSETS	186,241	230,511	290,073	375,432	307,472	23.77	25.84	-18.10
	a. Accrued Interests	33,650	35,840	136,304	201,648	155,810	6.51	280.31	-22.73
	b. Others	152,590	194,671	153,770	173,784	151,662	27.58	-21.01	-12.73
8	Expenses not Written off	247	18	169	207	241	-92.74	843.42	16.91
9	Non Banking Assets	3,380	4,555	5,945	6,954	6,736	34.77	30.51	-3.13
10	Reconciliation Account	7,696	6,219	11,569	6,356	5,074	-19.19	86.02	-20.17
11	Profit & Loss A/c	-	-	133	-	332	0.00	0.00	0.00
	TOTAL	3,104,271	3,687,334	4,413,571	5,283,340	5,420,355	18.78	19.70	2.59

Statement of Assets and Liabilities of Development Banks

	Liabilities	Mid-July			Mid-June	Mid-July	% 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	41,230	41,688	8.85	-18.04	1.11
	a. Paid-up Capital	38,004	40,039	31,964	32,083	32,232	5.36	-20.17	0.47
	b. Statutory Reserves	5,021	6,067	5,096	6,195	6,135	20.83	-16.01	-0.98
	c. Retained Earning	(531)	427	(186)	680	505	-180.42	-143.58	-25.74
	d. Others Reserves	1,543	1,400	2,410	2,272	2,816	-9.24	72.13	23.97
2	BORROWINGS	731	5,173	136	7,839	9,690	607.67	-97.37	23.62
	a. NRB	221	1,406	136	6,839	7,590	536.37	-90.34	10.99
	b. "A"Class Licensed Institution	510	3,767	-	-	1,100	638.56	-100.00	0.00
	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	-	-	-	1,000	1,000	0.00	0.00	0.00
3	DEPOSITS	301,858	398,341	354,778	415,768	445,827	31.96	-10.94	7.23
	a. Current	7,280	9,426	9,263	7,299	13,929	29.48	-1.73	90.83
	b. Savings	114,849	135,366	112,816	132,951	139,864	17.86	-16.66	5.20
	c. Fixed	124,858	178,880	188,006	232,336	243,409	43.27	5.10	4.77
	d. Call Deposits	54,586	74,358	44,048	42,991	48,417	36.22	-40.76	12.62
	e. Others	285	311	646	191	207	9.26	107.38	8.69
4	Bills Payable	54	59	15	47	41	9.25	-75.01	-11.91
5	Other Liabilities	17,211	20,723	15,497	21,690	19,406	20.41	-25.22	-10.53
	1. Loan Loss Provision	4,384	5,639	4,242	5,890	6,431	28.65	-24.79	9.18
	2. Interest Suspense a/c	1,607	2,069	1,470	1,827	1,138	28.79	-28.95	-37.73
	3. Others	11,220	13,014	9,785	13,973	11,837	15.98	-24.81	-15.28
6	Reconciliation A/c	4,584	6,828	141	125	76	48.97	-97.93	-39.27
7	Profit & Loss A/c	6,227	7,258	3,577	5,269	5,224	16.57	-50.72	-0.85
	TOTAL	374,701	486,316	413,428	491,968	521,953	29.79	-14.99	6.09
	Assets								
1	LIQUID FUNDS	89,988	94,564	76,518	44,849	55,300	5.08	-19.08	23.30
	a. Cash Balance	7,344	8,673	7,918	7,390	8,134	18.08	-8.71	10.07
	Nepalese Notes & Coins	7,160	8,521	7,765	7,292	8,059	19.01	-8.88	10.52
	Foreign Currency	184	151	153	98	76	-18.00	0.90	-23.01
	b. Bank Balance	42,555	40,335	28,987	19,995	22,731	-5.22	-28.13	13.68
	1. In Nepal Rastra Bank	14,045	15,331	15,492	13,480	13,432	9.16	1.04	-0.36
	2. "A"Class Licensed Institution	23,101	16,437	12,441	4,670	7,619	-28.85	-24.31	63.16
	3. Other Financial Ins.	5,401	8,560	1,052	1,841	1,676	58.48	-87.70	-8.96
	4. In Foreign banks	7	7	3	5	5	-3.28	-64.63	0.00
	c. Money at Call	40,089	45,556	39,613	17,464	24,435	13.64	-13.04	39.92
2	INVESTMENTS	7,774	15,305	28,288	43,676	56,879	96.87	84.82	30.23
	a. Govt. Securities	7,654	15,245	28,113	40,843	56,879	99.18	84.40	39.26
	b. Others	120	60	175	2,833	-	-50.00	191.67	-100.00
3	SHARE & OTHER INVESTMENT	3,668	4,745	4,484	11,400	8,062	29.36	-5.51	-29.29
	LOANS & ADVANCES								
4	(Including Bills Purchased)	253,251	345,165	287,580	371,458	383,480	36.29	-16.68	3.24
	4.1 LOANS & ADVANCES	253,251	345,165	287,580	371,458	383,480	36.29	-16.68	3.24
	a. Private Sector	249,741	338,885	284,009	357,445	369,145	35.69	-16.19	3.27
	b. Financial Institutions	3,506	6,276	3,571	14,013	14,335	79.00	-43.10	2.30
	c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	4,726	6,744	6,094	5,747	5,673	42.70	-9.64	-1.29
7	OTHER ASSETS	10,047	12,326	9,692	14,198	11,972	22.68	-21.36	-15.68
	a. Accrued Interests	2,047	2,609	5,555	8,489	6,166	27.50	112.90	-27.36
	b. Others	8,000	9,716	4,137	5,709	5,806	21.45	-57.42	1.70
8	Expenses not Written off	10	6	17	1	0	-35.80	169.91	-51.25
9	Non Banking Assets	659	624	599	491	489	-5.29	-3.99	-0.40
10	Reconciliation Account	4,578	6,827	141	127	78	49.14	-97.93	-38.82
11	Profit & Loss A/c	0	9	15	20	21	6827.21	59.13	3.01
	TOTAL	374,701	486,316	413,428	491,968	521,953	29.79	-14.99	6.09

Statement of Assets and Liabilities of Finance Companies

Liabilities		Mid-July			Mid-June	Mid-July	% Change		
		2018	2019	2020	2021*	2021*			
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	11,787	13,224	15,051	16,558	16,264	12.19	13.82	-1.78
	a. Paid-up Capital	12,735	13,585	14,101	14,938	12,959	6.68	3.80	-13.25
	b. Statutory Reserves	2,531	2,748	3,021	3,232	2,907	8.56	9.95	-10.06
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,959)	(4,071)	-7.10	-9.37	-17.91
	d. Others Reserves	975	1,029	1,680	3,347	4,469	5.47	63.25	33.53
2	BORROWINGS	1,170	3,532	2,531	2,899	4,395	201.89	-28.33	51.59
	a. NRB	210	194	46	1,757	1,753	-7.71	-76.43	-0.26
	b. "A"Class Licensed Institution	960	3,338	2,036	195	1,695	247.86	-39.01	768.84
	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	947	947	0.00	0.00	0.02
3	DEPOSITS	63,558	75,995	88,858	100,724	89,326	19.57	16.93	-11.32
	a. Current	281	530	2,167	894	1,290	88.38	309.33	44.34
	b. Savings	20,508	23,791	23,856	30,883	25,932	16.01	0.28	-16.03
	c. Fixed	34,085	39,349	49,766	57,561	50,529	15.44	26.47	-12.22
	d. Call Deposits	4,460	6,231	10,691	9,917	9,945	39.70	71.57	0.29
	e. Others	4,224	6,094	2,377	1,469	1,629	44.28	-60.99	10.87
4	Bills Payable	5	11	2	5	23	134.61	-84.01	389.17
5	Other Liabilities	17,902	17,857	19,319	20,467	15,588	-0.25	8.19	-23.84
	1. Loan Loss Provision	6,507	6,338	6,918	6,676	5,274	-2.60	9.16	-21.00
	2. Interest Suspense a/c	7,505	7,604	9,230	9,228	7,267	1.33	21.37	-21.25
	3. Others	3,890	3,915	3,171	4,563	3,048	0.64	-19.00	-33.21
6	Reconciliation A/c	113	120	0	5	12	6.10	-99.96	156.30
7	Profit & Loss A/c	1,478	1,805	984	1,940	1,071	22.08	-45.45	-44.76
	TOTAL	96,013	112,543	126,746	142,597	126,679	17.22	12.62	-11.16
	Assets								
1	LIQUID FUNDS	21,004	23,704	24,269	20,457	16,607	12.85	2.38	-18.82
	a. Cash Balance	1,307	1,435	1,897	1,722	1,438	9.81	32.21	-16.48
	Nepalese Notes & Coins	1,307	1,435	1,897	1,721	1,438	9.80	32.22	-16.48
	Foreign Currency	0	0	0	0	0	130.29	-16.14	0.00
	b. Bank Balance	11,079	12,603	12,727	10,796	6,977	13.75	0.99	-35.38
	1. In Nepal Rastra Bank	2,407	3,253	4,126	3,931	3,538	35.15	26.84	-9.99
	2. "A"Class Licensed Institution	6,709	5,123	6,514	4,489	1,959	-23.64	27.16	-56.36
	3. Other Financial Ins.	1,964	4,227	2,087	2,377	1,480	115.26	-50.62	-37.74
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	7,939	8,193	12.17	-0.23	3.20
2	INVESTMENTS	2,350	3,881	8,072	16,707	20,536	65.18	107.97	22.92
	a. Govt. Securities	2,350	3,858	8,072	16,707	20,536	64.18	109.23	22.92
	b. Others	-	24	-	-	-	0.00	-100.00	0.00
3	SHARE & OTHER INVESTMENT	2,172	2,357	2,683	2,826	3,698	8.51	13.86	30.86
4	LOANS & ADVANCES								
	(Including Bills Purchased)	57,345	68,738	75,284	84,435	71,536	19.87	9.52	-15.28
	4.1 LOANS & ADVANCES	57,345	68,738	75,284	84,435	71,536	19.87	9.52	-15.28
	a. Private Sector	56,235	66,133	71,499	78,354	65,795	17.60	8.11	-16.03
	b. Financial Institutions	1,086	2,605	3,785	6,028	5,742	139.97	45.31	-4.75
	c. Government Organizations	24	-	-	53	-	-100.00	0.00	-100.00
	4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5	LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6	FIXED ASSETS	1,898	2,026	2,634	2,691	2,019	6.75	30.01	-24.99
7	OTHER ASSETS	10,546	11,111	12,986	14,972	11,657	5.36	16.88	-22.14
	a. Accrued Interests	7,611	7,722	10,938	12,218	9,061	1.45	41.65	-25.84
	b. Others	2,935	3,389	2,048	2,754	2,597	15.49	-39.56	-5.71
8	Expenses not Written off	7	2	3	1	100	-69.16	13.23	10127.31
9	Non Banking Assets	576	537	533	469	468	-6.77	-0.80	-0.07
10	Reconciliation Account	115	121	4	(1)	2	4.95	-96.44	-447.31
11	Profit & Loss A/c	1	66	279	41	55	11229.31	320.12	34.04
	TOTAL	96,013	112,543	126,746	142,597	126,679	17.22	12.62	-11.16

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

	Mid-July			Mid-June	Mid-July	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	167,967	212,129	232,951	205,376	224,341	26.29	9.82	9.23
1.1 Deposit Liabilities	165,254	208,274	227,205	197,572	215,183	26.03	9.09	8.91
1.1.1 Saving A/c	39,005	48,102	53,627	39,819	43,601	23.32	11.49	9.50
1.1.2 Fixed A/c	112,317	143,530	157,021	153,451	166,935	27.79	9.40	8.79
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	6,177	6,631	-2.22	-10.68	7.35
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	16,812	18,574	58.93	68.14	10.48
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	63,506	69,135	25.02	3.29	8.86
1.1.2.4 Above 1 Year	39,336	52,269	56,898	66,956	72,595	32.88	8.86	8.42
1.1.3 Call Deposit	13,818	16,374	16,291	4,119	4,443	18.50	-0.51	7.86
1.1.4 Certificate of Deposits	114	268	266	184	204	134.99	-0.75	10.94
1.2 Others	2,713	3,855	5,746	7,803	9,158	42.11	49.04	17.36
2 Commission/Fee Expense	613	1,668	1,695	1,599	1,735	172.29	1.59	8.54
3 Employees Expenses	31,472	39,312	42,145	40,957	48,174	24.91	7.21	17.62
4 Office Operating Expenses	25,517	29,456	32,395	28,910	33,544	15.44	9.98	16.03
5 Exchange Fluctuation Loss	125	35	6	3	1	-71.96	-83.89	-53.29
5.1 Due to Change in Exchange Rates	102	26	5	2	1	-74.34	-81.86	-29.15
5.2 Due to Foreign Currency Transactions	23	9	1	1	0	-61.39	-89.93	-85.20
6 Non-Operating Expenses	58	164	463	52	89	180.08	182.54	71.90
7. Provision for Risk	15,147	19,852	33,869	26,222	39,014	31.06	70.61	48.78
7.1 Loan loss Provision	12,875	19,032	33,522	26,200	38,874	47.83	76.13	48.37
7.1.1 General Loan loss Provision	6,484	8,358	17,257	13,930	25,113	28.90	106.46	80.28
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	10,366	21,235	13.71	69.12	104.85
7.1.1.2 Watch List Provision	806	1,901	6,336	3,564	3,878	135.94	233.29	8.81
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	11,551	13,440	54.80	56.86	16.35
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	719	321	503.65	11.40	-55.39
7.2. Provision for Non-Banking Assets	1,255	481	124	42	48	-61.67	-74.23	16.36
7.3. Provision for Loss on Investment	716	147	92	(20)	3	-79.49	-37.32	-116.79
7.4. Provision for Loss of Other Assets	302	191	131	-	88	0.00	0.00	0.00
8 Loan Written Off	971	917	411	463	814	-5.53	-55.19	75.90
9 Provision for Staff Bonus	7,982	8,857	7,499	9,053	9,238	10.96	-15.33	2.04
10 Provision for Income Tax	24,583	30,505	24,783	30,025	30,913	24.09	-18.76	2.96
11 Others	29	21	36	171	248	-28.98	74.69	45.53
12 Net Profit	61,337	74,230	58,924	70,289	71,306	21.02	-20.62	1.45
TOTAL EXPENSES	335,802	417,146	435,177	413,119	459,417	24.22	4.32	11.21
Income								
1. Interest Income	283,227	359,820	378,136	338,155	372,972	27.04	5.09	10.30
1.1. On Loans and Advance	265,446	335,598	350,654	311,655	342,440	26.43	4.49	9.88
1.2. On Investment	10,903	13,247	19,023	23,232	25,974	21.50	43.60	11.80
1.2.1 Government Bonds	9,360	11,868	17,635	20,881	23,335	26.80	48.59	11.75
1.2.2 Foreign Bonds	186	195	109	176	215	4.66	-44.25	22.03
1.2.3 NRB Bonds	1,031	620	1,038	533	589	-39.84	67.49	10.52
1.2.4 Deventure & Bonds	327	565	242	1,642	1,835	72.80	-57.16	11.77
1.3 Agency Balance	988	1,064	640	145	169	7.70	-39.84	16.73
1.4 On Call Deposit	3,928	6,394	4,459	1,027	1,193	62.79	-30.26	16.20
1.5 Others	1,963	3,517	3,360	2,097	3,196	79.16	-4.46	52.38
2. Comission & Discount	13,569	18,694	19,439	20,829	24,942	37.76	3.99	19.75
2.1 Bills Purchase & Discount	117	218	194	209	228	86.03	-11.04	8.89
2.2 Comission	11,381	15,685	15,925	17,305	20,920	37.82	1.53	20.89
2.3 Others	2,071	2,791	3,321	3,314	3,794	34.75	18.98	14.46
3 Income From Exchange Fluctuation	7,850	10,506	10,780	9,535	10,913	33.84	2.61	14.44
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	1,103	1,343	-23.10	11.70	21.81
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	8,433	9,569	47.70	1.46	13.48
4 Other Operating Income	13,392	15,376	11,434	13,500	16,789	14.81	-25.64	24.36
5 Non Operating Income	2,491	792	2,353	6,682	8,176	-68.19	196.94	22.35
6 Provision Written Back	14,545	10,302	12,606	23,769	24,835	-29.17	22.36	4.49
7 Recovery from Written off Loan	673	995	449	617	760	47.82	-54.88	23.10
8 Income from Extra Ordinary Expenses	53	635	(98)	8	12	1090.25	-115.50	47.13
9 Net Loss	-	26	79	24	19	0.00	203.28	-19.97
TOTAL INCOME	335,802	417,146	435,177	413,119	459,417	24.22	4.32	11.21

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-June	Mid-July	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	141,815	177,011	199,997	177,155	194,409	24.82	12.99	9.74
1.1 Deposit Liabilities	139,186	173,492	194,436	169,471	185,438	24.65	12.07	9.42
1.1.1 Saving A/c	30,569	38,239	45,353	34,040	37,545	25.09	18.60	10.30
1.1.2 Fixed A/c	97,070	122,507	135,903	131,775	143,928	26.21	10.93	9.22
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	4,471	4,762	-9.82	-29.14	6.52
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	12,867	14,410	58.82	62.57	11.99
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	53,444	58,342	21.64	9.73	9.16
1.1.2.4 Above 1 Year	34,458	46,565	50,304	60,994	66,414	35.14	8.03	8.89
1.1.3 Call Deposit	11,433	12,478	12,915	3,472	3,760	9.13	3.50	8.30
1.1.4 Certificate of Deposits	114	268	266	184	204	134.99	-0.75	10.94
1.2 Others	2,629	3,519	5,561	7,684	8,971	33.87	58.00	16.76
2 Commission/Fee Expense	608	1,663	1,678	1,562	1,693	173.43	0.92	8.43
3 Employees Expenses	27,585	33,900	36,655	36,194	42,824	22.89	8.13	18.32
4 Office Operating Expenses	21,746	24,478	27,815	25,077	29,235	12.56	13.64	16.58
5 Exchange Fluctuation Loss	108	22	-	1	0	-79.15	-100.00	-93.44
5.1 Due to Change in Exchange Rates	85	14	-	1	0	-83.85	-100.00	-93.44
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
6 Non-Operatiing Expenses	53	156	458	42	78	192.82	194.30	86.98
7. Provision for Risk	11,964	16,833	28,699	21,038	32,424	40.70	70.49	54.12
7.1 Loan loss Provision	10,356	16,382	28,485	21,038	32,326	58.18	73.89	53.66
7.1.1 General Loan loss Provision	5,380	6,774	14,922	11,840	21,420	25.91	120.28	80.91
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	8,973	18,516	7.46	94.34	106.35
7.1.1.2 Watch List Provision	520	1,552	4,772	2,867	2,904	198.29	207.60	1.28
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	8,629	10,732	76.95	45.85	24.37
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	568	174	741.42	1.65	-69.37
7.2. Provision for Non-Banking Assets	1,030	263	-	-	7	-74.49	-100.00	0.00
7.3. Provision for Loss on Investment	375	4	91	-	3	-98.87	2060.20	0.00
7.4. Provision for Loss of Other Assets	203	185	122	-	88	0.00	0.00	0.00
8 Loan Written Off	885	868	385	456	708	-1.91	-55.67	55.14
9 Provision for Staff Bonus	7,011	7,625	6,917	7,995	8,146	8.77	-9.29	1.90
10 Provision for Income Tax	21,670	26,928	22,858	26,924	27,592	24.26	-15.11	2.48
11 Others	7	15	33	170	248	103.54	127.43	46.41
12 Net Profit	53,633	65,216	54,351	62,362	63,374	21.60	-16.66	1.62
TOTAL EXPENSES	287,085	354,715	379,846	358,974	400,732	23.56	7.08	11.63
Income								
1. Interest Income	241,266	304,367	328,666	294,884	326,157	26.15	7.98	10.61
1.1. On Loans and Advance	227,301	285,281	305,723	270,729	298,351	25.51	7.17	10.20
1.2. On Investment	10,487	12,684	17,963	21,455	23,895	20.95	41.62	11.38
1.2.1 Government Bonds	9,096	11,439	16,712	19,332	21,509	25.77	46.09	11.26
1.2.2 Foreign Bonds	186	195	109	176	215	4.66	-44.25	22.03
1.2.3 NRB Bonds	941	491	930	362	398	-47.80	89.33	10.07
1.2.4 Deventure & Bonds	264	559	213	1,586	1,774	111.81	-61.95	11.87
1.3 Agency Balance	638	878	639	145	169	37.71	-27.26	16.73
1.4 On Call Deposit	1,093	2,190	1,127	602	691	100.40	-48.52	14.69
1.5 Others	1,748	3,334	3,214	1,953	3,051	90.74	-3.58	56.20
2. Comission & Discount	13,027	18,058	18,463	19,831	23,473	38.62	2.24	18.37
2.1 Bills Purchase & Discount	117	218	194	209	228	86.03	-11.04	8.89
2.2 Comission	11,052	15,267	15,407	16,873	20,103	38.14	0.92	19.14
2.3 Others	1,858	2,573	2,862	2,748	3,142	38.48	11.23	14.34
3 Income From Exchange Fluctuation	7,817	10,475	10,720	9,524	10,900	33.99	2.34	14.45
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	1,104	1,344	-22.89	10.36	21.70
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	8,420	9,556	47.72	1.33	13.49
4 Other Operating Income	10,703	11,744	9,346	9,822	12,990	9.73	-20.42	32.25
5 Non Operating Income	1,960	509	1,859	4,530	5,901	-74.01	264.92	30.26
6 Provision Written Back	11,618	8,057	10,461	19,803	20,596	-30.65	29.84	4.01
7 Recovery from Written off Loan	647	847	431	571	706	30.82	-49.15	23.57
8 Income from Extra Ordinary Expenses	45	658	(100)	8	8	1348.42	-115.25	8.34
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	287,085	354,715	379,846	358,974	400,732	23.56	7.08	11.63

Profit and Loss Statement of Development Banks

	Mid-July			Mid-June	Mid-July	% 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	21,826	24,027	36.83	-10.66	10.08
1.1 Deposit Liabilities	20,905	28,433	25,519	21,767	23,915	36.01	-10.25	9.87
1.1.1 Saving A/c	6,871	8,006	6,462	4,466	4,871	16.52	-19.29	9.07
1.1.2 Fixed A/c	11,833	16,780	16,342	16,836	18,531	41.81	-2.61	10.07
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	1,397	1,531	92.32	83.05	9.61
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	3,296	3,583	65.26	108.68	8.70
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	7,968	8,890	52.21	-34.62	11.57
1.1.2.4 Above 1 Year	3,950	4,445	5,180	4,175	4,527	12.53	16.54	8.43
1.1.3 Call Deposit	2,201	3,646	2,715	466	513	65.67	-25.54	10.23
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	59	112	428.78	-61.55	90.29
2 Commission/Fee Expense	-	-	16	35	42	0.00	0.00	18.07
3 Employees Expenses	3,148	4,474	4,354	3,718	4,341	42.13	-2.67	16.75
4 Office Operating Expenses	2,941	4,070	3,590	2,967	3,441	38.39	-11.80	15.96
5 Exchange Fluctuation Loss	18	13	6	2	1	-28.61	-55.51	-44.20
5.1 Due to Change in Exchange Rates	18	13	5	1	1	-29.10	-62.20	1.65
5.2 Due to Foreign Currency Transactions	0	0	1	1	0	188.94	681.16	-85.20
6 Non-Operating Expenses	1	7	3	10	11	586.86	-56.01	9.30
7. Provision for Risk	2,225	2,088	3,878	4,177	5,678	-6.18	85.77	35.96
7.1 Loan loss Provision	1,894	1,906	3,807	4,161	5,636	0.62	99.79	35.46
7.1.1 General Loan loss Provision	950	1,332	1,863	1,878	3,312	40.21	39.86	76.36
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	1,277	2,468	44.98	-32.22	93.31
7.1.1.2 Watch List Provision	222	276	1,147	602	845	24.50	315.98	40.40
7.1.2 Special Loan Loss Provision	911	565	1,868	2,253	2,314	-37.97	230.83	2.70
7.1.3 Additional Loan Loss Provision	33	9	75	30	10	-74.36	786.22	-65.49
7.2. Provision for Non-Banking Assets	92	120	66	23	42	31.00	-45.27	77.97
7.3. Provision for Loss on Investment	148	62	0	(8)	0	-58.21	-99.26	-104.38
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	0.00
8 Loan Written Off	82	4	4	6	14	-95.70	10.39	137.96
9 Provision for Staff Bonus	846	1,052	473	835	828	24.40	-55.05	-0.83
10 Provision for Income Tax	2,535	3,075	1,627	2,493	2,486	21.29	-47.09	-0.26
11 Others	21	0	0	-	-	-98.52	-98.52	0.00
12 Net Profit	6,227	7,258	3,804	6,012	5,935	16.57	-47.59	-1.27
TOTAL EXPENSES	38,991	50,705	43,362	42,082	46,806	30.04	-14.48	11.22
Income								
1. Interest Income	34,091	45,718	39,332	34,588	38,436	34.10	-13.97	11.12
1.1. On Loans and Advance	31,194	41,784	36,071	32,937	36,443	33.95	-13.67	10.64
1.2. On Investment	309	434	781	1,259	1,525	40.73	79.87	21.17
1.2.1 Government Bonds	186	330	739	1,144	1,399	77.21	124.14	22.29
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	110	122	62.04	-60.45	10.58
1.2.4 Deventure & Bonds	58	-	1	4	4	-100.00	0.00	-5.93
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	0.00
1.4 On Call Deposit	2,227	3,387	2,413	283	348	52.09	-28.76	23.02
1.5 Others	128	79	67	109	119	-38.78	-15.07	9.05
2. Comission & Discount	456	554	915	916	1,273	21.62	65.23	38.99
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	397	677	31.56	29.77	70.68
2.3 Others	165	171	419	519	596	4.08	144.36	14.77
3 Income From Exchange Fluctuation	32	31	60	11	13	-3.07	91.57	13.07
3.1 Due to Change in Exchange Rate	17	10	26	(1)	(1)	-42.21	164.75	-62.78
3.2 Due to Foreign Currency Trans.	15	21	34	13	13	41.59	57.48	4.35
4 Other Operating Income	2,137	2,995	1,504	2,163	2,257	40.14	-49.80	4.36
5 Non Operating Income	356	163	180	1,410	1,556	-54.22	10.47	10.40
6 Provision Written Back	1,904	1,242	1,353	2,943	3,211	-34.79	8.94	9.11
7 Recovery from Written off Loan	10	34	3	44	49	253.95	-90.09	12.61
8 Income from Extra Ordinary Expenses	5	(42)	-	-	-	-968.96	-100.00	0.00
9 Net Loss	-	9	15	7	11	0.00	59.13	45.18
TOTAL INCOME	38,991	50,705	43,362	42,082	46,806	30.04	-14.48	11.22

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-June	Mid-July	% 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	6,395	5,905	24.02	13.83	-7.66
1.1 Deposit Liabilities	5,163	6,349	7,250	6,334	5,830	22.97	14.18	-7.95
1.1.1 Saving A/c	1,565	1,856	1,811	1,313	1,185	18.59	-2.41	-9.75
1.1.2 Fixed A/c	3,414	4,243	4,777	4,840	4,476	24.25	12.58	-7.52
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	309	338	8.05	128.24	9.16
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	650	581	34.39	82.44	-10.50
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	2,094	1,903	19.62	0.85	-9.12
1.1.2.4 Above 1 Year	928	1,259	1,414	1,787	1,654	35.65	12.30	-7.45
1.1.3 Call Deposit	184	250	662	181	170	36.42	164.27	-6.50
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	61	75	159.64	-7.87	23.03
2 Commission/Fee Expense	5	5	1	1	-	20.25	-85.02	-100.00
3 Employees Expenses	740	938	1,136	1,045	1,009	26.76	21.07	-3.47
4 Office Operating Expenses	830	909	990	866	868	9.46	8.96	0.16
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-Operating Expenses	4	1	2	0	0	-77.14	71.02	955.46
7. Provision for Risk	958	931	1,293	1,008	911	-2.80	38.84	-9.61
7.1 Loan loss Provision	624	745	1,229	1,002	911	19.35	64.98	-9.05
7.1.1 General Loan loss Provision	154	252	471	212	381	63.68	87.08	79.71
7.1.1.1 Pass Loan Loss Provision	90	178	55	117	252	98.33	-69.22	115.36
7.1.1.2 Watch List Provision	64	74	416	95	129	15.10	464.72	35.87
7.1.2 Special Loan Loss Provision	450	466	694	669	394	3.51	49.06	-41.10
7.1.3 Additional Loan Loss Provision	20	27	64	121	137	34.46	132.79	12.72
7.2. Provision for Non-Banking Assets	134	98	58	18	-	-26.35	-40.78	-100.00
7.3. Provision for Loss on Investment	192	81	0	(12)	-	-58.04	-99.76	-100.00
7.4. Provision for Loss of Other Assets	8	7	5	-	-	0.00	0.00	0.00
8 Loan Written Off	4	46	22	0	92	965.03	-51.09	27051.75
9 Provision for Staff Bonus	126	180	109	224	264	42.93	-39.31	18.09
10 Provision for Income Tax	377	502	298	608	834	33.07	-40.59	37.18
11 Others	1	6	3	1	-	605.47	-52.71	-100.00
12 Net Profit	1,478	1,755	770	1,915	1,996	18.78	-56.14	4.24
TOTAL EXPENSES	9,726	11,726	11,969	12,064	11,879	20.56	2.07	-1.53
Income								
1. Interest Income	7,869	9,734	10,138	8,683	8,379	23.70	4.14	-3.50
1.1. On Loans and Advance	6,951	8,533	8,861	7,988	7,645	22.76	3.84	-4.29
1.2. On Investment	107	129	279	518	554	19.80	116.63	6.78
1.2.1 Government Bonds	78	99	184	405	427	27.24	85.24	5.43
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	61	69	-3.02	179.14	13.02
1.2.4 Deventure & Bonds	5	5	28	53	58	15.65	413.40	9.94
1.3 Agency Balance	116	151	-	-	-	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	142	155	34.35	12.48	9.04
1.5 Others	87	105	79	34	25	20.58	-24.70	-26.38
2. Comission & Discount	87	82	61	83	196	-5.64	-25.70	136.89
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	35	140	-7.90	-40.04	296.47
2.3 Others	49	47	40	48	56	-3.84	-14.80	18.15
3 Income From Exchange Fluctuation	-	-	0	0	-	0.00	0.00	-100.00
3.1 Due to Change in Exchange Rate	-	-	0	0	-	0.00	0.00	-100.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	552	636	584	1,514	1,542	15.30	-8.27	1.79
5 Non Operating Income	175	120	314	743	719	-31.49	161.61	-3.24
6 Provision Written Back	1,023	1,003	792	1,022	1,027	-1.94	-21.12	0.50
7 Recovery from Written off Loan	16	114	15	2	4	607.52	-86.91	116.85
8 Income from Extra Ordinary Expenses	3	19	2	-	3	505.32	-89.16	0.00
9 Net Loss	-	17	64	16	8	0.00	282.36	-50.04
TOTAL INCOME	9,726	11,726	11,969	12,064	11,879	20.56	2.07	-1.53

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

	Mid-July			Mid-June	Mid-July	% 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	267,455	273,901	36.85	20.31	2.41
Fishery Related	2,725	4,216	5,490	8,436	8,956	54.70	30.24	6.16
Mining Related	5,033	7,313	6,454	8,883	8,685	45.30	-11.75	-2.23
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	676,257	686,582	22.74	10.57	1.53
Construction	253,187	309,417	347,420	398,188	414,030	22.21	12.28	3.98
Electricity, Gas and Water	86,863	126,594	161,972	199,216	207,797	45.74	27.95	4.31
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	62,911	62,562	11.85	24.27	-0.55
Transport, Communication and Public Utilities	83,255	93,129	97,603	98,165	97,505	11.86	4.80	-0.67
Wholesaler & Retailer	532,011	615,309	662,828	831,416	837,582	15.66	7.72	0.74
Finance, Insurance and Real Estate	203,050	233,847	252,638	330,069	337,170	15.17	8.04	2.15
Hotel or Restaurant	91,146	122,122	148,657	180,202	183,908	33.99	21.73	2.06
Other Services	105,969	122,900	150,620	173,654	177,036	15.98	22.55	1.95
Consumption Loans	166,319	163,819	158,624	220,941	233,767	-1.50	-3.17	5.81
Local Government	1,554	1,569	1,583	1,567	1,539	1.00	0.89	-1.81
Others	327,742	406,642	472,099	637,792	641,727	24.07	16.10	0.62
TOTAL	2,422,926	2,911,897	3,266,012	4,095,153	4,172,747	20.18	12.16	1.89
Productwise								
Term Loan	423,648	562,527	718,480	896,343	932,079	32.78	27.72	3.99
Overdraft	410,911	455,716	488,596	626,275	634,300	10.90	7.22	1.28
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	211,916	205,638	11.72	8.73	-2.96
Demand & Other Working Capital Loan	498,116	615,755	702,115	871,572	880,234	23.62	14.03	0.99
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	284,959	298,258	17.99	6.13	4.67
Real Estate Loan	142,005	146,991	163,480	180,613	183,538	3.51	11.22	1.62
Margin Nature Loan	41,129	45,417	50,410	94,556	106,282	10.43	10.99	12.40
Hire Purchase Loan	171,054	180,957	174,058	164,477	160,657	5.79	-3.81	-2.32
Deprived Sector Loan	137,728	177,390	201,610	283,589	293,414	28.80	13.65	3.46
Bills Purchased	2,859	3,342	3,304	3,426	4,403	16.90	-1.14	28.52
Other Product	279,927	358,628	373,101	477,426	473,944	28.11	4.04	-0.73
Total	2,422,926	2,911,897	3,266,012	4,095,153	4,172,747	20.18	12.16	1.89
Collateral wise								
Gold and Silver	38,070	38,246	38,427	42,753	43,111	0.46	0.47	0.84
Government Securities	470	336	465	681	678	-28.53	38.25	-0.47
Non Governmental Securities	37,124	35,873	39,776	78,042	87,213	-3.37	10.88	11.75
Fixed Deposit Receipts	18,558	24,099	20,041	25,110	29,313	29.86	-16.84	16.74
Own	17,907	23,569	19,704	24,875	29,081	31.62	-16.40	16.91
Other Licences Institutions	650	530	336	235	232	-18.51	-36.49	-1.17
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,590,000	3,647,609	21.70	12.07	1.60
Fixed Assets	1,788,776	2,206,624	2,489,020	3,058,209	3,118,968	23.36	12.80	1.99
Current Assets	347,867	393,601	424,927	531,790	528,641	13.15	7.96	-0.59
Against security of Bill	18,166	23,281	33,694	47,456	47,628	28.15	44.73	0.36
Domestic Bills	826	2,382	720	429	556	188.24	-69.78	29.41
Foreign Bills	17,340	20,899	32,974	47,026	47,072	20.52	57.78	0.10
Against Guarantee	78,284	100,601	110,038	176,671	181,603	28.51	9.38	2.79
Government Guarantee	2,348	2,365	2,666	2,390	2,597	0.72	12.73	8.65
Institutional Guarantee	55,645	77,217	80,995	131,639	135,679	38.77	4.89	3.07
Personal Guarantee	6,081	5,846	9,330	24,550	26,424	-3.86	59.59	7.63
Collective Guarantee	7,086	7,398	8,340	7,998	8,130	4.42	12.72	1.65
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,744	1,783	-1.16	14.39	2.28
Other Guarantee	5,444	6,112	6,806	8,350	6,990	12.28	11.35	-16.29
Credit Card	1,257	1,670	1,748	2,006	2,152	32.88	4.62	7.31
Others	94,353	87,565	107,877	132,434	133,439	-7.19	23.20	0.76
Total	2,422,926	2,911,897	3,266,012	4,095,153	4,172,747	20.18	12.16	1.89

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-June	Mid-July	% 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	235,169	242,235	36.16	26.87	3.00
Fishery Related	2,330	3,427	4,751	7,342	7,816	47.04	38.66	6.47
Mining Related	4,420	6,887	6,218	8,451	8,258	55.80	-9.71	-2.29
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	651,359	661,515	21.50	11.67	1.56
Construction	212,488	251,365	295,117	340,434	355,404	18.30	17.41	4.40
Electricity, Gas and Water	82,192	119,658	156,730	193,953	202,483	45.58	30.98	4.40
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	60,292	59,823	8.16	33.10	-0.78
Transport, Communication and Public Utilities	57,257	63,602	75,379	78,273	78,828	11.08	18.52	0.71
Wholesaler & Retailer	483,927	550,845	605,155	759,694	763,650	13.83	9.86	0.52
Finance, Insurance and Real Estate	179,843	200,565	222,515	279,735	287,621	11.52	10.94	2.82
Hotel or Restaurant	79,499	105,954	133,795	161,441	164,941	33.28	26.28	2.17
Other Services	95,129	109,323	137,370	161,041	163,684	14.92	25.65	1.64
Consumption Loans	141,446	137,464	137,969	195,830	205,358	-2.82	0.37	4.87
Local Government	1,500	1,513	1,539	1,504	1,492	0.86	1.72	-0.77
Others	247,825	299,952	377,177	507,149	513,833	21.03	25.75	1.32
TOTAL	2,112,330	2,497,993	2,903,588	3,641,666	3,716,941	18.26	16.24	2.07
Productwise								
Term Loan	369,100	477,035	623,349	767,808	800,512	29.24	30.67	4.26
Overdraft	349,119	374,792	421,257	544,598	548,651	7.35	12.40	0.74
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	211,906	205,627	11.72	8.72	-2.96
Demand & Other Working Capital Loan	480,565	598,418	684,538	848,689	856,327	24.52	14.39	0.90
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	235,647	248,988	11.62	11.66	5.66
Real Estate Loan	114,770	118,860	141,435	155,748	159,139	3.56	18.99	2.18
Margin Nature Loan	33,208	35,571	41,345	81,259	90,921	7.12	16.23	11.89
Hire Purchase Loan	137,333	141,826	144,991	136,835	134,893	3.27	2.23	-1.42
Deprived Sector Loan	114,232	142,088	169,090	228,329	239,728	0.00	0.00	4.99
Bills Purchased	2,856	3,339	3,304	3,426	4,403	16.90	-1.05	28.52
Other Product	230,060	292,199	327,553	427,422	427,751	27.01	12.10	0.08
Total	2,112,330	2,497,993	2,903,588	3,641,666	3,716,941	18.26	16.24	2.07
Collateral wise								
Gold and Silver	32,616	31,871	34,208	37,952	38,492	-2.28	7.33	1.42
Government Securities	433	298	445	674	670	-31.05	49.12	-0.49
Non Governmental Securities	30,512	27,631	31,998	66,582	73,593	-9.44	15.80	10.53
Fixed Deposit Receipts	13,517	18,896	16,803	21,691	24,777	39.79	-11.07	14.23
Own	12,876	18,366	16,467	21,456	24,545	42.64	-10.34	14.40
Other Licences Institutions	641	530	336	235	232	-17.36	-36.49	-1.17
Collateral of Properties	1,864,917	2,236,454	2,598,788	3,217,566	3,269,848	19.92	16.20	1.62
Fixed Assets	1,517,181	1,843,001	2,174,097	2,686,148	2,741,246	21.48	17.97	2.05
Current Assets	347,736	393,453	424,691	531,418	528,603	13.15	7.94	-0.53
Against security of Bill	18,164	23,279	33,694	47,455	47,626	28.16	44.74	0.36
Domestic Bills	824	2,380	720	428	555	189.00	-69.77	29.50
Foreign Bills	17,340	20,899	32,974	47,026	47,072	20.52	57.78	0.10
Against Guarantee	64,117	80,168	87,681	126,479	130,550	25.03	9.37	3.22
Government Guarantee	2,250	2,267	2,196	2,316	2,523	0.75	-3.14	8.94
Institutional Guarantee	49,664	65,753	69,941	100,759	105,184	32.40	6.37	4.39
Personal Guarantee	4,505	4,146	6,704	12,158	12,905	-7.98	61.71	6.14
Collective Guarantee	692	474	398	1,288	1,299	-31.42	-16.21	0.89
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,744	1,783	-1.16	2.14	2.28
Other Guarantee	5,324	5,865	6,744	8,214	6,855	10.18	14.98	-16.54
Credit Card	1,257	1,670	1,748	2,006	2,152	32.88	4.62	7.31
Others	86,798	77,725	98,224	121,263	129,231	-10.45	26.37	6.57
Total	2,112,330	2,497,993	2,903,588	3,641,666	3,716,941	18.26	16.24	2.07

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-June	Mid-July	% 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	25,941	26,987	43.65	-14.51	4.03
Fishery Related	341	723	677	968	1,008	112.06	-6.37	4.10
Mining Related	592	361	178	372	364	-38.99	-50.63	-2.22
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	21,017	21,688	57.80	-12.63	3.19
Construction	32,571	48,633	42,472	48,249	49,017	49.31	-12.67	1.59
Electricity, Gas and Water	4,469	6,597	4,891	5,067	5,116	47.60	-25.86	0.95
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,046	2,141	60.14	-40.43	4.64
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,455	15,054	18.78	-29.58	-2.59
Wholesaler & Retailer	40,640	55,398	46,826	58,980	61,627	36.31	-15.47	4.49
Finance, Insurance and Real Estate	18,547	25,994	21,802	38,818	39,227	40.15	-16.13	1.05
Hotel or Restaurant	9,948	13,522	11,734	15,415	15,863	35.92	-13.22	2.90
Other Services	8,988	11,457	11,219	10,998	11,586	27.48	-2.08	5.35
Consumption Loans	20,685	21,569	15,664	20,015	23,284	4.27	-27.38	16.33
Local Government	20	23	11	11	11	13.07	-52.43	0.00
Others	63,432	87,479	73,157	105,696	110,457	37.91	-16.37	4.50
TOTAL	253,251	345,165	287,140	369,049	383,430	36.29	-16.81	3.90
Productwise								
Term Loan	45,529	72,328	80,772	112,154	115,573	58.86	11.67	3.05
Overdraft	61,791	76,191	60,457	72,863	78,746	23.30	-20.65	8.07
Trust Receipt Loan / Import Loan	-	-	8	10	10	0.00	0.00	1.60
Demand & Other Working Capital Loan	9,701	11,710	11,989	17,980	17,949	20.71	2.38	-0.17
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	40,444	41,221	60.77	-17.37	1.92
Real Estate Loan	19,575	20,965	14,628	17,569	17,446	7.10	-30.23	-0.70
Margin Nature Loan	5,692	7,600	6,446	10,608	12,528	33.52	-15.19	18.10
Hire Purchase Loan	27,530	33,002	23,215	22,201	21,804	19.88	-29.66	-1.79
Deprived Sector Loan	20,705	30,550	26,851	46,196	47,111	0.00	0.00	1.98
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	29,024	31,041	38.65	-45.01	6.95
Total	253,251	345,165	287,140	369,049	383,430	36.29	-16.81	3.90
Collateral wise								
Gold and Silver	4,851	5,442	3,254	3,680	3,721	12.18	-40.20	1.12
Government Securities	38	18	-	4	3	-52.02	-100.00	-22.86
Non Governmental Securities	5,612	7,484	6,341	10,090	11,972	33.36	-15.27	18.65
Fixed Deposit Receipts	4,001	4,083	2,395	2,580	3,688	2.03	-41.33	42.94
Own	3,992	4,083	2,395	2,580	3,688	2.26	-41.33	42.94
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	309,754	319,268	37.14	-17.02	3.07
Fixed Assets	226,064	310,036	257,300	309,748	319,252	37.14	-17.01	3.07
Current Assets	44	42	3	6	16	-4.80	-92.48	149.62
Against security of Bill	-	1	-	1	1	0.00	-100.00	-0.61
Domestic Bills	-	1	-	1	1	0.00	-100.00	-0.61
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	41,845	43,691	37.23	6.17	4.41
Government Guarantee	61	61	31	34	34	0.11	-49.31	-0.68
Institutional Guarantee	4,659	8,352	7,455	23,436	24,143	79.26	-10.74	3.02
Personal Guarantee	845	1,073	1,995	11,623	12,644	27.00	85.84	8.79
Collective Guarantee	6,394	6,924	7,942	6,711	6,831	8.29	14.71	1.79
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	42	40	0.00	73.27	-5.23
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,095	1,086	141.79	-74.46	-0.83
Total	253,251	345,165	287,140	369,049	383,430	36.29	-16.81	3.90

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-June	Mid-July	% 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	6,345	4,679	27.18	-2.51	-26.26
Fishery Related	54	66	62	126	132	22.47	-5.88	4.26
Mining Related	21	65	58	60	64	208.41	-11.86	6.36
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,881	3,379	13.68	14.41	-12.93
Construction	8,128	9,419	9,830	9,506	9,609	15.88	4.37	1.09
Electricity, Gas and Water	202	339	352	196	198	67.94	3.75	0.98
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	573	598	12.77	-17.38	4.31
Transport, Communication and Public Utilities	5,057	4,654	4,708	4,437	3,623	-7.96	1.16	-18.36
Wholesaler & Retailer	7,444	9,067	10,847	12,742	12,305	21.81	19.63	-3.43
Finance, Insurance and Real Estate	4,661	7,288	8,322	11,515	10,322	56.38	14.18	-10.37
Hotel or Restaurant	1,698	2,647	3,128	3,346	3,104	55.85	18.18	-7.21
Other Services	1,852	2,119	2,032	1,615	1,766	14.43	-4.15	9.33
Consumption Loans	4,187	4,786	4,991	5,095	5,125	14.29	4.29	0.58
Local Government	33	33	33	53	36	0.00	0.00	-31.99
Others	16,485	19,210	21,765	24,947	17,438	16.53	13.30	-30.10
TOTAL	57,345	68,738	75,284	84,437	72,376	19.87	9.52	-14.28
Productwise								
Term Loan	9,019	13,163	14,359	16,381	15,994	45.96	9.08	-2.36
Overdraft	-	4,733	6,881	8,814	6,903	0.00	45.39	-21.68
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	4,904	5,957	-28.31	-0.71	21.49
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,867	8,048	9.94	2.15	-9.23
Real Estate Loan	7,661	7,165	7,418	7,297	6,953	-6.47	3.52	-4.71
Margin Nature Loan	2,230	2,246	2,619	2,689	2,833	0.72	16.62	5.33
Hire Purchase Loan	6,191	6,128	5,851	5,441	3,960	-1.01	-4.52	-27.22
Deprived Sector Loan	2,791	4,752	5,669	9,065	6,575	0.00	0.00	-27.47
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	20,979	15,153	18.61	11.13	-27.77
Total	57,345	68,738	75,284	84,437	72,376	19.87	9.52	-14.28
Collateral wise								
Gold and Silver	604	934	965	1,122	898	54.58	3.38	-19.89
Government Securities	-	20	20	4	5	0.00	-0.04	27.30
Non Governmental Securities	1,000	758	1,437	1,370	1,648	-24.20	89.60	20.34
Fixed Deposit Receipts	1,039	1,120	842	839	849	7.85	-24.86	1.13
Own	1,039	1,120	842	839	849	7.85	-24.86	1.13
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	62,679	58,493	17.70	7.75	-6.68
Fixed Assets	45,531	53,587	57,624	62,313	58,471	17.69	7.53	-6.17
Current Assets	87	106	233	366	22	21.50	119.37	-93.98
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	8,348	7,362	82.09	22.65	-11.81
Government Guarantee	37	37	440	40	40	0.00	1081.98	-0.06
Institutional Guarantee	1,321	3,112	3,599	7,444	6,352	135.57	15.64	-14.67
Personal Guarantee	730	627	631	770	875	-14.18	0.63	13.65
Collective Guarantee	0	-	-	-	0	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	0.00
Other Guarantee	120	245	60	94	95	104.57	-75.73	0.99
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	10,076	3,122	19.19	12.69	-69.02
Total	57,345	68,738	75,284	84,437	72,376	19.87	9.52	-14.28

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	NBL	RBS	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	5,466.72	8,018.31	9,112.29	8,118.99	2,726.84	6,582.12	6,134.55
1.1 On Deposit Liabilities	5,363.66	7,964.46	8,819.15	7,625.76	2,712.90	6,253.51	5,737.24
1.1.1 Saving Account	1,935.61	3,807.26	1,542.63	1,181.85	1,038.82	1,480.29	1,066.67
1.1.2 Fixed Account	3,267.09	3,940.74	7,008.22	6,193.96	1,628.95	4,581.23	4,614.72
1.1.2.1 Up to 3 months Fixed Account	150.39	-	1,051.23	110.78	45.04	-	184.93
1.1.2.2 3 to 6 months Fixed Account	302.89	-	1,401.64	-	324.95	-	147.38
1.1.2.3 6 months to 1 year Fixed Account	2,321.46	-	3,504.11	-	986.10	4,581.23	404.51
1.1.2.4 Above 1 year Fixed Account	492.34	3,940.74	1,051.23	6,083.17	272.86	-	3,877.89
1.1.3 Call Deposit	160.96	216.46	268.31	249.95	45.13	192.00	55.85
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	103.06	53.84	293.14	493.23	13.94	328.61	397.30
2. Commission Expense	62.00	100.57	77.24	226.14	103.63	-	83.36
3. Staff Expense	2,077.38	2,948.22	2,350.03	1,704.61	822.50	1,406.73	1,321.21
4. Office Operating Expenses	989.78	1,647.42	1,183.49	1,161.54	602.82	1,131.07	928.13
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.55	0.17	-	-	0.64
7. Provision for Risk	1,524.05	4,779.75	790.47	3,398.82	390.41	148.07	697.28
7.1 Loan loss Provision	1,524.05	4,733.08	756.89	3,398.82	390.41	148.07	690.38
7.1.1 General Loan loss Provision	1,524.05	975.93	428.95	2,806.80	135.88	-	499.28
7.1.1.1 Pass Loan Loss Provision	1,524.05	688.81	428.95	1,295.67	67.53	-	385.89
7.1.1.2 Watch List Provision	-	287.12	-	1,511.13	68.35	-	113.39
7.1.2 Special Loan Loss Provision	-	3,756.39	327.94	592.02	254.53	-	191.10
7.1.3 Additional Loan Loss Provision	-	0.76	-	-	-	148.07	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	6.90
7.3. Provision for Loss on Investment	-	2.99	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	43.68	33.57	-	-	-	-
8. Loan Written Off	-	-	4.48	64.73	21.28	-	-
9. Provision for Staff Bonus	248.34	289.09	714.73	-	223.17	473.75	151.05
10. Provision for Income Tax	1,652.98	1,697.23	1,928.10	1,543.04	607.30	1,265.79	398.52
11. Others	-	-	-	-	-	43.55	-
12. Net Profit	3,065.46	3,795.48	4,504.44	3,651.50	1,401.24	2,998.00	960.96
Total Expenses	15,086.72	23,276.06	20,666.81	19,869.54	6,899.19	14,049.08	10,675.71
Income							
1. Interest Income	11,927.36	16,263.64	16,839.33	13,693.86	5,323.62	10,370.40	8,906.04
1.1 On Loans and Advances	10,871.73	13,888.56	15,030.19	12,660.91	4,791.77	9,490.35	8,093.14
1.2 On Investment	133.60	2,322.88	1,401.00	970.97	464.43	820.36	687.65
1.2.1 Government Bonds	133.60	1,308.76	1,376.79	970.97	464.31	806.79	687.65
1.2.2 Foreign Bonds	-	-	24.21	-	-	13.57	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,014.12	-	-	0.12	-	-
1.3 On Agency Balance	23.88	-	0.93	55.62	0.22	-	4.79
1.4 On Call Deposit	-	48.55	237.62	-	20.35	-	-
1.5 On Others	898.14	3.64	169.59	6.36	46.84	59.70	120.46
2. Commission and Discount	950.26	289.27	1,564.35	987.26	739.88	716.82	1,078.28
2.1 Bills Purchase and Discount	-	-	0.35	0.58	24.49	0.37	1.56
2.2 Commission	950.26	289.27	1,561.44	986.68	560.84	477.69	421.39
2.3 Others	-	-	2.56	-	154.56	238.76	655.33
3. Exchange Fluctuation Income	453.47	165.79	775.47	782.87	764.06	647.61	332.02
3.1 Due to Change in Exchange Rate	44.38	4.51	643.76	20.00	21.18	-	12.91
3.2 Due to Foreign Currency Transaction	409.09	161.28	131.71	762.87	742.88	647.61	319.12
4. Other Operating Income	425.21	1,320.84	1,353.77	431.94	61.35	273.97	7.34
5. Non Operating Income	225.01	4.10	-	948.63	10.28	2,021.93	9.60
6. Write Back from Provisions for loss	1,105.41	4,841.93	130.50	3,020.90	-	12.78	342.24
7. Recovery of written-off Loan	-	390.50	3.40	4.08	-	-	0.18
8. Income from Extra Ordinary transactions	-	-	-	-	-	5.56	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,086.72	23,276.06	20,666.81	19,869.54	6,899.19	14,049.08	10,675.71

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	4,334.97	7,559.21	5,291.36	5,425.77	14,334.63	6,803.99	7,673.22
1.1 On Deposit Liabilities	4,092.21	7,455.21	5,063.67	5,322.15	13,319.00	6,361.94	7,221.39
1.1.1 Saving Account	663.30	1,516.30	801.89	1,171.10	2,191.19	1,148.12	917.28
1.1.2 Fixed Account	3,359.26	5,821.93	4,166.77	4,116.30	10,935.96	5,119.73	6,175.29
1.1.2.1 Up to 3 months Fixed Account	-	1,322.81	-	361.12	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.56	1,255.20	-	413.25	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	1,312.83	4,166.77	2,763.50	20.69	8.28	-
1.1.2.4 Above 1 year Fixed Account	3,358.70	1,931.09	-	578.43	10,915.27	5,111.45	6,175.29
1.1.3 Call Deposit	69.65	116.98	95.02	34.75	191.85	94.10	128.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	242.75	104.00	227.69	103.62	1,015.62	442.05	451.83
2. Commission Expense	19.15	88.51	76.20	29.57	-	131.04	-
3. Staff Expense	865.89	1,200.09	872.68	1,341.72	2,846.92	1,486.25	1,918.20
4. Office Operating Expenses	609.96	1,026.22	682.27	689.96	1,981.87	1,080.73	1,170.87
5. Foreign Exchange Loss	-	-	-	0.04	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.04	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	4.45	-	-	-	-	49.53	0.29
7. Provision for Risk	1,435.85	268.85	1,001.09	1,022.69	1,193.44	661.54	1,809.50
7.1 Loan loss Provision	1,435.85	268.85	1,001.09	1,022.69	1,193.44	661.54	1,809.50
7.1.1 General Loan loss Provision	875.30	268.85	493.98	917.30	1,363.73	569.64	1,491.62
7.1.1.1 Pass Loan Loss Provision	586.85	268.85	473.35	765.28	1,776.33	569.64	1,182.35
7.1.1.2 Watch List Provision	288.45	-	20.64	152.01	(412.60)	-	309.27
7.1.2 Special Loan Loss Provision	560.55	-	507.11	105.39	(170.30)	91.91	317.89
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	-	-	-	-	158.22	149.43	-
9. Provision for Staff Bonus	361.61	290.75	251.96	208.04	516.43	253.90	319.97
10. Provision for Income Tax	961.90	788.50	731.70	601.14	1,396.75	654.40	878.62
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,292.59	1,828.28	1,535.97	1,271.23	3,251.08	1,630.68	2,001.14
Total Expenses	10,886.38	13,050.40	10,443.24	10,590.16	25,679.32	12,901.49	15,771.81
Income							
1. Interest Income	6,966.18	11,434.83	8,441.25	8,626.80	23,562.13	11,130.09	12,910.17
1.1 On Loans and Advances	6,391.39	10,032.37	7,838.77	8,161.18	21,926.84	10,202.51	11,929.02
1.2 On Investment	458.79	1,376.66	578.54	407.62	1,522.18	755.48	875.70
1.2.1 Government Bonds	77.21	1,352.61	578.54	407.62	1,522.18	18.11	875.70
1.2.2 Foreign Bonds	-	16.87	-	-	-	16.39	-
1.2.3 NRB Bonds	381.57	-	-	-	-	12.43	-
1.2.4 Debenture & Bonds	-	7.17	-	-	-	708.55	-
1.3 On Agency Balance	0.21	-	-	41.94	2.08	-	-
1.4 On Call Deposit	74.75	-	15.97	1.85	39.00	-	-
1.5 On Others	41.04	25.81	7.98	14.22	72.02	172.10	105.45
2. Commission and Discount	982.04	978.90	637.39	681.57	1,612.84	1,142.90	653.30
2.1 Bills Purchase and Discount	15.99	0.17	2.56	0.00	6.05	-	-
2.2 Commission	958.90	978.73	634.84	681.57	1,606.79	1,142.90	249.21
2.3 Others	7.15	-	-	-	-	-	404.09
3. Exchange Fluctuation Income	258.83	379.21	316.46	241.02	311.19	288.05	420.35
3.1 Due to Change in Exchange Rate	7.60	11.97	-	-	33.77	29.97	84.07
3.2 Due to Foreign Currency Transaction	251.24	367.24	316.46	241.02	277.42	258.09	336.28
4. Other Operating Income	358.47	257.46	102.38	437.31	186.01	166.42	495.04
5. Non Operating Income	554.63	-	-	-	7.16	-	27.96
6. Write Back from Provisions for loss	1,707.36	-	933.89	603.45	-	164.25	1,264.98
7. Recovery of written-off Loan	58.86	-	11.86	-	-	9.77	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,886.38	13,050.40	10,443.24	10,590.16	25,679.32	12,901.49	15,771.81

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
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Expenses

1. Interest Expense	5,920.59	9,439.00	8,254.88	12,554.64	7,189.14	8,060.62	5,435.54
1.1 On Deposit Liabilities	5,508.15	8,589.29	7,741.44	12,112.85	6,838.15	7,971.74	4,898.57
1.1.1 Saving Account	1,044.47	1,895.81	1,730.61	2,659.22	1,027.22	964.14	873.65
1.1.2 Fixed Account	4,244.21	6,543.28	5,961.17	9,209.19	5,625.55	6,838.91	3,933.39
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	496.02	-	-
1.1.2.2 3 to 6 months Fixed Account	349.29	537.94	-	2,429.13	287.63	1,275.77	1,905.29
1.1.2.3 6 months to 1 year Fixed Account	1,748.54	2,342.47	5,748.81	2,527.49	3,831.61	4,028.49	112.74
1.1.2.4 Above 1 year Fixed Account	2,146.38	3,662.86	212.36	4,252.58	1,010.29	1,534.65	1,915.36
1.1.3 Call Deposit	219.47	150.19	49.66	244.44	185.38	168.69	91.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	412.44	849.71	513.44	441.78	350.99	88.88	536.97
2. Commission Expense	-	-	25.57	380.25	73.36	-	3.83
3. Staff Expense	1,089.66	1,905.21	2,457.74	2,415.74	909.31	1,028.68	1,256.87
4. Office Operating Expenses	978.44	1,338.08	1,345.52	1,697.30	891.79	903.69	1,103.85
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	-	3.36	-	-	-	-
7. Provision for Risk	1,101.78	860.08	3,282.27	1,185.19	1,006.36	775.79	1,359.65
7.1 Loan loss Provision	1,101.78	860.08	3,282.27	1,185.19	1,006.36	775.79	1,359.65
7.1.1 General Loan loss Provision	780.71	860.08	1,323.75	892.42	500.84	627.87	782.86
7.1.1.1 Pass Loan Loss Provision	511.57	860.08	972.34	1,099.60	500.84	678.02	488.22
7.1.1.2 Watch List Provision	269.15	-	351.41	(207.18)	-	(50.15)	294.64
7.1.2 Special Loan Loss Provision	321.06	-	1,926.48	292.76	505.52	147.92	576.78
7.1.3 Additional Loan Loss Provision	-	-	32.04	-	-	-	-
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	11.45	0.02	-	-	-	-	0.02
9. Provision for Staff Bonus	241.42	459.61	276.30	652.51	253.77	522.14	249.41
10. Provision for Income Tax	631.39	1,300.33	1,555.22	1,746.11	685.16	1,444.44	741.66
11. Others	-	-	-	-	-	-	72.75
12. Net Profit	1,541.39	2,836.11	3,694.47	4,126.51	1,598.79	3,254.78	1,502.99
Total Expenses	11,516.84	18,138.45	20,895.31	24,758.24	12,607.69	15,990.14	11,726.56

Income

1. Interest Income	9,139.96	14,978.85	14,551.38	21,554.99	10,797.29	13,974.52	9,007.85
1.1 On Loans and Advances	8,645.54	13,749.05	13,509.50	19,887.59	9,616.71	13,136.39	8,241.35
1.2 On Investment	462.99	1,150.86	1,035.03	1,625.64	787.44	745.42	653.84
1.2.1 Government Bonds	439.07	1,150.86	1,030.70	1,625.45	787.44	734.57	651.73
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	0.94	-	-	-	-	-	2.01
1.2.4 Debenture & Bonds	22.97	-	4.34	0.19	-	10.85	0.10
1.3 On Agency Balance	-	0.20	-	-	1.10	1.48	0.06
1.4 On Call Deposit	-	63.10	-	-	1.12	-	61.92
1.5 On Others	31.44	15.63	6.84	41.77	390.91	91.23	50.67
2. Commission and Discount	435.51	1,339.05	866.71	1,909.05	825.37	1,240.61	647.78
2.1 Bills Purchase and Discount	47.36	26.42	0.00	-	-	-	88.90
2.2 Commission	388.15	215.85	852.49	1,909.05	819.32	1,217.09	499.04
2.3 Others	-	1,096.78	14.22	-	6.05	23.52	59.84
3. Exchange Fluctuation Income	344.17	494.09	371.85	771.66	455.23	323.86	260.53
3.1 Due to Change in Exchange Rate	0.84	(2.01)	-	105.21	50.67	2.59	18.32
3.2 Due to Foreign Currency Transaction	343.34	496.09	371.85	666.46	404.56	321.27	242.21
4. Other Operating Income	541.55	1,325.91	1,589.35	511.62	116.12	226.91	492.13
5. Non Operating Income	518.03	-	257.12	-	32.80	224.25	208.43
6. Write Back from Provisions for loss	534.08	-	3,258.70	0.38	283.25	-	1,107.74
7. Recovery of written-off Loan	3.51	0.54	-	10.55	97.63	-	-
8. Income from Extra Ordinary transactions	0.02	-	0.21	-	-	-	2.09
9. Net Loss	-	-	-	-	-	-	-
Total Income	11,516.84	18,138.45	20,895.31	24,758.24	12,607.69	15,990.14	11,726.56

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
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Expenses

1. Interest Expense	8,323.03	7,875.97	7,508.82	4,849.59	5,176.09	6,237.84	2,211.06
1.1 On Deposit Liabilities	7,892.46	7,450.70	7,278.82	4,796.27	5,147.67	5,899.15	2,198.34
1.1.1 Saving Account	1,624.52	1,588.84	1,125.27	598.29	756.08	1,195.01	590.06
1.1.2 Fixed Account	5,884.49	5,741.19	6,015.99	4,090.43	4,332.30	4,578.06	1,570.27
1.1.2.1 Up to 3 months Fixed Account	1,039.98	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	332.35	-	-	-	3,446.64	-	163.59
1.1.2.3 6 months to 1 year Fixed Account	2,591.11	-	6,015.99	4,090.43	656.91	4,578.06	1,196.34
1.1.2.4 Above 1 year Fixed Account	1,921.05	5,741.19	-	-	228.75	-	210.34
1.1.3 Call Deposit	179.53	120.68	137.55	107.55	59.29	126.08	38.01
1.1.4 Certificate of Deposit	203.92	-	-	-	-	-	-
1.2 On Borrowing	430.57	425.26	230.00	53.32	28.42	338.69	12.72
2. Commission Expense	138.07	-	74.94	-	-	-	6.24
3. Staff Expense	1,668.04	2,119.25	1,854.39	999.22	975.16	982.36	438.25
4. Office Operating Expenses	1,127.58	1,585.51	1,112.17	689.97	693.31	881.76	303.52
5. Foreign Exchange Loss	-	-	-	-	-	-	0.19
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.19
6. Non Operating Expense	-	-	-	1.32	15.65	-	2.12
7. Provision for Risk	1,252.64	39.67	890.90	560.24	563.03	424.66	1,496.35
7.1 Loan loss Provision	1,252.64	39.67	880.00	560.24	563.03	424.66	1,462.61
7.1.1 General Loan loss Provision	942.85	608.69	639.27	534.59	195.15	379.58	401.60
7.1.1.1 Pass Loan Loss Provision	698.59	767.36	639.27	513.44	468.40	304.65	187.28
7.1.1.2 Watch List Provision	244.26	(158.67)	-	21.16	(273.25)	74.93	214.32
7.1.2 Special Loan Loss Provision	300.51	(552.93)	240.73	25.64	367.88	45.07	1,061.01
7.1.3 Additional Loan Loss Provision	9.29	(16.09)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	33.73
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	10.90	-	-	-	-
8. Loan Written Off	15.21	194.36	56.34	31.41	-	0.98	9.55
9. Provision for Staff Bonus	428.67	312.88	-	86.06	-	360.78	106.99
10. Provision for Income Tax	1,127.39	804.30	942.65	215.17	321.97	970.50	288.87
11. Others	-	-	-	132.14	-	-	-
12. Net Profit	2,730.59	2,011.65	2,302.59	559.38	750.04	2,276.49	674.03
Total Expenses	16,811.24	14,943.58	14,742.79	8,124.50	8,495.26	12,135.39	5,537.18

Income

1. Interest Income	14,001.57	12,907.78	13,313.49	7,061.95	7,782.66	10,689.00	3,778.39
1.1 On Loans and Advances	13,151.92	11,336.11	12,187.40	6,575.74	7,281.92	9,723.46	3,583.75
1.2 On Investment	749.44	1,204.86	833.60	468.24	457.44	944.51	140.01
1.2.1 Government Bonds	717.60	1,204.86	833.43	468.24	411.20	872.89	140.01
1.2.2 Foreign Bonds	27.98	-	-	-	45.27	70.21	-
1.2.3 NRB Bonds	-	-	-	-	0.96	-	-
1.2.4 Debenture & Bonds	3.87	-	0.17	-	-	1.41	-
1.3 On Agency Balance	-	26.30	0.13	0.19	9.84	-	-
1.4 On Call Deposit	8.87	12.73	89.77	14.94	-	-	41.77
1.5 On Others	91.34	327.79	202.59	2.84	33.46	21.03	12.85
2. Commission and Discount	1,176.85	545.89	673.03	137.21	410.80	250.05	221.09
2.1 Bills Purchase and Discount	-	7.98	5.24	-	-	-	-
2.2 Commission	1,176.85	515.56	213.05	135.22	410.80	250.05	7.51
2.3 Others	-	22.35	454.74	2.00	-	-	213.58
3. Exchange Fluctuation Income	455.14	260.10	297.13	235.59	170.19	324.17	-
3.1 Due to Change in Exchange Rate	91.03	131.80	-	9.16	7.45	14.66	-
3.2 Due to Foreign Currency Transaction	364.11	128.29	297.13	226.43	162.75	309.51	-
4. Other Operating Income	258.59	663.33	385.11	341.17	43.65	616.94	149.01
5. Non Operating Income	9.73	519.39	31.25	90.52	79.80	120.41	25.18
6. Write Back from Provisions for loss	870.29	-	42.78	228.33	8.16	134.81	1,337.36
7. Recovery of written-off Loan	38.46	47.09	-	29.72	-	-	26.15
8. Income from Extra Ordinary transactions	0.61	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,811.24	14,943.58	14,742.79	8,124.50	8,495.26	12,135.39	5,537.18

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	3.21	294.88	2,304.17	492.44	343.85	4,791.30	3,485.38
1.1 On Deposit Liabilities	3.21	294.88	2,298.68	487.79	343.85	4,788.18	3,476.30
1.1.1 Saving Account	1.59	72.15	456.99	107.64	98.47	943.15	630.07
1.1.2 Fixed Account	0.93	198.90	1,792.67	367.33	242.75	3,748.24	2,763.48
1.1.2.1 Up to 3 months Fixed Account	0.04	-	143.64	-	9.71	550.51	369.22
1.1.2.2 3 to 6 months Fixed Account	-	-	945.77	303.06	12.14	609.36	423.48
1.1.2.3 6 months to 1 year Fixed Account	0.89	-	494.56	20.77	84.96	1,921.05	1,763.70
1.1.2.4 Above 1 year Fixed Account	-	198.90	208.70	43.49	135.94	667.31	207.07
1.1.3 Call Deposit	0.69	23.83	49.01	12.82	2.63	96.79	82.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.49	4.65	-	3.12	9.08
2. Commission Expense	0.01	-	6.91	6.65	-	-	15.43
3. Staff Expense	8.73	53.04	440.56	138.41	55.98	825.26	508.94
4. Office Operating Expenses	15.56	56.88	362.44	97.88	41.21	565.77	441.11
5. Foreign Exchange Loss	-	-	0.09	-	-	1.10	(0.02)
5.1 Due to Change in Exchange Rates	-	-	0.09	-	-	1.10	(0.02)
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.90	-	-	0.21	-
7. Provision for Risk	0.98	31.27	338.56	144.85	23.62	1,335.71	443.91
7.1 Loan loss Provision	0.90	31.27	338.56	144.85	23.62	1,335.38	436.14
7.1.1 General Loan loss Provision	0.90	31.27	225.74	42.57	23.84	1,193.09	358.98
7.1.1.1 Pass Loan Loss Provision	0.87	31.27	225.74	42.57	24.46	832.93	227.96
7.1.1.2 Watch List Provision	0.03	-	-	-	(0.63)	360.16	131.01
7.1.2 Special Loan Loss Provision	-	-	112.81	102.28	(0.21)	142.29	77.17
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	0.08	-	-	-	-	-	7.77
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	-	-	62.14	21.75	22.23	182.70	129.11
10. Provision for Income Tax	-	-	142.36	58.74	66.68	493.28	348.59
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	50.88	416.93	137.05	155.58	1,150.98	813.38
Total Expenses	28.49	486.94	4,075.06	1,097.77	709.15	9,346.31	6,185.83
Income							
1. Interest Income	2.25	458.27	3,502.11	925.31	608.65	7,495.88	5,421.91
1.1 On Loans and Advances	1.38	453.85	3,313.88	896.41	579.01	7,043.64	5,137.45
1.2 On Investment	-	-	129.54	8.97	15.50	396.36	231.54
1.2.1 Government Bonds	-	-	129.54	8.97	15.50	276.57	231.54
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	119.79	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.88	4.42	30.08	19.93	14.14	26.62	43.71
1.5 On Others	-	-	28.61	-	-	29.26	9.21
2. Commission and Discount	-	28.67	225.62	77.92	2.68	51.34	111.17
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	28.67	213.50	7.01	1.26	50.53	90.29
2.3 Others	-	-	12.12	70.91	1.42	0.81	20.88
3. Exchange Flactuation Income	-	-	0.02	-	-	6.76	0.04
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	6.76	0.04
4. Other Operating Income	0.88	-	241.17	-	33.38	560.09	620.16
5. Non Operating Income	1.59	-	0.13	47.00	64.43	429.99	9.89
6. Write Back from Provisions for loss	12.97	-	106.03	47.54	-	802.25	22.66
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	10.80	-	-	-	-	-	-
Total Income	28.49	486.94	4,075.06	1,097.77	709.15	9,346.31	6,185.83

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhuh	Sahara
Expenses							
1. Interest Expense	2,556.06	25.53	2,788.07	1,869.68	2,242.90	197.34	51.86
1.1 On Deposit Liabilities	2,513.86	25.53	2,780.01	1,856.08	2,229.83	197.34	51.86
1.1.1 Saving Account	425.07	5.79	434.75	571.35	335.80	58.33	37.36
1.1.2 Fixed Account	2,041.11	19.43	2,285.64	1,269.24	1,835.53	129.67	11.46
1.1.2.1 Up to 3 months Fixed Account	223.13	-	182.47	-	51.59	-	-
1.1.2.2 3 to 6 months Fixed Account	435.17	-	330.69	171.84	85.40	31.82	1.43
1.1.2.3 6 months to 1 year Fixed Account	997.51	13.28	1,419.46	233.78	553.20	68.80	0.67
1.1.2.4 Above 1 year Fixed Account	385.29	6.15	353.01	863.62	1,145.34	29.05	9.36
1.1.3 Call Deposit	47.69	0.32	59.62	15.49	58.50	9.34	3.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	42.20	-	8.06	13.60	13.07	-	-
2. Commission Expense	5.07	-	-	-	-	1.32	-
3. Staff Expense	487.95	12.30	428.38	402.49	296.50	70.64	22.10
4. Office Operating Expenses	381.37	12.72	404.42	268.04	268.38	59.31	38.69
5. Foreign Exchange Loss	-	-	-	-	0.02	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	0.02	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	6.98	-	1.07	-	0.01	-	-
7. Provision for Risk	291.50	6.79	324.22	300.00	725.57	60.29	-
7.1 Loan loss Provision	291.50	6.79	324.22	300.00	725.57	60.29	-
7.1.1 General Loan loss Provision	248.12	2.56	251.18	156.03	293.24	19.01	-
7.1.1.1 Pass Loan Loss Provision	248.12	1.95	272.22	138.54	173.12	19.01	-
7.1.1.2 Watch List Provision	-	0.60	(21.04)	17.49	120.11	-	-
7.1.2 Special Loan Loss Provision	43.38	4.23	73.05	143.97	422.07	41.29	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	10.27	-	-
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	-	-	-	-	3.93	-	-
9. Provision for Staff Bonus	99.56	0.78	106.03	-	80.56	4.56	-
10. Provision for Income Tax	268.81	2.35	318.60	239.90	209.52	13.67	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	627.22	5.49	741.68	514.53	515.55	31.90	18.95
Total Expenses	4,724.52	65.96	5,112.47	3,594.63	4,342.94	439.02	131.61
Income							
1. Interest Income	4,046.39	51.30	4,295.20	3,186.65	3,462.73	366.75	119.82
1.1 On Loans and Advances	3,798.13	48.51	4,098.86	3,020.82	3,296.45	358.94	119.82
1.2 On Investment	233.71	-	127.71	118.53	113.07	0.61	-
1.2.1 Government Bonds	233.71	-	127.71	118.53	110.68	0.17	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	2.40	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.43	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	14.55	-	46.02	47.30	39.22	7.20	-
1.5 On Others	-	2.79	22.61	-	13.99	-	-
2. Commission and Discount	275.89	0.17	22.47	184.91	7.91	24.87	0.89
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	0.14	22.47	184.91	7.91	24.87	0.89
2.3 Others	275.89	0.02	-	-	-	-	-
3. Exchange Flactuation Income	0.04	-	5.65	-	-	-	-
3.1 Due to Change in Exchange Rate	0.04	-	(0.58)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	6.24	-	-	-	-
4. Other Operating Income	78.25	2.56	287.57	41.60	173.33	42.02	10.89
5. Non Operating Income	287.69	9.44	501.58	-	179.39	-	-
6. Write Back from Provisions for loss	36.26	2.48	-	181.46	496.60	5.38	-
7. Recovery of written-off Loan	-	-	-	-	22.99	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,724.52	65.96	5,112.47	3,594.63	4,342.94	439.02	131.61

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
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Expenses

1. Interest Expense	37.41	231.78	100.11	6.80	2.34	510.09	762.29
1.1 On Deposit Liabilities	37.41	231.48	100.11	6.80	2.34	508.86	750.47
1.1.1 Saving Account	21.86	57.97	22.19	6.80	2.07	143.62	124.38
1.1.2 Fixed Account	14.51	165.38	74.43	-	-	345.34	601.18
1.1.2.1 Up to 3 months Fixed Account	0.73	-	-	-	-	65.16	12.41
1.1.2.2 3 to 6 months Fixed Account	1.02	53.29	15.03	-	-	98.46	12.83
1.1.2.3 6 months to 1 year Fixed Account	10.23	52.43	58.27	-	-	106.68	296.85
1.1.2.4 Above 1 year Fixed Account	2.53	59.66	1.12	-	-	75.05	279.08
1.1.3 Call Deposit	1.05	8.13	3.50	-	0.27	19.91	24.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.30	-	-	-	1.22	11.82
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	26.91	87.12	37.46	4.83	2.76	111.53	100.95
4. Office Operating Expenses	13.41	78.64	31.39	16.11	21.70	100.59	86.33
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	24.83	83.02	46.91	-	-	-	140.51
7.1 Loan loss Provision	24.83	83.02	46.91	-	-	-	140.51
7.1.1 General Loan loss Provision	5.05	32.87	26.47	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.51	26.07	14.27	-	-	-	-
7.1.1.2 Watch List Provision	3.54	6.80	12.20	-	-	-	-
7.1.2 Special Loan Loss Provision	19.79	50.14	20.44	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	140.51
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	-	-	1.00	-	-	0.31	-
9. Provision for Staff Bonus	-	9.83	1.81	-	-	36.45	-
10. Provision for Income Tax	3.40	26.55	4.88	-	-	126.19	77.76
11. Others	-	-	-	-	-	-	-
12. Net Profit	7.94	61.94	11.39	22.73	27.78	201.90	183.19
Total Expenses	113.91	578.87	234.96	50.46	54.58	1,087.06	1,351.03

Income

1. Interest Income	81.73	449.05	183.38	15.16	5.13	725.94	1,027.84
1.1 On Loans and Advances	80.92	434.91	176.75	15.16	1.23	687.40	865.09
1.2 On Investment	-	6.25	3.27	-	-	21.73	141.48
1.2.1 Government Bonds	-	6.25	-	-	-	21.73	141.48
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	3.27	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.82	7.88	3.36	-	3.90	16.81	21.27
1.5 On Others	-	-	-	-	-	-	-
2. Commission and Discount	1.61	34.69	0.71	-	-	1.22	68.06
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.61	34.69	0.71	-	-	1.22	68.06
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	4.67	0.43	11.11	0.64	0.00	31.24	61.11
5. Non Operating Income	-	-	-	1.52	46.70	98.45	194.03
6. Write Back from Provisions for loss	25.90	94.71	39.77	33.14	2.74	230.21	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	113.91	578.87	234.96	50.46	54.58	1,087.06	1,351.03

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	451.12	201.94	156.48	236.04	606.29	383.79	34.39
1.1 On Deposit Liabilities	448.80	200.48	154.55	236.04	605.55	383.42	34.39
1.1.1 Saving Account	79.46	51.84	32.13	58.03	105.56	79.75	7.18
1.1.2 Fixed Account	352.97	140.82	113.94	176.82	495.56	303.67	27.20
1.1.2.1 Up to 3 months Fixed Account	17.78	-	19.36	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	127.19	-	13.44	7.74	58.11	46.67	-
1.1.2.3 6 months to 1 year Fixed Account	198.60	140.82	63.12	4.57	84.03	181.78	-
1.1.2.4 Above 1 year Fixed Account	9.40	-	18.02	164.51	353.42	75.22	27.20
1.1.3 Call Deposit	16.37	7.82	8.48	1.19	4.42	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.33	1.46	1.93	-	0.74	0.37	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	57.62	77.17	51.39	16.84	109.19	58.02	4.22
4. Office Operating Expenses	44.85	49.15	50.57	15.73	71.65	45.43	6.10
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	-	-	0.22	-
7. Provision for Risk	43.84	254.28	9.15	142.30	37.08	10.58	2.86
7.1 Loan loss Provision	43.84	254.28	9.15	142.30	37.08	10.58	2.86
7.1.1 General Loan loss Provision	43.84	26.58	(0.16)	33.06	30.31	16.09	2.42
7.1.1.1 Pass Loan Loss Provision	2.05	15.56	22.51	10.98	30.31	20.01	2.42
7.1.1.2 Watch List Provision	41.79	11.02	(22.67)	22.08	-	(3.92)	-
7.1.2 Special Loan Loss Provision	-	227.70	13.30	109.24	6.77	(5.50)	0.44
7.1.3 Additional Loan Loss Provision	-	-	(4.00)	-	-	-	-
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	-	22.44	-	-	-	-	-
9. Provision for Staff Bonus	18.60	-	-	9.90	20.17	17.34	2.22
10. Provision for Income Tax	53.38	(1.98)	17.64	26.72	54.46	46.81	6.66
11. Others	-	-	-	-	-	-	-
12. Net Profit	114.04	82.38	41.15	62.35	127.08	109.23	15.54
Total Expenses	783.46	685.39	326.40	509.89	1,025.94	671.43	71.99
Income							
1. Interest Income	660.86	305.88	236.19	351.18	926.20	569.68	60.33
1.1 On Loans and Advances	584.21	281.56	214.98	337.73	884.61	510.10	60.33
1.2 On Investment	69.27	9.82	17.73	-	24.70	51.10	-
1.2.1 Government Bonds	69.27	9.82	-	-	24.56	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	17.73	-	0.14	51.10	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.39	12.68	1.94	13.45	14.56	8.48	-
1.5 On Others	-	1.82	1.55	-	2.33	-	-
2. Commission and Discount	0.74	1.25	8.63	0.54	0.31	42.83	9.45
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.74	1.25	8.63	0.04	0.31	42.83	-
2.3 Others	-	-	-	0.50	-	-	9.45
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	83.68	10.17	61.13	15.02	58.66	57.40	-
5. Non Operating Income	0.81	15.46	1.45	2.48	6.75	1.52	-
6. Write Back from Provisions for loss	37.38	351.03	18.99	140.68	34.02	-	2.21
7. Recovery of written-off Loan	-	1.61	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	783.46	685.39	326.40	509.89	1,025.94	671.43	71.99

Profit and Loss Statement of upto Asar end, 2078(Mid-July, 2021)

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	31.73	3.89	415.03	1,029.92	668.46	404.68
1.1 On Deposit Liabilities	31.73	3.11	415.03	1,001.58	643.54	403.75
1.1.1 Saving Account	9.90	0.21	77.16	187.33	113.26	106.36
1.1.2 Fixed Account	19.83	-	322.99	795.68	482.45	297.39
1.1.2.1 Up to 3 months Fixed Account	7.63	-	14.69	69.98	130.61	-
1.1.2.2 3 to 6 months Fixed Account	1.90	-	54.24	25.91	100.64	34.21
1.1.2.3 6 months to 1 year Fixed Account	4.02	-	201.07	434.18	152.41	34.56
1.1.2.4 Above 1 year Fixed Account	6.28	-	53.00	265.61	98.79	228.62
1.1.3 Call Deposit	2.00	2.90	14.87	18.58	47.83	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	0.78	-	28.34	24.92	0.94
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	31.09	5.72	70.98	131.61	93.05	81.61
4. Office Operating Expenses	27.08	4.17	52.57	118.86	78.61	78.17
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-
7. Provision for Risk	21.09	-	39.10	105.91	18.40	85.98
7.1 Loan loss Provision	21.09	-	39.10	105.91	18.40	85.98
7.1.1 General Loan loss Provision	20.59	-	39.10	56.14	78.77	33.89
7.1.1.1 Pass Loan Loss Provision	20.48	-	39.10	56.14	20.09	11.91
7.1.1.2 Watch List Provision	0.11	-	-	-	58.68	21.98
7.1.2 Special Loan Loss Provision	0.50	-	-	49.77	(60.38)	52.09
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	68.78	-	-	-	-	-
9. Provision for Staff Bonus	0.38	-	16.25	31.15	89.93	21.68
10. Provision for Income Tax	-	-	43.88	84.12	240.21	58.55
11. Others	-	-	-	-	-	-
12. Net Profit	4.44	-	102.38	196.27	569.18	136.61
Total Expenses	184.58	13.78	740.18	1,697.85	1,757.84	867.28

Income

1. Interest Income	55.56	0.20	600.26	1,333.84	949.57	555.61
1.1 On Loans and Advances	50.13	-	523.60	1,212.18	915.55	501.59
1.2 On Investment	3.24	-	57.73	93.76	23.10	39.97
1.2.1 Government Bonds	3.24	-	-	93.76	23.10	39.97
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	57.73	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	2.16	0.20	10.82	27.90	-	13.42
1.5 On Others	0.04	-	8.10	-	10.92	0.63
2. Commission and Discount	0.09	-	2.88	13.22	45.59	1.69
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.06	-	2.10	13.22	0.16	1.69
2.3 Others	0.03	-	0.78	-	45.43	-
3. Exchange Flactuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	7.48	0.00	49.33	304.41	762.69	38.66
5. Non Operating Income	10.87	3.06	63.82	7.06	-	264.61
6. Write Back from Provisions for loss	107.53	-	23.90	38.95	-	6.70
7. Recovery of written-off Loan	0.02	2.46	-	0.37	-	-
8. Income from Extra Ordinary transactions	3.04	-	-	-	-	-
9. Net Loss	-	8.06	-	-	-	-
Total Income	184.58	13.78	740.18	1,697.85	1,757.84	867.28

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,548.62	14,006.01	7,159.18	7,354.32	3,740.29	7,932.44	4,358.28
Fishery Related	389.61	821.73	26.75	221.44	-	145.14	53.41
Mining Related	1,507.13	-	132.57	397.68	9.49	-	191.45
Manufacturing (Producing) Related	32,832.84	19,800.36	47,435.86	55,148.16	13,090.63	46,656.72	30,610.56
Construction	18,125.39	20,374.36	734.42	7,889.60	13,216.78	4,792.15	4,214.70
Electricity, Gas and Water	8,767.54	10,429.15	10,717.03	14,860.22	2,527.82	2,154.07	5,626.30
Metal Products, Mach. & Ele. Eqp.	5,599.70	2,808.39	1,291.66	1,175.32	2,740.73	6,978.43	2,610.74
Tras., Com. and Public Utilities	2,659.45	3,206.53	1,557.90	1,316.06	2,061.12	2,859.24	330.73
Wholesaler & Retailer	19,777.42	49,581.65	50,916.30	28,327.05	20,065.44	27,895.06	21,727.42
Finance, Insurance and Real Estate	6,371.02	29,230.91	9,226.03	9,375.57	5,080.20	13,553.10	5,077.71
Hotel or Restaurant	5,391.55	10,476.16	5,565.20	12,413.04	1,529.49	6,808.88	5,077.03
Other Services	5,397.11	6,126.79	9,727.05	17,328.57	776.32	4,811.33	1,930.29
Consumption Loans	19,997.66	26,478.34	3,255.35	4,875.20	4,501.57	2,554.35	1,097.45
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	11,653.37	2,444.55	57,866.01	6,117.04	2,427.77	5,462.28	18,672.26
TOTAL sectorwise	145,018.39	196,001.53	205,611.30	167,182.70	71,906.44	132,858.37	101,578.34

Product Wise

Term Loan	30,962.50	36,551.02	37,677.38	50,464.75	6,135.48	29,081.26	22,089.03
Overdraft	19,697.29	21,168.14	23,810.57	16,918.85	5,112.14	10,659.71	845.38
Trust Receipt Loan / Import Loan	4,991.74	1,073.06	19,243.36	23,513.81	8,772.82	21,646.85	13,031.63
Demand & Other Working Capital Loan	25,025.15	60,987.70	55,330.70	51,294.88	21,176.33	42,518.82	31,830.19
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,208.59	16,934.17	15,349.93	2,086.86	8,336.47	3,897.01	2,412.87
Real Estate Loan	7,333.16	13,116.70	13,022.81	4,939.75	5,201.72	5,122.53	4,839.23
Margin Nature Loan	5,407.02	6,720.71	6,008.50	2,524.27	-	2,056.86	-
Hire Purchase Loan	2,554.51	4,663.09	4,229.88	2,793.25	3,798.45	6,890.26	2,407.36
Deprived Sector Loan	9,730.69	14,865.22	11,882.51	8,485.63	4,182.37	6,395.00	6,129.97
Bills Purchased	2.80	30.13	-	490.74	418.99	29.41	0.08
Other Product	32,104.96	19,891.59	19,055.65	3,669.91	8,771.66	4,560.66	17,992.61
Total Product wise Loan	145,018.39	196,001.53	205,611.30	167,182.70	71,906.44	132,858.37	101,578.34

Collateral Wise

Gold and Silver	11,765.98	16,556.06	790.00	1,337.88	-	-	-
Government Securities	1.69	518.37	14.97	0.81	-	-	-
Non Governmental Securities	66.29	6,716.81	8,757.78	2,524.27	-	2,056.86	-
Fixed Deposit Receipts	396.60	467.78	908.51	602.64	6,351.38	650.16	860.06
Own	396.60	467.78	867.43	602.64	6,257.27	650.16	860.06
Other Licences Institutions	-	-	41.09	-	94.11	-	-
Collateral of Properties	127,907.92	153,602.27	168,983.46	146,398.34	58,192.08	124,767.18	74,852.59
Fixed Assets	113,927.91	153,519.66	96,375.74	120,767.62	40,992.98	124,497.84	51,378.99
Current Assets	13,980.01	82.61	72,607.73	25,630.72	17,199.10	269.34	23,473.60
Against security of Bill	10.05	19.06	9,028.85	40.56	-	29.41	13,031.63
Domestic Bills	-	13.17	-	-	-	19.86	-
Foreign Bills	10.05	5.89	9,028.85	40.56	-	9.55	13,031.63
Against Guarantee	4,287.11	18,063.45	4,581.88	5,414.22	1,488.81	5,285.13	5,555.64
Government Guarantee	28.36	-	0.84	383.59	138.81	-	156.09
Institutional Guarantee	3,072.53	15,630.42	3,255.20	4,748.89	1,350.00	-	4,751.26
Personal Guarantee	400.30	2,431.87	1,325.83	281.14	-	-	-
Collective Guarantee	2.62	1.16	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	249.62	648.29
Other Guarantee	741.51	-	-	0.60	-	5,035.51	-
Credit Card	-	-	287.16	30.63	281.41	69.63	-
Others	582.78	57.73	12,258.69	10,833.35	5,592.77	-	7,278.42
Total	145,018.39	196,001.53	205,611.30	167,182.70	71,906.44	132,858.37	101,578.34

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	5,791.12	9,713.10	4,230.61	4,356.00	18,098.64	6,101.83	5,558.95
Fishery Related	363.97	125.67	74.72	238.11	1,218.17	189.77	268.46
Mining Related	460.01	8.31	23.53	1,122.37	-	143.74	1,159.41
Manufacturing (Producing) Related	8,706.26	19,604.96	22,391.62	14,678.01	12,794.18	26,640.02	32,865.35
Construction	12,266.58	23,077.06	4,118.99	11,747.56	36,464.78	7,259.06	12,645.96
Electricity, Gas and Water	4,589.13	5,975.60	4,927.17	6,209.99	2,301.65	6,616.99	7,914.43
Metal Products, Mach. & Ele. Eqp.	1,842.62	1,778.27	2,728.36	1,701.04	342.96	1,184.55	5,683.01
Tras., Com. and Public Utilities	2,263.36	2,251.01	2,221.72	1,732.63	2,718.31	2,659.04	7,660.67
Wholesaler & Retailer	10,076.09	34,951.04	24,474.53	16,226.64	55,064.48	25,019.27	17,483.55
Finance, Insurance and Real Estate	5,499.63	11,813.15	9,017.33	5,134.50	20,443.58	8,076.26	8,755.90
Hotel or Restaurant	2,987.68	2,824.87	5,568.21	3,346.05	9,705.97	4,220.69	8,004.69
Other Services	8,279.83	4,546.51	7,171.41	3,788.70	5,836.19	6,818.04	6,910.76
Consumption Loans	2,383.02	5,415.40	6,980.83	2,945.92	10,747.64	2,827.82	6,517.63
Local Government	-	-	-	-	-	129.84	-
Others	5,692.29	12,868.84	4,958.97	26,679.84	89,102.97	18,486.47	22,343.22
TOTAL sectorwise	71,201.59	134,953.81	98,888.00	99,907.37	264,839.52	116,373.42	143,772.00

Product Wise

Term Loan	13,547.92	28,686.83	24,164.55	29,626.40	24,061.30	23,375.14	43,463.11
Overdraft	7,034.03	29,508.04	19,758.45	21,721.64	82,314.04	11,440.05	22,907.07
Trust Receipt Loan / Import Loan	2,298.74	9,373.93	5,501.66	2,970.32	219.36	6,497.83	9,746.46
Demand & Other Working Capital Loan	18,321.72	19,372.17	16,335.97	13,573.50	43,127.95	13,415.74	35,578.42
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,832.51	21,450.31	3,631.34	5,135.75	33,767.63	5,649.97	5,859.89
Real Estate Loan	2,200.64	3,576.17	4,244.50	1,234.10	16,421.12	4,992.73	1,535.12
Margin Nature Loan	2,267.56	2,698.21	1,747.17	2,126.15	5,030.70	656.69	4,890.78
Hire Purchase Loan	6,284.17	4,212.83	5,477.16	5,017.84	10,268.44	6,437.73	4,481.83
Deprived Sector Loan	5,428.21	8,186.42	5,184.07	5,725.85	11,887.54	6,383.90	7,804.47
Bills Purchased	142.70	-	862.34	-	-	118.58	65.05
Other Product	9,843.39	7,888.90	11,980.79	12,775.82	37,741.45	37,405.07	7,439.82
Total Product wise Loan	71,201.59	134,953.81	98,888.00	99,907.37	264,839.52	116,373.42	143,772.00

Collateral Wise

Gold and Silver	472.42	-	28.38	61.88	56.41	271.88	10.78
Government Securities	-	1.41	-	-	-	5.23	18.85
Non Governmental Securities	2,323.73	1,898.27	-	2,126.16	5,030.70	-	5,014.58
Fixed Deposit Receipts	283.85	826.30	401.10	394.08	735.23	502.55	290.11
Own	283.36	826.30	401.10	394.08	735.23	422.89	289.90
Other Licences Institutions	0.50	-	-	-	-	79.66	0.21
Collateral of Properties	65,165.31	113,104.97	90,335.00	92,118.87	242,363.77	106,020.61	130,694.34
Fixed Assets	64,169.13	65,045.29	86,782.14	90,150.07	232,202.97	58,057.46	125,775.15
Current Assets	996.18	48,059.67	3,552.86	1,968.80	10,160.80	47,963.16	4,919.19
Against security of Bill	197.40	7,472.35	792.63	853.87	-	182.15	1.60
Domestic Bills	123.43	78.01	-	-	-	98.78	-
Foreign Bills	73.97	7,394.34	792.63	853.87	-	83.36	1.60
Against Guarantee	2,531.40	9,311.09	5,754.70	3,588.83	15,263.75	2,605.98	6,115.54
Government Guarantee	102.53	198.73	210.83	74.74	216.53	156.68	165.23
Institutional Guarantee	2,327.18	8,059.35	4,362.69	3,514.09	14,475.58	619.65	5,233.81
Personal Guarantee	99.25	1,053.02	149.39	-	-	1,670.82	569.42
Collective Guarantee	0.75	-	-	-	-	2.24	144.16
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	1.69	-	188.01	-	571.64	156.59	2.91
Credit Card	78.16	52.92	17.04	19.05	102.10	181.72	55.16
Others	149.31	2,286.50	1,559.16	744.65	1,287.56	6,603.31	1,571.04
Total	71,201.59	134,953.81	98,888.00	99,907.37	264,839.52	116,373.42	143,772.00

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	4,272.67	11,180.91	46,069.70	10,673.50	9,787.42	10,663.80	8,746.36
Fishery Related	274.90	408.02	540.50	438.23	293.02	524.94	306.83
Mining Related	77.83	229.95	292.07	185.00	689.88	235.86	10.28
Manufacturing (Producing) Related	18,071.09	25,628.15	9,446.95	46,445.98	17,034.16	15,245.13	12,326.82
Construction	24,867.67	10,160.24	7,600.54	27,275.19	6,063.67	15,811.27	18,496.45
Electricity, Gas and Water	7,569.94	7,017.32	6,708.17	16,786.21	7,588.74	10,787.04	6,301.48
Metal Products, Mach. & Ele. Eqp.	3,967.55	3,205.61	491.07	1,052.77	441.82	1,426.61	1,611.56
Tras., Com. and Public Utilities	4,230.64	5,598.94	1,910.07	6,802.41	3,033.89	2,922.82	381.43
Wholesaler & Retailer	21,641.07	40,637.15	31,508.91	55,959.28	22,868.85	16,670.45	24,351.67
Finance, Insurance and Real Estate	6,883.59	9,236.89	1,323.90	15,941.27	8,009.80	20,618.09	6,879.38
Hotel or Restaurant	4,667.64	6,896.03	4,123.68	9,747.82	2,556.08	11,152.56	3,628.42
Other Services	3,689.96	6,177.75	3,688.58	9,345.42	5,295.72	7,925.54	2,884.37
Consumption Loans	6,185.89	8,164.83	23,239.77	12,274.58	8,188.62	11,243.59	3,942.48
Local Government	136.67	150.58	-	-	-	-	-
Others	2,117.82	30,986.68	14,526.82	29,577.37	31,790.66	17,755.14	13,507.27
TOTAL sectorwise	108,654.91	165,679.05	151,470.73	242,505.02	123,642.36	142,982.82	103,374.81

Product Wise

Term Loan	24,476.96	44,481.30	9,289.95	54,263.21	29,401.16	38,702.90	12,510.78
Overdraft	6,067.74	31,009.25	7,409.63	45,933.21	16,598.33	37,527.06	17,275.29
Trust Receipt Loan / Import Loan	8,277.23	8,539.33	111.01	15,895.63	4,520.22	2,313.14	4,738.15
Demand & Other Working Capital Loan	24,789.08	39,279.10	98,067.81	48,775.89	15,528.01	17,594.39	17,345.98
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,072.49	7,159.32	6,928.71	20,256.30	7,699.49	7,265.47	14,135.09
Real Estate Loan	4,010.73	6,665.76	1,060.40	4,131.98	5,443.27	12,130.26	4,006.71
Margin Nature Loan	3,010.02	5,872.97	256.62	7,144.01	5,608.22	4,276.88	2,646.17
Hire Purchase Loan	2,259.69	7,810.47	1,904.17	11,043.34	5,609.12	6,928.66	4,049.87
Deprived Sector Loan	6,698.86	11,623.02	24,767.49	14,624.59	12,039.21	7,522.43	7,127.40
Bills Purchased	296.62	16.13	-	-	25.90	325.88	1,503.65
Other Product	23,695.51	3,222.41	1,674.94	20,436.85	21,169.43	8,395.74	18,035.72
Total Product wise Loan	108,654.91	165,679.05	151,470.73	242,505.02	123,642.36	142,982.82	103,374.81

Collateral Wise

Gold and Silver	299.02	1.89	75.29	14.96	940.90	4,972.60	-
Government Securities	-	10.54	-	-	3.53	-	-
Non Governmental Securities	-	5,849.08	-	130.31	5,655.96	4,673.50	2,646.17
Fixed Deposit Receipts	656.61	1,213.88	536.20	1,270.17	647.70	714.50	664.25
Own	656.61	1,208.07	536.20	1,270.17	637.07	714.50	664.25
Other Licences Institutions	-	5.80	-	-	10.63	-	-
Collateral of Properties	98,157.38	145,472.59	150,859.24	202,537.73	93,016.65	123,371.81	96,304.71
Fixed Assets	70,454.37	81,522.12	150,859.24	116,751.33	72,903.77	121,533.93	92,466.06
Current Assets	27,703.01	63,950.47	-	85,786.39	20,112.88	1,837.88	3,838.65
Against security of Bill	-	4,982.19	-	-	4,427.33	-	1,503.65
Domestic Bills	-	17.35	-	-	144.35	-	-
Foreign Bills	-	4,964.85	-	-	4,282.98	-	1,503.65
Against Guarantee	136.67	7,377.15	-	1,391.16	4,298.02	6,763.29	2,093.46
Government Guarantee	136.67	145.02	-	21.94	2.37	153.82	-
Institutional Guarantee	-	7,067.01	-	946.25	824.92	6,500.67	1,941.23
Personal Guarantee	-	158.92	-	384.34	2,525.07	106.89	57.70
Collective Guarantee	-	-	-	38.63	940.12	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	6.20	-	-	5.54	1.92	94.53
Credit Card	50.89	262.62	-	224.54	57.30	70.26	104.20
Others	9,354.34	509.12	-	36,936.15	14,594.96	2,416.86	58.36
Total	108,654.91	165,679.05	151,470.73	242,505.02	123,642.36	142,982.82	103,374.81

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
Sector Wise							
Agricultural and Forest Related	7,960.21	6,743.86	6,076.62	5,419.83	3,638.97	6,051.36	1,972.00
Fishery Related	200.44	134.18	136.99	66.83	185.05	169.46	72.13
Mining Related	196.84	-	853.82	97.17	233.39	-	1.54
Manufacturing (Producing) Related	36,771.50	25,222.89	23,770.76	13,200.47	14,267.86	20,828.19	1,531.54
Construction	16,934.64	16,233.86	10,195.35	4,488.23	8,850.74	11,499.13	4,119.68
Electricity, Gas and Water	11,742.95	7,366.44	7,277.79	5,073.32	6,647.86	7,998.71	691.56
Metal Products, Mach. & Ele. Eqp.	1,799.27	2,557.92	1,103.25	1,037.53	1,469.22	1,192.86	177.03
Tras., Com. and Public Utilities	2,268.57	3,456.93	2,515.86	2,749.15	2,302.27	5,157.36	1,431.56
Wholesaler & Retailer	44,209.09	21,241.97	30,225.91	17,679.99	13,713.13	21,356.62	6,806.49
Finance, Insurance and Real Estate	9,193.68	15,629.20	18,831.84	10,602.42	8,631.25	9,184.36	4,689.02
Hotel or Restaurant	5,309.74	14,202.86	7,289.86	3,599.66	3,719.57	4,127.12	909.48
Other Services	3,795.02	14,541.03	5,239.19	2,894.17	4,003.17	4,755.01	781.65
Consumption Loans	6,405.63	5,405.01	7,276.89	6,179.31	4,575.50	1,697.80	3,082.63
Local Government	-	-	-	81.00	-	-	-
Others	11,256.33	9,520.80	20,324.08	9,868.70	9,150.60	28,674.79	9,237.29
TOTAL sectorwise	158,043.92	142,256.95	141,118.21	83,037.77	81,388.56	122,692.76	35,503.60

Product Wise

Term Loan	41,591.76	46,787.71	28,173.73	21,242.93	23,094.30	26,608.31	9,019.00
Overdraft	16,242.08	15,278.79	20,516.56	15,009.74	14,742.92	12,145.20	8,830.40
Trust Receipt Loan / Import Loan	7,280.22	7,321.88	6,335.90	5,543.70	1,083.38	4,785.82	-
Demand & Other Working Capital Loan	27,227.53	26,984.01	32,084.36	17,667.26	18,438.16	24,656.54	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	12,775.54	10,643.65	8,001.49	2,540.48	4,484.20	6,472.67	3,533.05
Real Estate Loan	4,537.76	2,586.95	11,367.63	4,161.60	5,851.50	5,403.95	1,978.59
Margin Nature Loan	3,903.45	3,091.59	4,146.54	3,830.34	2,778.73	2,221.04	2,000.23
Hire Purchase Loan	5,138.11	6,168.46	5,195.63	2,717.86	2,429.06	4,121.69	1,648.10
Deprived Sector Loan	7,644.27	10,702.01	7,409.53	6,067.69	3,858.23	7,371.22	5,058.64
Bills Purchased	-	-	-	13.90	26.24	34.02	-
Other Product	31,703.21	12,691.88	17,886.85	4,242.26	4,601.85	28,872.30	3,435.59
Total Product wise Loan	158,043.92	142,256.95	141,118.21	83,037.77	81,388.56	122,692.76	35,503.60

Collateral Wise

Gold and Silver	126.53	53.09	475.27	111.83	39.81	28.67	432.45
Government Securities	-	7.00	6.88	81.00	-	-	-
Non Governmental Securities	3,903.45	3,074.83	4,528.63	3,837.05	2,778.73	0.10	2,000.23
Fixed Deposit Receipts	753.63	2,763.08	577.91	516.45	231.49	560.82	353.93
Own	753.63	2,763.08	577.91	516.45	231.49	560.82	353.93
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	151,345.67	121,347.88	127,848.70	74,274.06	75,495.99	115,309.35	27,740.93
Fixed Assets	137,341.15	118,135.98	124,621.36	74,021.91	59,276.86	97,714.64	27,740.93
Current Assets	14,004.52	3,211.90	3,227.33	252.15	16,219.14	17,594.71	-
Against security of Bill	0.00	4,892.43	11.48	-	26.57	123.18	-
Domestic Bills	-	33.04	-	-	26.57	-	-
Foreign Bills	0.00	4,859.40	11.48	-	-	123.18	-
Against Guarantee	544.45	9,042.74	2,559.82	3,868.85	2,582.39	44.64	4,975.67
Government Guarantee	87.07	123.89	2.69	16.54	-	-	-
Institutional Guarantee	7.60	7,986.28	2,356.17	3,741.21	2,411.94	-	4,601.53
Personal Guarantee	391.11	834.80	188.42	61.71	170.42	44.64	226.06
Collective Guarantee	22.51	90.26	12.54	44.29	0.03	-	148.08
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	36.16	7.50	-	5.09	-	-	-
Credit Card	48.41	2.24	81.92	-	42.37	32.52	-
Others	1,321.78	1,073.65	5,027.61	348.53	191.22	6,593.48	0.39
Total	158,043.92	142,256.95	141,118.21	83,037.77	81,388.56	122,692.76	35,503.60

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
Sector Wise								
Agricultural and Forest Related	21.66	504.50	1,035.41	402.96	362.73	7,657.81	2,874.69	2,899.58
Fishery Related	-	-	22.58	16.46	1.87	106.65	163.90	85.38
Mining Related	-	-	12.18	1.53	-	-	59.08	4.99
Manufacturing (Producing) Related	3.70	338.81	1,939.23	771.53	340.28	2,868.76	2,021.66	1,958.18
Construction	7.91	100.52	5,856.79	1,291.76	1,013.84	12,204.54	8,544.67	2,295.24
Electricity, Gas and Water	-	-	494.06	26.11	-	244.70	174.60	-
Metal Products, Mach. & Ele. Eqp.	-	-	132.35	177.66	22.06	369.99	284.57	301.07
Tras., Com. and Public Utilities	13.55	99.40	1,609.74	190.50	211.48	3,264.99	3,131.59	2,092.50
Wholesaler & Retailer	6.21	988.38	4,771.84	2,587.26	630.13	13,010.97	5,467.01	8,915.10
Finance, Insurance and Real Estate	-	200.00	5,136.69	1,176.69	570.40	8,491.34	2,955.58	1,805.19
Hotel or Restaurant	2.40	-	1,386.47	225.96	64.12	2,668.06	2,535.73	1,289.01
Other Services	-	871.90	1,405.66	535.36	47.15	1,285.93	937.03	628.06
Consumption Loans	-	48.96	2,381.01	354.88	94.93	4,042.95	3,058.87	2,817.67
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	34.58	-	10,106.55	1,799.69	1,622.54	20,460.33	22,110.11	14,978.33
TOTAL sectorwise	92.73	3,152.46	36,293.88	9,558.34	4,983.02	76,677.04	54,319.12	40,070.30

Product Wise

Term Loan	0.03	427.49	11,020.42	2,297.80	606.99	24,049.98	17,148.35	19,374.50
Overdraft	46.89	1,384.20	7,831.50	2,037.84	542.48	12,599.37	12,064.74	10,183.47
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	10.45
Demand & Other Working Capital Loan	-	-	1,198.53	1,452.61	-	605.81	203.46	891.55
Res. Per. H. Loan (Up to Rs. 15 mil.)	7.91	100.52	5,137.47	1,310.54	695.88	11,291.20	6,784.94	1,809.25
Real Estate Loan	-	200.00	1,912.13	695.45	91.39	5,145.91	2,072.21	70.94
Margin Nature Loan	-	-	1,271.32	244.35	-	2,523.52	1,323.82	1,240.52
Hire Purchase Loan	13.55	99.40	2,826.76	350.99	322.59	4,093.75	4,502.15	2,495.66
Deprived Sector Loan	21.64	159.03	4,229.44	625.73	773.25	13,555.89	6,274.75	2,918.17
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	781.83	866.30	543.04	1,950.43	2,811.61	3,944.70	1,075.79
Total Product wise Loan	92.73	3,152.46	36,293.88	9,558.34	4,983.02	76,677.04	54,319.12	40,070.30

Collateral Wise

Gold and Silver	-	-	142.91	62.21	-	396.18	1,180.17	759.03
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,279.68	244.35	-	2,569.97	656.67	1,295.43
Fixed Deposit Receipts	-	48.96	299.72	56.44	35.69	630.26	469.06	306.86
Own	-	48.96	299.72	56.44	35.69	630.26	469.06	306.86
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	90.01	3,103.51	29,568.60	8,786.12	4,945.83	58,310.98	47,220.92	35,651.41
Fixed Assets	90.01	3,103.51	29,568.60	8,786.12	4,945.83	58,310.98	47,220.92	35,651.41
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,002.97	258.78	-	14,540.28	4,220.47	2,055.62
Government Guarantee	2.72	-	-	-	-	-	10.03	0.60
Institutional Guarantee	-	-	3,218.27	214.43	-	3,519.08	1,994.33	965.25
Personal Guarantee	-	-	1,544.55	44.36	-	5,453.31	1,512.19	1,042.06
Collective Guarantee	-	-	240.15	-	-	5,567.90	667.26	47.71
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	36.65	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	-	-	150.45	1.50	229.36	571.84	1.95
Total	92.73	3,152.46	36,293.88	9,558.34	4,983.02	76,677.04	54,319.12	40,070.30

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
Sector Wise								
Agricultural and Forest Related	22.14	2,987.56	2,375.14	1,867.24	48.89	349.61	267.38	970.91
Fishery Related	39.31	97.50	289.81	71.73	-	22.30	1.53	4.88
Mining Related	-	159.38	101.94	15.52	-	-	-	-
Manufacturing (Producing) Related	60.12	3,407.43	4,356.09	1,449.97	131.00	77.43	53.09	140.70
Construction	107.32	4,923.36	2,670.85	4,973.64	425.67	12.97	8.30	329.52
Electricity, Gas and Water	-	769.87	-	2,702.13	-	-	-	2.79
Metal Products, Mach. & Ele. Eqp.	8.44	518.60	1.45	100.56	14.83	3.39	2.01	-
Tras., Com. and Public Utilities	31.50	590.65	1,076.19	906.16	191.78	1.30	1.64	81.39
Wholesaler & Retailer	48.82	6,195.91	7,033.21	3,260.00	669.23	115.21	66.02	894.26
Finance, Insurance and Real Estate	-	4,003.82	3,824.53	5,173.56	773.47	37.63	5.19	334.31
Hotel or Restaurant	1.16	2,292.39	3,214.22	959.78	109.70	5.61	32.30	97.74
Other Services	2.97	1,009.62	1,776.61	1,991.57	0.96	31.36	2.13	214.76
Consumption Loans	11.55	3,836.11	971.36	2,041.10	247.17	1.96	19.14	212.02
Local Government	-	3.37	-	-	-	-	-	-
Others	79.87	15,286.09	4,438.88	7,487.47	1,030.19	313.33	128.66	739.51
TOTAL sectorwise	413.19	46,081.66	32,130.29	33,000.44	3,642.89	972.09	587.40	4,022.79

Product Wise

Term Loan	80.44	13,664.71	7,834.02	5,786.02	1,271.17	51.11	206.40	2,083.63
Overdraft	145.68	14,230.65	1,280.65	5,472.05	549.39	255.99	133.79	711.69
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	26.33	170.77	10,156.52	2,339.62	268.03	554.24	-	81.37
Res. Per. H. Loan (Up to Rs. 15 mil.)	98.46	4,121.48	1,982.21	3,653.46	415.40	-	-	116.66
Real Estate Loan	-	1,047.45	1,082.06	2,772.25	54.31	-	-	303.25
Margin Nature Loan	-	1,873.70	495.83	1,425.45	118.69	-	-	7.14
Hire Purchase Loan	36.86	1,794.25	1,683.14	1,485.60	211.98	-	10.85	49.29
Deprived Sector Loan	20.92	5,117.03	4,210.62	2,590.25	646.16	53.99	134.53	303.09
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	4.51	4,061.65	3,405.23	7,475.74	107.75	56.75	101.83	366.65
Total Product wise Loan	413.19	46,081.66	32,130.29	33,000.44	3,642.89	972.09	587.40	4,022.79

Collateral Wise

Gold and Silver	-	326.97	-	134.35	91.81	-	3.08	159.78
Government Securities	-	3.00	-	-	-	-	-	-
Non Governmental Securities	-	1,875.20	495.83	1,425.45	118.69	-	-	7.14
Fixed Deposit Receipts	3.05	617.79	157.11	642.11	14.42	8.33	6.42	25.20
Own	3.05	617.79	157.11	642.11	14.42	8.33	6.42	25.20
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	410.15	36,763.81	28,773.98	28,087.12	2,707.44	963.75	577.90	3,754.79
Fixed Assets	410.15	36,748.03	28,773.98	28,087.12	2,707.44	963.75	577.90	3,754.79
Current Assets	-	15.77	-	-	-	-	-	-
Against security of Bill	-	1.26	-	-	-	-	-	-
Domestic Bills	-	1.26	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	6,436.58	2,703.37	2,708.26	710.53	-	-	75.87
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	3,669.21	2,700.87	2,549.11	710.53	-	-	-
Personal Guarantee	-	2,610.80	-	135.20	-	-	-	75.87
Collective Guarantee	-	150.34	2.51	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	2.86	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	57.05	-	3.15	-	-	-	-
Total	413.19	46,081.66	32,130.29	33,000.44	3,642.89	972.09	587.40	4,022.79

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
Sector Wise									
Agricultural and Forest Related	366.92	56.08	0.52	302.48	323.92	487.62	313.97	219.01	369.29
Fishery Related	12.19	-	-	1.88	-	20.06	3.33	17.18	-
Mining Related	7.79	-	-	-	-	-	11.09	-	-
Manufacturing (Producing) Related	238.21	-	60.00	395.15	72.00	166.53	119.31	265.33	162.65
Construction	130.19	43.11	18.38	538.44	1,836.23	933.34	126.29	394.50	43.33
Electricity, Gas and Water	9.85	-	-	-	-	-	-	1.40	-
Metal Products, Mach. & Ele. Eqp.	27.45	-	3.45	-	26.01	134.54	67.78	14.61	-
Tras., Com. and Public Utilities	128.09	19.41	-	186.29	939.35	99.63	94.26	55.65	-
Wholesaler & Retailer	160.86	207.66	33.33	725.84	3,567.31	578.46	145.83	231.71	683.71
Finance, Insurance and Real Estate	49.99	24.93	40.31	755.04	-	451.09	410.31	586.85	245.34
Hotel or Restaurant	68.83	2.82	27.50	93.92	381.07	42.31	84.59	87.19	91.92
Other Services	62.90	-	-	132.83	55.29	567.25	22.77	70.41	11.52
Consumption Loans	62.17	55.36	144.91	913.09	363.66	503.78	147.04	157.15	56.47
Local Government	-	-	33.18	-	-	-	-	-	-
Others	603.11	156.04	1,886.00	2,073.54	348.54	603.21	783.61	629.10	807.53
TOTAL sectorwise	1,928.56	565.41	2,247.57	6,118.48	7,913.39	4,587.83	2,330.18	2,730.09	2,471.76

Product Wise

Term Loan	651.25	258.49	124.27	457.87	3,870.47	456.11	115.96	380.86	810.33
Overdraft	445.18	57.60	-	550.44	-	103.41	239.15	-	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	147.82	924.58	72.00	549.74	39.26	61.11	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	162.59	26.49	18.38	538.44	1,023.91	675.15	70.94	114.62	43.33
Real Estate Loan	20.22	57.92	1,765.88	311.53	802.87	643.28	107.85	352.31	245.34
Margin Nature Loan	3.12	41.49	26.19	133.91	348.54	407.70	54.99	121.81	-
Hire Purchase Loan	179.32	30.91	122.28	256.78	943.71	79.93	206.46	81.84	2.99
Deprived Sector Loan	418.35	81.36	33.18	460.17	436.56	292.57	377.36	468.50	146.23
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	48.53	11.15	9.57	2,484.77	415.31	1,379.93	1,118.20	1,149.04	1,223.54
Total Product wise Loan	1,928.56	565.41	2,247.57	6,118.48	7,913.39	4,587.83	2,330.18	2,730.09	2,471.76

Collateral Wise

Gold and Silver	32.36	-	-	668.05	227.98	-	2.43	-	-
Government Securities	-	-	-	-	3.66	-	-	-	-
Non Governmental Securities	3.12	-	26.19	133.91	-	407.70	21.24	121.81	-
Fixed Deposit Receipts	12.23	2.38	0.05	39.94	132.03	86.03	21.31	18.18	53.48
Own	12.23	2.38	0.05	39.94	132.03	86.03	21.31	18.18	53.48
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,810.31	484.46	399.89	4,689.11	7,175.18	3,828.59	1,810.54	2,044.96	2,418.28
Fixed Assets	1,810.31	484.46	399.89	4,689.11	7,175.18	3,828.59	1,810.54	2,022.94	2,418.28
Current Assets	-	-	-	-	-	-	-	22.02	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	-	34.72	83.27	587.48	26.01	265.50	440.52	540.23	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	-	24.93	-	448.60	-	265.50	331.88	453.57	-
Personal Guarantee	-	9.80	50.09	138.88	-	-	104.62	86.66	-
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	26.01	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	70.54	43.85	1,738.17	-	348.54	-	34.15	4.92	-
Total	1,928.56	565.41	2,247.57	6,118.48	7,913.39	4,587.83	2,330.18	2,730.09	2,471.76

Statement of Credit as on Asar end, 2078(Mid-July, 2021)

BFI Name	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju
Sector Wise								
Agricultural and Forest Related	579.35	338.98	304.24	81.22	287.76	174.51	336.84	359.60
Fishery Related	2.52	13.50	-	-	-	0.95	28.75	26.43
Mining Related	-	23.76	-	-	-	-	28.66	-
Manufacturing (Producing) Related	392.46	122.30	4.15	68.89	584.16	127.21	393.26	160.32
Construction	464.80	689.71	37.36	136.57	-	1,010.51	421.93	2,186.54
Electricity, Gas and Water	-	-	-	-	-	46.88	50.43	64.10
Metal Products, Mach. & Ele. Eqp.	-	98.87	-	8.80	-	5.08	11.00	133.54
Tras., Com. and Public Utilities	629.93	260.81	-	13.63	2.94	102.84	432.40	385.73
Wholesaler & Retailer	1,536.51	489.99	27.92	123.21	84.26	593.89	1,830.04	815.52
Finance, Insurance and Real Estate	1,529.95	265.24	-	36.21	-	489.24	2,941.54	2,013.59
Hotel or Restaurant	412.79	71.41	-	30.47	74.77	218.06	1,028.07	169.94
Other Services	67.94	86.34	1.00	3.48	-	54.16	535.63	105.71
Consumption Loans	32.91	187.05	27.95	105.50	1.76	540.19	655.28	823.89
Local Government	-	-	-	2.60	-	-	-	-
Others	1,422.33	1,637.49	24.26	271.23	550.93	1,379.94	2,916.23	796.19
TOTAL sectorwise	7,071.49	4,285.44	426.88	881.81	1,586.58	4,743.47	11,610.06	8,041.10

Product Wise

Term Loan	2,500.26	462.56	-	358.39	910.11	464.47	3,092.39	1,719.66
Overdraft	1,108.23	96.90	9.54	240.13	-	425.48	3,900.95	73.64
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	614.67	857.70	351.57	26.52	149.60	118.25	295.78	1,741.28
Res. Per. H. Loan (Up to Rs. 15 mil.)	444.54	689.71	37.36	84.28	-	880.20	1,033.92	1,747.57
Real Estate Loan	331.42	111.64	-	-	419.96	370.17	744.83	327.64
Margin Nature Loan	30.35	2.88	-	61.22	-	425.72	374.88	467.46
Hire Purchase Loan	629.93	343.79	-	11.23	2.47	84.29	461.02	305.83
Deprived Sector Loan	1,227.34	182.01	24.26	83.47	-	302.85	1,416.32	705.00
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	184.74	1,538.26	4.15	16.56	104.44	1,672.04	289.95	953.02
Total Product wise Loan	7,071.49	4,285.44	426.88	881.81	1,586.58	4,743.47	11,610.06	8,041.10

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	1.00	-
Non Governmental Securities	-	2.88	-	92.13	-	-	374.88	467.46
Fixed Deposit Receipts	32.91	40.72	27.95	8.20	-	84.80	153.11	74.52
Own	32.91	40.72	27.95	8.20	-	84.80	153.11	74.52
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,702.21	4,144.45	398.93	668.36	1,586.58	3,960.06	9,847.45	5,432.76
Fixed Assets	5,702.21	4,144.45	398.93	668.36	1,586.58	3,960.06	9,847.45	5,432.76
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,306.02	97.40	-	113.11	-	224.01	1,224.46	2,056.91
Government Guarantee	-	-	-	2.60	-	-	-	-
Institutional Guarantee	1,218.80	97.10	-	18.21	-	222.66	1,170.09	1,775.00
Personal Guarantee	87.22	-	-	58.45	-	1.35	54.36	281.91
Collective Guarantee	-	0.30	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	33.85	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	30.35	-	-	-	-	474.59	9.16	9.45
Total	7,071.49	4,285.44	426.88	881.81	1,586.58	4,743.47	11,610.06	8,041.10

BFI Name	Reliance
Sector Wise	
Agricultural and Forest Related	143.61
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	285.17
Construction	728.15
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	94.23
Tras., Com. and Public Utilities	400.00
Wholesaler & Retailer	629.90
Finance, Insurance and Real Estate	532.03
Hotel or Restaurant	287.65
Other Services	51.74
Consumption Loans	408.87
Local Government	-
Others	1,151.52
TOTAL sectorwise	4,764.87

Product Wise	
Term Loan	12.20
Overdraft	97.59
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.50
Res. Per. H. Loan (Up to Rs. 15 mil.)	619.45
Real Estate Loan	360.55
Margin Nature Loan	335.51
Hire Purchase Loan	396.73
Deprived Sector Loan	337.38
Bills Purchased	-
Other Product	2,597.96
Total Product wise Loan	4,764.87

Collateral Wise	
Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	73.24
Own	73.24
Other Licences Institutions	-
Collateral of Properties	3,901.12
Fixed Assets	3,901.12
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	362.01
Government Guarantee	-
Institutional Guarantee	325.80
Personal Guarantee	1.20
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	35.01
Credit Card	-
Others	428.50
Total	4,764.87

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-June	Mid-July	% 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	38,721	39,092	46.40	31.06	0.96
a. Paid-up Capital	11,159	17,078	21,495	24,387	24,740	53.04	25.87	1.44
b. Statutory Reserves	2,451	3,531	4,814	5,797	5,803	44.08	36.32	0.10
c. Retained Earning	1,379	1,750	2,790	3,350	3,434	26.91	59.44	2.52
d. Others Reserves	2,431	3,144	4,324	5,187	5,115	29.33	37.53	-1.38
2 BORROWINGS	87,707	126,378	142,095	203,640	207,349	44.09	12.44	1.82
a. NRB	2,070	1,701	8	8,325	8,220	-17.80	-99.52	-1.26
b. Others	85,637	124,677	142,086	195,315	199,129	45.59	13.96	1.95
3 DEPOSITS	49,549	85,606	106,150	128,176	130,425	72.77	24.00	1.76
4 BILLS PAYABLE	1	75	41	11	11	5591.09	-45.48	-5.54
5 OTHER LIABILITIES	13,552	23,664	29,558	41,805	37,483	74.63	24.90	-10.34
a. Loan Loss Provision	2,391	4,013	7,631	11,711	10,760	67.86	90.16	-8.11
b. Interest Suspense a/c	1,121	1,800	4,003	6,387	4,176	60.53	122.36	-34.62
c. Others	10,039	17,851	17,924	23,708	22,547	77.81	0.41	-4.90
6 RECONCILIATION A/c	3,480	5,192	8,482	18,296	19,298	49.19	63.36	5.48
7 PROFIT & LOSS A/c	4,039	6,608	5,419	8,848	11,839	63.62	-17.99	33.80
Total	175,748	273,028	325,169	439,497	445,497	55.35	19.10	1.37
Assets								
1 LIQUID FUNDS	16,314	19,246	30,382	26,305	28,288	17.97	57.86	7.54
a. Cash Balance	147	214	379	560	521	45.57	76.94	-6.94
b. Bank Balance	9,190	13,398	16,872	17,152	17,507	45.79	25.93	2.07
c. Money at Call	6,977	5,634	13,130	8,594	10,260	-19.25	133.06	19.39
2 INVESTMENT IN SECURITIES EXCEPT SHARES	43	312	468	590	559	629.98	49.91	-5.20
3 SHARE & OTHER INVESTMENT	2,565	2,262	9,732	15,398	14,153	-11.81	330.28	-8.08
4 LOANS & ADVANCES	145,944	235,101	262,732	360,980	365,554	61.09	11.75	1.27
Institutional	30,597	38,955	39,721	52,593	54,128	27.32	1.97	2.92
Individual	115,347	196,147	223,012	308,388	311,426	70.05	13.70	0.99
5 FIXED ASSETS	1,472	2,107	2,223	2,614	2,565	43.14	5.50	-1.86
6 OTHER ASSETS	5,735	8,552	11,063	15,215	15,031	49.11	29.36	-1.21
7 EXPENSES NOT WRITTEN OFF	7	11	11	9	7	53.11	1.87	-20.80
8 NON BANKING ASSETS	-	1	1	1	1	0.00	0.00	0.00
9 RECONCILIATION A/c	3,609	5,391	8,469	18,308	19,325	49.37	57.11	5.56
10 PROFIT & LOSS A/c	57	45	88	77	13	-20.95	96.81	-83.66
Total	175,745	273,028	325,169	439,497	445,497	55.35	19.10	1.37
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	11,759	17,022	21,965	16,716	18,279	44.75	29.04	9.35
2 COMMISSION/FEE EXPENSES	3	7	38	8	16	114.61	472.63	114.50
3 EMPLOYEE EXPENSES	4,735	6,299	8,757	8,301	9,379	33.03	39.02	12.98
4 OFFICE OPERATING EXPENSES	1,594	2,358	2,907	2,694	3,353	47.90	23.29	24.45
5 NON OPERATING EXPENSES	9	63	140	36	36	578.43	122.70	-1.89
6 PROVISION FOR RISK	1,048	1,921	6,648	18,431	17,303	83.21	246.15	-6.12
7 LOAN WRITTEN OFF	1	5	5	31	31	464.16	14.51	0.00
8 EXTRAORDINARY EXPENSES	-	1	18	8	9	0.00	1279.00	9.60
9 PROVISION FOR STAFF BONUS	547	861	836	1,382	1,848	57.54	-2.95	33.71
10 PROVISION FOR INCOME TAX	1,663	2,545	2,353	3,798	5,069	52.98	-7.52	33.46
11 NET PROFIT	4,013	6,249	5,394	8,796	11,829	55.70	-13.68	34.49
TOTAL EXPENSES	25,374	37,331	49,062	60,201	67,152	47.12	31.43	11.54
Income								
1. INTEREST INCOME	22,236	31,647	41,259	38,918	45,304	42.32	30.37	16.41
2. COMMISSION & DISCOUNT	546	805	718	1,338	1,420	47.34	-10.80	6.07
3 OTHER OPERATING INCOME	2,049	3,739	3,726	4,422	5,025	82.48	-0.33	13.63
4 NON OPERATING INCOME	142	176	153	191	270	23.91	-13.28	41.75
5 PROVISION FOR WRITTEN BACK	364	936	3,134	15,256	15,072	156.84	234.88	-1.20
6 RECOVERY FOR WRITE BACK	5	2	2	8	9	-59.94	6.73	11.50
7 INCOME FOR EXTRA ORDINARY EXPENSES	0	0	18	44	48	712.18	53203.70	10.20
8 NET LOSS	31	26	52	24	3	-17.32	102.16	-88.33
TOTAL INCOME	25,374	37,331	49,062	60,201	67,152	47.12	31.43	11.54
Miscellaneous Information								
No. of Total Staffs	11,552	17,361	19,017	20,757	20,872	50.29	9.54	0.55
No. of Total Branches	2,448	3,629	4,057	4,637	4,685	48.24	11.79	1.04
No. of Total Centers	172,788	274,186	310,895	354,918	362,982	58.68	13.39	2.27
No. of Total Groups	562,425	926,625	1,039,696	1,190,653	1,183,364	64.76	12.20	-0.61
No. of Total Passive Groups	5,762	9,565	9,398	13,508	34,163	66.00	-1.75	152.91
No. of Total Members	2,856,380	4,327,991	4,686,659	5,182,394	5,191,363	51.52	8.29	0.17
No. of Total Passive Members	51,516	118,044	195,311	326,574	329,895	129.14	65.46	1.02
No. of Total Borrowers	1,853,417	2,679,016	2,783,222	3,006,528	2,992,068	44.54	3.89	-0.48
No. of Total Overdue Borrowers	56,824	165,984	1,001,407	1,273,193	764,663	192.10	503.32	-39.94
No. of Total Saving Members	3,010,166	4,323,957	4,679,987	5,137,060	5,193,582	43.65	8.23	1.10
Total Saving Amount (Rs million)	49,549	101,910	106,150	128,133	130,472	105.68	4.16	1.83

Districtwise List of Bank and Financial Institutions Branches (Asar, 2078)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	23	-	-	23	130,992	5,695
2	1	Panchthar	26	3	2	31	197,440	6,369
3	1	Ilam	39	7	1	47	314,201	6,685
4	1	Jhapa	140	51	10	201	939,491	4,674
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	168	55	3	226	1,108,654	4,906
10	1	Sunsari	131	37	7	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	23	4	-	27	151,762	5,621
14	1	Udayapur	38	4	-	42	360,705	8,588
	Total		728	177	25	930	4,985,881	5,361
15	2	Saptari	54	7	1	62	719,000	11,597
16	2	Siraha	82	11	2	95	711,146	7,486
17	2	Dhanusa	83	8	7	98	852,097	8,695
18	2	Mahottari	59	7	3	69	719,181	10,423
19	2	Sarlahi	69	13	4	86	909,891	10,580
20	2	Rautahat	57	9	1	67	862,993	12,880
21	2	Bara	77	13	4	94	846,772	9,008
22	2	Parsa	68	11	3	82	729,291	8,894
	Total		549	79	25	653	6,350,371	9,725
23	3	Dolakha	28	3	-	31	186,871	6,028
24	3	Ramechhap	24	2	-	26	209,248	8,048
25	3	Sindhuli	32	2	2	36	312,448	8,679
26	3	Rasuwa	27	1	1	29	45,200	1,559
27	3	Dhading	61	17	-	78	355,975	4,564
28	3	Nuwakot	39	13	1	53	288,328	5,440
29	3	Sindhupalchok	37	11	-	48	294,736	6,140
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	820	131	44	995	2,300,890	2,312
32	3	Lalitpur	195	27	16	238	585,982	2,462
33	3	Bhaktapur	106	15	5	126	377,660	2,997
34	3	Makwanpur	59	15	4	78	466,612	5,982
35	3	Chitawan	164	44	14	222	711,629	3,206
	Total		1,664	295	95	2,054	6,540,128	3,184
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	189	74	19	282	597,988	2,121
40	4	Tanahu	79	22	1	102	348,724	3,419
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	25	10	-	35	148,448	4,241
45	4	Myagdi	22	9	-	31	110,419	3,562
46	4	Nawalparasi East	64	22	6	92	359,042	3,903
	Total		577	182	33	792	2,529,009	3,193

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	226	69	19	314	1,091,034	3,475
50	5	Kapilbastu	75	14	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	93	34	3	130	660,742	5,083
56	5	Banke	80	28	5	113	621,921	5,504
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	61	17	3	81	378,926	4,678
Total			726	227	35	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	52	8	1	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			192	17	3	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	131	25	5	161	971,320	6,033
72	7	Bajura	13	1	-	14	158,078	11,291
73	7	Achham	18	3	-	21	291,468	13,879
74	7	Kanchanpur	58	10	1	69	539,119	7,813
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			317	46	6	369	2,972,873	8,057
Grand Total			4,753	1,023	222	5,998	30,378,054	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	27	18	17	70	1	133
No. of Branches [^]	4,753	1,023	222	4,685		10,683
Population per Branch [*] (Served by A, B and C class BFI's)						5,065
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,844

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	728	177	25	783	930	1,713
2	549	79	25	954	653	1,607
Bagmati	1,664	295	95	681	2,054	2,735
Gandaki	577	182	33	574	792	1,366
Lumbini	726	227	35	1,085	988	2,073
Karnali	192	17	3	200	212	412
Sudur Paschim	317	46	6	408	369	777
Total	4,753	1,023	222	4,685	5,998	10,683

* 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	-	2,419.14	-	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)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63	4.27	1,005,289.92
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41	9.45	1,480,155.55
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	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11	9.24	246,209.17
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65	9.44	412,162.86
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48	9.30	559,552.84
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18	9.96	262,230.68
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39	2.83	291,222.21
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04	8.30	4,251.09
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61	0.00	301,738.10
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26	0.00	276,093.76
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85	0.00	24,229.82
6.3	Other	0.00	2,040.21	0.00	2,463.61	0.00	2,463.29	0.00	1,673.50	0.00	1,414.52
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09	6.44	3,082,656.87

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10	10.95	156,832.56
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61	10.35	4,552.63
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16	11.77	4,474.36
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20	11.26	135,768.71
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31	11.25	347,544.28
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59	12.03	287,005.02
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41	11.10	144,390.54
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00	11.74	39,262.22
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97	12.10	69,528.61
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08	11.85	594,736.59
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74	11.63	216,349.18
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17	11.35	121,346.03
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61	11.66	132,474.43
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12	12.22	133,881.41
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99	4.31	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51	12.68	356,671.11
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57	10.99	2,746,328.68

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)		Baisakh, 2077 (Mid May, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33	11.32	589,816.01
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74	12.05	405,601.73
3	Trust Receipt Loan / Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72	9.23	84,425.63
4	Demand & Other Working Capital Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42	11.53	667,192.34
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18	11.92	207,666.19
6	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92	12.05	132,736.80
7	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10	11.79	37,982.82
8	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58	12.53	145,901.92
9	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95	11.23	162,435.81
10	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07	8.68	4,252.49
11	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53	12.56	308,316.95
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55	10.99	2,746,328.68

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38	3.33	1,106,298.32	3.22	1,161,478.97
2	Fixed:	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95	8.68	1,689,310.20	8.46	1,717,266.57
2.1	up to 1 month	0.00	-	-	-	-	-	-	-	-	-
2.2	1-3 months	0.00	-	-	-	-	-	-	-	-	-
2.3	3-6 months	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51	7.80	301,118.48	7.44	298,332.69
2.4	6-12 months	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57	8.47	487,162.45	8.18	548,139.62
2.5	1-2 yrs	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76	8.67	647,097.63	8.51	619,700.46
2.6	2 yrs and above	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11	10.16	253,931.63	10.16	251,093.80
3	Call	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01	1.36	307,026.87	1.22	308,505.24
4	Certificate of Deposits	0.00	-	-	-	-	-	-	-	-	-
5	Other	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73	8.09	2,830.97	7.90	2,891.37
6	Non interest bearing deposits	0.00	314,390.78	-	387,608.35	-	295,411.77	-	293,922.36	-	355,420.23
6.1	Current	0.00	288,769.24	-	361,765.65	-	268,205.80	-	266,561.40	-	326,763.03
6.2	Margin	0.00	23,598.29	-	23,727.26	-	24,725.94	-	25,064.31	-	26,320.39
6.3	Other	0.00	2,023.25	-	2,115.45	-	2,480.03	-	2,296.65	-	2,336.80
	Aggregate	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84	5.61	3,399,388.71	5.45	3,545,562.37

Overall Summary of Interest Rate on LCY Sectorwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96	9.73	165,256.92	9.49	175,365.86
2	Fishery Related	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65	9.20	4,641.47	8.97	4,818.26
3	Mining Related	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44	10.49	5,372.95	10.15	5,758.34
4	Agriculture, Forestry & Beverage Production Related	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45	9.74	142,120.99	9.59	143,788.58
5	Non Food Production Related	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74	10.02	340,206.24	9.55	345,507.96
6	Construction	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18	10.88	291,087.98	10.60	300,437.14
7	Electricity, Gas and Water	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37	10.56	161,153.62	9.88	165,656.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67	10.24	40,709.53	9.97	43,876.26
9	Transport, Communication and Public Utilities	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68	11.08	66,162.53	10.65	66,107.08
10	Wholesaler & Retailer	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41	10.28	603,781.83	9.95	631,372.38
11	Finance, Insurance and Real Estate	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98	8.91	206,690.88	8.22	240,921.36
12	Hotel or Restaurant	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50	10.36	131,310.78	9.90	135,232.24
13	Other Services	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20	10.46	144,086.99	10.10	149,912.39
14	Consumption Loans	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52	10.89	141,855.37	10.44	146,752.56
15	Local Government	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97	5.10	1,423.11	5.78	1,167.52
16	Others	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61	11.39	381,240.13	11.12	389,985.73
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,101.33	9.83	2,946,660.01

Overall Summary of Interest Rate on LCY Productwise Credit		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93	10.41	616,175.87	9.88	629,178.40
2	Overdraft	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98	10.66	417,436.91	10.32	438,658.43
3	Trust Receipt Loan / Import Loan	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16	8.49	62,021.15	8.06	61,371.84
4	Demand & Other Working Capital Loan	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48	9.99	702,335.94	9.65	747,491.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20	10.83	209,886.45	10.55	213,311.37
6	Real Estate Loan	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95	10.67	138,324.10	10.41	137,972.23
7	Margin Nature Loan	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84	10.09	43,165.98	9.47	48,564.23
8	Hire Purchase Loan	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87	11.47	143,175.17	11.29	141,209.49
9	Deprived Sector Loan	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25	8.35	158,920.15	7.63	172,808.59
10	Bills Purchased	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92	6.80	3,279.53	4.82	4,024.55
11	Other Product	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74	11.30	332,384.73	10.94	352,069.53
	Aggregate	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33	10.18	2,827,105.99	9.83	2,946,660.02

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Kartik, 2077 (Mid Nov, 2020)		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	Wt. avg. (%)	Amount
1	Saving	3.11	1,180,322.40	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:	8.37	1,740,061.30	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	7.43	277,580.34	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	8.05	549,955.19	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	8.39	652,965.05	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	9.99	259,560.72	9.94	272,580.35	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59
3	Call	1.09	302,630.69	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	7.99	2,858.56	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	-	312,341.37	-	333,733.74	-	364,310.03	-	354,492.03	-	363,040.42
6.1	Current	-	283,274.93	-	302,640.99	-	331,175.31	-	320,171.29	-	328,293.58
6.2	Margin	-	26,734.48	-	28,553.07	-	30,803.99	-	31,654.69	-	31,662.64
6.3	Other	-	2,331.95	-	2,539.68	-	2,330.74	-	2,666.05	-	3,084.20
	Aggregate	5.31	3,538,214.31	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		Kartik, 2077 (Mid Nov, 2020)		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	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.13	177,720.04	8.97	185,964.12	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19
2	Fishery Related	8.82	5,003.87	8.59	5,136.45	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94
3	Mining Related	9.94	5,884.51	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	9.10	143,706.12	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	9.13	347,235.57	9.08	343,641.61	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09
6	Construction	10.29	307,142.34	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	9.76	167,218.24	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	9.64	43,020.13	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	10.33	67,982.33	10.14	68,483.83	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85
10	Wholesaler & Retailer	9.62	630,225.85	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	7.87	238,226.04	7.77	235,754.59	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53
12	Hotel or Restaurant	9.51	137,586.81	9.41	139,548.55	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52
13	Other Services	9.83	150,414.75	9.67	152,013.81	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48
14	Consumption Loans	10.13	139,973.52	9.95	145,563.21	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30
15	Local Government	5.30	1,422.72	4.34	1,422.72	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35
16	Others	10.67	397,805.45	10.40	429,675.83	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08
	Aggregate	9.52	2,960,568.29	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		Kartik, 2077 (Mid Nov, 2020)		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	Wt. avg. (%)	Amount
1	Term Loan	9.77	640,274.63	9.38	647,513.76	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22
2	Overdraft	9.99	440,590.36	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	7.72	63,173.40	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	9.38	733,979.65	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)	10.25	213,937.46	10.10	213,022.19	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25
6	Real Estate Loan	10.03	139,673.51	9.91	145,572.06	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45
7	Margin Nature Loan	9.01	50,390.86	8.82	56,612.67	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65
8	Hire Purchase Loan	10.91	140,376.98	10.76	140,352.51	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77
9	Deprived Sector Loan	7.45	168,381.31	7.22	177,108.17	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53
10	Bills Purchased	4.44	3,988.77	4.21	4,156.64	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27
11	Other Product	10.52	365,801.36	10.50	370,080.82	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86
	Aggregate	9.52	2,960,568.29	9.37	3,012,408.24	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.93	1,347,094.03	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28
2	Fixed:	7.66	1,800,243.64	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	6.70	293,182.85	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14
2.4	6-12 months	7.38	587,889.17	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24
2.5	1-2 yrs	7.50	668,433.91	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39
2.6	2 yrs and above	9.86	250,737.70	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03
3	Call	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.63	2,840.64	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80
6	Non interest bearing deposits	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96
	Aggregate	4.79	3,815,324.43	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10

Overall Summary of Interest Rate on LCY Sectorwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.16	226,342.13	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24
2	Fishery Related	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97
3	Mining Related	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00
4	Agriculture, Forestry & Beverage Production Related	8.44	162,138.42	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63
5	Non Food Production Related	8.33	368,675.26	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47
6	Construction	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35
7	Electricity, Gas and Water	8.62	185,859.95	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.61	52,720.68	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02
9	Transport, Communication and Public Utilities	9.11	70,063.31	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94
10	Wholesaler & Retailer	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68
11	Finance, Insurance and Real Estate	7.48	278,153.73	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96
12	Hotel or Restaurant	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97
13	Other Services	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22
14	Consumption Loans	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29
15	Local Government	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48
16	Others	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68
	Aggregate	8.61	3,428,582.27	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84

Overall Summary of Interest Rate on LCY Productwise Credit		Chaitra, 2077 (Mid Apr, 2021)		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.52	736,281.09	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79
2	Overdraft	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71
3	Trust Receipt Loan / Import Loan	7.47	71,916.73	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70
4	Demand & Other Working Capital Loan	8.50	817,337.11	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.47	230,945.29	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29
	Aggregate	8.61	3,428,582.26	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83

Annex-I

**Name list of Bank and Financial Institutions
Mid-July, 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	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Sahara Bikas Bank Ltd.	Sahara	16	Salapa Bikash Bank Ltd.	Salapa
17	Saptakoshi Development Bank Ltd.	Saptakoshi	18	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	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	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.	Sworojagar	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	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
19	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	20	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF
21	Global IME Laghubitta Bittiya Sanstha Ltd.	GIMEMF	22	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
23	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF	24	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
25	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF	26	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
27	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	28	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
29	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF	30	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
31	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP	32	Support Microfinance Bittiya Sanstha Ltd.	Support
33	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari	34	Ghodighoda Laghubitta Bittiya Sanstha Ltd.	Ghodighoda
35	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	36	Nepal Agro Microfinance Bittiya Sanstha Ltd.	Agro
37	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans	38	Ganapati Microfinance Bittiya Sanstha Ltd.	Ganapati
39	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity	40	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
41	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	42	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
43	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	44	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
45	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	46	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
47	Summit Laghubitta Bittiya Sanstha Limited	Summit	48	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti
49	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	50	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila
51	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha	52	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
53	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	54	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi
55	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	56	WEAN Laghubitta Bittiya Sanstha Limited	WEAN
57	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	58	BPW Laghubitta Bittiya Sanstha Limited	BPW
59	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	60	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
61	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO	62	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
63	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	64	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
65	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	66	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
67	Super Laghubitta Bittiya Sanstha Limited	Super	68	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
69	Deurali Laghubitta Bittiya Sanstha Limited	Deurali	70	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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