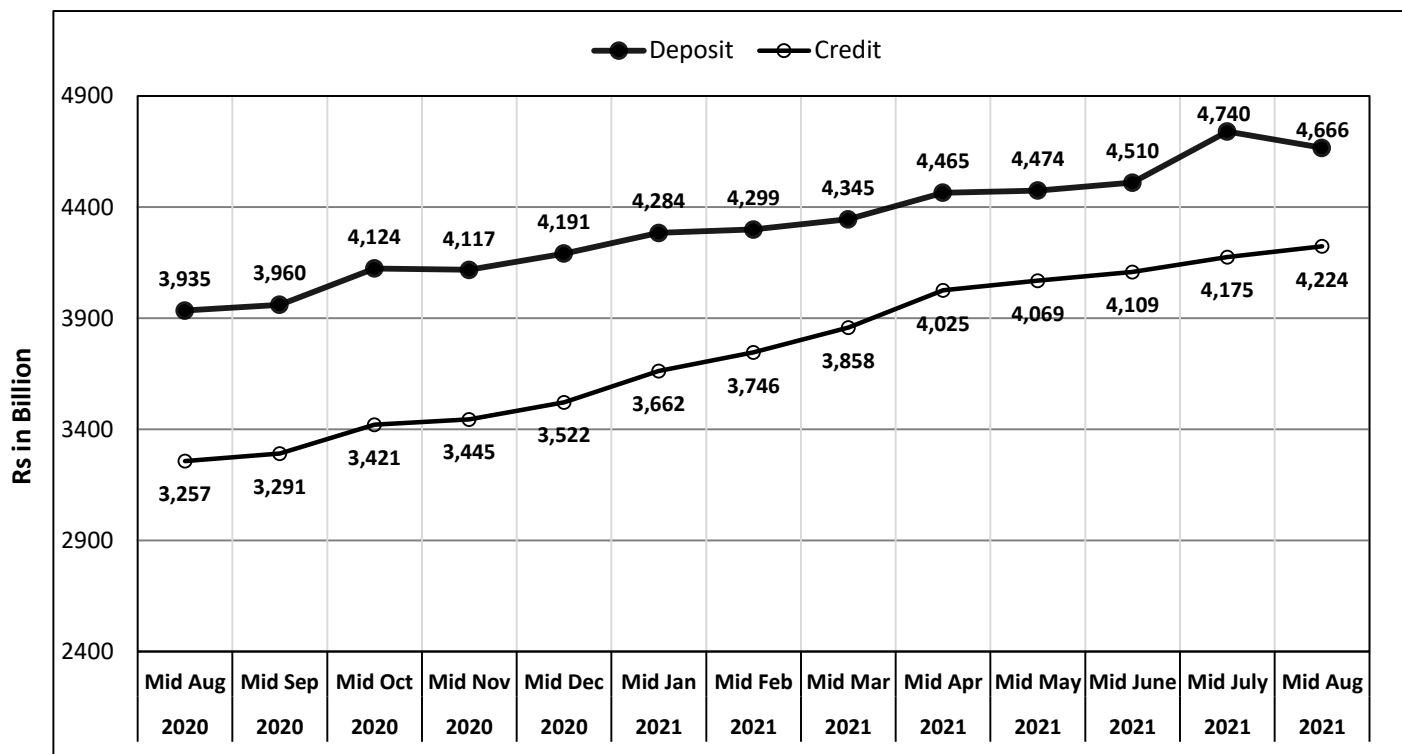


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2078 Saun  
Mid-Aug, 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 Saun End, 2078 (Mid-Aug, 2021)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	96.70	10.56	2.12	109.38
2	Total Credit/GDP	88.20	9.15	1.65	99.00
3	Total Credit/ Total Deposit	91.21	86.65	78.02	90.51
4	CD Ratio <sup>#</sup>	87.45	84.76	76.29	86.98
5	Fixed Deposit/Total Deposit	48.22	57.71	58.77	49.34
6	Saving Deposit/Total Deposit	34.23	30.54	28.50	33.76
7	Current Deposit/Total Deposit	8.41	2.10	1.00	7.66
8	Call Deposit/Total Deposit	8.02	9.59	10.07	8.21
9	NPL/ Total Loan <sup>^</sup>	1.41	1.30	6.19	1.48
10	Total LLP /Total Loan	2.40	2.17	6.73	2.45
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	7.43	14.90	13.05	8.25
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.28	6.57	8.85	7.24
2	Investment in Gov. Securities/Total Deposit	15.64	12.78	22.75	15.50
3	Total Liquid Assets/Total Deposit	23.94	23.93	39.51	24.24
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></b>					
1	Core Capital/RWA	10.92	11.77	19.66	11.12
2	Total Capital/RWA	14.13	13.14	22.04	14.19
<b>D. Financial Access</b>					
1	No. of institutions	27	18	17	62
2	No. of Branches	4,766	1,023	226	6,015
3	No. of Deposit Accounts <sup>^</sup>	32,927,622	4,332,374	510,989	37,770,985
4	No. of Loan Accounts <sup>^</sup>	1,366,442	300,631	35,122	1,702,195
5	No. of Branchless Banking Centers <sup>^</sup>	1,706	-	-	1,706
6	No. of Branchless Banking Customers <sup>^</sup>	230,154	-	-	230,154
7	No. of Mobile Banking Customers <sup>^</sup>	12,638,366	1,500,050	56,423	14,194,839
8	No. of Internet Banking Customers <sup>^</sup>	1,115,532	37,063	7,726	1,160,321
9	No. of ATMs	3,982	304	43	4,329
10	No. of Debit Cards <sup>^</sup>	8,459,435	348,411	32,009	8,839,855
11	No. of Credit Cards <sup>^</sup>	192,370	-	-	192,370
12	No. of Prepaid Cards <sup>^</sup>	65,786	-	-	65,786
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>4.76</b>			
	(a) Saving	2.92			
	(b) Fixed	7.77			
	(c) Call	0.94			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>8.48</b>			

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) CD ratio

<sup>^</sup>Data as on end of FY2077/78 (2020/21)

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

Liabilities		Mid-July			Mid-July	Mid-Aug	% Change		
		2018	2019	2020	2021	2021			
		1	2	3	4	5	2/1	3/2	4/3
<b>1</b>	<b>CAPITAL FUND</b>	370,014	446,402	488,277	558,525	634,705	20.64	9.38	14.39
	a. Paid-up Capital	282,196	305,885	330,876	365,820	365,937	8.39	8.17	10.56
	b. Statutory Reserves	63,756	76,174	94,150	105,951	108,865	19.48	23.60	12.53
	c. Retained Earning	(1,932)	4,538	4,312	12,331	75,135	-334.90	-4.98	185.98
	d. Others Reserves	25,995	59,805	58,939	74,422	84,768	130.07	-1.45	26.27
<b>2</b>	<b>BORROWINGS</b>	35,453	90,729	81,610	275,089	308,542	155.92	-10.05	237.08
	a. NRB	12,122	22,927	7,992	118,779	119,037	89.14	-65.14	1386.25
	b. "A"Class Licensed Institution	8,583	34,286	5,392	28,829	56,920	299.48	-84.27	434.65
	c. Foreign Banks and Fin. Ins.	-	3,299	14,810	25,779	23,925	0.00	348.99	74.06
	d. Other Financial Ins.	2,436	3,283	1,737	1,267	1,267	34.79	-47.10	-27.05
	e. Bonds and Securities	12,312	26,935	51,679	100,435	107,393	118.76	91.87	94.34
<b>3</b>	<b>DEPOSITS</b>	2,836,930	3,354,428	3,933,738	4,740,066	4,666,314	18.24	17.27	20.50
	a. Current	256,809	311,505	401,130	490,765	357,412	21.30	28.77	22.35
	b. Savings	947,024	1,060,516	1,224,189	1,592,152	1,575,389	11.98	15.43	30.06
	c. Fixed	1,229,731	1,526,497	1,884,402	2,213,503	2,302,503	24.13	23.45	17.46
	d. Call Deposits	367,597	417,390	387,287	396,693	383,269	13.55	-7.21	2.43
	e. Others	35,770	38,519	36,729	46,953	47,742	7.69	-4.65	27.84
<b>4</b>	<b>Bills Payable</b>	3,109	2,309	2,053	3,067	3,497	-25.72	-11.11	49.42
<b>5</b>	<b>Other Liabilities</b>	263,876	303,249	385,596	418,432	433,644	14.92	27.15	8.52
	1. Loan Loss Provision	55,009	54,893	78,604	89,594	86,137	-0.21	43.19	13.98
	2. Interest Suspense a/c	37,705	20,271	27,582	20,035	22,542	-46.24	36.06	-27.36
	3. Others	171,163	228,085	279,410	308,804	324,966	33.26	22.50	10.52
<b>6</b>	<b>Reconciliation A/c</b>	4,265	15,556	3,427	4,050	3,218	264.72	-77.97	18.18
<b>7</b>	<b>Profit &amp; Loss A/c</b>	61,338	73,519	59,045	69,757	6,988	19.86	-19.69	18.14
	<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,056,908</b>	<b>19.89</b>	<b>15.57</b>	<b>22.51</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	439,299	466,279	563,630	519,340	407,733	6.14	20.88	-7.86
	a. Cash Balance	74,893	92,563	110,726	116,799	109,613	23.59	19.62	5.48
	Nepalese Notes & Coins	72,208	84,640	98,161	99,422	92,757	17.22	15.97	1.28
	Foreign Currency	2,685	7,923	12,565	17,377	16,855	195.09	58.59	38.29
	b. Bank Balance	298,098	295,862	369,615	334,152	228,217	-0.75	24.93	-9.59
	1. In Nepal Rastra Bank	218,135	215,138	294,780	273,553	172,872	-1.37	37.02	-7.20
	2. "A"Class Licensed Institution	41,055	29,036	27,141	17,905	17,102	-29.28	-6.53	-34.03
	3. Other Financial Ins.	7,557	13,010	3,372	3,275	2,347	72.16	-74.08	-2.89
	4. In Foreign banks	31,352	38,678	44,322	39,419	35,896	23.37	14.59	-11.06
	c. Money at Call	66,307	77,853	83,288	68,389	69,903	17.41	6.98	-17.89
<b>2</b>	<b>INVESTMENTS</b>	331,231	375,402	534,611	732,619	734,383	13.34	42.41	37.04
	a. Govt. Securities	295,854	374,262	533,827	721,612	723,233	26.50	42.63	35.18
	b. Others	35,377	1,140	784	11,007	11,150	-96.78	-31.24	1304.07
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	109,665	186,189	171,683	214,313	238,659	69.78	-7.79	24.83
	<b>LOANS &amp; ADVANCES</b>								
<b>4</b>	<b>(Including Bills Purchased)</b>	2,422,798	2,913,970	3,273,096	4,174,616	4,223,106	20.27	12.32	27.54
	<b>4.1 LOANS &amp; ADVANCES</b>	2,419,842	2,910,511	3,270,133	4,170,584	4,218,941	20.28	12.36	27.54
	a. Private Sector	2,355,915	2,819,279	3,156,509	4,014,771	4,060,519	19.67	11.96	27.19
	b. Financial Institutions	58,056	86,056	110,945	152,818	155,354	48.23	28.92	37.74
	c. Government Organizations	5,871	5,176	2,679	2,995	3,067	-11.83	-48.24	11.81
	<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	4,032	4,165	17.03	-14.36	36.09
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	129	-	-	412	471	-100.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	47,763	71,420	78,568	82,989	83,067	49.53	10.01	5.63
<b>7</b>	<b>OTHER ASSETS</b>	206,834	253,949	312,752	331,101	359,235	22.78	23.16	5.87
	a. Accrued Interests	43,309	46,171	152,797	171,036	187,856	6.61	230.93	11.94
	b. Others	163,525	207,777	159,955	160,065	171,379	27.06	-23.02	0.07
<b>8</b>	<b>Expenses not Written off</b>	264	26	189	342	247	-89.99	613.61	81.43
<b>9</b>	<b>Non Banking Assets</b>	4,614	5,716	7,076	7,693	7,764	23.87	23.80	8.72
<b>10</b>	<b>Reconciliation Account</b>	12,389	13,167	11,715	5,154	2,215	6.28	-11.03	-56.01
<b>11</b>	<b>Profit &amp; Loss A/c</b>	1	75	426	407	28	10417.22	464.35	-4.36
	<b>TOTAL</b>	<b>3,574,985</b>	<b>4,286,193</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,056,908</b>	<b>19.89</b>	<b>15.57</b>	<b>22.51</b>

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

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2018	2019	2020	2021	2021			
		1	2	3	4	5	2/1	3/2	4/3
<b>1</b>	<b>CAPITAL FUND</b>	314,190	385,245	433,941	500,573	567,720	22.62	12.64	15.35
	a. Paid-up Capital	231,458	252,260	284,811	320,629	320,629	8.99	12.90	12.58
	b. Statutory Reserves	56,203	67,359	86,033	96,910	99,635	19.85	27.72	12.64
	c. Retained Earning	3,053	8,249	8,248	15,897	70,400	170.19	-0.01	92.73
	d. Others Reserves	23,477	57,377	54,850	67,137	77,056	144.40	-4.40	22.40
<b>2</b>	<b>BORROWINGS</b>	33,552	82,024	78,942	261,004	294,351	144.47	-3.76	230.63
	a. NRB	11,690	21,327	7,810	109,436	110,388	82.43	-63.38	1301.19
	b. "A"Class Licensed Institution	7,113	27,181	3,356	26,034	56,825	282.13	-87.65	675.65
	c. Foreign Banks and Fin. Ins.	-	3,299	14,810	25,779	23,925	0.00	348.99	74.06
	d. Other Financial Ins.	2,436	3,283	1,737	1,267	1,267	34.79	-47.10	-27.05
	e. Bonds and Securities	12,312	26,935	51,229	98,488	101,947	118.76	90.20	92.25
<b>3</b>	<b>DEPOSITS</b>	2,471,514	2,880,092	3,490,101	4,204,913	4,125,598	16.53	21.18	20.48
	a. Current	249,248	301,550	389,700	475,545	347,036	20.98	29.23	22.03
	b. Savings	811,668	901,359	1,087,517	1,426,355	1,412,077	11.05	20.65	31.16
	c. Fixed	1,070,788	1,308,269	1,646,630	1,919,565	1,989,471	22.18	25.86	16.58
	d. Call Deposits	308,550	336,801	332,548	338,330	330,978	9.16	-1.26	1.74
	e. Others	31,261	32,114	33,706	45,117	46,036	2.73	4.96	33.85
<b>4</b>	<b>Bills Payable</b>	3,050	2,239	2,036	3,003	3,398	-26.59	-9.06	47.47
<b>5</b>	<b>Other Liabilities</b>	228,764	264,670	350,780	383,438	398,080	15.70	32.54	9.31
	1. Loan Loss Provision	44,118	42,916	67,444	77,889	74,013	-2.72	57.15	15.49
	2. Interest Suspense a/c	28,593	10,597	16,882	11,631	13,009	-62.94	59.30	-31.11
	3. Others	156,052	211,156	266,454	293,919	311,058	35.31	26.19	10.31
<b>6</b>	<b>Reconciliation A/c</b>	(432)	8,608	3,286	3,962	3,200	-2094.36	-61.83	20.59
<b>7</b>	<b>Profit &amp; Loss A/c</b>	53,633	64,456	54,484	63,462	6,311	20.18	-15.47	16.48
	<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,398,660</b>	<b>18.78</b>	<b>19.70</b>	<b>22.81</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	328,307	348,011	462,843	447,432	342,349	6.00	33.00	-3.33
	a. Cash Balance	66,242	82,456	100,912	107,227	101,116	24.48	22.38	6.26
	Nepalese Notes & Coins	63,741	74,684	88,499	89,926	84,338	17.17	18.50	1.61
	Foreign Currency	2,501	7,772	12,412	17,301	16,778	210.80	59.72	39.38
	b. Bank Balance	244,464	242,924	327,901	304,444	199,119	-0.63	34.98	-7.15
	1. In Nepal Rastra Bank	201,684	196,554	275,162	256,583	155,022	-2.54	39.99	-6.75
	2. "A"Class Licensed Institution	11,245	7,476	8,186	8,327	8,036	-33.51	9.49	1.73
	3. Other Financial Ins.	192	223	233	119	170	16.34	4.35	-48.76
	4. In Foreign banks	31,344	38,671	44,320	39,414	35,891	23.38	14.61	-11.07
	c. Money at Call	17,601	22,631	34,031	35,761	42,114	28.58	50.37	5.08
<b>2</b>	<b>INVESTMENTS</b>	321,107	356,216	498,252	655,204	656,227	10.93	39.87	31.50
	a. Govt. Securities	285,850	355,159	497,643	644,196	645,140	24.25	40.12	29.45
	b. Others	35,257	1,057	609	11,007	11,086	-97.00	-42.36	1707.57
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	103,824	179,087	164,516	202,553	219,591	72.49	-8.14	23.12
	<b>LOANS &amp; ADVANCES</b>								
<b>4</b>	<b>(Including Bills Purchased)</b>	2,112,202	2,500,066	2,910,231	3,719,600	3,762,385	18.36	16.41	27.81
	<b>4.1 LOANS &amp; ADVANCES</b>	2,109,246	2,496,607	2,907,269	3,715,568	3,758,220	18.36	16.45	27.80
	a. Private Sector	2,049,940	2,414,260	2,801,001	3,579,832	3,616,341	17.77	16.02	27.81
	b. Financial Institutions	53,464	77,175	103,588	132,741	138,870	44.35	34.23	28.14
	c. Government Organizations	5,842	5,172	2,679	2,995	3,009	-11.48	-48.20	11.81
	<b>4.2 BILLS PURCHASED</b>	2,956	3,459	2,963	4,032	4,165	17.03	-14.36	36.09
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	129	-	-	412	471	-100.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	41,139	62,650	69,840	75,298	75,322	52.29	11.48	7.82
<b>7</b>	<b>OTHER ASSETS</b>	186,241	230,511	290,073	307,472	333,042	23.77	25.84	6.00
	a. Accrued Interests	33,650	35,840	136,304	155,810	169,964	6.51	280.31	14.31
	b. Others	152,590	194,671	153,770	151,662	163,078	27.58	-21.01	-1.37
<b>8</b>	<b>Expenses not Written off</b>	247	18	169	241	243	-92.74	843.42	42.75
<b>9</b>	<b>Non Banking Assets</b>	3,380	4,555	5,945	6,736	6,807	34.77	30.51	13.31
<b>10</b>	<b>Reconciliation Account</b>	7,696	6,219	11,569	5,074	2,212	-19.19	86.02	-56.14
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	-	133	332	10	0.00	0.00	150.03
	<b>TOTAL</b>	<b>3,104,271</b>	<b>3,687,334</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>5,398,660</b>	<b>18.78</b>	<b>19.70</b>	<b>22.81</b>

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

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2018	2019	2020	2021	2021	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	44,037	47,933	39,284	41,688	49,293	8.85	-18.04	6.12
	a. Paid-up Capital	38,004	40,039	31,964	32,232	32,232	5.36	-20.17	0.84
	b. Statutory Reserves	5,021	6,067	5,096	6,135	6,270	20.83	-16.01	20.38
	c. Retained Earning	(531)	427	(186)	505	7,733	-180.42	-143.58	-371.49
	d. Others Reserves	1,543	1,400	2,410	2,816	3,058	-9.24	72.13	16.87
<b>2</b>	<b>BORROWINGS</b>	731	5,173	136	9,690	12,034	607.67	-97.37	7030.46
	a. NRB	221	1,406	136	7,590	7,534	536.37	-90.34	5485.23
	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	4,500	0.00	0.00	0.00
<b>3</b>	<b>DEPOSITS</b>	301,858	398,341	354,778	445,827	450,377	31.96	-10.94	25.66
	a. Current	7,280	9,426	9,263	13,929	9,476	29.48	-1.73	50.38
	b. Savings	114,849	135,366	112,816	139,864	137,565	17.86	-16.66	23.97
	c. Fixed	124,858	178,880	188,006	243,409	259,935	43.27	5.10	29.47
	d. Call Deposits	54,586	74,358	44,048	48,417	43,190	36.22	-40.76	9.92
	e. Others	285	311	646	207	211	9.26	107.38	-67.87
<b>4</b>	<b>Bills Payable</b>	54	59	15	41	99	9.25	-75.01	178.27
<b>5</b>	<b>Other Liabilities</b>	17,211	20,723	15,497	19,406	18,679	20.41	-25.22	25.22
	1. Loan Loss Provision	4,384	5,639	4,242	6,431	6,632	28.65	-24.79	51.62
	2. Interest Suspense a/c	1,607	2,069	1,470	1,138	1,559	28.79	-28.95	-22.63
	3. Others	11,220	13,014	9,785	11,837	10,488	15.98	-24.81	20.97
<b>6</b>	<b>Reconciliation A/c</b>	4,584	6,828	141	76	0	48.97	-97.93	-46.09
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6,227	7,258	3,577	5,224	577	16.57	-50.72	46.05
	<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>531,059</b>	<b>29.79</b>	<b>-14.99</b>	<b>26.25</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	89,988	94,564	76,518	55,300	50,237	5.08	-19.08	-27.73
	a. Cash Balance	7,344	8,673	7,918	8,134	7,138	18.08	-8.71	2.74
	Nepalese Notes & Coins	7,160	8,521	7,765	8,059	7,061	19.01	-8.88	3.78
	Foreign Currency	184	151	153	76	78	-18.00	0.90	-50.29
	b. Bank Balance	42,555	40,335	28,987	22,731	22,464	-5.22	-28.13	-21.58
	1. In Nepal Rastra Bank	14,045	15,331	15,492	13,432	14,416	9.16	1.04	-13.30
	2. "A"Class Licensed Institution	23,101	16,437	12,441	7,619	7,121	-28.85	-24.31	-38.76
	3. Other Financial Ins.	5,401	8,560	1,052	1,676	921	58.48	-87.70	59.21
	4. In Foreign banks	7	7	3	5	5	-3.28	-64.63	89.32
	c. Money at Call	40,089	45,556	39,613	24,435	20,635	13.64	-13.04	-38.32
<b>2</b>	<b>INVESTMENTS</b>	7,774	15,305	28,288	56,879	57,545	96.87	84.82	101.07
	a. Govt. Securities	7,654	15,245	28,113	56,879	57,545	99.18	84.40	102.33
	b. Others	120	60	175	-	-	-50.00	191.67	-100.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3,668	4,745	4,484	8,062	13,425	29.36	-5.51	79.79
	<b>LOANS &amp; ADVANCES</b>								
<b>4</b>	<b>(Including Bills Purchased)</b>	253,251	345,165	287,580	383,480	390,242	36.29	-16.68	33.35
	<b>4.1 LOANS &amp; ADVANCES</b>	253,251	345,165	287,580	383,480	390,242	36.29	-16.68	33.35
	a. Private Sector	249,741	338,885	284,009	369,145	376,914	35.69	-16.19	29.98
	b. Financial Institutions	3,506	6,276	3,571	14,335	13,328	79.00	-43.10	301.39
	c. Government Organizations	4	4	-	-	-	0.00	-100.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	4,726	6,744	6,094	5,673	5,667	42.70	-9.64	-6.92
<b>7</b>	<b>OTHER ASSETS</b>	10,047	12,326	9,692	11,972	13,442	22.68	-21.36	23.52
	a. Accrued Interests	2,047	2,609	5,555	6,166	7,427	27.50	112.90	10.99
	b. Others	8,000	9,716	4,137	5,806	6,016	21.45	-57.42	40.34
<b>8</b>	<b>Expenses not Written off</b>	10	6	17	0	2	-35.80	169.91	-97.19
<b>9</b>	<b>Non Banking Assets</b>	659	624	599	489	489	-5.29	-3.99	-18.33
<b>10</b>	<b>Reconciliation Account</b>	4,578	6,827	141	78	2	49.14	-97.93	-45.12
<b>11</b>	<b>Profit &amp; Loss A/c</b>	0	9	15	21	8	6827.21	59.13	41.19
	<b>TOTAL</b>	<b>374,701</b>	<b>486,316</b>	<b>413,428</b>	<b>521,953</b>	<b>531,059</b>	<b>29.79</b>	<b>-14.99</b>	<b>26.25</b>

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

	Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
		2018	2019	2020	2021	2021*	2/1	3/2	4/3
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	11,787	13,224	15,051	16,264	17,691	12.19	13.82	8.05
	a. Paid-up Capital	12,735	13,585	14,101	12,959	13,076	6.68	3.80	-8.10
	b. Statutory Reserves	2,531	2,748	3,021	2,907	2,960	8.56	9.95	-3.79
	c. Retained Earning	(4,454)	(4,138)	(3,750)	(4,071)	(2,999)	-7.10	-9.37	8.54
	d. Others Reserves	975	1,029	1,680	4,469	4,654	5.47	63.25	166.09
<b>2</b>	<b>BORROWINGS</b>	1,170	3,532	2,531	4,395	2,156	201.89	-28.33	73.60
	a. NRB	210	194	46	1,753	1,114	-7.71	-76.43	3729.83
	b. "A"Class Licensed Institution	960	3,338	2,036	1,695	95	247.86	-39.01	-16.73
	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	110.38
<b>3</b>	<b>DEPOSITS</b>	63,558	75,995	88,858	89,326	90,339	19.57	16.93	0.53
	a. Current	281	530	2,167	1,290	900	88.38	309.33	-40.48
	b. Savings	20,508	23,791	23,856	25,932	25,747	16.01	0.28	8.70
	c. Fixed	34,085	39,349	49,766	50,529	53,096	15.44	26.47	1.53
	d. Call Deposits	4,460	6,231	10,691	9,945	9,101	39.70	71.57	-6.98
	e. Others	4,224	6,094	2,377	1,629	1,495	44.28	-60.99	-31.47
<b>4</b>	<b>Bills Payable</b>	5	11	2	23	0	134.61	-84.01	1240.71
<b>5</b>	<b>Other Liabilities</b>	17,902	17,857	19,319	15,588	16,885	-0.25	8.19	-19.31
	1. Loan Loss Provision	6,507	6,338	6,918	5,274	5,491	-2.60	9.16	-23.77
	2. Interest Suspense a/c	7,505	7,604	9,230	7,267	7,974	1.33	21.37	-21.27
	3. Others	3,890	3,915	3,171	3,048	3,421	0.64	-19.00	-3.89
<b>6</b>	<b>Reconciliation A/c</b>	113	120	0	12	17	6.10	-99.96	21673.05
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,478	1,805	984	1,071	100	22.08	-45.45	8.84
	<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>127,189</b>	<b>17.22</b>	<b>12.62</b>	<b>-0.05</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	21,004	23,704	24,269	16,607	15,147	12.85	2.38	-31.57
	a. Cash Balance	1,307	1,435	1,897	1,438	1,359	9.81	32.21	-24.21
	Nepalese Notes & Coins	1,307	1,435	1,897	1,438	1,359	9.80	32.22	-24.21
	Foreign Currency	0	0	0	0	0	130.29	-16.14	-37.48
	b. Bank Balance	11,079	12,603	12,727	6,977	6,634	13.75	0.99	-45.18
	1. In Nepal Rastra Bank	2,407	3,253	4,126	3,538	3,434	35.15	26.84	-14.25
	2. "A"Class Licensed Institution	6,709	5,123	6,514	1,959	1,945	-23.64	27.16	-69.93
	3. Other Financial Ins.	1,964	4,227	2,087	1,480	1,255	115.26	-50.62	-29.09
	4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
	c. Money at Call	8,618	9,666	9,644	8,193	7,154	12.17	-0.23	-15.05
<b>2</b>	<b>INVESTMENTS</b>	2,350	3,881	8,072	20,536	20,611	65.18	107.97	154.42
	a. Govt. Securities	2,350	3,858	8,072	20,536	20,548	64.18	109.23	154.42
	b. Others	-	24	-	-	63	0.00	-100.00	0.00
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,172	2,357	2,683	3,698	5,644	8.51	13.86	37.79
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	(Including Bills Purchased)	57,345	68,738	75,284	71,536	70,479	19.87	9.52	-4.98
	<b>4.1 LOANS &amp; ADVANCES</b>	57,345	68,738	75,284	71,536	70,479	19.87	9.52	-4.98
	a. Private Sector	56,235	66,133	71,499	65,795	67,264	17.60	8.11	-7.98
	b. Financial Institutions	1,086	2,605	3,785	5,742	3,156	139.97	45.31	51.69
	c. Government Organizations	24	-	-	-	58	-100.00	0.00	0.00
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	1,898	2,026	2,634	2,019	2,078	6.75	30.01	-23.36
<b>7</b>	<b>OTHER ASSETS</b>	10,546	11,111	12,986	11,657	12,750	5.36	16.88	-10.23
	a. Accrued Interests	7,611	7,722	10,938	9,061	10,466	1.45	41.65	-17.16
	b. Others	2,935	3,389	2,048	2,597	2,285	15.49	-39.56	26.78
<b>8</b>	<b>Expenses not Written off</b>	7	2	3	100	1	-69.16	13.23	3834.00
<b>9</b>	<b>Non Banking Assets</b>	576	537	533	468	468	-6.77	-0.80	-12.08
<b>10</b>	<b>Reconciliation Account</b>	115	121	4	2	0	4.95	-96.44	-56.22
<b>11</b>	<b>Profit &amp; Loss A/c</b>	1	66	279	55	10	11229.31	320.12	-80.35
	<b>TOTAL</b>	<b>96,013</b>	<b>112,543</b>	<b>126,746</b>	<b>126,679</b>	<b>127,189</b>	<b>17.22</b>	<b>12.62</b>	<b>-0.05</b>



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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	167,967	212,129	232,951	224,341	20,897	26.29	9.82	-3.70
1.1 Deposit Liabilities	165,254	208,274	227,205	215,183	19,749	26.03	9.09	-5.29
1.1.1 Saving A/c	39,005	48,102	53,627	43,601	4,257	23.32	11.49	-18.70
1.1.2 Fixed A/c	112,317	143,530	157,021	166,935	15,109	27.79	9.40	6.31
1.1.2.1 Upto 3 Months Fixed A/c	8,398	8,211	7,335	6,631	527	-2.22	-10.68	-9.59
1.1.2.2 3 to 6 Months fixed A/c	6,799	10,806	18,168	18,574	1,602	58.93	68.14	2.23
1.1.2.3 6 Months to 1 Year Fixed A/c	57,784	72,244	74,620	69,135	6,434	25.02	3.29	-7.35
1.1.2.4 Above 1 Year	39,336	52,269	56,898	72,595	6,545	32.88	8.86	27.59
1.1.3 Call Deposit	13,818	16,374	16,291	4,443	362	18.50	-0.51	-72.73
1.1.4 Certificate of Deposits	114	268	266	204	21	134.99	-0.75	-23.26
1.2 Others	2,713	3,855	5,746	9,158	1,148	42.11	49.04	59.39
<b>2 Commission/Fee Expense</b>	613	1,668	1,695	1,735	160	172.29	1.59	2.36
<b>3 Employees Expenses</b>	31,472	39,312	42,145	48,174	4,010	24.91	7.21	14.30
<b>4 Office Operating Expenses</b>	25,517	29,456	32,395	33,544	2,469	15.44	9.98	3.55
<b>5 Exchange Fluctuation Loss</b>	125	35	6	1	3	-71.96	-83.89	-74.82
5.1 Due to Change in Exchange Rates	102	26	5	1	3	-74.34	-81.86	-74.17
5.2 Due to Foreign Currency Transactions	23	9	1	0	0	-61.39	-89.93	-78.28
<b>6 Non-Operating Expenses</b>	58	164	463	89	1	180.08	182.54	-80.71
<b>7. Provision for Risk</b>	15,147	19,852	33,869	39,014	636	31.06	70.61	15.19
7.1 Loan loss Provision	12,875	19,032	33,522	38,874	636	47.83	76.13	15.96
7.1.1 General Loan loss Provision	6,484	8,358	17,257	25,113	504	28.90	106.46	45.52
7.1.1.1 Pass Loan Loss Provision	5,679	6,457	10,921	21,235	505	13.71	69.12	94.45
7.1.1.2 Watch List Provision	806	1,901	6,336	3,878	(0)	135.94	233.29	-38.80
7.1.2 Special Loan Loss Provision	6,216	9,623	15,094	13,440	49	54.80	56.86	-10.96
7.1.3 Additional Loan Loss Provision	174	1,051	1,171	321	83	503.65	11.40	-72.60
7.2. Provision for Non-Banking Assets	1,255	481	124	48	-	-61.67	-74.23	-60.90
7.3. Provision for Loss on Investment	716	147	92	3	0	-79.49	-37.32	-96.39
7.4. Provision for Loss of Other Assets	302	191	131	88	0	0.00	0.00	-32.93
<b>8 Loan Written Off</b>	971	917	411	814	8	-5.53	-55.19	97.97
<b>9 Provision for Staff Bonus</b>	7,982	8,857	7,499	9,238	972	10.96	-15.33	23.20
<b>10 Provision for Income Tax</b>	24,583	30,505	24,783	30,913	3,014	24.09	-18.76	24.73
<b>11 Others</b>	29	21	36	248	0	-28.98	74.69	593.60
<b>12 Net Profit</b>	61,337	74,230	58,924	71,306	7,124	21.02	-20.62	21.01
<b>TOTAL EXPENSES</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>39,296</b>	<b>24.22</b>	<b>4.32</b>	<b>5.57</b>
<b>Income</b>								
<b>1. Interest Income</b>	283,227	359,820	378,136	372,972	33,707	27.04	5.09	-1.37
1.1. On Loans and Advance	265,446	335,598	350,654	342,440	30,578	26.43	4.49	-2.34
1.2. On Investment	10,903	13,247	19,023	25,974	2,855	21.50	43.60	36.54
1.2.1 Government Bonds	9,360	11,868	17,635	23,335	2,511	26.80	48.59	32.33
1.2.2 Foreign Bonds	186	195	109	215	66	4.66	-44.25	97.64
1.2.3 NRB Bonds	1,031	620	1,038	589	62	-39.84	67.49	-43.27
1.2.4 Deventure & Bonds	327	565	242	1,835	215	72.80	-57.16	658.86
1.3 Agency Balance	988	1,064	640	169	6	7.70	-39.84	-73.59
1.4 On Call Deposit	3,928	6,394	4,459	1,193	68	62.79	-30.26	-73.23
1.5 Others	1,963	3,517	3,360	3,196	201	79.16	-4.46	-4.90
<b>2. Comission &amp; Discount</b>	13,569	18,694	19,439	24,942	2,405	37.76	3.99	28.31
2.1 Bills Purchase & Discount	117	218	194	228	13	86.03	-11.04	17.68
2.2 Comission	11,381	15,685	15,925	20,920	2,005	37.82	1.53	31.37
2.3 Others	2,071	2,791	3,321	3,794	387	34.75	18.98	14.24
<b>3 Income From Exchange Fluctuation</b>	7,850	10,506	10,780	10,913	1,029	33.84	2.61	1.23
3.1 Due to Change in Exchange Rate	1,537	1,182	1,320	1,343	360	-23.10	11.70	1.77
3.2 Due to Foreign Currency Trans.	6,313	9,324	9,461	9,569	669	47.70	1.46	1.15
<b>4 Other Operating Income</b>	13,392	15,376	11,434	16,789	1,393	14.81	-25.64	46.84
<b>5 Non Operating Income</b>	2,491	792	2,353	8,176	384	-68.19	196.94	247.49
<b>6 Provision Written Back</b>	14,545	10,302	12,606	24,835	333	-29.17	22.36	97.02
<b>7 Recovery from Written off Loan</b>	673	995	449	760	11	47.82	-54.88	69.26
<b>8 Income from Extra Ordinary Expenses</b>	53	635	(98)	12	3	1090.25	-115.50	-111.72
<b>9 Net Loss</b>	-	26	79	19	32	0.00	203.28	-75.98
<b>TOTAL INCOME</b>	<b>335,802</b>	<b>417,146</b>	<b>435,177</b>	<b>459,417</b>	<b>39,296</b>	<b>24.22</b>	<b>4.32</b>	<b>5.57</b>

**Profit and Loss Statement of Commercial Banks**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	141,815	177,011	199,997	194,409	17,987	24.82	12.99	-2.79
1.1 Deposit Liabilities	139,186	173,492	194,436	185,438	16,881	24.65	12.07	-4.63
1.1.1 Saving A/c	30,569	38,239	45,353	37,545	3,722	25.09	18.60	-17.22
1.1.2 Fixed A/c	97,070	122,507	135,903	143,928	12,837	26.21	10.93	5.91
1.1.2.1 Upto 3 Months Fixed A/c	7,668	6,916	4,900	4,762	321	-9.82	-29.14	-2.82
1.1.2.2 3 to 6 Months fixed A/c	5,904	9,377	15,244	14,410	1,240	58.82	62.57	-5.47
1.1.2.3 6 Months to 1 Year Fixed A/c	49,040	59,650	65,454	58,342	5,234	21.64	9.73	-10.87
1.1.2.4 Above 1 Year	34,458	46,565	50,304	66,414	6,041	35.14	8.03	32.02
1.1.3 Call Deposit	11,433	12,478	12,915	3,760	301	9.13	3.50	-70.89
1.1.4 Certificate of Deposits	114	268	266	204	21	134.99	-0.75	-23.26
1.2 Others	2,629	3,519	5,561	8,971	1,106	33.87	58.00	61.33
<b>2 Commission/Fee Expense</b>	608	1,663	1,678	1,693	158	173.43	0.92	0.90
<b>3 Employees Expenses</b>	27,585	33,900	36,655	42,824	3,544	22.89	8.13	16.83
<b>4 Office Operating Expenses</b>	21,746	24,478	27,815	29,235	2,136	12.56	13.64	5.10
<b>5 Exchange Fluctuation Loss</b>	108	22	-	0	2	-79.15	-100.00	0.00
5.1 Due to Change in Exchange Rates	85	14	-	0	2	-83.85	-100.00	0.00
5.2 Due to Foreign Currency Transactions	23	9	-	-	-	-61.82	-100.00	0.00
<b>6 Non-Operatiing Expenses</b>	53	156	458	78	1	192.82	194.30	-83.03
<b>7. Provision for Risk</b>	11,964	16,833	28,699	32,424	596	40.70	70.49	12.98
7.1 Loan loss Provision	10,356	16,382	28,485	32,326	596	58.18	73.89	13.48
7.1.1 General Loan loss Provision	5,380	6,774	14,922	21,420	476	25.91	120.28	43.54
7.1.1.1 Pass Loan Loss Provision	4,860	5,223	10,150	18,516	481	7.46	94.34	82.43
7.1.1.2 Watch List Provision	520	1,552	4,772	2,904	(5)	198.29	207.60	-39.15
7.1.2 Special Loan Loss Provision	4,856	8,592	12,531	10,732	37	76.95	45.85	-14.36
7.1.3 Additional Loan Loss Provision	121	1,015	1,032	174	83	741.42	1.65	-83.14
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	0	-98.87	2060.20	-96.73
7.4. Provision for Loss of Other Assets	203	185	122	88	-	0.00	0.00	-27.64
<b>8 Loan Written Off</b>	885	868	385	708	8	-1.91	-55.67	83.94
<b>9 Provision for Staff Bonus</b>	7,011	7,625	6,917	8,146	869	8.77	-9.29	17.77
<b>10 Provision for Income Tax</b>	21,670	26,928	22,858	27,592	2,679	24.26	-15.11	20.71
<b>11 Others</b>	7	15	33	248	0	103.54	127.43	649.25
<b>12 Net Profit</b>	53,633	65,216	54,351	63,374	6,311	21.60	-16.66	16.60
<b>TOTAL EXPENSES</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>34,292</b>	<b>23.56</b>	<b>7.08</b>	<b>5.50</b>
<b>Income</b>								
<b>1. Interest Income</b>	241,266	304,367	328,666	326,157	29,195	26.15	7.98	-0.76
1.1. On Loans and Advance	227,301	285,281	305,723	298,351	26,310	25.51	7.17	-2.41
1.2. On Investment	10,487	12,684	17,963	23,895	2,652	20.95	41.62	33.02
1.2.1 Government Bonds	9,096	11,439	16,712	21,509	2,336	25.77	46.09	28.71
1.2.2 Foreign Bonds	186	195	109	215	66	4.66	-44.25	97.64
1.2.3 NRB Bonds	941	491	930	398	39	-47.80	89.33	-57.24
1.2.4 Deventure & Bonds	264	559	213	1,774	210	111.81	-61.95	733.94
1.3 Agency Balance	638	878	639	169	6	37.71	-27.26	-73.54
1.4 On Call Deposit	1,093	2,190	1,127	691	57	100.40	-48.52	-38.75
1.5 Others	1,748	3,334	3,214	3,051	171	90.74	-3.58	-5.08
<b>2. Comission &amp; Discount</b>	13,027	18,058	18,463	23,473	2,321	38.62	2.24	27.14
2.1 Bills Purchase & Discount	117	218	194	228	13	86.03	-11.04	17.68
2.2 Comission	11,052	15,267	15,407	20,103	1,974	38.14	0.92	30.48
2.3 Others	1,858	2,573	2,862	3,142	334	38.48	11.23	9.78
<b>3 Income From Exchange Fluctuation</b>	7,817	10,475	10,720	10,900	1,028	33.99	2.34	1.68
3.1 Due to Change in Exchange Rate	1,519	1,172	1,293	1,344	360	-22.89	10.36	3.93
3.2 Due to Foreign Currency Trans.	6,298	9,303	9,427	9,556	668	47.72	1.33	1.37
<b>4 Other Operating Income</b>	10,703	11,744	9,346	12,990	1,122	9.73	-20.42	38.99
<b>5 Non Operating Income</b>	1,960	509	1,859	5,901	297	-74.01	264.92	217.41
<b>6 Provision Written Back</b>	11,618	8,057	10,461	20,596	305	-30.65	29.84	96.88
<b>7 Recovery from Written off Loan</b>	647	847	431	706	11	30.82	-49.15	64.00
<b>8 Income from Extra Ordinary Expenses</b>	45	658	(100)	8	3	1348.42	-115.25	-108.46
<b>9 Net Loss</b>	-	-	-	-	10	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>287,085</b>	<b>354,715</b>	<b>379,846</b>	<b>400,732</b>	<b>34,292</b>	<b>23.56</b>	<b>7.08</b>	<b>5.50</b>

**Profit and Loss Statement of Development Banks**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	20,949	28,665	25,608	24,027	2,373	36.83	-10.66	-6.18
1.1 Deposit Liabilities	20,905	28,433	25,519	23,915	2,340	36.01	-10.25	-6.29
1.1.1 Saving A/c	6,871	8,006	6,462	4,871	429	16.52	-19.29	-24.63
1.1.2 Fixed A/c	11,833	16,780	16,342	18,531	1,861	41.81	-2.61	13.39
1.1.2.1 Upto 3 Months Fixed A/c	602	1,159	2,121	1,531	167	92.32	83.05	-27.80
1.1.2.2 3 to 6 Months fixed A/c	732	1,210	2,524	3,583	317	65.26	108.68	41.94
1.1.2.3 6 Months to 1 Year Fixed A/c	6,548	9,967	6,517	8,890	1,029	52.21	-34.62	36.41
1.1.2.4 Above 1 Year	3,950	4,445	5,180	4,527	348	12.53	16.54	-12.61
1.1.3 Call Deposit	2,201	3,646	2,715	513	50	65.67	-25.54	-81.10
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	44	232	89	112	33	428.78	-61.55	25.95
<b>2 Commission/Fee Expense</b>	-	-	16	42	2	0.00	0.00	162.17
<b>3 Employees Expenses</b>	3,148	4,474	4,354	4,341	370	42.13	-2.67	-0.30
<b>4 Office Operating Expenses</b>	2,941	4,070	3,590	3,441	265	38.39	-11.80	-4.15
<b>5 Exchange Fluctuation Loss</b>	18	13	6	1	1	-28.61	-55.51	-75.47
5.1 Due to Change in Exchange Rates	18	13	5	1	0	-29.10	-62.20	-74.95
5.2 Due to Foreign Currency Transactions	0	0	1	0	0	188.94	681.16	-78.28
<b>6 Non-Operating Expenses</b>	1	7	3	11	-	586.86	-56.01	256.13
<b>7. Provision for Risk</b>	2,225	2,088	3,878	5,678	36	-6.18	85.77	46.42
7.1 Loan loss Provision	1,894	1,906	3,807	5,636	36	0.62	99.79	48.05
7.1.1 General Loan loss Provision	950	1,332	1,863	3,312	18	40.21	39.86	77.76
7.1.1.1 Pass Loan Loss Provision	729	1,057	716	2,468	17	44.98	-32.22	244.62
7.1.1.2 Watch List Provision	222	276	1,147	845	1	24.50	315.98	-26.39
7.1.2 Special Loan Loss Provision	911	565	1,868	2,314	18	-37.97	230.83	23.83
7.1.3 Additional Loan Loss Provision	33	9	75	10	-	-74.36	786.22	-86.38
7.2. Provision for Non-Banking Assets	92	120	66	42	-	31.00	-45.27	-36.73
7.3. Provision for Loss on Investment	148	62	0	0	-	-58.21	-99.26	-27.24
7.4. Provision for Loss of Other Assets	91	0	5	-	-	0.00	0.00	-100.00
<b>8 Loan Written Off</b>	82	4	4	14	-	-95.70	10.39	272.70
<b>9 Provision for Staff Bonus</b>	846	1,052	473	828	86	24.40	-55.05	75.10
<b>10 Provision for Income Tax</b>	2,535	3,075	1,627	2,486	262	21.29	-47.09	52.83
<b>11 Others</b>	21	0	0	-	-	-98.52	-98.52	-100.00
<b>12 Net Profit</b>	6,227	7,258	3,804	5,935	649	16.57	-47.59	56.04
<b>TOTAL EXPENSES</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>4,044</b>	<b>30.04</b>	<b>-14.48</b>	<b>7.94</b>
<b>Income</b>								
<b>1. Interest Income</b>	34,091	45,718	39,332	38,436	3,712	34.10	-13.97	-2.28
1.1. On Loans and Advance	31,194	41,784	36,071	36,443	3,562	33.95	-13.67	1.03
1.2. On Investment	309	434	781	1,525	129	40.73	79.87	95.21
1.2.1 Government Bonds	186	330	739	1,399	113	77.21	124.14	89.36
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	65	105	41	122	15	62.04	-60.45	195.11
1.2.4 Deventure & Bonds	58	-	1	4	1	-100.00	0.00	286.52
1.3 Agency Balance	234	35	1	-	-	-85.22	-96.39	-100.00
1.4 On Call Deposit	2,227	3,387	2,413	348	4	52.09	-28.76	-85.58
1.5 Others	128	79	67	119	17	-38.78	-15.07	78.91
<b>2. Comission &amp; Discount</b>	456	554	915	1,273	65	21.62	65.23	39.02
2.1 Bills Purchase & Discount	-	0	-	-	-	0.00	-100.00	0.00
2.2 Comission	291	383	496	677	19	31.56	29.77	36.36
2.3 Others	165	171	419	596	46	4.08	144.36	42.17
<b>3 Income From Exchange Fluctuation</b>	32	31	60	13	0	-3.07	91.57	-79.13
3.1 Due to Change in Exchange Rate	17	10	26	(1)	(0)	-42.21	164.75	-102.03
3.2 Due to Foreign Currency Trans.	15	21	34	13	1	41.59	57.48	-61.19
<b>4 Other Operating Income</b>	2,137	2,995	1,504	2,257	206	40.14	-49.80	50.12
<b>5 Non Operating Income</b>	356	163	180	1,556	18	-54.22	10.47	764.21
<b>6 Provision Written Back</b>	1,904	1,242	1,353	3,211	28	-34.79	8.94	137.39
<b>7 Recovery from Written off Loan</b>	10	34	3	49	0	253.95	-90.09	1364.12
<b>8 Income from Extra Ordinary Expenses</b>	5	(42)	-	-	-	-968.96	-100.00	0.00
<b>9 Net Loss</b>	-	9	15	11	15	0.00	59.13	-25.97
<b>TOTAL INCOME</b>	<b>38,991</b>	<b>50,705</b>	<b>43,362</b>	<b>46,806</b>	<b>4,044</b>	<b>30.04</b>	<b>-14.48</b>	<b>7.94</b>

**Profit and Loss Statement of Finance Companies**

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021			
	1	2	3	4	5	2/1	3/2	4/3
<b>1 Interest Expenses</b>	5,203	6,453	7,345	5,905	537	24.02	13.83	-19.61
1.1 Deposit Liabilities	5,163	6,349	7,250	5,830	528	22.97	14.18	-19.58
1.1.1 Saving A/c	1,565	1,856	1,811	1,185	106	18.59	-2.41	-34.58
1.1.2 Fixed A/c	3,414	4,243	4,777	4,476	411	24.25	12.58	-6.30
1.1.2.1 Upto 3 Months Fixed A/c	127	137	314	338	39	8.05	128.24	7.68
1.1.2.2 3 to 6 Months fixed A/c	163	219	400	581	45	34.39	82.44	45.37
1.1.2.3 6 Months to 1 Year Fixed A/c	2,196	2,627	2,650	1,903	171	19.62	0.85	-28.19
1.1.2.4 Above 1 Year	928	1,259	1,414	1,654	156	35.65	12.30	17.02
1.1.3 Call Deposit	184	250	662	170	11	36.42	164.27	-74.38
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	40	104	96	75	9	159.64	-7.87	-21.92
<b>2 Commission/Fee Expense</b>	5	5	1	-	-	20.25	-85.02	-100.00
<b>3 Employees Expenses</b>	740	938	1,136	1,009	96	26.76	21.07	-11.23
<b>4 Office Operating Expenses</b>	830	909	990	868	69	9.46	8.96	-12.36
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	4	1	2	0	0	-77.14	71.02	-85.43
<b>7. Provision for Risk</b>	958	931	1,293	911	4	-2.80	38.84	-29.52
7.1 Loan loss Provision	624	745	1,229	911	4	19.35	64.98	-25.88
7.1.1 General Loan loss Provision	154	252	471	381	11	63.68	87.08	-19.23
7.1.1.1 Pass Loan Loss Provision	90	178	55	252	7	98.33	-69.22	358.80
7.1.1.2 Watch List Provision	64	74	416	129	4	15.10	464.72	-69.01
7.1.2 Special Loan Loss Provision	450	466	694	394	(7)	3.51	49.06	-43.28
7.1.3 Additional Loan Loss Provision	20	27	64	137	-	34.46	132.79	114.82
7.2. Provision for Non-Banking Assets	134	98	58	-	-	-26.35	-40.78	-100.00
7.3. Provision for Loss on Investment	192	81	0	-	-	-58.04	-99.76	-100.00
7.4. Provision for Loss of Other Assets	8	7	5	-	0	0.00	0.00	-100.00
<b>8 Loan Written Off</b>	4	46	22	92	0	965.03	-51.09	308.77
<b>9 Provision for Staff Bonus</b>	126	180	109	264	18	42.93	-39.31	142.33
<b>10 Provision for Income Tax</b>	377	502	298	834	73	33.07	-40.59	179.80
<b>11 Others</b>	1	6	3	-	-	605.47	-52.71	-100.00
<b>12 Net Profit</b>	1,478	1,755	770	1,996	164	18.78	-56.14	159.33
<b>TOTAL EXPENSES</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>960</b>	<b>20.56</b>	<b>2.07</b>	<b>-0.75</b>
<b>Income</b>								
<b>1. Interest Income</b>	7,869	9,734	10,138	8,379	800	23.70	4.14	-17.34
1.1. On Loans and Advance	6,951	8,533	8,861	7,645	706	22.76	3.84	-13.72
1.2. On Investment	107	129	279	554	75	19.80	116.63	98.59
1.2.1 Government Bonds	78	99	184	427	61	27.24	85.24	131.97
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	25	24	67	69	8	-3.02	179.14	3.64
1.2.4 Deventure & Bonds	5	5	28	58	5	15.65	413.40	104.85
1.3 Agency Balance	116	151	-	-	0	30.23	-100.00	0.00
1.4 On Call Deposit	608	817	919	155	7	34.35	12.48	-83.13
1.5 Others	87	105	79	25	13	20.58	-24.70	-67.95
<b>2. Comission &amp; Discount</b>	87	82	61	196	20	-5.64	-25.70	221.90
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	39	35	21	140	12	-7.90	-40.04	559.38
2.3 Others	49	47	40	56	7	-3.84	-14.80	41.30
<b>3 Income From Exchange Fluctuation</b>	-	-	0	-	-	0.00	0.00	-100.00
3.1 Due to Change in Exchange Rate	-	-	0	-	-	0.00	0.00	-100.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	552	636	584	1,542	65	15.30	-8.27	164.08
<b>5 Non Operating Income</b>	175	120	314	719	69	-31.49	161.61	129.12
<b>6 Provision Written Back</b>	1,023	1,003	792	1,027	-	-1.94	-21.12	29.81
<b>7 Recovery from Written off Loan</b>	16	114	15	4	0	607.52	-86.91	-70.13
<b>8 Income from Extra Ordinary Expenses</b>	3	19	2	3	-	505.32	-89.16	51.06
<b>9 Net Loss</b>	-	17	64	8	6	0.00	282.36	-87.39
<b>TOTAL INCOME</b>	<b>9,726</b>	<b>11,726</b>	<b>11,969</b>	<b>11,879</b>	<b>960</b>	<b>20.56</b>	<b>2.07</b>	<b>-0.75</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	115,386	157,905	189,981	273,901	278,633	36.85	20.31	44.17
Fishery Related	2,725	4,216	5,490	8,956	9,510	54.70	30.24	63.13
Mining Related	5,033	7,313	6,454	8,685	9,028	45.30	-11.75	34.58
Agriculture, Forestry & Beverage Production Related	415,539	510,038	563,969	686,582	695,016	22.74	10.57	21.74
Construction	253,187	309,417	347,420	414,030	416,865	22.21	12.28	19.17
Electricity, Gas and Water	86,863	126,594	161,972	207,797	210,487	45.74	27.95	28.29
Metal Products, Machinery & Electronic Equipment & Assemblage	33,148	37,076	46,073	62,562	65,630	11.85	24.27	35.79
Transport, Communication and Public Utilities	83,255	93,129	97,603	97,505	97,198	11.86	4.80	-0.10
Wholesaler & Retailer	532,011	615,309	662,828	837,582	840,718	15.66	7.72	26.36
Finance, Insurance and Real Estate	203,050	233,847	252,638	337,170	333,715	15.17	8.04	33.46
Hotel or Restaurant	91,146	122,122	148,657	183,908	186,619	33.99	21.73	23.71
Other Services	105,969	122,900	150,620	177,036	176,656	15.98	22.55	17.54
Consumption Loans	166,319	163,819	158,624	233,767	235,041	-1.50	-3.17	47.37
Local Government	1,554	1,569	1,583	1,539	2,022	1.00	0.89	-2.79
Others	327,742	406,642	472,099	641,727	662,472	24.07	16.10	35.93
<b>TOTAL</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,219,612</b>	<b>20.18</b>	<b>12.16</b>	<b>27.76</b>
<b>Productwise</b>								
Term Loan	423,648	562,527	718,480	932,079	950,430	32.78	27.72	29.73
Overdraft	410,911	455,716	488,596	634,300	643,529	10.90	7.22	29.82
Trust Receipt Loan / Import Loan	113,869	127,216	138,316	205,638	204,760	11.72	8.73	48.67
Demand & Other Working Capital Loan	498,116	615,755	702,115	880,234	886,633	23.62	14.03	25.37
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	201,682	237,959	252,542	298,258	298,625	17.99	6.13	18.10
Real Estate Loan	142,005	146,991	163,480	183,538	190,468	3.51	11.22	12.27
Margin Nature Loan	41,129	45,417	50,410	106,282	108,512	10.43	10.99	110.84
Hire Purchase Loan	171,054	180,957	174,058	160,657	163,584	5.79	-3.81	-7.70
Deprived Sector Loan	137,728	177,390	201,610	293,414	295,484	28.80	13.65	45.54
Bills Purchased	2,859	3,342	3,304	4,403	4,734	16.90	-1.14	33.28
Other Product	279,927	358,628	373,101	473,944	472,854	28.11	4.04	27.03
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,219,612</b>	<b>20.18</b>	<b>12.16</b>	<b>27.76</b>
<b>Collateral wise</b>								
Gold and Silver	38,070	38,246	38,427	43,111	43,775	0.46	0.47	12.19
Government Securities	470	336	465	678	783	-28.53	38.25	45.85
Non Governmental Securities	37,124	35,873	39,776	87,213	90,772	-3.37	10.88	119.26
Fixed Deposit Receipts	18,558	24,099	20,041	29,313	28,160	29.86	-16.84	46.27
Own	17,907	23,569	19,704	29,081	27,923	31.62	-16.40	47.59
Other Licences Institutions	650	530	336	232	236	-18.51	-36.49	-31.05
Collateral of Properties	2,136,643	2,600,225	2,913,947	3,647,609	3,699,553	21.70	12.07	25.18
Fixed Assets	1,788,776	2,206,624	2,489,020	3,118,968	3,161,366	23.36	12.80	25.31
Current Assets	347,867	393,601	424,927	528,641	538,187	13.15	7.96	24.41
Against security of Bill	18,166	23,281	33,694	47,628	46,828	28.15	44.73	41.35
Domestic Bills	826	2,382	720	556	530	188.24	-69.78	-22.76
Foreign Bills	17,340	20,899	32,974	47,072	46,298	20.52	57.78	42.75
Against Guarantee	78,284	100,601	110,038	181,603	178,221	28.51	9.38	65.04
Government Guarantee	2,348	2,365	2,666	2,597	2,695	0.72	12.73	-2.61
Institutional Guarantee	55,645	77,217	80,995	135,679	130,296	38.77	4.89	67.52
Personal Guarantee	6,081	5,846	9,330	26,424	28,183	-3.86	59.59	183.23
Collective Guarantee	7,086	7,398	8,340	8,130	8,274	4.42	12.72	-2.51
International Rated Foreign Bank's Guarantee	1,682	1,662	1,901	1,783	1,826	-1.16	14.39	-6.20
Other Guarantee	5,444	6,112	6,806	6,990	6,947	12.28	11.35	2.70
Credit Card	1,257	1,670	1,748	2,152	2,247	32.88	4.62	23.15
Others	94,353	87,565	107,877	133,439	129,273	-7.19	23.20	23.70
<b>Total</b>	<b>2,422,926</b>	<b>2,911,897</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,219,612</b>	<b>20.18</b>	<b>12.16</b>	<b>27.76</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	96,590	131,517	166,856	242,235	245,665	36.16	26.87	45.18
Fishery Related	2,330	3,427	4,751	7,816	8,292	47.04	38.66	64.51
Mining Related	4,420	6,887	6,218	8,258	8,584	55.80	-9.71	32.81
Agriculture, Forestry & Beverage Production Related	398,079	483,686	540,111	661,515	669,197	21.50	11.67	22.48
Construction	212,488	251,365	295,117	355,404	357,013	18.30	17.41	20.43
Electricity, Gas and Water	82,192	119,658	156,730	202,483	205,027	45.58	30.98	29.19
Metal Products, Machinery & Electronic Equipment & Assemblage	29,803	32,235	42,906	59,823	63,122	8.16	33.10	39.43
Transport, Communication and Public Utilities	57,257	63,602	75,379	78,828	78,259	11.08	18.52	4.58
Wholesaler & Retailer	483,927	550,845	605,155	763,650	766,401	13.83	9.86	26.19
Finance, Insurance and Real Estate	179,843	200,565	222,515	287,621	288,262	11.52	10.94	29.26
Hotel or Restaurant	79,499	105,954	133,795	164,941	166,995	33.28	26.28	23.28
Other Services	95,129	109,323	137,370	163,684	163,328	14.92	25.65	19.16
Consumption Loans	141,446	137,464	137,969	205,358	206,078	-2.82	0.37	48.84
Local Government	1,500	1,513	1,539	1,492	1,976	0.86	1.72	-3.04
Others	247,825	299,952	377,177	513,833	531,243	21.03	25.75	36.23
<b>TOTAL</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>3,759,442</b>	<b>18.26</b>	<b>16.24</b>	<b>28.01</b>
<b>Productwise</b>								
Term Loan	369,100	477,035	623,349	800,512	816,252	29.24	30.67	28.42
Overdraft	349,119	374,792	421,257	548,651	558,396	7.35	12.40	30.24
Trust Receipt Loan / Import Loan	113,869	127,214	138,308	205,627	204,747	11.72	8.72	48.67
Demand & Other Working Capital Loan	480,565	598,418	684,538	856,327	863,979	24.52	14.39	25.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	167,220	186,651	208,419	248,988	247,834	11.62	11.66	19.47
Real Estate Loan	114,770	118,860	141,435	159,139	165,225	3.56	18.99	12.52
Margin Nature Loan	33,208	35,571	41,345	90,921	92,085	7.12	16.23	119.91
Hire Purchase Loan	137,333	141,826	144,991	134,893	137,386	3.27	2.23	-6.96
Deprived Sector Loan	114,232	142,088	169,090	239,728	243,626	0.00	0.00	41.78
Bills Purchased	2,856	3,339	3,304	4,403	4,734	16.90	-1.05	33.28
Other Product	230,060	292,199	327,553	427,751	425,179	27.01	12.10	30.59
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>3,759,442</b>	<b>18.26</b>	<b>16.24</b>	<b>28.01</b>
<b>Collateral wise</b>								
Gold and Silver	32,616	31,871	34,208	38,492	39,156	-2.28	7.33	12.52
Government Securities	433	298	445	670	713	-31.05	49.12	50.59
Non Governmental Securities	30,512	27,631	31,998	73,593	76,371	-9.44	15.80	130.00
Fixed Deposit Receipts	13,517	18,896	16,803	24,777	24,191	39.79	-11.07	47.45
Own	12,876	18,366	16,467	24,545	23,955	42.64	-10.34	49.06
Other Licences Institutions	641	530	336	232	236	-17.36	-36.49	-31.05
Collateral of Properties	1,864,917	2,236,454	2,598,788	3,269,848	3,314,125	19.92	16.20	25.82
Fixed Assets	1,517,181	1,843,001	2,174,097	2,741,246	2,775,985	21.48	17.97	26.09
Current Assets	347,736	393,453	424,691	528,603	538,140	13.15	7.94	24.47
Against security of Bill	18,164	23,279	33,694	47,626	46,827	28.16	44.74	41.35
Domestic Bills	824	2,380	720	555	529	189.00	-69.77	-22.94
Foreign Bills	17,340	20,899	32,974	47,072	46,298	20.52	57.78	42.75
Against Guarantee	64,117	80,168	87,681	130,550	131,170	25.03	9.37	48.89
Government Guarantee	2,250	2,267	2,196	2,523	2,622	0.75	-3.14	14.91
Institutional Guarantee	49,664	65,753	69,941	105,184	104,826	32.40	6.37	50.39
Personal Guarantee	4,505	4,146	6,704	12,905	13,828	-7.98	61.71	92.49
Collective Guarantee	692	474	398	1,299	1,263	-31.42	-16.21	226.82
International Rated Foreign Bank's Guarantee	1,682	1,662	1,698	1,783	1,826	-1.16	2.14	5.05
Other Guarantee	5,324	5,865	6,744	6,855	6,804	10.18	14.98	1.65
Credit Card	1,257	1,670	1,748	2,152	2,247	32.88	4.62	23.15
Others	86,798	77,725	98,224	129,231	124,643	-10.45	26.37	31.57
<b>Total</b>	<b>2,112,330</b>	<b>2,497,993</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>3,759,442</b>	<b>18.26</b>	<b>16.24</b>	<b>28.01</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2021	2021	2021	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	15,080	21,662	18,518	26,987	28,072	43.65	-14.51	45.74
Fishery Related	341	723	677	1,008	1,080	112.06	-6.37	48.90
Mining Related	592	361	178	364	380	-38.99	-50.63	104.18
Agriculture, Forestry & Beverage Production Related	14,743	23,263	20,325	21,688	22,292	57.80	-12.63	6.71
Construction	32,571	48,633	42,472	49,017	50,130	49.31	-12.67	15.41
Electricity, Gas and Water	4,469	6,597	4,891	5,116	5,167	47.60	-25.86	4.60
Metal Products, Machinery & Electronic Equipment & Assemblage	2,254	3,610	2,150	2,141	1,978	60.14	-40.43	-0.42
Transport, Communication and Public Utilities	20,941	24,873	17,516	15,054	15,185	18.78	-29.58	-14.06
Wholesaler & Retailer	40,640	55,398	46,826	61,627	61,728	36.31	-15.47	31.61
Finance, Insurance and Real Estate	18,547	25,994	21,802	39,227	37,839	40.15	-16.13	79.93
Hotel or Restaurant	9,948	13,522	11,734	15,863	16,390	35.92	-13.22	35.19
Other Services	8,988	11,457	11,219	11,586	11,749	27.48	-2.08	3.27
Consumption Loans	20,685	21,569	15,664	23,284	23,653	4.27	-27.38	48.65
Local Government	20	23	11	11	11	13.07	-52.43	-0.30
Others	63,432	87,479	73,157	110,457	113,485	37.91	-16.37	50.99
<b>TOTAL</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>389,137</b>	<b>36.29</b>	<b>-16.81</b>	<b>33.53</b>
<b>Productwise</b>								
Term Loan	45,529	72,328	80,772	115,573	117,977	58.86	11.67	43.09
Overdraft	61,791	76,191	60,457	78,746	78,006	23.30	-20.65	30.25
Trust Receipt Loan / Import Loan	-	-	8	10	13	0.00	0.00	23.61
Demand & Other Working Capital Loan	9,701	11,710	11,989	17,949	17,636	20.71	2.38	49.71
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	26,402	42,448	35,073	41,221	42,338	60.77	-17.37	17.53
Real Estate Loan	19,575	20,965	14,628	17,446	18,165	7.10	-30.23	19.26
Margin Nature Loan	5,692	7,600	6,446	12,528	13,243	33.52	-15.19	94.36
Hire Purchase Loan	27,530	33,002	23,215	21,804	22,166	19.88	-29.66	-6.08
Deprived Sector Loan	20,705	30,550	26,851	47,111	47,269	0.00	0.00	75.45
Bills Purchased	-	3	-	-	-	0.00	-100.00	0.00
Other Product	36,327	50,368	27,699	31,041	32,325	38.65	-45.01	12.07
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>389,137</b>	<b>36.29</b>	<b>-16.81</b>	<b>33.53</b>
<b>Collateral wise</b>								
Gold and Silver	4,851	5,442	3,254	3,721	3,732	12.18	-40.20	14.35
Government Securities	38	18	-	3	3	-52.02	-100.00	0.00
Non Governmental Securities	5,612	7,484	6,341	11,972	12,633	33.36	-15.27	88.79
Fixed Deposit Receipts	4,001	4,083	2,395	3,688	3,229	2.03	-41.33	53.95
Own	3,992	4,083	2,395	3,688	3,229	2.26	-41.33	53.95
Other Licences Institutions	9	-	-	-	-	-100.00	0.00	0.00
Collateral of Properties	226,108	310,078	257,303	319,268	325,792	37.14	-17.02	24.08
Fixed Assets	226,064	310,036	257,300	319,252	325,777	37.14	-17.01	24.08
Current Assets	44	42	3	16	16	-4.80	-92.48	401.57
Against security of Bill	-	1	-	1	1	0.00	-100.00	0.00
Domestic Bills	-	1	-	1	1	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	11,959	16,412	17,425	43,691	42,444	37.23	6.17	150.74
Government Guarantee	61	61	31	34	34	0.11	-49.31	9.04
Institutional Guarantee	4,659	8,352	7,455	24,143	21,928	79.26	-10.74	223.86
Personal Guarantee	845	1,073	1,995	12,644	13,428	27.00	85.84	533.92
Collective Guarantee	6,394	6,924	7,942	6,831	7,010	8.29	14.71	-13.99
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	-	1	2	40	44	0.00	73.27	1650.11
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	682	1,648	421	1,086	1,303	141.79	-74.46	158.10
<b>Total</b>	<b>253,251</b>	<b>345,165</b>	<b>287,140</b>	<b>383,430</b>	<b>389,137</b>	<b>36.29</b>	<b>-16.81</b>	<b>33.53</b>

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

	Mid-July			Mid-July	Mid-Aug	% Change		
	2018	2019	2020	2021	2021	2/1	3/2	4/3
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	3,716	4,726	4,608	4,679	4,897	27.18	-2.51	1.55
Fishery Related	54	66	62	132	138	22.47	-5.88	113.16
Mining Related	21	65	58	64	64	208.41	-11.86	10.30
Agriculture, Forestry & Beverage Production Related	2,717	3,088	3,533	3,379	3,527	13.68	14.41	-4.37
Construction	8,128	9,419	9,830	9,609	9,722	15.88	4.37	-2.25
Electricity, Gas and Water	202	339	352	198	293	67.94	3.75	-43.78
Metal Products, Machinery & Electronic Equipment & Assemblage	1,091	1,230	1,016	598	530	12.77	-17.38	-41.17
Transport, Communication and Public Utilities	5,057	4,654	4,708	3,623	3,755	-7.96	1.16	-23.05
Wholesaler & Retailer	7,444	9,067	10,847	12,305	12,590	21.81	19.63	13.45
Finance, Insurance and Real Estate	4,661	7,288	8,322	10,322	7,614	56.38	14.18	24.03
Hotel or Restaurant	1,698	2,647	3,128	3,104	3,235	55.85	18.18	-0.76
Other Services	1,852	2,119	2,032	1,766	1,578	14.43	-4.15	-13.07
Consumption Loans	4,187	4,786	4,991	5,125	5,310	14.29	4.29	2.68
Local Government	33	33	33	36	36	0.00	0.00	7.85
Others	16,485	19,210	21,765	17,438	17,744	16.53	13.30	-19.88
<b>TOTAL</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>71,033</b>	<b>19.87</b>	<b>9.52</b>	<b>-3.86</b>
<b>Productwise</b>								
Term Loan	9,019	13,163	14,359	15,994	16,201	45.96	9.08	11.39
Overdraft	-	4,733	6,881	6,903	7,127	0.00	45.39	0.31
Trust Receipt Loan / Import Loan	-	1	-	-	-	0.00	-100.00	0.00
Demand & Other Working Capital Loan	7,850	5,628	5,588	5,957	5,019	-28.31	-0.71	6.61
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	8,060	8,861	9,051	8,048	8,454	9.94	2.15	-11.07
Real Estate Loan	7,661	7,165	7,418	6,953	7,078	-6.47	3.52	-6.26
Margin Nature Loan	2,230	2,246	2,619	2,833	3,184	0.72	16.62	8.15
Hire Purchase Loan	6,191	6,128	5,851	3,960	4,032	-1.01	-4.52	-32.32
Deprived Sector Loan	2,791	4,752	5,669	6,575	4,589	0.00	0.00	15.98
Bills Purchased	3	-	-	-	-	-100.00	0.00	0.00
Other Product	13,541	16,061	17,849	15,153	15,350	18.61	11.13	-15.11
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>71,033</b>	<b>19.87</b>	<b>9.52</b>	<b>-3.86</b>
<b>Collateral wise</b>								
Gold and Silver	604	934	965	898	887	54.58	3.38	-6.90
Government Securities	-	20	20	5	67	0.00	-0.04	-76.37
Non Governmental Securities	1,000	758	1,437	1,648	1,768	-24.20	89.60	14.70
Fixed Deposit Receipts	1,039	1,120	842	849	739	7.85	-24.86	0.84
Own	1,039	1,120	842	849	739	7.85	-24.86	0.84
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	45,618	53,693	57,856	58,493	59,636	17.70	7.75	1.10
Fixed Assets	45,531	53,587	57,624	58,471	59,605	17.69	7.53	1.47
Current Assets	87	106	233	22	31	21.50	119.37	-90.53
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	7,362	4,608	82.09	22.65	49.25
Government Guarantee	37	37	440	40	40	0.00	1081.98	-90.95
Institutional Guarantee	1,321	3,112	3,599	6,352	3,542	135.57	15.64	76.50
Personal Guarantee	730	627	631	875	927	-14.18	0.63	38.68
Collective Guarantee	0	-	-	0	0	-100.00	0.00	0.00
International Rated Foreign Bank's Guarantee	-	-	204	-	-	0.00	0.00	-100.00
Other Guarantee	120	245	60	95	99	104.57	-75.73	59.30
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,873	8,192	9,232	3,122	3,328	19.19	12.69	-66.19
<b>Total</b>	<b>57,345</b>	<b>68,738</b>	<b>75,284</b>	<b>72,376</b>	<b>71,033</b>	<b>19.87</b>	<b>9.52</b>	<b>-3.86</b>



S.N.	BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	FBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
<b>Liabilities</b>														
1	<b>CAPITAL FUND</b>	<b>33,248.51</b>	<b>30,181.89</b>	<b>33,328.15</b>	<b>32,267.08</b>	<b>16,295.75</b>	<b>21,928.45</b>	<b>15,459.79</b>	<b>15,366.47</b>	<b>20,722.81</b>	<b>16,382.05</b>	<b>15,919.96</b>	<b>23,986.11</b>	<b>13,225.98</b>
	a. Paid-up Capital	12,636.76	9,184.89	13,844.45	16,257.33	8,572.23	10,684.40	9,493.58	9,004.82	8,933.72	9,658.18	10,314.52	11,564.01	9,053.09
	b. Calls in Advance	-	1,000.00	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	5,503.19	9,813.47	8,239.91	6,048.33	4,504.24	4,254.23	3,058.87	3,319.35	4,683.96	3,199.37	1,877.81	3,049.52	1,706.57
	e. Share Premium	431.88	-	158.76	4.80	-	-	-	0.10	238.47	-	-	-	30.88
	f. Retained Earning	5,031.60	4,878.83	4,302.22	3,414.24	1,910.61	5,307.30	937.13	1,596.24	901.47	1,249.65	2,080.62	6,738.41	101.58
	g. Others Reserves Fund	9,645.07	5,304.71	6,782.81	6,542.37	1,308.67	1,682.51	1,970.20	1,445.95	5,965.20	2,274.85	1,647.01	2,634.18	2,333.85
2	<b>BORROWINGS</b>	<b>9,216.57</b>	<b>12,890.89</b>	<b>12,919.00</b>	<b>10,605.73</b>	<b>621.51</b>	<b>5,490.35</b>	<b>13,626.83</b>	<b>5,147.40</b>	<b>3,194.53</b>	<b>9,171.30</b>	<b>5,525.27</b>	<b>21,590.88</b>	<b>11,527.87</b>
	a. NRB	5,716.57	3,794.08	4,718.52	3,355.84	621.51	2,425.94	4,230.42	3,147.40	2,725.68	5,789.22	2,225.27	3,238.62	4,285.46
	b. Interbank Borrowing	-	6,536.75	6,200.48	1,249.89	-	500.00	6,367.71	-	-	-	300.00	7,600.00	800.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	1,185.00	-	-	1,188.00
	d. Other Financial Ins.	-	60.06	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	3,500.00	2,500.00	2,000.00	6,000.00	-	2,564.41	3,028.70	2,000.00	468.85	2,197.09	3,000.00	10,752.26	5,254.40
3	<b>DEPOSITS</b>	<b>153,355.29</b>	<b>236,823.30</b>	<b>225,083.40</b>	<b>177,013.82</b>	<b>94,813.56</b>	<b>146,622.04</b>	<b>110,073.72</b>	<b>82,619.18</b>	<b>156,830.35</b>	<b>102,938.09</b>	<b>106,744.19</b>	<b>302,889.37</b>	<b>130,113.97</b>
	a. Current	29,600.17	47,191.38	21,383.66	22,051.38	20,106.12	11,616.26	7,532.63	6,696.78	12,032.02	6,949.53	5,255.84	23,469.97	6,645.95
	Domestic	29,441.04	46,979.50	17,868.92	19,228.86	14,800.40	9,223.25	7,103.58	6,293.80	11,409.14	6,704.40	5,194.15	22,517.63	6,544.87
	Foreign	159.12	211.88	3,514.73	2,822.53	5,305.72	2,393.01	429.05	402.97	622.88	245.14	61.69	952.35	101.08
	b. Savings	71,543.70	126,619.58	77,145.88	58,662.95	40,870.91	53,278.17	41,650.19	20,549.49	58,178.71	32,391.53	29,912.21	89,069.34	44,770.84
	Domestic	71,530.69	126,614.87	73,939.83	57,303.14	36,909.52	51,790.85	41,388.45	20,491.91	58,042.10	32,167.44	29,887.00	89,015.36	44,694.45
	Foreign	13.01	4.71	3,206.05	1,359.81	3,961.39	1,487.32	261.75	57.58	136.62	224.09	25.21	53.97	76.40
	c. Fixed	41,341.97	48,772.09	99,000.02	69,071.18	24,973.01	68,937.70	53,469.38	49,832.74	69,895.56	51,743.46	62,804.54	167,333.59	68,312.31
	Domestic	41,324.20	48,745.55	89,063.25	69,041.91	17,665.60	62,625.64	53,469.38	49,832.74	69,874.56	51,736.95	61,400.92	161,003.39	64,857.94
	Foreign	17.78	26.54	9,936.76	29.27	7,307.41	6,312.06	-	-	21.00	6.52	1,403.62	6,330.20	3,454.37
	d. Call Deposits	10,172.58	12,848.29	25,336.84	23,603.72	7,652.09	8,366.48	5,332.64	4,560.43	14,587.70	10,069.21	8,131.79	22,635.75	9,424.83
	Domestic	10,157.05	12,663.61	22,372.23	15,189.47	4,793.39	5,462.84	5,057.43	4,488.70	13,201.56	9,958.67	8,106.27	22,575.92	9,139.07
	Foreign	15.53	184.68	2,964.61	8,414.25	2,858.71	2,903.63	275.21	71.73	1,386.15	110.54	25.52	59.82	285.75
	e. Others	696.87	1,391.95	2,217.01	3,624.59	1,211.42	4,423.44	2,088.87	979.74	2,136.35	1,784.34	639.82	380.72	960.04
	Domestic	597.20	1,391.95	2,184.05	2,598.92	1,083.75	3,156.71	1,093.67	979.48	2,130.83	957.03	638.70	316.96	923.35
	Foreign	99.67	-	32.96	1,025.67	127.67	1,266.73	995.20	0.26	5.52	827.32	1.12	63.77	36.69
4	<b>Bills Payable</b>	<b>19.71</b>	<b>749.80</b>	<b>168.08</b>	<b>-</b>	<b>111.58</b>	<b>133.86</b>	<b>263.73</b>	<b>80.91</b>	<b>355.12</b>	<b>52.07</b>	<b>25.06</b>	<b>178.91</b>	<b>40.73</b>
5	<b>Other Liabilities</b>	<b>28,120.77</b>	<b>26,071.34</b>	<b>29,295.16</b>	<b>29,909.88</b>	<b>4,280.29</b>	<b>5,142.03</b>	<b>7,185.76</b>	<b>14,245.03</b>	<b>11,091.13</b>	<b>6,386.55</b>	<b>6,089.90</b>	<b>36,771.10</b>	<b>12,144.59</b>
	1. Sundry Creditors	725.16	762.09	13,907.02	2,821.17	163.47	35.27	1,245.43	907.79	2,883.27	812.67	294.70	24,855.14	1,508.54
	2. Loan Loss Provision	-	6,497.65	0.03	6,797.44	1,499.86	2,594.36	1,770.41	1,853.48	2,083.10	3,247.85	3,213.81	4,242.37	2,054.04
	3. Interest Suspense a/c	-	8,482.82	908.31	1,384.38	29.72	-	171.71	-	-	-	-	-	158.15
	4. Others	27,395.60	10,328.78	14,479.80	18,906.89	2,587.24	2,512.40	3,998.22	11,483.77	6,124.76	2,326.03	2,581.39	7,673.59	8,423.86
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>558.84</b>	<b>-</b>	<b>1.86</b>	<b>-</b>	<b>125.16</b>	<b>-</b>	<b>2,472.76</b>	<b>6.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>72.23</b>	<b>610.97</b>	<b>291.38</b>	<b>150.87</b>	<b>131.32</b>	<b>139.84</b>	<b>143.86</b>	<b>289.37</b>	<b>93.77</b>	<b>160.51</b>	<b>410.39</b>	<b>226.93</b>
	<b>TOTAL Liabilities</b>	<b>223,960.85</b>	<b>307,348.29</b>	<b>301,404.76</b>	<b>250,089.75</b>	<b>116,273.56</b>	<b>179,573.21</b>	<b>146,749.67</b>	<b>120,075.62</b>	<b>192,490.25</b>	<b>135,023.83</b>	<b>134,464.89</b>	<b>385,826.75</b>	<b>167,280.07</b>
<b>Assets</b>														
1	<b>LIQUID FUNDS</b>	<b>14,839.60</b>	<b>23,485.79</b>	<b>9,051.04</b>	<b>10,621.19</b>	<b>24,551.01</b>	<b>11,393.45</b>	<b>13,583.09</b>	<b>5,869.29</b>	<b>13,050.19</b>	<b>8,013.94</b>	<b>7,798.72</b>	<b>28,305.00</b>	<b>9,131.90</b>
	a. Cash Balance	6,845.76	7,104.10	3,040.63	2,990.60	1,094.84	2,019.16	1,636.58	2,212.26	2,093.66	1,752.80	2,418.79	6,355.33	3,207.96
	Nepalese Notes & Coins	6,808.66	6,855.62	2,841.63	2,671.07	950.12	1,897.68	1,621.35	2,138.47	2,065.33	1,712.79	2,392.92	6,236.05	3,147.64
	Foreign Currency	37.10	248.47	199.00	319.53	144.73	121.47	15.24	73.79	28.34	40.02	25.88	119.29	60.33
	b. Bank Balance	7,993.84	10,813.29	6,010.41	7,630.59	6,080.82	6,404.30	4,488.82	3,657.03	8,356.52	3,810.43	5,379.93	21,949.67	5,923.94
	1. In Nepal Rastra Bank	7,243.16	9,426.98	3,715.69	6,034.60	4,919.11	4,421.10	3,245.22	3,038.22	6,731.85	3,067.10	4,428.17	10,346.38	4,343.18
	Domestic Currency	7,243.16	9,377.19	3,164.02	5,647.03	4,493.26	4,136.60	3,141.42	2,962.04	6,614.80	2,981.64	4,409.60	9,493.11	4,075.99
	Foreign Currency	-	49.79	551.67	387.57	425.85	284.49	103.80	76.18	117.05	85.46	18.57	853.26	267.19
	2. "A"Class Licensed Institution	138.58	550.53	586.21	554.52	59.23	-	297.93	149.54	223.52	98.46	320.23	1,064.33	220.33
	Domestic Currency	138.58	549.76	586.21	542.81	59.23	-	297.93	146.83	99.67	91.82	312.66	1,063.93	220.33
	Foreign Currency	-	0.77	-	11.70	-	-	-	2.71	123.85	6.65	7.57	0.39	-
	3. Other Financial Ins.	-	-	-	-	-	107.59	-	-	-	-	-	30.15	-
	4. In Foreign Banks	612.10	835.78	1,708.52	1,041.47	1,102.47	1,875.61	945.67	469.28	1,401.15	644.87	601.38	10,538.97	1,360.44
	c. Money at Call	-	5,568.40	-	-	17,375.35	2,970.00	7,457.68	-	2,600.00	2,450.70	-	-	-
	Domestic Currency	-	70.00	-	-	-	2,970.00	5,200.48	-	2,600.00	2,450.70	-	-	-
	Foreign Currency	-	5,498.40	-	-	17,375.35	-	2,257.20	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>26,247.94</b>	<b>60,172.72</b>	<b>34,421.84</b>	<b>29,208.79</b>	<b>9,915.00</b>	<b>18,786.79</b>	<b>20,169.46</b>	<b>17,170.62</b>	<b>32,657.85</b>	<b>18,409.67</b>	<b>12,640.69</b>	<b>37,825.74</b>	<b>19,158.03</b>
	a. Govt. Securities	26,247.94	60,172.72	32,855.79	29,208.79	9,915.00	18,786.79	20,169.46	9,629.47	32,657.85	18,409.67	12,640.69	37,825.74	19,158.03
	b. NRB Bond	-	-	-	-	-	-	-	7,541.15	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	377.56	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	1,188.50	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>8,015.15</b>	<b>7,697.34</b>	<b>20,049.27</b>	<b>14,503.69</b>	<b>6,908.32</b>	<b>6,213.29</b>	<b>514.69</b>	<b>5,895.42</b>	<b>5,995.83</b>	<b>4,471.50</b>	<b>6,002.89</b>	<b>7,058.74</b>	<b>3,425.17</b>
	a. Interbank Lending	-	-	-	-	1,900.00	-	-	1,100.00	-	-	5,281.01	-	-
	b. Non Residents	4,366.02	-	9,529.53	8,295.30	3,922.38	4,413.42	-	2,447.01	3,326.40	2,351.16	-	-	2,257.20
	c. Others	3,649.14	7,697.34	10,519.74	6,208.39	1,085.94	1,799.87	514.69	2,348.41	2,66				

S.N.	BFI Name	Kumari	Jayami	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Mega	CBL
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>18,249.82</b>	<b>16,966.64</b>	<b>20,464.67</b>	<b>32,024.68</b>	<b>32,707.56</b>	<b>18,730.68</b>	<b>23,927.35</b>	<b>16,340.64</b>	<b>25,641.37</b>	<b>17,408.41</b>	<b>20,290.97</b>	<b>10,645.52</b>
	a. Paid-up Capital	13,878.47	10,695.69	10,962.30	16,422.64	21,632.50	12,576.92	16,083.04	9,487.94	16,325.96	11,347.06	14,654.96	8,643.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,752.16	1,771.56	3,187.91	8,324.16	4,407.86	2,584.53	4,008.29	2,066.04	3,104.07	2,386.07	2,837.28	982.15
	e. Share Premium	88.80	-	-	-	-	-	-	-	-	-	-	306.37
	f. Retained Earning	2,001.15	1,723.29	1,269.06	3,597.20	4,234.68	1,228.89	2,778.63	3,170.33	4,882.13	1,617.96	1,516.07	625.13
	g. Others Reserves Fund	529.24	2,776.10	5,045.40	3,680.68	2,432.52	2,340.34	1,057.39	1,616.33	1,329.22	2,057.33	976.28	394.58
2	<b>BORROWINGS</b>	<b>8,649.27</b>	<b>11,160.60</b>	<b>22,596.63</b>	<b>26,331.92</b>	<b>17,270.85</b>	<b>3,282.76</b>	<b>4,834.14</b>	<b>9,871.81</b>	<b>13,968.84</b>	<b>20,136.50</b>	<b>14,025.61</b>	<b>4,162.41</b>
	a. NRB	3,473.67	3,560.60	5,329.05	8,716.36	9,899.34	806.68	2,393.17	2,877.41	3,156.65	11,393.40	3,710.02	3,424.71
	b. Interbank Borrowing	2,175.60	-	9,105.02	2,600.00	-	-	-	1,806.40	-	3,106.40	3,138.69	737.70
	c. Foreign Banks and Fin. Ins.	-	3,564.00	-	-	2,376.00	-	-	1,188.00	5,464.80	-	7,176.90	-
	d. Other Financial Ins.	-	-	-	539.65	497.77	-	-	-	169.56	-	-	-
	e. Bonds and Securities	3,000.00	4,036.00	8,162.56	14,475.91	4,497.74	2,476.08	2,440.97	4,000.00	5,177.83	5,636.70	-	-
3	<b>DEPOSITS</b>	<b>161,420.84</b>	<b>115,034.78</b>	<b>185,649.83</b>	<b>156,273.61</b>	<b>279,359.72</b>	<b>147,278.99</b>	<b>152,892.68</b>	<b>112,442.61</b>	<b>166,622.40</b>	<b>160,154.16</b>	<b>143,637.55</b>	<b>91,885.27</b>
	a. Current	8,913.42	6,392.17	11,236.76	19,106.43	17,429.96	5,223.98	6,602.39	7,671.15	7,965.11	11,624.87	7,993.68	3,719.41
	Domestic	8,785.19	6,122.48	11,025.35	18,698.34	17,098.07	5,029.12	6,171.06	7,509.98	7,527.12	11,483.49	7,741.71	3,671.31
	Foreign	128.23	269.69	211.41	408.09	331.88	194.86	431.33	161.17	437.99	141.38	251.97	48.10
	b. Savings	39,078.24	39,869.82	62,321.19	54,355.82	102,243.81	42,959.74	35,447.75	39,643.36	55,080.59	64,331.78	42,636.34	19,001.88
	Domestic	38,902.34	39,276.89	62,220.72	54,355.76	102,075.03	42,794.46	35,430.59	39,545.75	54,787.11	64,300.15	42,523.86	18,918.10
	Foreign	175.90	592.93	100.46	0.06	168.78	165.28	17.15	97.62	293.48	31.64	112.48	83.78
	c. Fixed	99,927.36	58,156.63	91,853.38	72,082.86	136,139.56	86,074.09	95,717.39	56,793.27	82,775.51	69,820.78	78,350.84	61,156.94
	Domestic	95,085.35	56,734.00	90,631.26	72,082.86	134,010.21	83,990.89	95,407.19	55,238.50	81,675.82	67,665.75	72,802.76	59,013.64
	Foreign	4,842.02	1,422.63	1,222.12	-	2,129.35	2,083.20	310.20	1,554.78	1,099.70	2,155.03	5,548.08	2,143.30
	d. Call Deposits	12,156.80	8,607.34	18,253.52	10,099.34	21,298.17	12,265.73	12,196.87	6,864.73	15,590.66	12,704.17	13,643.11	7,371.15
	Domestic	12,013.27	7,821.50	16,988.43	10,099.34	20,751.18	12,205.52	12,180.99	6,488.64	14,121.07	12,578.70	13,450.74	7,252.11
	Foreign	143.53	785.84	1,265.09	-	546.99	60.21	15.89	376.09	1,469.59	125.48	192.37	119.04
	e. Others	1,345.02	2,008.83	1,984.99	629.17	2,248.22	755.45	2,928.28	1,470.10	5,210.53	1,672.55	1,013.59	635.90
	Domestic	1,345.02	1,710.21	1,984.73	629.17	2,242.41	755.45	1,919.25	1,470.10	4,222.43	1,672.55	1,013.59	635.90
	Foreign	-	298.62	0.26	-	5.81	-	1,009.04	-	988.10	-	-	-
4	<b>Bills Payable</b>	<b>74.49</b>	<b>54.40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>332.11</b>	<b>99.65</b>	<b>42.01</b>	<b>59.60</b>	<b>30.79</b>	<b>410.13</b>	<b>54.30</b>
5	<b>Other Liabilities</b>	<b>12,322.11</b>	<b>6,933.15</b>	<b>15,584.33</b>	<b>36,625.68</b>	<b>20,931.12</b>	<b>8,196.23</b>	<b>11,951.91</b>	<b>6,367.14</b>	<b>26,369.19</b>	<b>14,215.92</b>	<b>7,402.46</b>	<b>6,792.32</b>
	1. Sundry Creditors	7,129.45	655.51	2,134.70	14,272.60	1,964.95	64.94	64.44	1.56	33.68	5,299.32	44.19	9.42
	2. Loan Loss Provision	3,182.50	-	3,240.99	4,241.74	6,358.20	3,334.40	3,252.50	2,318.10	4,739.92	3,592.12	-	1,775.44
	3. Interest Suspense a/c	-	-	-	518.71	-	-	234.30	1,033.52	-	87.24	-	-
	4. Others	2,010.17	6,277.64	10,208.64	17,592.62	12,607.97	4,796.88	8,400.68	3,013.95	21,595.59	5,237.25	7,358.27	5,007.45
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>1.43</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33.41</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>257.29</b>	<b>214.58</b>	<b>326.14</b>	<b>261.73</b>	<b>484.68</b>	<b>244.86</b>	<b>303.88</b>	<b>188.37</b>	<b>301.93</b>	<b>274.87</b>	<b>284.01</b>	<b>107.81</b>
	<b>TOTAL Liabilities</b>	<b>200,973.83</b>	<b>150,364.14</b>	<b>244,623.03</b>	<b>251,517.63</b>	<b>350,753.92</b>	<b>178,065.63</b>	<b>194,009.62</b>	<b>145,252.57</b>	<b>232,963.34</b>	<b>212,254.07</b>	<b>186,050.73</b>	<b>113,647.64</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>9,006.70</b>	<b>7,952.91</b>	<b>10,815.10</b>	<b>11,816.02</b>	<b>19,144.66</b>	<b>14,314.01</b>	<b>8,253.87</b>	<b>5,517.67</b>	<b>13,993.94</b>	<b>13,645.83</b>	<b>20,969.45</b>	<b>5,709.36</b>
	a. Cash Balance	3,386.38	2,452.69	3,018.47	5,355.28	4,882.57	4,531.41	2,840.13	2,029.56	3,736.83	3,648.90	17,351.92	1,532.51
	Nepalese Notes & Coins	3,264.71	2,402.00	2,825.11	5,339.42	4,780.02	4,470.58	2,814.00	1,992.98	3,649.69	3,531.75	2,934.01	1,490.27
	Foreign Currency	121.67	50.69	193.36	15.87	102.55	60.83	26.13	36.58	87.14	117.16	14,417.91	42.24
	b. Bank Balance	5,620.32	5,500.22	7,796.63	6,460.74	14,262.09	7,219.71	5,413.74	3,488.10	9,852.66	9,996.93	3,617.53	3,451.87
	1. In Nepal Rastra Bank	4,733.45	3,081.32	7,024.28	5,347.35	11,711.65	5,940.22	4,499.71	2,879.93	8,310.59	8,940.56	3,617.53	2,888.84
	Domestic Currency	4,705.29	3,000.97	5,867.21	5,332.90	11,510.98	5,921.44	4,474.55	2,838.47	6,053.43	7,812.73	3,617.53	2,862.12
	Foreign Currency	28.17	80.35	1,157.07	14.45	200.67	18.79	25.16	41.46	2,257.16	1,127.82	-	26.72
	2. "A"Class Licensed Institution	201.45	447.70	120.57	829.88	237.87	399.41	137.92	79.66	404.77	256.41	-	149.80
	Domestic Currency	201.45	308.88	117.23	487.78	226.31	399.09	129.17	79.48	404.61	247.24	-	147.94
	Foreign Currency	-	138.82	3.34	342.09	11.55	0.32	8.76	0.17	0.16	9.17	-	1.86
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	2.76	20.79	-	-
	4. In Foreign Banks	685.41	1,971.20	651.78	283.51	2,312.57	880.08	776.10	527.18	1,134.53	779.18	-	413.23
	c. Money at Call	-	-	-	-	-	2,562.89	-	-	404.46	-	-	724.99
	Domestic Currency	-	-	-	-	-	2,300.00	-	-	-	-	-	-
	Foreign Currency	-	-	-	-	-	262.89	-	-	404.46	-	-	724.99
2	<b>INVESTMENT IN SECURITIES</b>	<b>22,553.84</b>	<b>9,506.96</b>	<b>34,330.30</b>	<b>37,047.86</b>	<b>48,177.09</b>	<b>20,988.46</b>	<b>20,717.49</b>	<b>19,527.97</b>	<b>16,730.03</b>	<b>31,241.13</b>	<b>14,164.11</b>	<b>12,424.53</b>
	a. Govt. Securities	22,553.84	8,756.96	34,330.30	36,412.63	48,177.09	20,988.46	20,717.49	19,527.97	16,730.03	31,241.13	14,164.11	12,424.53
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	750.00	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	635.23	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>8,663.69</b>	<b>13,937.23</b>	<b>13,034.64</b>	<b>12,005.32</b>	<b>16,935.62</b>	<b>7,898.08</b>	<b>9,156.60</b>	<b>6,714.46</b>	<b>13,194.87</b>	<b>8,984.91</b>	<b>1,253.00</b>	<b>3,057.37</b>
	a. Interbank Lending	1,151.45	1,600.05	-	(0.00)	10,982.48	4,236.72	3,725.36	-	9,433.70	-	-	-
	b. Non Residents	5,104.51	4,943.00	5,364.54	-	1,518.26	1,820.96	3,508.79	4,600.97	1,877.35	1,078.12	-	2,185.65
	c. Others	2,407.73	7,394.18	7,670.10	12,005.32	4,434.88	1,840.40	1,922.45	2,113.49	1,883.81	7,906.79	1,253.00	871.72
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>150,773.41</b>	<b>111,891.23</b>	<b>171,138.42</b>	<b>150,579.22</b>	<b>245,175.58</b>	<b>125,172.04</b>	<b>144,425.47</b>	<b>105,580.40</b>	<b>160,350.02</b>	<b>142,726.65</b>	<b>140,127.63</b>	<b>85,360.36</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>150,773.41</b>	<b>111,891.23</b>	<b>171,136.79</b>	<b>150,579.22</b>	<b>245,175.58</b>	<b>125,146.14</b>	<b>144,130.41</b>	<b>104,007.67</b>	<b>160,335.02</b>	<b>142,726.65</b>	<b>140,127.63</b>	<b>85,360.36</b>
	a. Private Sector	145,352.44	111,891.23	163,497.26	150,576.24	234,756.21	122,324.27	137,153.31	101,552.93	154,703.56	142,726.65	137,369.17	80,537.84
	b. Financial Institutions	5,420.97	-	7,639.52	2.98	10,419.37	2,821.86	6,977.11	2,4				

S.N.	BFI Name	Century	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Liabilities</b>												
1	<b>CAPITAL FUND</b>	11,145.65	14,863.48	5,946.93	76.26	554.45	3,716.97	1,312.73	1,171.74	7,499.17	5,303.27	4,342.90
	a. Paid-up Capital	9,034.43	9,681.52	3,342.40	121.20	502.83	2,736.97	811.12	797.38	4,811.55	3,675.91	2,651.96
	b. Calls in Advance	-	-	-	45.67	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	10.05	-	-	-	-	-	-	-
	d. General Reserves	984.98	1,978.91	990.98	108.17	23.49	506.49	218.93	201.79	723.97	746.39	647.67
	e. Share Premium	-	-	-	2.96	1.51	-	4.89	-	-	0.10	-
	f. Retained Earning	1,027.95	2,277.92	1,177.84	(218.51)	26.62	304.70	199.73	147.03	1,871.94	539.11	1,043.27
	g. Others Reserves Fund	98.29	925.13	435.70	6.72	-	168.81	78.06	25.53	91.71	341.76	-
2	<b>BORROWINGS</b>	1,889.70	14,642.31	1,230.70	-	-	1,484.62	416.65	-	2,078.74	602.62	1,600.99
	a. NRB	1,889.70	3,483.20	1,230.70	-	-	734.62	416.65	-	828.74	602.62	600.99
	b. Interbank Borrowing	-	4,600.00	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	1,782.00	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	4,777.12	-	-	-	750.00	-	-	1,250.00	-	1,000.00
3	<b>DEPOSITS</b>	97,103.53	129,922.10	40,454.62	122.49	4,744.47	43,929.87	11,091.84	5,554.01	96,304.35	65,312.24	45,611.84
	a. Current	3,794.95	8,830.47	875.67	10.58	75.69	761.37	343.30	223.08	1,991.92	1,364.17	695.70
	Domestic	3,721.41	8,258.29	873.87	10.58	75.69	761.37	343.30	223.08	1,991.92	1,364.17	695.70
	Foreign	73.54	572.18	1.80	-	-	-	-	-	-	-	-
	b. Savings	22,519.77	47,943.28	15,915.68	63.62	1,946.17	12,617.02	4,638.28	2,365.87	25,548.30	17,820.61	12,520.96
	Domestic	22,479.33	46,460.35	15,913.94	63.62	1,946.17	12,617.02	4,638.28	2,365.87	25,547.69	17,820.61	12,520.96
	Foreign	40.44	1,482.93	1.74	-	-	-	-	-	0.61	-	-
	c. Fixed	63,796.20	61,338.93	19,410.15	29.74	2,053.60	26,588.92	4,637.34	2,706.95	60,155.54	40,163.06	27,829.54
	Domestic	63,796.20	57,143.54	19,410.15	29.74	2,053.60	26,588.92	4,637.34	2,706.95	60,155.54	40,163.06	27,829.54
	Foreign	-	4,195.39	-	-	-	-	-	-	-	-	-
	d. Call Deposits	6,552.67	10,651.27	4,248.74	18.43	668.69	3,944.47	1,469.67	257.64	8,548.70	5,936.06	4,565.64
	Domestic	6,552.59	10,541.29	4,248.74	18.43	668.69	3,944.47	1,469.67	257.64	8,548.70	5,936.06	4,565.64
	Foreign	0.08	109.97	-	-	-	-	-	-	-	-	-
	e. Others	439.94	1,158.15	4.37	0.13	0.32	18.08	3.25	0.48	59.89	28.34	-
	Domestic	439.94	1,125.25	4.37	0.13	0.32	18.08	3.25	0.48	59.89	28.34	-
	Foreign	-	32.90	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	60.85	-	5.84	-	-	20.49	-	-	59.90	4.31	-
5	<b>Other Liabilities</b>	1,598.92	6,056.00	3,746.56	172.77	69.19	1,437.42	559.54	162.85	2,951.77	1,345.26	536.58
	1. Sundry Creditors	208.18	42.89	28.18	21.81	11.31	288.41	22.19	-	-	4.87	74.22
	2. Loan Loss Provision	-	2,122.98	1,436.09	8.59	-	767.53	340.55	69.62	1,253.04	-	-
	3. Interest Suspense a/c	-	-	597.51	14.49	-	-	-	-	-	-	-
	4. Others	1,390.74	3,890.13	1,684.77	127.89	57.89	381.48	196.80	93.23	1,698.72	1,340.40	462.35
6	<b>Reconciliation A/c</b>	-	-	-	-	-	-	-	-	0.35	-	-
7	<b>Profit &amp; Loss A/c</b>	73.05	266.49	69.51	-	6.22	35.99	16.88	9.52	141.50	49.54	-
	<b>TOTAL Liabilities</b>	111,871.71	165,750.38	51,454.16	371.52	5,374.33	50,625.35	13,397.64	6,898.11	109,035.77	72,617.23	52,092.30
<b>Assets</b>												
1	<b>LIQUID FUNDS</b>	12,411.84	9,103.46	4,980.18	111.97	1,895.55	5,973.87	2,272.48	826.52	5,962.40	6,419.63	4,099.23
	a. Cash Balance	1,988.69	1,587.75	633.84	7.01	141.96	625.31	369.14	76.00	1,352.56	842.08	545.49
	Nepalese Notes & Coins	1,975.62	1,528.45	631.55	7.01	141.96	625.10	369.14	76.00	1,328.18	839.73	543.92
	Foreign Currency	13.08	59.30	2.29	-	-	0.21	-	-	24.38	2.35	1.57
	b. Bank Balance	10,423.14	7,515.71	1,667.04	18.45	155.52	1,550.20	1,295.56	177.24	2,870.84	2,248.76	3,553.74
	1. In Nepal Rastra Bank	9,023.65	6,061.96	1,295.55	18.45	155.52	1,465.07	221.95	177.24	2,869.20	2,248.76	1,309.78
	Domestic Currency	8,996.58	3,367.03	1,295.54	18.45	155.52	1,464.90	221.95	177.24	2,828.01	2,248.76	1,309.76
	Foreign Currency	27.07	2,694.94	0.00	-	-	0.17	-	-	41.19	-	0.02
	2. "A"Class Licensed Institution	417.59	89.56	371.07	-	-	80.22	1,073.61	-	1.64	-	1,961.95
	Domestic Currency	405.80	86.06	371.07	-	-	79.67	1,073.61	-	-	-	1,946.33
	Foreign Currency	11.79	3.50	-	-	-	0.55	-	-	1.64	-	15.62
	3. Other Financial Ins.	7.56	-	0.42	-	-	-	-	-	-	-	282.01
	4. In Foreign Banks	974.34	1,364.19	-	-	-	4.91	-	-	-	-	-
	c. Money at Call	-	-	2,679.29	86.51	1,598.07	3,798.36	607.78	573.29	1,739.00	3,328.79	-
	Domestic Currency	-	-	2,656.07	86.51	1,598.07	3,798.36	607.20	573.29	1,739.00	3,327.85	-
	Foreign Currency	-	-	23.23	-	-	-	0.58	-	-	0.94	-
2	<b>INVESTMENT IN SECURITIES</b>	12,542.29	19,489.40	6,047.20	4.00	-	4,881.14	540.00	785.77	16,505.66	9,784.09	4,670.00
	a. Govt. Securities	12,542.29	18,895.40	6,047.20	4.00	-	4,881.14	540.00	785.77	16,505.66	9,784.09	4,670.00
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	594.00	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	2,624.61	5,378.92	606.90	0.35	-	513.51	308.93	239.16	4,253.56	994.45	1,393.88
	a. Interbank Lending	924.01	394.53	-	-	-	-	-	-	3,700.00	-	700.40
	b. Non Residents	1,188.00	3,294.55	-	-	-	-	-	-	-	-	-
	c. Others	512.61	1,689.84	606.90	0.35	-	513.51	308.93	239.16	553.56	994.45	693.49
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	82,394.41	124,646.23	36,391.28	122.99	3,171.56	38,485.95	9,650.87	4,892.93	79,226.18	54,380.55	40,174.08
	<b>4.1 LOANS &amp; ADVANCES</b>	82,379.01	124,646.23	36,391.28	122.99	3,171.56	38,485.95	9,650.87	4,892.93	79,226.18	54,380.55	40,174.08
	a. Private Sector	80,380.44	120,286.02	31,675.10	106.99	3,171.56	38,485.95	9,425.12	4,607.19	76,185.73	52,475.18	39,166.58
	b. Financial Institutions	1,998.57	4,185.21	4,716.18	16.00	-	-	225.75	285.75	3,040.45	1,905.37	1,007.50
	c. Government Organizations	-	175.00	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	15.40	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	15.40	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	639.97	1,251.46	585.98	15.23	128.48	384.71	254.39	37.39	822.90	461.20	704.98
7	<b>OTHER ASSETS</b>	1,235.32	5,880.90	2,535.90	108.99	178.74	386.17	370.97	116.33	2,265.07	577.32	1,015.32
	a. Accrued Interest:	148.57	1,827.70	652.23	14.49	-	32.01	112.95	25.63	671.98	-	44.64
	Financial Institutions	-	894.69	-	0.31	-	-	66.05	9.38	168.96	-	-
	Government Enterprises	143.84	294.73	52.64	-	-	32.01	-	3.08	119.26	-	44.64
	Private Sector	4.73	638.28	599.59	14.18	-	-	46.90	13.16	383.76	-	-
	b. Staff Loans / Adv.	0.85	2,671.08	105.92	0.27	63.05	-	138.08	44.53	860.00	-	-
	c. Sundry Debtors	435.76	94.28	33.06	72.10	74.35	114.54	51.52	0.71	54.51	113.14	501.79
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-
	e. Others	650.14	1,287.84	1,744.70	22.14	41.34	239.63	68.42	45.46	678.58	464.17	468.89
8	<b>Expenses not Written off</b>	-	-	-	-	-	-	-	-	-	-	-
9	<b>Non Banking Assets</b>	23.26	-	306.72	5.54	-	-	-	-	-	-	34.81
10	<b>Reconciliation Account</b>	-	-	-	0.45	-	-	-	-	-	-	-
11	<b>Profit &amp; Loss A/c</b>	-	-	-	1.99	-	-	-	-	-	-	-
	<b>TOTAL ASSETS</b>	111,871.71	165,750.38	51,454.16	371.52	5,374.33	50,625.35	13,397.64	6,898.11			

S.N.	BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Sepakoshi	GreenDB	NFL	NSML	GURKHAFCC
<b>Liabilities</b>													
1	<b>CAPITAL FUND</b>	<b>599.79</b>	<b>5,245.69</b>	<b>5,135.71</b>	<b>5,504.76</b>	<b>637.49</b>	<b>407.71</b>	<b>212.02</b>	<b>1,067.00</b>	<b>558.69</b>	<b>678.53</b>	<b>281.27</b>	<b>1,812.70</b>
	a. Paid-up Capital	410.00	3,844.82	3,408.46	2,906.45	557.46	272.27	28.00	834.34	519.00	493.50	233.33	867.99
	b. Calls in Advance	-	-	-	-	-	-	-	176.93	-	74.14	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	70.10	475.78	609.03	720.29	41.03	83.34	10.99	78.25	13.33	200.29	242.96	414.35
	e. Share Premium	-	-	173.61	-	-	6.67	-	-	0.00	21.96	2.48	22.40
	f. Retained Earning	48.14	745.53	888.61	747.80	20.83	45.44	(3.55)	122.21	26.37	(291.60)	(2,023.18)	101.40
	g. Others Reserves Fund	71.55	179.56	55.99	1,130.21	18.17	0.00	(0.36)	32.19	-	180.25	1,825.68	406.55
2	<b>BORROWINGS</b>	-	2,386.36	1,179.16	1,031.52	-	-	-	23.10	-	-	-	132.00
	a. NRB	-	886.36	1,179.16	1,031.52	-	-	-	23.10	-	-	-	132.00
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	1,500.00	-	-	-	-	-	-	-	-	-	-
3	<b>DEPOSITS</b>	522.16	50,142.31	36,853.78	37,300.82	4,144.84	1,040.44	696.37	4,560.86	1,989.72	806.67	476.36	8,203.51
	a. Current	45.10	1,132.85	637.17	951.18	123.81	13.19	17.05	149.97	64.21	45.40	-	94.73
	Domestic	45.10	1,132.85	637.17	951.17	123.81	13.19	17.05	149.97	64.21	45.40	-	94.73
	Foreign	-	0.03	-	0.01	-	-	-	-	-	-	-	-
	b. Savings	177.45	12,292.26	17,579.55	9,322.28	1,351.65	676.31	420.34	1,801.38	507.21	297.08	31.30	2,827.70
	Domestic	177.45	12,290.79	17,579.55	9,322.19	1,351.65	676.31	420.34	1,801.38	507.21	297.08	31.30	2,827.70
	Foreign	-	1.48	-	0.09	-	-	-	-	-	-	-	-
	c. Fixed	285.84	30,348.90	16,770.28	23,540.21	1,961.58	149.97	192.43	1,919.45	1,191.44	367.88	-	4,079.98
	Domestic	285.84	30,348.90	16,770.28	23,540.21	1,961.58	149.97	192.43	1,919.45	1,191.44	367.88	-	4,079.98
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	10.02	6,304.78	1,853.43	3,472.90	706.70	200.97	66.55	690.06	226.86	96.30	209.58	1,201.10
	Domestic	10.02	6,304.78	1,853.43	3,472.90	706.70	200.97	66.55	690.06	226.86	96.30	209.58	1,201.10
	Foreign	-	-	-	-	-	-	-	-	-	0.00	-	-
	e. Others	3.75	63.52	13.35	14.25	1.10	-	-	-	-	-	235.48	-
	Domestic	3.75	63.52	13.35	14.25	1.10	-	-	-	-	-	235.48	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	-	-	-	8.01	-	-	-	-	-	-	-	-
5	<b>Other Liabilities</b>	68.98	2,315.09	1,218.36	3,315.66	301.56	82.84	112.04	196.88	85.28	1,017.72	6,704.19	947.29
	1. Sundry Creditors	3.49	15.05	95.26	108.66	3.35	0.61	10.42	7.13	1.80	122.18	149.57	1.42
	2. Loan Loss Provision	24.01	847.53	579.88	987.70	124.71	27.65	29.08	95.22	41.13	243.47	2,214.72	292.39
	3. Interest Suspense a/c	37.22	-	150.60	672.40	-	18.42	10.54	38.13	19.40	528.12	4,261.65	150.98
	4. Others	4.27	1,452.50	392.62	1,546.90	173.50	36.17	62.01	56.40	22.95	123.95	78.26	502.51
6	<b>Reconciliation A/c</b>	-	0.00	-	-	-	-	-	-	-	-	0.05	-
7	<b>Profit &amp; Loss A/c</b>	-	96.75	80.77	64.57	2.25	-	-	-	3.72	5.77	0.46	26.70
	<b>TOTAL Liabilities</b>	<b>1,190.94</b>	<b>60,186.20</b>	<b>44,467.78</b>	<b>47,225.33</b>	<b>5,086.14</b>	<b>1,530.99</b>	<b>1,020.42</b>	<b>5,847.83</b>	<b>2,637.41</b>	<b>2,508.69</b>	<b>7,462.33</b>	<b>11,122.21</b>
<b>Assets</b>													
1	<b>LIQUID FUNDS</b>	<b>555.99</b>	<b>4,352.35</b>	<b>4,519.83</b>	<b>4,937.89</b>	<b>1,097.33</b>	<b>440.98</b>	<b>371.48</b>	<b>976.26</b>	<b>443.04</b>	<b>846.07</b>	<b>290.24</b>	<b>2,349.77</b>
	a. Cash Balance	3.50	1,104.32	594.91	539.30	74.89	23.46	52.11	119.11	33.21	20.41	0.13	235.93
	Nepalese Notes & Coins	3.50	1,059.57	594.91	537.34	74.89	23.46	52.11	119.11	33.21	20.41	0.13	235.93
	Foreign Currency	-	44.75	-	1.96	-	-	-	-	-	-	-	-
	b. Bank Balance	552.49	1,731.67	1,488.10	4,398.59	107.29	56.56	29.70	152.20	409.83	825.65	26.06	272.09
	1. In Nepal Rastra Bank	16.49	1,616.04	1,477.43	1,189.77	77.27	56.56	-	151.88	69.26	69.80	10.60	272.09
	Domestic Currency	16.49	1,607.52	1,477.43	1,189.77	77.27	56.56	-	151.88	69.26	69.80	10.60	272.09
	Foreign Currency	-	8.52	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	535.13	115.63	10.68	2,683.96	30.02	-	19.63	0.32	237.39	400.53	1.39	-
	Domestic Currency	535.13	115.20	-	2,669.25	30.02	-	19.63	0.32	237.39	400.53	1.39	-
	Foreign Currency	-	0.43	10.68	14.71	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.87	-	-	524.86	-	-	10.07	-	103.19	355.33	14.07	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	1,516.36	2,436.82	-	915.15	360.95	289.66	704.95	-	-	264.05	1,841.75
	Domestic Currency	-	1,503.39	2,436.82	-	915.15	360.95	289.66	704.95	-	-	264.05	1,841.75
	Foreign Currency	-	12.96	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	-	5,964.55	3,742.05	4,350.85	-	-	-	189.84	80.00	30.00	2.01	1,221.22
	a. Govt. Securities	-	5,964.55	3,742.05	4,350.85	-	-	-	189.84	80.00	30.00	2.01	1,221.22
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	-	2,550.66	646.48	1,744.09	148.48	-	-	7.10	17.50	88.32	80.63	700.99
	a. Interbank Lending	-	1,350.00	500.00	-	-	-	-	-	-	-	-	150.00
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	-	1,200.66	146.48	1,744.09	148.48	-	-	7.10	17.50	88.32	80.63	550.99
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	442.49	44,867.64	33,634.53	33,442.61	3,476.66	968.41	587.96	4,316.15	2,009.10	618.82	2,247.57	5,858.08
	4.1 LOANS & ADVANCES	442.49	44,867.64	33,634.53	33,442.61	3,476.66	968.41	587.96	4,316.15	2,009.10	618.82	2,247.57	5,858.08
	a. Private Sector	442.49	44,867.64	33,634.53	31,347.68	3,476.66	968.41	587.96	4,316.15	1,973.13	448.09	2,247.57	5,558.81
	b. Financial Institutions	-	-	-	2,094.93	-	-	-	-	35.96	170.73	-	299.28
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>FIXED ASSETS</b>	39.49	758.47	547.73	569.71	199.04	16.49	25.97	85.01	29.64	36.78	32.18	145.75
7	<b>OTHER ASSETS</b>	87.57	1,684.54	1,377.16	2,114.10	164.63	98.65	31.51	270.98	58.14	778.57	4,809.70	784.19
	a. Accrued Interest:	37.22	509.19	333.33	707.14	54.85	62.95	10.68	40.80	19.40	621.06	4,257.00	311.70
	Financial Institutions	5.29	-	-	465.01	-	-	1.05	2.27	-	132.80	-	113.08
	Government Enterprises	-	44.37	35.12	34.80	-	-	-	2.66	-	-	-	10.21
	Private Sector	31.93	464.82	298.20	207.33	54.85	62.95	9.63	35.86	19.40	488.26	4,257.00	188.41
	b. Staff Loans / Adv.	0.19	520.65	229.65	50.35	38.30	1.61	12.47	46.89	-	1.50	-	63.28
	c. Sundry Debtors	1.89	1.36	94.81	721.21	0.02	-	0.96	125.58	23.55	19.51	452.19	21.67
	d. Cash In Transit	-	-	-	0.04	-	-	-	-	-	-	-	-
	e. Others	48.27	653.34	719.38	635.37	71.46	34.08	7.40	57.71	15.18	136.50	100.51	387.54
8	<b>Expenses not Written off</b>	-	-	-	-	-	0.47	2.00	-	-	-	-	-
9	<b>Non Banking Assets</b>	65.40	7.98	-	66.08	-	-	-	2.49	-	110.14	-	62.20
10</													

S.N.	BFI Name	Goodwill	Shree	BeastFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi	CVMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>															
1	<b>CAPITAL FUND</b>	<b>2,011.16</b>	<b>1,278.01</b>	<b>935.67</b>	<b>897.62</b>	<b>957.78</b>	<b>1,393.58</b>	<b>1,196.99</b>	<b>484.96</b>	<b>367.20</b>	<b>(657.29)</b>	<b>1,453.79</b>	<b>1,538.96</b>	<b>1,744.40</b>	<b>1,315.98</b>
	a. Paid-up Capital	867.20	890.13	828.91	800.10	600.41	963.15	881.04	400.00	545.94	935.07	864.00	1,024.27	965.39	915.66
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	167.13	224.65	-	40.50	178.11	196.91	158.30	12.87	81.94	259.54	163.25	270.60	238.72	109.94
	e. Share Premium	2.48	-	3.03	7.12	-	-	0.44	21.34	11.25	2.61	-	-	-	1.14
	f. Retained Earning	130.43	106.98	(304.95)	46.87	170.04	158.78	81.15	49.94	(280.37)	(1,854.52)	39.72	168.59	485.51	216.48
	g. Others Reserves Fund	843.92	56.25	408.68	3.02	9.23	74.74	76.06	0.81	8.43	0.00	386.82	75.51	54.77	72.76
2	<b>BORROWINGS</b>	<b>498.36</b>	<b>70.00</b>	<b>123.33</b>	<b>170.54</b>	<b>-</b>	<b>265.73</b>	<b>65.73</b>	<b>-</b>	<b>-</b>	<b>25.10</b>	<b>-</b>	<b>199.28</b>	<b>605.97</b>	<b>-</b>
	a. NRB	250.91	-	123.33	170.54	-	265.73	65.73	-	-	25.10	-	-	105.97	-
	b. Interbank Borrowing	-	70.00	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	25.10	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	247.45	-	-	-	-	-	-	-	-	-	-	199.28	500.00	-
3	<b>DEPOSITS</b>	<b>10,456.93</b>	<b>6,286.84</b>	<b>3,148.64</b>	<b>3,048.19</b>	<b>3,239.28</b>	<b>9,106.94</b>	<b>5,616.64</b>	<b>327.86</b>	<b>1,078.54</b>	<b>747.72</b>	<b>7,037.22</b>	<b>14,238.40</b>	<b>10,917.48</b>	<b>5,601.75</b>
	a. Current	-	-	34.67	243.98	17.80	143.49	11.57	-	19.77	-	82.28	171.97	-	34.06
	Domestic	-	-	34.67	243.98	17.80	143.49	11.57	-	19.77	-	82.28	171.97	-	34.06
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	2,834.32	1,572.60	1,055.49	824.48	1,067.80	2,750.38	1,402.35	102.22	339.66	21.58	1,623.38	4,580.37	2,419.03	1,997.19
	Domestic	2,834.32	1,572.60	1,055.49	824.48	1,067.80	2,750.38	1,402.35	102.22	339.66	21.58	1,623.38	4,580.37	2,419.03	1,997.19
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	6,541.45	4,032.89	1,709.38	1,579.10	2,080.93	5,843.94	3,682.88	225.64	589.73	-	4,412.62	8,198.08	6,919.86	2,832.03
	Domestic	6,541.45	4,032.89	1,709.38	1,579.10	2,080.93	5,843.94	3,682.88	225.64	589.73	-	4,412.62	8,198.08	6,919.86	2,832.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	1,081.17	681.36	349.11	400.63	72.74	369.13	-	-	129.37	-	908.94	1,284.93	1,578.54	737.91
	Domestic	1,081.17	681.36	349.11	400.63	72.74	369.13	-	-	129.37	-	908.94	1,284.93	1,578.54	737.91
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	-	-	0.01	-	519.84	-	-	726.14	10.00	3.05	0.05	0.56
	Domestic	-	-	-	-	0.01	-	519.84	-	-	726.14	10.00	3.05	0.05	0.56
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>
5	<b>Other Liabilities</b>	<b>350.71</b>	<b>216.16</b>	<b>161.58</b>	<b>165.82</b>	<b>123.33</b>	<b>372.83</b>	<b>85.33</b>	<b>28.16</b>	<b>222.80</b>	<b>4,187.99</b>	<b>212.56</b>	<b>543.91</b>	<b>1,258.63</b>	<b>286.45</b>
	1. Sundry Creditors	258.07	5.22	21.83	2.78	5.94	2.23	7.27	0.86	24.20	12.49	30.36	37.08	79.02	16.29
	2. Loan Loss Provision	-	85.58	-	76.67	-	131.03	-	6.98	66.96	1,586.58	71.17	248.00	309.47	157.93
	3. Interest Suspense a/c	-	7.90	-	35.24	34.55	30.25	-	4.33	90.59	2,541.75	-	74.04	176.32	38.20
	4. Others	92.65	117.47	139.75	51.13	82.84	209.33	78.06	15.99	41.05	47.16	111.03	184.78	693.82	74.03
6	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.39</b>	<b>3.39</b>	<b>7.79</b>	<b>3.03</b>	<b>3.78</b>	<b>-</b>	<b>0.43</b>	<b>27.31</b>	<b>-</b>	<b>15.64</b>
	<b>TOTAL Liabilities</b>	<b>13,317.16</b>	<b>7,851.02</b>	<b>4,369.22</b>	<b>4,299.30</b>	<b>4,325.78</b>	<b>11,142.80</b>	<b>6,972.48</b>	<b>844.02</b>	<b>1,672.32</b>	<b>4,303.51</b>	<b>8,704.01</b>	<b>16,547.92</b>	<b>14,526.48</b>	<b>7,219.82</b>
<b>Assets</b>															
1	<b>LIQUID FUNDS</b>	<b>1,215.40</b>	<b>610.17</b>	<b>1,196.13</b>	<b>762.27</b>	<b>1,475.32</b>	<b>1,460.50</b>	<b>802.31</b>	<b>323.66</b>	<b>302.14</b>	<b>23.80</b>	<b>1,158.86</b>	<b>1,208.84</b>	<b>600.04</b>	<b>521.39</b>
	a. Cash Balance	210.33	51.04	48.47	67.45	16.93	144.94	71.64	5.87	14.95	0.11	49.74	249.12	109.50	62.35
	Nepalese Notes & Coins	210.33	51.04	48.47	67.45	16.93	144.94	71.64	5.87	14.95	0.11	49.66	249.12	109.50	62.35
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	0.08	-	-	-
	b. Bank Balance	318.51	559.13	1,147.66	151.55	112.30	293.93	730.66	12.93	287.19	23.69	211.67	959.72	490.54	211.17
	1. In Nepal Rastra Bank	318.51	196.76	105.30	140.51	106.98	282.93	248.05	-	48.56	3.11	209.80	885.78	324.49	211.17
	Domestic Currency	318.51	196.76	105.30	140.51	106.98	282.93	248.05	-	48.56	3.11	209.80	885.78	324.49	211.17
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	-	246.36	593.07	11.02	5.32	11.00	370.66	12.93	56.70	12.72	1.85	59.12	162.28	-
	Domestic Currency	-	246.36	593.07	11.02	5.32	11.00	370.66	12.93	56.70	12.72	1.85	59.12	162.28	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	116.01	449.29	0.02	0.01	-	111.95	-	181.94	7.86	0.03	14.82	3.77	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	686.56	-	-	543.27	1,346.09	1,021.63	-	304.86	-	-	897.45	-	-	247.87
	Domestic Currency	686.56	-	-	543.27	1,346.09	1,021.63	-	304.86	-	-	897.45	-	-	247.87
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>INVESTMENT IN SECURITIES</b>	<b>2,739.63</b>	<b>2,237.70</b>	<b>505.00</b>	<b>415.00</b>	<b>-</b>	<b>1,312.30</b>	<b>1,393.22</b>	<b>63.15</b>	<b>143.36</b>	<b>-</b>	<b>1,444.88</b>	<b>3,010.83</b>	<b>4,702.37</b>	<b>1,390.64</b>
	a. Govt. Securities	2,739.63	2,237.70	505.00	415.00	-	1,312.30	1,393.22	-	143.36	-	1,444.88	3,010.83	4,702.37	1,390.64
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	63.15	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>845.25</b>	<b>164.73</b>	<b>184.98</b>	<b>367.88</b>	<b>40.54</b>	<b>680.96</b>	<b>303.74</b>	<b>-</b>	<b>45.54</b>	<b>0.03</b>	<b>741.69</b>	<b>530.14</b>	<b>700.00</b>	<b>168.16</b>
	a. Interbank Lending	-	-	-	-	-	500.00	-	-	-	-	100.00	300.00	700.00	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	845.25	164.73	184.98	367.88	40.54	180.96	303.74	-	45.54	0.03	641.69	230.14	-	168.16
4	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>7,685.08</b>	<b>4,584.58</b>	<b>2,060.13</b>	<b>2,527.73</b>	<b>2,671.34</b>	<b>7,151.84</b>	<b>4,291.64</b>	<b>429.02</b>	<b>969.84</b>	<b>1,586.58</b>	<b>4,905.66</b>	<b>11,031.70</b>	<b>7,068.19</b>	<b>4,791.20</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>7,685.08</b>	<b>4,584.58</b>	<b>2,060.13</b>	<b>2,527.73</b>	<b>2,671.34</b>	<b>7,151.84</b>	<b>4,291.64</b>	<b>429.02</b>	<b>969.84</b>	<b>1,586.58</b>	<b>4,905.66</b>	<b>11,031.70</b>	<b>7,068.19</b>	<b>4,791.20</b>
	a. Private Sector	7,415.08	4,319.08	1,941.19	2,400.05	2,603.95	7,151.84	4,195.61	429.02	951.93	1,586.58	4,586.56	10,515.34	6,363.18	4,550.40
	b. Financial Institutions	270.00	265.50	118.94	127.68	67.40	-	96.03	-	17.91	-	260.85	516.37	705.00	240.80
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	58.25	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>LOANS AGAINST COLLECTED BILLS</b>														

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>465.05</b>	<b>730.55</b>	<b>793.35</b>	<b>645.77</b>	<b>199.35</b>	<b>570.70</b>	<b>521.31</b>
1.1 On Deposit Liabilities	437.46	705.34	756.89	586.66	198.36	548.98	484.49
1.1.1 Saving Account	177.89	386.40	127.16	109.17	100.02	122.57	110.15
1.1.2 Fixed Account	247.46	306.22	607.88	453.39	93.58	416.55	371.12
1.1.2.1 Up to 3 months Fixed Account	6.19	-	91.18	9.03	10.16	-	14.87
1.1.2.2 3 to 6 months Fixed Account	23.14	-	121.58	-	21.05	-	11.85
1.1.2.3 6 months to 1 year Fixed Account	163.26	-	303.94	-	50.52	416.55	32.53
1.1.2.4 Above 1 year Fixed Account	54.87	306.22	91.18	444.36	11.85	-	311.86
1.1.3 Call Deposit	12.11	12.72	21.86	24.10	4.76	9.86	3.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	27.59	25.20	36.45	59.11	0.99	21.72	36.81
<b>2. Commission Expense</b>	<b>4.55</b>	<b>36.70</b>	<b>19.86</b>	<b>19.20</b>	<b>14.11</b>	<b>-</b>	<b>9.01</b>
<b>3. Staff Expense</b>	<b>204.61</b>	<b>242.89</b>	<b>132.10</b>	<b>139.66</b>	<b>71.50</b>	<b>98.07</b>	<b>105.58</b>
<b>4. Office Operating Expenses</b>	<b>108.48</b>	<b>47.72</b>	<b>90.29</b>	<b>76.72</b>	<b>46.10</b>	<b>89.44</b>	<b>65.09</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.50</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	0.50	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>366.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50.69</b>	<b>83.15</b>	<b>34.14</b>
7.1 Loan loss Provision	366.69	-	-	-	50.69	83.15	34.10
7.1.1 General Loan loss Provision	366.69	-	-	-	-	-	34.10
7.1.1.1 Pass Loan Loss Provision	366.69	-	-	-	-	-	33.36
7.1.1.2 Watch List Provision	-	-	-	-	-	-	0.73
7.1.2 Special Loan Loss Provision	-	-	-	-	50.69	-	0.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	83.15	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	0.04
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>1.32</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>5.43</b>	<b>96.41</b>	<b>-</b>	<b>23.95</b>	<b>20.73</b>	<b>22.20</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>30.96</b>	<b>256.73</b>	<b>124.88</b>	<b>64.66</b>	<b>55.25</b>	<b>59.93</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>72.23</b>	<b>610.97</b>	<b>291.38</b>	<b>150.87</b>	<b>131.32</b>	<b>139.84</b>
<b>Total Expenses</b>	<b>1,149.37</b>	<b>1,166.47</b>	<b>1,999.72</b>	<b>1,298.12</b>	<b>622.55</b>	<b>1,048.66</b>	<b>957.10</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>991.45</b>	<b>748.30</b>	<b>1,578.72</b>	<b>1,096.37</b>	<b>473.76</b>	<b>941.58</b>	<b>796.49</b>
1.1 On Loans and Advances	989.04	526.12	1,389.16	983.62	428.64	863.01	713.75
1.2 On Investment	0.20	218.63	153.83	110.42	38.84	71.35	69.76
1.2.1 Government Bonds	0.20	107.61	137.11	110.42	38.72	71.02	69.76
1.2.2 Foreign Bonds	-	-	16.72	-	-	0.33	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	111.02	-	-	0.11	-	-
1.3 On Agency Balance	0.16	-	0.01	1.69	0.04	-	0.00
1.4 On Call Deposit	-	2.86	20.11	-	2.57	-	-
1.5 On Others	2.05	0.69	15.61	0.65	3.66	7.21	12.98
<b>2. Commission and Discount</b>	<b>108.27</b>	<b>11.77</b>	<b>76.42</b>	<b>81.50</b>	<b>72.14</b>	<b>57.82</b>	<b>107.18</b>
2.1 Bills Purchase and Discount	-	-	-	0.06	1.49	-	0.13
2.2 Commission	108.27	11.77	76.20	81.44	55.67	38.77	36.81
2.3 Others	-	-	0.22	-	14.99	19.05	70.23
<b>3. Exchange Flactuation Income</b>	<b>27.06</b>	<b>187.54</b>	<b>72.10</b>	<b>59.14</b>	<b>61.48</b>	<b>36.27</b>	<b>28.62</b>
3.1 Due to Change in Exchange Rate	0.91	252.68	56.29	-	0.26	-	0.63
3.2 Due to Foreign Currency Transaction	26.16	(65.13)	15.80	59.14	61.22	36.27	27.99
<b>4. Other Operating Income</b>	<b>12.47</b>	<b>100.10</b>	<b>129.48</b>	<b>28.33</b>	<b>5.58</b>	<b>12.82</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.00</b>	<b>0.06</b>	<b>11.92</b>	<b>32.78</b>	<b>-</b>	<b>0.17</b>	<b>0.26</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>114.03</b>	<b>131.09</b>	<b>-</b>	<b>9.58</b>	<b>-</b>	<b>24.55</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>4.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>10.11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,149.37</b>	<b>1,166.47</b>	<b>1,999.72</b>	<b>1,298.12</b>	<b>622.55</b>	<b>1,048.66</b>	<b>957.10</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>422.16</b>	<b>618.49</b>	<b>484.92</b>	<b>541.84</b>	<b>1,441.51</b>	<b>620.72</b>	<b>792.14</b>
1.1 On Deposit Liabilities	396.01	610.99	450.98	516.41	1,337.68	574.46	753.70
1.1.1 Saving Account	53.82	152.93	85.10	114.04	261.98	100.57	113.68
1.1.2 Fixed Account	337.81	451.20	357.32	397.34	1,053.35	465.79	626.75
1.1.2.1 Up to 3 months Fixed Account	-	102.52	-	36.16	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.06	97.28	-	36.98	1.34	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	101.74	357.32	254.87	7.68	7.29	-
1.1.2.4 Above 1 year Fixed Account	337.74	149.66	-	69.32	1,044.33	458.49	626.75
1.1.3 Call Deposit	4.38	6.86	8.57	5.03	22.35	8.10	13.28
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	26.16	7.50	33.93	25.42	103.83	46.26	38.44
<b>2. Commission Expense</b>	<b>2.30</b>	<b>5.62</b>	<b>-</b>	<b>2.35</b>	<b>-</b>	<b>2.16</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>67.59</b>	<b>107.85</b>	<b>104.44</b>	<b>73.05</b>	<b>213.17</b>	<b>126.48</b>	<b>183.52</b>
<b>4. Office Operating Expenses</b>	<b>50.47</b>	<b>64.42</b>	<b>97.03</b>	<b>49.17</b>	<b>163.14</b>	<b>63.60</b>	<b>82.69</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.52</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>55.81</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	55.81	-	-
7.1.1 General Loan loss Provision	-	-	-	-	60.59	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	62.07	-	-
7.1.1.2 Watch List Provision	-	-	-	-	(1.48)	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	(4.78)	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.28</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>22.84</b>	<b>45.93</b>	<b>14.88</b>	<b>23.13</b>	<b>65.14</b>	<b>36.02</b>	<b>40.84</b>
<b>10. Provision for Income Tax</b>	<b>61.66</b>	<b>124.02</b>	<b>40.19</b>	<b>47.65</b>	<b>175.88</b>	<b>97.26</b>	<b>110.27</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>143.86</b>	<b>289.37</b>	<b>93.77</b>	<b>160.51</b>	<b>410.39</b>	<b>226.93</b>	<b>257.29</b>
<b>Total Expenses</b>	<b>770.88</b>	<b>1,255.69</b>	<b>835.22</b>	<b>897.69</b>	<b>2,525.02</b>	<b>1,174.96</b>	<b>1,466.74</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>645.72</b>	<b>1,002.77</b>	<b>748.73</b>	<b>819.25</b>	<b>2,330.56</b>	<b>1,042.44</b>	<b>1,242.09</b>
1.1 On Loans and Advances	570.56	865.08	678.92	772.69	2,136.90	944.02	1,140.13
1.2 On Investment	68.73	132.69	67.64	44.49	184.19	85.46	80.49
1.2.1 Government Bonds	27.66	131.69	67.64	44.49	184.19	3.83	80.49
1.2.2 Foreign Bonds	-	1.00	-	-	-	5.95	-
1.2.3 NRB Bonds	38.92	-	-	-	-	-	-
1.2.4 Debenture & Bonds	2.15	-	-	-	-	75.69	-
1.3 On Agency Balance	0.01	-	-	1.90	0.24	-	-
1.4 On Call Deposit	5.12	-	1.79	0.17	0.27	-	-
1.5 On Others	1.30	4.99	0.38	-	8.95	12.96	21.46
<b>2. Commission and Discount</b>	<b>79.15</b>	<b>91.73</b>	<b>67.14</b>	<b>54.60</b>	<b>174.89</b>	<b>108.61</b>	<b>68.98</b>
2.1 Bills Purchase and Discount	0.38	-	0.30	0.00	0.37	-	-
2.2 Commission	78.21	91.73	66.84	54.59	174.52	108.61	21.25
2.3 Others	0.55	-	-	-	-	-	47.73
<b>3. Exchange Flactuation Income</b>	<b>9.46</b>	<b>50.15</b>	<b>17.02</b>	<b>12.97</b>	<b>19.58</b>	<b>23.39</b>	<b>60.02</b>
3.1 Due to Change in Exchange Rate	0.63	(0.54)	-	0.02	0.28	4.17	12.00
3.2 Due to Foreign Currency Transaction	8.83	50.69	17.02	12.95	19.29	19.23	48.02
<b>4. Other Operating Income</b>	<b>36.26</b>	<b>111.04</b>	<b>2.34</b>	<b>10.88</b>	<b>-</b>	<b>-</b>	<b>95.00</b>
<b>5. Non Operating Income</b>	<b>0.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.52</b>	<b>0.66</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>770.88</b>	<b>1,255.69</b>	<b>835.22</b>	<b>897.69</b>	<b>2,525.02</b>	<b>1,174.96</b>	<b>1,466.74</b>

Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
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**Expenses**

<b>1. Interest Expense</b>	<b>530.82</b>	<b>863.25</b>	<b>756.21</b>	<b>1,195.96</b>	<b>783.51</b>	<b>791.74</b>	<b>507.98</b>
1.1 On Deposit Liabilities	482.15	775.57	671.08	1,135.04	758.80	766.61	459.23
1.1.1 Saving Account	93.89	194.25	182.90	230.77	144.04	90.65	104.62
1.1.2 Fixed Account	373.85	570.79	482.49	883.90	594.25	666.36	348.47
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	51.26	-	-
1.1.2.2 3 to 6 months Fixed Account	41.78	46.93	-	237.71	46.38	142.97	169.88
1.1.2.3 6 months to 1 year Fixed Account	132.49	204.34	469.93	238.39	346.83	372.13	4.14
1.1.2.4 Above 1 year Fixed Account	199.57	319.52	12.56	407.80	149.78	151.26	174.44
1.1.3 Call Deposit	14.41	10.53	5.68	20.37	20.52	9.60	6.14
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	48.67	87.69	85.13	60.93	24.70	25.12	48.75
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>1.57</b>	<b>14.10</b>	<b>7.26</b>	<b>-</b>	<b>0.05</b>
<b>3. Staff Expense</b>	<b>104.66</b>	<b>148.18</b>	<b>343.95</b>	<b>206.79</b>	<b>94.82</b>	<b>72.14</b>	<b>84.22</b>
<b>4. Office Operating Expenses</b>	<b>82.98</b>	<b>106.37</b>	<b>81.78</b>	<b>127.81</b>	<b>80.62</b>	<b>16.61</b>	<b>81.13</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.98</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	1.98
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>(1.09)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.86</b>	<b>-</b>
7.1 Loan loss Provision	-	(1.09)	-	-	-	6.86	-
7.1.1 General Loan loss Provision	-	(1.09)	-	-	-	15.55	-
7.1.1.1 Pass Loan Loss Provision	-	(1.09)	-	-	-	20.07	-
7.1.1.2 Watch List Provision	-	-	-	-	-	(4.52)	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	(8.69)	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>1.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.28</b>
<b>9. Provision for Staff Bonus</b>	<b>34.06</b>	<b>51.77</b>	<b>19.17</b>	<b>76.93</b>	<b>38.87</b>	<b>49.49</b>	<b>29.90</b>
<b>10. Provision for Income Tax</b>	<b>91.96</b>	<b>139.77</b>	<b>102.50</b>	<b>207.72</b>	<b>104.94</b>	<b>141.55</b>	<b>80.73</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>
<b>12. Net Profit</b>	<b>214.58</b>	<b>326.14</b>	<b>261.73</b>	<b>484.68</b>	<b>244.86</b>	<b>303.88</b>	<b>188.37</b>
<b>Total Expenses</b>	<b>1,059.06</b>	<b>1,635.47</b>	<b>1,567.60</b>	<b>2,314.00</b>	<b>1,354.87</b>	<b>1,382.27</b>	<b>978.68</b>

**Income**

<b>1. Interest Income</b>	<b>831.81</b>	<b>1,433.77</b>	<b>1,350.69</b>	<b>1,936.67</b>	<b>1,188.78</b>	<b>1,255.45</b>	<b>808.56</b>
1.1 On Loans and Advances	781.17	1,273.79	1,210.32	1,714.03	1,080.49	1,158.45	729.77
1.2 On Investment	47.50	150.18	140.37	212.25	84.38	92.21	70.36
1.2.1 Government Bonds	41.14	150.18	140.37	206.27	84.38	87.65	69.25
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	6.36	-	-	5.99	-	4.56	1.11
1.3 On Agency Balance	-	0.01	-	-	0.08	0.07	0.00
1.4 On Call Deposit	-	7.22	-	-	4.60	-	4.31
1.5 On Others	3.14	2.57	(0.00)	10.39	19.24	4.72	4.12
<b>2. Commission and Discount</b>	<b>39.04</b>	<b>144.41</b>	<b>64.16</b>	<b>235.33</b>	<b>102.03</b>	<b>60.59</b>	<b>58.05</b>
2.1 Bills Purchase and Discount	4.37	2.90	0.00	-	-	-	2.68
2.2 Commission	34.67	15.61	53.78	235.33	101.73	60.19	49.13
2.3 Others	-	125.89	10.37	-	0.30	0.40	6.25
<b>3. Exchange Fluctuation Income</b>	<b>24.78</b>	<b>38.04</b>	<b>27.57</b>	<b>73.02</b>	<b>23.21</b>	<b>21.13</b>	<b>33.33</b>
3.1 Due to Change in Exchange Rate	1.37	1.62	-	6.65	8.41	(0.36)	-
3.2 Due to Foreign Currency Transaction	23.41	36.42	27.57	66.37	14.80	21.50	33.33
<b>4. Other Operating Income</b>	<b>48.43</b>	<b>19.20</b>	<b>100.19</b>	<b>68.98</b>	<b>39.69</b>	<b>24.64</b>	<b>48.71</b>
<b>5. Non Operating Income</b>	<b>115.00</b>	<b>-</b>	<b>24.99</b>	<b>-</b>	<b>0.20</b>	<b>20.47</b>	<b>22.13</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>	<b>0.95</b>	<b>-</b>	<b>5.40</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.50</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,059.06</b>	<b>1,635.47</b>	<b>1,567.60</b>	<b>2,314.00</b>	<b>1,354.87</b>	<b>1,382.27</b>	<b>978.68</b>



Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>805.31</b>	<b>706.47</b>	<b>630.00</b>	<b>498.67</b>	<b>497.64</b>	<b>571.44</b>	<b>190.62</b>
1.1 On Deposit Liabilities	738.96	636.95	598.23	490.23	493.21	516.65	190.62
1.1.1 Saving Account	150.13	160.56	96.68	69.94	66.35	121.85	49.97
1.1.2 Fixed Account	551.38	469.18	491.32	411.64	421.83	385.82	135.51
1.1.2.1 Up to 3 months Fixed Account	0.01	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	51.59	-	-	-	189.43	-	13.99
1.1.2.3 6 months to 1 year Fixed Account	281.03	-	491.32	411.64	200.68	385.82	100.88
1.1.2.4 Above 1 year Fixed Account	218.74	469.18	-	-	31.72	-	20.64
1.1.3 Call Deposit	16.22	7.21	10.22	8.66	5.04	8.98	5.14
1.1.4 Certificate of Deposit	21.23	-	-	-	-	-	-
1.2 On Borrowing	66.34	69.52	31.77	8.43	4.42	54.80	-
<b>2. Commission Expense</b>	<b>10.87</b>	<b>-</b>	<b>8.18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.64</b>
<b>3. Staff Expense</b>	<b>119.39</b>	<b>124.12</b>	<b>149.31</b>	<b>64.10</b>	<b>82.73</b>	<b>79.37</b>	<b>52.78</b>
<b>4. Office Operating Expenses</b>	<b>89.49</b>	<b>102.36</b>	<b>79.99</b>	<b>59.96</b>	<b>58.46</b>	<b>74.01</b>	<b>20.82</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.04</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.04
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>47.93</b>	<b>43.63</b>	<b>-</b>	<b>17.11</b>	<b>-</b>	<b>42.30</b>	<b>11.03</b>
<b>10. Provision for Income Tax</b>	<b>129.40</b>	<b>117.80</b>	<b>121.72</b>	<b>46.21</b>	<b>31.31</b>	<b>114.21</b>	<b>29.79</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>301.93</b>	<b>274.87</b>	<b>284.01</b>	<b>107.81</b>	<b>73.05</b>	<b>266.49</b>	<b>69.51</b>
<b>Total Expenses</b>	<b>1,504.32</b>	<b>1,369.24</b>	<b>1,273.20</b>	<b>793.85</b>	<b>743.19</b>	<b>1,147.82</b>	<b>375.22</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,246.70</b>	<b>1,135.93</b>	<b>1,177.68</b>	<b>691.74</b>	<b>687.04</b>	<b>992.10</b>	<b>352.96</b>
1.1 On Loans and Advances	1,156.78	984.71	1,091.36	637.59	602.37	887.24	332.12
1.2 On Investment	77.64	141.86	72.21	53.29	78.60	104.12	15.02
1.2.1 Government Bonds	74.48	141.86	72.21	53.29	44.92	95.31	15.02
1.2.2 Foreign Bonds	0.67	-	-	-	33.10	8.51	-
1.2.3 NRB Bonds	-	-	-	-	0.58	-	-
1.2.4 Debenture & Bonds	2.49	-	-	-	-	0.30	-
1.3 On Agency Balance	-	1.08	0.01	0.00	0.56	-	-
1.4 On Call Deposit	0.01	0.31	6.71	0.66	-	-	1.09
1.5 On Others	12.27	7.97	7.38	0.20	5.51	0.74	4.74
<b>2. Commission and Discount</b>	<b>202.68</b>	<b>123.31</b>	<b>57.35</b>	<b>13.42</b>	<b>36.79</b>	<b>23.51</b>	<b>18.05</b>
2.1 Bills Purchase and Discount	-	0.26	0.38	-	-	-	-
2.2 Commission	202.68	121.68	20.32	13.42	36.79	23.51	0.14
2.3 Others	-	1.37	36.66	-	-	-	17.90
<b>3. Exchange Flactuation Income</b>	<b>41.90</b>	<b>1.20</b>	<b>15.93</b>	<b>20.67</b>	<b>6.20</b>	<b>36.46</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	8.38	-	-	4.03	-	2.92	-
3.2 Due to Foreign Currency Transaction	33.52	1.20	15.93	16.64	6.20	33.55	-
<b>4. Other Operating Income</b>	<b>13.04</b>	<b>78.46</b>	<b>19.72</b>	<b>43.41</b>	<b>4.81</b>	<b>68.05</b>	<b>3.75</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>30.34</b>	<b>1.65</b>	<b>-</b>	<b>7.72</b>	<b>27.69</b>	<b>0.22</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>0.87</b>	<b>24.61</b>	<b>0.63</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.24</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>1,504.32</b>	<b>1,369.24</b>	<b>1,273.20</b>	<b>793.85</b>	<b>743.19</b>	<b>1,147.82</b>	<b>375.22</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Narayani	Kamali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>0.54</b>	<b>25.98</b>	<b>237.87</b>	<b>46.38</b>	<b>31.87</b>	<b>522.47</b>	<b>352.71</b>
1.1 On Deposit Liabilities	0.54	25.98	229.96	46.38	31.87	519.17	351.06
1.1.1 Saving Account	0.30	6.61	38.06	12.70	10.86	85.00	48.61
1.1.2 Fixed Account	0.22	17.24	187.31	32.74	20.57	423.73	295.04
1.1.2.1 Up to 3 months Fixed Account	0.02	-	12.72	-	0.82	74.69	40.45
1.1.2.2 3 to 6 months Fixed Account	-	-	87.65	30.62	1.03	52.78	29.70
1.1.2.3 6 months to 1 year Fixed Account	0.20	-	62.94	0.02	7.20	227.50	205.72
1.1.2.4 Above 1 year Fixed Account	-	17.24	24.00	2.10	11.52	68.76	19.17
1.1.3 Call Deposit	0.02	2.12	4.58	0.94	0.44	10.43	7.41
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	7.92	-	-	3.30	1.65
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>0.40</b>	<b>0.32</b>	<b>-</b>	<b>-</b>	<b>0.00</b>
<b>3. Staff Expense</b>	<b>0.98</b>	<b>4.15</b>	<b>39.51</b>	<b>9.36</b>	<b>4.22</b>	<b>72.09</b>	<b>49.49</b>
<b>4. Office Operating Expenses</b>	<b>0.73</b>	<b>2.18</b>	<b>33.24</b>	<b>7.58</b>	<b>3.37</b>	<b>44.50</b>	<b>46.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>0.42</b>	<b>0.03</b>
5.1 Due to Change in Exchange Rates	-	-	0.03	-	-	0.42	0.03
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>0.25</b>	<b>1.60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	0.25	1.60	-	-	-	-	-
7.1.1 General Loan loss Provision	0.25	1.60	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	0.25	1.60	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>5.71</b>	<b>2.68</b>	<b>1.36</b>	<b>22.46</b>	<b>7.86</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>15.42</b>	<b>7.24</b>	<b>4.08</b>	<b>60.64</b>	<b>21.23</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>6.22</b>	<b>35.99</b>	<b>16.88</b>	<b>9.52</b>	<b>141.50</b>	<b>49.54</b>
<b>Total Expenses</b>	<b>2.50</b>	<b>40.13</b>	<b>368.17</b>	<b>90.44</b>	<b>54.42</b>	<b>864.08</b>	<b>527.75</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>0.22</b>	<b>38.15</b>	<b>337.42</b>	<b>83.85</b>	<b>51.37</b>	<b>794.30</b>	<b>499.36</b>
1.1 On Loans and Advances	0.22	38.12	332.15	81.35	51.36	735.29	495.61
1.2 On Investment	-	-	2.26	2.50	0.01	54.80	2.19
1.2.1 Government Bonds	-	-	2.26	2.50	0.01	40.01	2.19
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	14.80	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.03	0.07	-	0.00	0.00	0.02
1.5 On Others	-	-	2.93	-	-	4.21	1.54
<b>2. Commission and Discount</b>	<b>-</b>	<b>1.98</b>	<b>0.75</b>	<b>5.84</b>	<b>0.05</b>	<b>1.30</b>	<b>6.58</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	1.98	0.66	0.25	0.04	1.30	5.46
2.3 Others	-	-	0.08	5.59	0.01	0.00	1.12
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.13</b>	<b>0.00</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	0.13	0.00
<b>4. Other Operating Income</b>	<b>0.30</b>	<b>-</b>	<b>22.50</b>	<b>-</b>	<b>2.99</b>	<b>68.29</b>	<b>21.75</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>7.50</b>	<b>0.74</b>	<b>-</b>	<b>0.06</b>	<b>0.05</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>1.99</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>2.50</b>	<b>40.13</b>	<b>368.17</b>	<b>90.44</b>	<b>54.42</b>	<b>864.08</b>	<b>527.75</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>260.76</b>	<b>3.18</b>	<b>268.43</b>	<b>165.13</b>	<b>206.10</b>	<b>20.11</b>	<b>5.21</b>
1.1 On Deposit Liabilities	251.65	3.18	257.76	165.13	205.28	20.11	5.21
1.1.1 Saving Account	41.66	0.85	35.24	50.97	29.14	5.26	3.39
1.1.2 Fixed Account	205.05	2.31	215.77	112.92	172.40	13.95	1.42
1.1.2.1 Up to 3 months Fixed Account	21.33	-	10.73	-	6.03	-	-
1.1.2.2 3 to 6 months Fixed Account	45.48	-	19.82	14.35	10.92	2.87	0.00
1.1.2.3 6 months to 1 year Fixed Account	99.86	1.44	149.55	24.45	127.73	8.61	0.01
1.1.2.4 Above 1 year Fixed Account	38.39	0.87	35.67	74.12	27.73	2.47	1.41
1.1.3 Call Deposit	4.93	0.01	6.74	1.24	3.74	0.90	0.40
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	9.11	-	10.67	-	0.81	-	-
<b>2. Commission Expense</b>	<b>1.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>31.96</b>	<b>1.10</b>	<b>31.94</b>	<b>35.58</b>	<b>19.99</b>	<b>4.82</b>	<b>1.67</b>
<b>4. Office Operating Expenses</b>	<b>32.98</b>	<b>0.67</b>	<b>25.38</b>	<b>18.12</b>	<b>12.83</b>	<b>4.25</b>	<b>1.47</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	0.00	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>1.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.65</b>
7.1 Loan loss Provision	-	1.12	-	-	-	-	27.65
7.1.1 General Loan loss Provision	-	1.06	-	-	-	-	9.54
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	9.54
7.1.1.2 Watch List Provision	-	1.06	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	0.06	-	-	-	-	18.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>10.45</b>	<b>-</b>	<b>13.82</b>	<b>-</b>	<b>8.74</b>	<b>0.32</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>28.22</b>	<b>-</b>	<b>41.46</b>	<b>34.61</b>	<b>14.13</b>	<b>0.96</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>65.85</b>	<b>-</b>	<b>96.75</b>	<b>80.77</b>	<b>64.57</b>	<b>2.25</b>	<b>-</b>
<b>Total Expenses</b>	<b>431.24</b>	<b>6.06</b>	<b>477.78</b>	<b>334.21</b>	<b>326.36</b>	<b>32.72</b>	<b>36.00</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>391.85</b>	<b>5.65</b>	<b>442.56</b>	<b>312.71</b>	<b>303.76</b>	<b>31.05</b>	<b>3.94</b>
1.1 On Loans and Advances	369.33	5.60	416.43	303.93	303.47	31.05	3.94
1.2 On Investment	20.10	-	22.94	8.25	-	0.00	-
1.2.1 Government Bonds	20.10	-	22.94	8.25	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	-	2.31	0.53	0.00	-	-
1.5 On Others	2.42	0.05	0.88	-	0.28	-	-
<b>2. Commission and Discount</b>	<b>21.03</b>	<b>0.00</b>	<b>0.91</b>	<b>3.32</b>	<b>0.62</b>	<b>0.22</b>	<b>0.06</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	-	-	0.91	3.32	0.62	0.22	0.06
2.3 Others	21.03	0.00	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.00</b>	<b>-</b>	<b>0.19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.00	-	(0.42)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	0.62	-	-	-	-
<b>4. Other Operating Income</b>	<b>17.59</b>	<b>0.35</b>	<b>30.01</b>	<b>18.18</b>	<b>17.74</b>	<b>1.45</b>	<b>0.16</b>
<b>5. Non Operating Income</b>	<b>0.78</b>	<b>-</b>	<b>4.11</b>	<b>-</b>	<b>4.25</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>0.07</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.65</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.20</b>
<b>Total Income</b>	<b>431.24</b>	<b>6.06</b>	<b>477.78</b>	<b>334.21</b>	<b>326.36</b>	<b>32.72</b>	<b>36.00</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3.98</b>	<b>21.76</b>	<b>10.29</b>	<b>4.38</b>	<b>0.18</b>	<b>48.64</b>	<b>65.46</b>
1.1 On Deposit Liabilities	3.98	21.76	10.29	4.38	0.18	48.30	64.57
1.1.1 Saving Account	2.23	6.05	1.76	1.49	0.18	16.22	-
1.1.2 Fixed Account	1.62	14.73	8.24	2.70	-	30.81	64.57
1.1.2.1 Up to 3 months Fixed Account	0.15	0.07	-	-	-	8.22	1.50
1.1.2.2 3 to 6 months Fixed Account	0.05	5.87	1.72	-	-	7.40	0.98
1.1.2.3 6 months to 1 year Fixed Account	1.17	4.92	6.38	-	-	7.72	24.35
1.1.2.4 Above 1 year Fixed Account	0.25	3.88	0.15	2.70	-	7.47	37.74
1.1.3 Call Deposit	0.13	0.97	0.29	0.19	0.00	1.26	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	0.34	0.90
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>0.57</b>	<b>6.74</b>	<b>2.84</b>	<b>5.94</b>	<b>0.32</b>	<b>8.13</b>	<b>12.70</b>
<b>4. Office Operating Expenses</b>	<b>0.52</b>	<b>7.05</b>	<b>2.35</b>	<b>1.97</b>	<b>0.81</b>	<b>7.97</b>	<b>7.00</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>-</b>	<b>5.38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	-	-	5.38	-	-	-	-
7.1.1 General Loan loss Provision	-	-	5.38	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	5.38	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>0.97</b>	<b>0.53</b>	<b>-</b>	<b>-</b>	<b>4.24</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>2.62</b>	<b>1.59</b>	<b>-</b>	<b>-</b>	<b>11.44</b>	<b>14.89</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>6.11</b>	<b>3.72</b>	<b>5.77</b>	<b>0.46</b>	<b>26.70</b>	<b>35.67</b>
<b>Total Expenses</b>	<b>5.07</b>	<b>45.24</b>	<b>26.70</b>	<b>18.06</b>	<b>1.76</b>	<b>107.13</b>	<b>135.71</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>3.29</b>	<b>41.39</b>	<b>18.19</b>	<b>17.16</b>	<b>1.05</b>	<b>65.27</b>	<b>125.70</b>
1.1 On Loans and Advances	3.29	41.38	17.61	5.47	-	59.37	112.55
1.2 On Investment	-	-	0.59	-	-	3.55	13.12
1.2.1 Government Bonds	-	-	-	-	-	3.55	13.12
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	0.59	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.00	-	-	1.05	2.35	0.03
1.5 On Others	-	-	-	11.69	-	-	-
<b>2. Commission and Discount</b>	<b>0.00</b>	<b>3.84</b>	<b>0.06</b>	<b>0.90</b>	<b>-</b>	<b>0.01</b>	<b>5.87</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.00	3.84	0.06	0.90	-	0.01	5.87
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.28</b>	<b>0.01</b>	<b>1.09</b>	<b>-</b>	<b>-</b>	<b>2.80</b>	<b>4.08</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.71</b>	<b>39.04</b>	<b>0.06</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>1.50</b>	<b>-</b>	<b>7.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5.07</b>	<b>45.24</b>	<b>26.70</b>	<b>18.06</b>	<b>1.76</b>	<b>107.13</b>	<b>135.71</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>39.02</b>	<b>19.00</b>	<b>16.41</b>	<b>22.30</b>	<b>50.14</b>	<b>34.06</b>	<b>0.66</b>
1.1 On Deposit Liabilities	38.61	19.00	15.96	22.30	50.14	34.00	0.66
1.1.1 Saving Account	8.04	4.70	3.42	5.42	8.41	7.48	-
1.1.2 Fixed Account	29.54	13.68	11.70	16.76	41.47	26.52	0.66
1.1.2.1 Up to 3 months Fixed Account	-	-	2.54	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	-	-	1.15	1.15	5.61	4.53	-
1.1.2.3 6 months to 1 year Fixed Account	18.28	13.68	6.00	0.45	7.74	16.03	-
1.1.2.4 Above 1 year Fixed Account	11.26	-	2.00	15.16	28.12	5.97	0.66
1.1.3 Call Deposit	1.04	0.62	0.84	0.13	0.27	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.41	-	0.45	-	-	0.06	-
<b>2. Commission Expense</b>	-	-	-	-	-	-	-
<b>3. Staff Expense</b>	<b>3.86</b>	<b>5.65</b>	<b>3.83</b>	<b>1.34</b>	<b>8.61</b>	<b>4.78</b>	<b>0.29</b>
<b>4. Office Operating Expenses</b>	<b>2.62</b>	<b>3.03</b>	<b>4.12</b>	<b>4.04</b>	<b>4.18</b>	<b>4.05</b>	<b>0.23</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	<b>0.02</b>	-
<b>7. Provision for Risk</b>	-	-	<b>2.76</b>	-	-	-	-
7.1 Loan loss Provision	-	-	2.75	-	-	-	-
7.1.1 General Loan loss Provision	-	-	9.37	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	5.52	-	-	-	-
7.1.1.2 Watch List Provision	-	-	3.85	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	(6.62)	-	-	-	-
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	-	-	0.01	-	-	-	-
<b>8. Loan Written Off</b>	-	-	<b>0.25</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	<b>2.37</b>	-	-	<b>0.86</b>	<b>0.54</b>	<b>1.24</b>	-
<b>10. Provision for Income Tax</b>	<b>6.39</b>	<b>2.79</b>	-	<b>2.31</b>	<b>1.45</b>	<b>3.34</b>	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	<b>14.91</b>	<b>6.51</b>	-	<b>5.39</b>	<b>3.39</b>	<b>7.79</b>	<b>3.03</b>
<b>Total Expenses</b>	<b>69.15</b>	<b>36.98</b>	<b>27.38</b>	<b>36.24</b>	<b>68.31</b>	<b>55.27</b>	<b>4.21</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>64.19</b>	<b>20.04</b>	<b>15.07</b>	<b>33.03</b>	<b>65.06</b>	<b>52.23</b>	<b>3.51</b>
1.1 On Loans and Advances	54.49	18.61	12.79	31.53	64.76	46.10	3.51
1.2 On Investment	9.70	1.43	1.91	-	0.11	6.12	-
1.2.1 Government Bonds	9.70	1.43	-	-	0.11	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	1.91	-	-	6.12	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.00	0.12	1.50	-	-	-
1.5 On Others	-	(0.01)	0.25	-	0.19	-	-
<b>2. Commission and Discount</b>	<b>0.08</b>	<b>0.07</b>	<b>0.01</b>	<b>0.21</b>	-	<b>2.99</b>	<b>0.70</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.08	0.07	0.01	0.21	-	2.99	-
2.3 Others	-	-	-	-	-	-	0.70
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>4.70</b>	<b>2.11</b>	<b>1.82</b>	<b>2.78</b>	<b>3.25</b>	-	-
<b>5. Non Operating Income</b>	<b>0.18</b>	<b>14.76</b>	<b>8.12</b>	<b>0.22</b>	-	<b>0.05</b>	-
<b>6. Write Back from Provisions for loss</b>	-	-	-	-	-	-	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-	-	-
<b>9. Net Loss</b>	-	-	<b>2.36</b>	-	-	-	-
<b>Total Income</b>	<b>69.15</b>	<b>36.98</b>	<b>27.38</b>	<b>36.24</b>	<b>68.31</b>	<b>55.27</b>	<b>4.21</b>

## Profit and Loss Statement of upto Saun end, 2078(Mid-Aug, 2021)

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>6.61</b>	<b>0.35</b>	<b>40.50</b>	<b>84.12</b>	<b>72.26</b>	<b>32.72</b>
1.1 On Deposit Liabilities	6.61	0.27	40.50	82.01	67.51	32.72
1.1.1 Saving Account	1.68	0.02	6.57	18.23	13.01	11.07
1.1.2 Fixed Account	4.69	-	32.59	62.40	51.13	21.66
1.1.2.1 Up to 3 months Fixed Account	1.74	-	0.64	5.48	18.83	-
1.1.2.2 3 to 6 months Fixed Account	0.89	-	7.36	1.70	11.59	2.78
1.1.2.3 6 months to 1 year Fixed Account	0.48	-	19.92	36.09	14.26	5.98
1.1.2.4 Above 1 year Fixed Account	1.58	-	4.67	19.13	6.45	12.90
1.1.3 Call Deposit	0.25	0.26	1.34	1.39	3.37	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	-	0.07	-	2.10	4.75	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>3.74</b>	<b>0.37</b>	<b>8.14</b>	<b>14.34</b>	<b>7.20</b>	<b>6.39</b>
<b>4. Office Operating Expenses</b>	<b>2.69</b>	<b>0.08</b>	<b>3.66</b>	<b>10.90</b>	<b>5.75</b>	<b>5.41</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1.24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
7.1 Loan loss Provision	1.24	-	-	-	-	-
7.1.1 General Loan loss Provision	1.24	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.24	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.33</b>	<b>1.77</b>	<b>2.48</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>7.23</b>	<b>11.70</b>	<b>4.79</b>	<b>6.70</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>0.00</b>	<b>-</b>	<b>0.43</b>	<b>27.31</b>	<b>11.18</b>	<b>15.64</b>
<b>Total Expenses</b>	<b>14.28</b>	<b>0.80</b>	<b>59.96</b>	<b>152.71</b>	<b>102.95</b>	<b>69.35</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>9.71</b>	<b>-</b>	<b>55.27</b>	<b>112.11</b>	<b>96.65</b>	<b>63.72</b>
1.1 On Loans and Advances	8.80	-	48.64	104.15	76.53	58.27
1.2 On Investment	0.57	-	5.11	7.96	20.12	4.86
1.2.1 Government Bonds	0.57	-	-	7.96	20.12	4.86
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	5.11	-	-	-
1.3 On Agency Balance	-	-	0.08	-	-	-
1.4 On Call Deposit	0.34	-	1.02	-	-	0.50
1.5 On Others	-	-	0.43	-	0.00	0.08
<b>2. Commission and Discount</b>	<b>0.01</b>	<b>-</b>	<b>0.21</b>	<b>1.97</b>	<b>6.30</b>	<b>0.19</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.01	-	0.10	1.97	0.01	0.19
2.3 Others	-	-	0.11	-	6.29	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.33</b>	<b>-</b>	<b>1.19</b>	<b>37.51</b>	<b>-</b>	<b>3.55</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>3.29</b>	<b>1.06</b>	<b>-</b>	<b>1.89</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.06</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>3.24</b>	<b>0.80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>14.28</b>	<b>0.80</b>	<b>59.96</b>	<b>152.71</b>	<b>102.95</b>	<b>69.35</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>Sector Wise</b>							
Agricultural and Forest Related	6,508.11	13,545.12	7,298.03	6,851.10	3,143.90	8,293.73	4,433.49
Fishery Related	453.81	804.66	35.10	221.59	-	164.45	53.53
Mining Related	1,528.29	-	133.16	394.67	9.40	-	187.35
Manufacturing (Producing) Related	33,576.97	19,349.11	50,044.59	54,892.87	11,912.84	48,129.68	31,306.79
Construction	18,136.31	20,476.53	711.55	8,045.89	12,993.36	4,791.99	4,172.79
Electricity, Gas and Water	9,171.30	10,356.14	10,888.76	15,081.68	2,519.53	2,469.77	5,575.60
Metal Products, Mach. & Ele. Eqp.	5,507.87	2,702.71	1,221.40	1,190.60	2,911.14	9,019.01	2,437.93
Tras., Com. and Public Utilities	2,972.44	3,019.45	1,490.83	1,111.26	2,158.18	2,941.48	355.90
Wholesaler & Retailer	19,275.78	45,535.99	50,715.65	28,791.19	21,162.56	25,696.59	22,347.28
Finance, Insurance and Real Estate	6,011.79	29,028.91	9,294.25	10,299.17	5,048.70	13,489.12	6,297.42
Hotel or Restaurant	5,491.09	10,422.36	5,597.19	12,384.49	1,528.87	7,207.70	5,367.90
Other Services	6,208.87	6,021.79	10,072.93	17,874.16	816.43	4,086.15	1,948.70
Consumption Loans	20,329.83	26,252.65	2,949.71	5,304.02	4,741.00	2,394.57	1,065.54
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	12,104.88	3,016.22	59,167.28	6,076.79	2,594.75	5,006.98	18,573.56
<b>TOTAL sectorwise</b>	<b>147,277.33</b>	<b>190,748.24</b>	<b>209,620.43</b>	<b>168,902.92</b>	<b>71,679.44</b>	<b>133,946.42</b>	<b>104,123.78</b>

**Product Wise**

Term Loan	31,915.10	35,567.47	37,881.70	50,734.35	6,534.55	29,995.15	22,193.75
Overdraft	19,928.59	20,192.37	24,893.66	16,897.80	4,198.92	11,399.55	847.38
Trust Receipt Loan / Import Loan	5,195.45	1,211.95	20,370.04	24,376.15	8,471.21	21,557.22	13,656.03
Demand & Other Working Capital Loan	24,609.47	56,529.88	55,260.00	50,607.04	21,185.65	42,613.39	33,217.84
Res. Per. H. Loan (Up to Rs. 15 mil.)	7,364.35	17,142.67	15,672.86	2,077.19	8,342.83	3,909.35	2,224.80
Real Estate Loan	8,188.99	13,069.75	13,475.13	4,900.93	5,199.48	5,169.77	4,852.06
Margin Nature Loan	5,556.99	6,324.18	6,336.91	2,906.32	-	1,620.58	-
Hire Purchase Loan	2,556.72	4,526.31	4,382.22	2,817.65	3,778.14	6,927.18	2,441.17
Deprived Sector Loan	9,730.69	15,562.14	12,004.88	9,422.72	4,216.07	6,400.51	6,842.46
Bills Purchased	2.80	30.13	5.78	474.45	623.70	9.54	0.08
Other Product	32,228.17	20,591.39	19,337.23	3,688.31	9,128.89	4,344.19	17,848.20
<b>Total Product wise Loan</b>	<b>147,277.33</b>	<b>190,748.24</b>	<b>209,620.43</b>	<b>168,902.92</b>	<b>71,679.44</b>	<b>133,946.42</b>	<b>104,123.78</b>

**Collateral Wise**

Gold and Silver	11,989.68	16,789.78	804.25	1,341.58	-	-	-
Government Securities	1.69	517.70	14.49	0.81	-	-	-
Non Governmental Securities	135.55	6,324.18	9,782.84	2,906.32	-	1,620.58	-
Fixed Deposit Receipts	444.33	442.89	853.25	608.31	6,306.49	508.34	800.34
Own	444.33	442.89	814.04	608.31	6,214.56	508.34	800.34
Other Licences Institutions	-	-	39.20	-	91.93	-	-
Collateral of Properties	130,164.68	149,012.13	172,135.97	147,562.54	57,773.43	126,410.32	75,557.14
Fixed Assets	116,459.39	148,936.97	98,162.05	120,856.84	41,477.69	126,390.07	51,234.13
Current Assets	13,705.29	75.16	73,973.92	26,705.70	16,295.74	20.25	24,323.01
Against security of Bill	5.03	19.06	9,177.60	-	-	9.54	13,656.03
Domestic Bills	-	13.17	-	-	-	0.02	-
Foreign Bills	5.03	5.89	9,177.60	-	-	9.52	13,656.03
Against Guarantee	4,207.94	17,511.90	4,608.20	5,792.05	1,548.81	5,327.95	6,767.57
Government Guarantee	29.46	-	0.84	383.59	138.81	-	156.09
Institutional Guarantee	2,992.35	14,595.98	3,213.61	5,142.84	1,410.00	-	5,963.20
Personal Guarantee	398.64	2,913.97	1,393.76	265.01	-	-	-
Collective Guarantee	2.62	1.95	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	292.46	648.29
Other Guarantee	743.09	-	-	0.60	-	5,035.49	-
Credit Card	-	-	287.00	35.67	312.77	69.69	-
Others	328.43	130.60	11,956.83	10,655.66	5,737.95	-	7,342.70
<b>Total</b>	<b>147,277.33</b>	<b>190,748.24</b>	<b>209,620.43</b>	<b>168,902.92</b>	<b>71,679.44</b>	<b>133,946.42</b>	<b>104,123.78</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
<b>Sector Wise</b>							
Agricultural and Forest Related	5,825.08	9,338.44	4,655.76	4,409.12	19,187.70	6,199.78	6,741.46
Fishery Related	370.93	137.37	86.94	235.00	1,417.83	184.71	278.16
Mining Related	349.84	19.32	30.21	1,232.41	-	191.54	1,343.67
Manufacturing (Producing) Related	9,442.77	18,849.73	23,290.07	13,943.39	12,901.66	28,724.71	32,899.64
Construction	12,146.56	23,151.05	4,334.09	11,879.71	31,642.90	7,282.95	12,986.48
Electricity, Gas and Water	4,557.50	6,024.23	4,746.61	6,322.50	2,366.75	6,642.12	8,235.99
Metal Products, Mach. & Ele. Eqp.	2,267.54	1,869.02	2,586.77	1,767.15	314.02	1,052.48	5,731.69
Tras., Com. and Public Utilities	2,146.59	2,089.22	2,299.94	1,664.82	2,619.91	2,621.19	7,410.05
Wholesaler & Retailer	9,832.47	35,518.03	25,170.86	16,347.37	56,427.32	26,002.14	18,018.86
Finance, Insurance and Real Estate	5,792.61	11,751.73	8,885.41	4,278.33	18,492.80	8,761.80	9,684.94
Hotel or Restaurant	3,002.97	2,819.73	5,874.91	3,418.50	9,519.13	4,230.18	7,959.64
Other Services	8,454.99	4,546.53	5,379.68	3,914.09	5,796.97	6,659.95	7,204.69
Consumption Loans	3,298.47	5,106.58	6,482.01	3,075.91	10,069.53	2,943.67	7,036.37
Local Government	-	-	-	7.99	-	129.84	-
Others	4,766.84	11,883.62	5,502.46	28,118.75	98,864.62	18,948.65	23,360.64
<b>TOTAL sectorwise</b>	<b>72,255.17</b>	<b>133,104.61</b>	<b>99,325.74</b>	<b>100,615.02</b>	<b>269,621.14</b>	<b>120,575.71</b>	<b>148,892.26</b>

**Product Wise**

Term Loan	13,582.05	28,251.16	23,843.19	30,731.41	25,005.34	24,027.36	49,522.33
Overdraft	6,971.46	28,626.13	20,399.58	21,905.62	84,367.55	11,343.06	24,349.94
Trust Receipt Loan / Import Loan	2,412.85	8,035.81	5,589.86	3,069.57	194.48	6,974.69	8,151.24
Demand & Other Working Capital Loan	18,844.86	20,048.90	16,285.11	13,302.15	49,103.60	15,961.47	37,705.90
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,016.24	21,523.55	3,748.25	5,313.28	29,017.58	5,583.80	5,826.40
Real Estate Loan	1,941.49	3,472.95	4,099.83	1,251.07	20,333.73	5,748.00	1,543.73
Margin Nature Loan	2,296.70	2,440.02	2,099.30	2,267.63	4,600.47	687.46	4,880.06
Hire Purchase Loan	6,439.73	4,116.09	5,552.18	5,184.92	10,306.37	6,554.30	4,726.91
Deprived Sector Loan	5,571.11	8,534.72	5,185.90	5,071.75	11,921.53	6,786.98	4,493.04
Bills Purchased	257.66	-	860.99	-	-	35.66	71.15
Other Product	9,921.03	8,055.28	11,661.57	12,517.61	34,770.49	36,872.93	7,621.55
<b>Total Product wise Loan</b>	<b>72,255.17</b>	<b>133,104.61</b>	<b>99,325.74</b>	<b>100,615.02</b>	<b>269,621.14</b>	<b>120,575.71</b>	<b>148,892.26</b>

**Collateral Wise**

Gold and Silver	473.65	-	29.01	65.07	52.76	285.32	10.57
Government Securities	-	1.41	-	-	-	5.21	20.55
Non Governmental Securities	2,383.51	2,440.06	-	2,265.99	4,600.47	-	5,670.20
Fixed Deposit Receipts	313.55	917.11	371.20	378.21	509.58	578.91	306.59
Own	313.06	917.11	371.20	377.26	509.58	499.41	306.37
Other Licences Institutions	0.50	-	-	0.94	-	79.50	0.22
Collateral of Properties	65,993.16	112,712.47	90,390.32	93,524.25	249,291.25	111,845.84	135,069.23
Fixed Assets	64,969.18	64,589.47	87,292.26	91,708.18	239,405.05	61,553.02	129,617.14
Current Assets	1,023.98	48,123.00	3,098.05	1,816.07	9,886.20	50,292.82	5,452.09
Against security of Bill	236.45	5,765.98	969.53	844.11	-	96.78	1.60
Domestic Bills	163.02	79.01	-	-	-	15.86	-
Foreign Bills	73.43	5,686.97	969.53	844.11	-	80.93	1.60
Against Guarantee	2,620.06	9,002.31	5,445.98	2,761.55	13,689.19	3,337.69	6,174.77
Government Guarantee	102.53	198.73	210.83	74.74	216.53	160.49	165.23
Institutional Guarantee	2,404.10	8,271.12	4,232.79	2,684.72	12,815.69	711.55	5,145.98
Personal Guarantee	108.84	532.46	157.44	2.09	-	2,266.49	715.16
Collective Guarantee	4.60	-	-	-	-	2.22	145.52
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	-	-	1.14	-	656.97	196.94	2.88
Credit Card	90.81	1.46	20.41	26.55	110.86	208.82	67.29
Others	143.96	2,263.82	2,099.30	749.29	1,367.03	4,217.13	1,571.47
<b>Total</b>	<b>72,255.17</b>	<b>133,104.61</b>	<b>99,325.74</b>	<b>100,615.02</b>	<b>269,621.14</b>	<b>120,575.71</b>	<b>148,892.26</b>



## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
<b>Sector Wise</b>							
Agricultural and Forest Related	4,434.97	10,718.89	46,625.04	10,928.21	9,741.19	11,155.51	8,752.78
Fishery Related	289.79	430.49	505.44	463.91	308.25	591.93	306.92
Mining Related	76.44	213.56	294.58	220.22	855.37	233.62	10.16
Manufacturing (Producing) Related	17,710.76	25,638.18	9,279.69	46,408.53	16,883.78	15,585.90	12,788.69
Construction	25,268.13	10,740.20	7,647.59	28,377.65	6,339.67	16,541.82	19,209.93
Electricity, Gas and Water	7,617.25	7,498.07	6,585.92	17,364.81	7,570.83	10,588.54	6,258.79
Metal Products, Mach. & Ele. Eqp.	4,346.64	3,298.79	492.66	1,139.34	453.91	1,394.52	1,633.00
Tras., Com. and Public Utilities	4,022.69	5,454.60	1,968.41	6,869.36	3,017.88	2,877.36	398.41
Wholesaler & Retailer	23,029.66	41,662.47	30,648.28	56,237.91	23,277.60	16,917.33	24,045.76
Finance, Insurance and Real Estate	7,606.55	10,547.79	1,248.86	15,206.58	7,914.42	19,870.63	7,570.78
Hotel or Restaurant	4,646.36	7,112.56	4,087.17	10,013.53	3,074.32	11,565.22	3,627.56
Other Services	3,991.81	6,692.24	3,643.22	9,323.14	5,406.45	8,003.04	2,542.82
Consumption Loans	5,411.04	8,940.68	22,872.20	12,306.56	8,559.79	11,533.93	4,362.62
Local Government	136.67	626.12	-	-	-	-	-
Others	2,193.44	31,563.77	14,680.16	30,315.83	31,768.55	17,566.12	14,072.17
<b>TOTAL sectorwise</b>	<b>110,782.21</b>	<b>171,138.42</b>	<b>150,579.22</b>	<b>245,175.58</b>	<b>125,172.04</b>	<b>144,425.47</b>	<b>105,580.40</b>

**Product Wise**

Term Loan	24,831.63	45,436.99	9,390.36	55,443.93	29,510.61	39,396.02	12,583.24
Overdraft	6,851.81	31,821.77	7,362.12	46,491.31	17,536.88	37,805.89	17,463.36
Trust Receipt Loan / Import Loan	7,920.05	7,996.94	109.28	16,190.87	4,475.68	2,051.47	4,756.91
Demand & Other Working Capital Loan	25,371.26	41,042.40	96,399.08	48,337.14	15,867.75	18,249.69	17,599.46
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,147.13	7,459.56	6,974.80	21,043.53	7,894.58	7,362.72	14,492.47
Real Estate Loan	4,306.18	6,826.67	1,084.32	4,173.74	5,315.46	11,992.72	3,750.90
Margin Nature Loan	2,652.29	6,315.27	323.60	7,333.37	5,937.02	4,417.91	3,242.29
Hire Purchase Loan	2,236.06	7,878.75	2,013.19	11,406.90	5,776.83	7,075.66	4,160.16
Deprived Sector Loan	7,297.44	12,878.87	25,286.09	14,787.82	11,929.69	7,303.74	7,396.64
Bills Purchased	293.38	1.63	-	-	25.90	295.06	1,572.74
Other Product	23,875.00	3,479.57	1,636.38	19,966.97	20,901.65	8,474.59	18,562.26
<b>Total Product wise Loan</b>	<b>110,782.21</b>	<b>171,138.42</b>	<b>150,579.22</b>	<b>245,175.58</b>	<b>125,172.04</b>	<b>144,425.47</b>	<b>105,580.40</b>

**Collateral Wise**

Gold and Silver	451.06	1.89	75.30	14.24	928.38	5,043.67	-
Government Securities	-	5.56	-	-	3.40	-	29.90
Non Governmental Securities	-	6,288.83	-	-	5,986.50	4,711.91	3,232.01
Fixed Deposit Receipts	697.09	1,450.21	512.36	894.49	688.73	843.69	577.43
Own	697.09	1,442.53	512.36	894.49	678.23	843.69	577.43
Other Licences Institutions	-	7.68	-	-	10.51	-	-
Collateral of Properties	100,878.07	149,459.42	149,991.56	206,341.89	94,664.71	124,662.41	97,398.20
Fixed Assets	71,302.07	82,832.76	149,991.56	120,016.24	73,115.04	123,021.67	93,834.48
Current Assets	29,576.00	66,626.66	-	86,325.65	21,549.67	1,640.73	3,563.72
Against security of Bill	-	4,650.28	-	-	4,413.63	-	1,585.94
Domestic Bills	-	13.97	-	-	211.09	-	-
Foreign Bills	-	4,636.31	-	-	4,202.54	-	1,585.94
Against Guarantee	136.67	8,427.71	-	1,426.76	4,450.69	6,838.67	2,555.73
Government Guarantee	136.67	145.02	-	115.86	2.37	153.81	-
Institutional Guarantee	-	8,092.47	-	946.25	824.74	6,580.86	2,402.47
Personal Guarantee	-	182.36	-	364.66	2,670.90	102.09	58.74
Collective Guarantee	-	-	-	-	938.07	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	7.86	-	-	14.61	1.92	94.53
Credit Card	57.97	285.24	-	208.88	65.42	69.80	103.25
Others	8,561.35	569.28	-	36,289.32	13,970.58	2,255.33	97.94
<b>Total</b>	<b>110,782.21</b>	<b>171,138.42</b>	<b>150,579.22</b>	<b>245,175.58</b>	<b>125,172.04</b>	<b>144,425.47</b>	<b>105,580.40</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	NMB	Prabhu	Mega	CBL	Century	Sanima	Mahalaxmi
<b>Sector Wise</b>							
Agricultural and Forest Related	8,247.76	6,630.57	6,092.70	5,886.43	3,785.69	6,234.22	1,985.71
Fishery Related	202.12	132.00	143.24	68.34	207.95	197.40	69.72
Mining Related	176.57	-	686.51	161.32	235.32	-	1.04
Manufacturing (Producing) Related	37,401.90	25,750.89	23,812.94	12,821.69	14,486.38	21,363.27	1,537.20
Construction	17,082.04	16,354.48	10,370.73	4,683.22	9,512.60	12,132.85	4,271.19
Electricity, Gas and Water	12,010.43	7,520.03	7,326.64	5,125.04	6,499.21	8,103.22	691.18
Metal Products, Mach. & Ele. Eqp.	1,961.29	2,804.45	1,097.60	1,052.07	1,652.92	1,215.82	158.24
Tras., Com. and Public Utilities	2,232.41	3,491.84	2,463.91	2,993.13	2,193.08	5,374.22	1,365.97
Wholesaler & Retailer	45,717.96	21,000.26	30,068.75	18,252.47	14,012.29	20,687.87	6,608.79
Finance, Insurance and Real Estate	9,176.56	14,649.28	19,085.68	10,878.46	8,076.72	9,312.76	4,989.08
Hotel or Restaurant	4,981.02	14,034.24	7,369.62	3,781.74	3,558.51	4,318.13	901.86
Other Services	3,669.03	14,479.11	4,546.95	2,887.50	3,954.16	5,203.01	730.62
Consumption Loans	5,809.97	5,369.77	7,403.89	6,196.71	4,581.17	1,680.25	3,044.16
Local Government	-	-	-	81.00	-	-	-
Others	11,680.96	10,509.74	20,219.99	10,491.25	9,372.24	28,823.20	9,714.74
<b>TOTAL sectorwise</b>	<b>160,350.02</b>	<b>142,726.65</b>	<b>140,689.16</b>	<b>85,360.36</b>	<b>82,128.23</b>	<b>124,646.23</b>	<b>36,069.50</b>

**Product Wise**

Term Loan	42,352.42	46,885.23	27,445.60	22,195.83	23,497.31	27,497.93	9,426.64
Overdraft	17,727.33	15,713.52	20,518.59	15,555.42	14,641.03	12,584.99	8,412.60
Trust Receipt Loan / Import Loan	7,219.68	7,516.30	6,307.30	4,738.00	1,156.57	5,041.46	-
Demand & Other Working Capital Loan	27,416.35	26,077.01	31,515.82	18,213.30	18,325.69	24,288.61	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,052.97	10,699.44	8,262.29	2,738.06	4,622.73	6,320.12	3,698.45
Real Estate Loan	4,664.85	2,586.56	11,520.57	4,081.43	5,947.36	5,727.23	1,945.06
Margin Nature Loan	3,743.89	3,113.79	4,282.43	3,835.12	2,724.90	2,146.51	1,931.92
Hire Purchase Loan	5,386.13	6,230.44	5,262.23	2,852.95	2,592.15	4,204.60	1,636.00
Deprived Sector Loan	8,208.29	10,815.38	7,805.10	6,787.47	3,864.30	7,520.67	5,461.36
Bills Purchased	15.00	-	-	13.96	19.20	125.15	-
Other Product	30,563.11	13,088.97	17,769.24	4,348.83	4,736.98	29,188.96	3,557.47
<b>Total Product wise Loan</b>	<b>160,350.02</b>	<b>142,726.65</b>	<b>140,689.16</b>	<b>85,360.36</b>	<b>82,128.23</b>	<b>124,646.23</b>	<b>36,069.50</b>

**Collateral Wise**

Gold and Silver	112.69	53.00	472.11	98.52	36.71	26.57	406.62
Government Securities	-	11.70	7.53	93.31	-	-	-
Non Governmental Securities	3,719.17	3,075.88	4,659.24	3,842.38	2,724.90	0.10	1,931.92
Fixed Deposit Receipts	494.42	2,828.13	584.50	520.00	236.36	524.70	301.23
Own	494.42	2,828.13	578.70	520.00	236.36	524.70	301.23
Other Licences Institutions	-	-	5.80	-	-	-	-
Collateral of Properties	154,061.06	121,534.24	127,402.96	76,085.51	76,722.51	117,479.56	28,130.34
Fixed Assets	139,648.25	118,837.91	124,791.01	75,793.27	59,825.96	100,322.97	28,130.34
Current Assets	14,412.82	2,696.33	2,611.95	292.23	16,896.55	17,156.59	-
Against security of Bill	15.00	5,227.26	11.48	-	19.20	122.27	-
Domestic Bills	-	13.76	-	-	19.20	-	-
Foreign Bills	15.00	5,213.51	11.48	-	-	122.27	-
Against Guarantee	524.09	8,884.05	2,536.08	4,353.14	2,193.73	46.57	5,298.96
Government Guarantee	87.07	123.86	2.69	16.55	-	-	-
Institutional Guarantee	7.44	7,806.48	2,339.18	4,227.02	2,015.20	-	4,942.98
Personal Guarantee	371.67	856.00	181.80	61.26	178.50	46.57	257.51
Collective Guarantee	22.36	90.22	12.42	43.36	0.03	-	98.47
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	35.55	7.50	-	4.95	-	-	-
Credit Card	54.30	2.24	89.21	-	42.74	36.85	-
Others	1,369.29	1,110.15	4,926.05	367.51	152.09	6,409.63	0.43
<b>Total</b>	<b>160,350.02</b>	<b>142,726.65</b>	<b>140,689.16</b>	<b>85,360.36</b>	<b>82,128.23</b>	<b>124,646.23</b>	<b>36,069.50</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima	Kamana
<b>Sector Wise</b>								
Agricultural and Forest Related	23.61	566.19	1,099.37	418.22	354.86	8,227.30	2,876.38	2,882.33
Fishery Related	-	-	27.69	16.46	3.71	106.64	170.20	137.48
Mining Related	-	-	12.49	1.51	-	-	65.41	1.99
Manufacturing (Producing) Related	3.70	336.69	2,062.42	766.40	352.52	2,990.90	2,022.82	2,013.95
Construction	11.86	97.50	6,138.55	1,275.44	1,030.49	12,385.88	8,798.16	2,315.47
Electricity, Gas and Water	-	-	493.35	26.11	-	248.31	163.64	-
Metal Products, Mach. & Ele. Eqp.	-	-	135.46	179.59	19.21	242.74	284.86	285.84
Tras., Com. and Public Utilities	14.73	96.73	1,668.78	196.46	228.40	3,290.84	3,216.61	2,073.06
Wholesaler & Retailer	8.99	969.03	4,981.29	2,585.68	641.76	13,581.11	5,530.31	9,064.52
Finance, Insurance and Real Estate	-	200.00	5,070.39	1,211.35	377.15	8,438.56	2,894.32	1,764.41
Hotel or Restaurant	10.10	-	1,396.35	235.18	62.52	2,757.55	2,564.37	1,308.07
Other Services	-	857.85	1,444.49	553.89	44.55	1,462.20	953.86	606.71
Consumption Loans	-	43.54	2,529.54	338.19	79.87	4,275.43	2,908.13	2,786.84
Local Government	2.72	-	3.34	-	1.50	-	0.03	-
Others	47.29	-	10,520.57	1,846.37	1,696.38	21,218.73	22,255.15	15,168.93
<b>TOTAL sectorwise</b>	<b>122.99</b>	<b>3,167.52</b>	<b>37,584.07</b>	<b>9,650.87</b>	<b>4,892.93</b>	<b>79,226.18</b>	<b>54,704.24</b>	<b>40,409.61</b>

**Product Wise**

Term Loan	15.00	428.97	11,544.40	2,347.76	702.58	25,190.09	17,129.47	19,765.32
Overdraft	57.09	1,350.42	7,465.65	1,963.75	544.33	13,234.16	12,115.96	10,005.17
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	12.59
Demand & Other Working Capital Loan	-	-	1,192.89	1,418.53	-	887.49	192.52	851.22
Res. Per. H. Loan (Up to Rs. 15 mil.)	11.86	97.50	5,466.64	1,324.64	711.47	11,472.54	6,940.67	1,838.17
Real Estate Loan	-	200.00	2,003.37	711.57	78.44	5,462.58	2,162.88	72.16
Margin Nature Loan	-	-	1,468.65	302.77	-	2,555.00	1,225.34	1,293.88
Hire Purchase Loan	14.73	96.73	2,930.82	357.89	342.02	4,195.58	4,582.43	2,510.99
Deprived Sector Loan	21.59	162.03	4,722.87	712.21	600.04	13,063.50	6,386.15	3,053.70
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2.72	831.87	788.78	511.75	1,914.06	3,165.24	3,968.83	1,006.40
<b>Total Product wise Loan</b>	<b>122.99</b>	<b>3,167.52</b>	<b>37,584.07</b>	<b>9,650.87</b>	<b>4,892.93</b>	<b>79,226.18</b>	<b>54,704.24</b>	<b>40,409.61</b>

**Collateral Wise**

Gold and Silver	-	-	156.14	61.95	-	398.82	1,176.04	761.84
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	-	1,485.67	302.77	-	2,555.00	545.73	1,348.79
Fixed Deposit Receipts	-	43.54	205.60	41.13	19.21	797.08	429.47	235.28
Own	-	43.54	205.60	41.13	19.21	797.08	429.47	235.28
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	104.25	3,123.98	30,715.92	8,822.26	4,872.22	60,720.93	47,716.68	36,005.48
Fixed Assets	104.25	3,123.98	30,715.92	8,822.26	4,872.22	60,720.93	47,716.68	36,005.48
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2.72	-	5,020.74	272.75	-	14,521.54	4,237.42	2,056.30
Government Guarantee	2.72	-	-	-	-	-	9.87	0.60
Institutional Guarantee	-	-	3,058.97	227.02	-	2,917.32	1,917.28	935.75
Personal Guarantee	-	-	1,664.97	45.73	-	5,861.83	1,597.87	1,073.18
Collective Guarantee	-	-	296.80	-	-	5,742.39	671.64	46.77
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	40.76	-
Credit Card	-	-	-	-	-	-	-	-
Others	16.03	-	-	150.02	1.50	232.82	598.90	1.92
<b>Total</b>	<b>122.99</b>	<b>3,167.52</b>	<b>37,584.07</b>	<b>9,650.87</b>	<b>4,892.93</b>	<b>79,226.18</b>	<b>54,704.24</b>	<b>40,409.61</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Sahara	Salapa	Saptakoshi
<b>Sector Wise</b>								
Agricultural and Forest Related	22.93	3,144.91	2,453.41	1,986.02	47.08	359.29	266.57	988.17
Fishery Related	39.37	103.63	303.41	68.60	-	16.50	1.53	4.86
Mining Related	-	171.26	101.41	17.34	-	-	-	-
Manufacturing (Producing) Related	64.58	3,626.22	4,393.23	1,464.03	128.56	77.38	53.38	130.27
Construction	122.76	4,952.97	2,726.20	5,061.25	422.07	13.03	8.28	349.56
Electricity, Gas and Water	-	767.28	-	2,763.28	-	-	-	2.77
Metal Products, Mach. & Ele. Eqp.	12.02	503.27	14.98	92.31	12.78	3.39	3.01	-
Tras., Com. and Public Utilities	33.81	594.47	1,123.53	875.40	192.84	1.30	1.60	81.03
Wholesaler & Retailer	51.28	5,255.36	7,215.32	3,256.95	593.27	113.13	67.87	1,037.28
Finance, Insurance and Real Estate	-	2,723.00	4,234.53	4,809.93	692.65	37.62	5.18	340.22
Hotel or Restaurant	1.10	2,320.95	3,508.52	1,007.73	106.69	5.61	31.11	93.59
Other Services	3.26	928.05	1,861.39	1,988.58	1.92	27.91	2.12	219.08
Consumption Loans	13.18	3,763.91	1,149.49	2,158.24	230.60	1.95	18.35	240.66
Local Government	-	3.37	-	-	-	-	-	-
Others	70.11	16,008.97	4,549.10	7,514.95	1,048.20	311.31	128.98	778.30
<b>TOTAL sectorwise</b>	<b>434.40</b>	<b>44,867.64</b>	<b>33,634.53</b>	<b>33,064.61</b>	<b>3,476.66</b>	<b>968.41</b>	<b>587.96</b>	<b>4,265.79</b>

**Product Wise**

Term Loan	81.59	13,897.47	7,152.50	5,856.34	1,290.25	49.66	205.89	2,219.86
Overdraft	138.13	14,080.19	1,265.27	5,217.13	513.29	266.61	133.33	779.70
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	34.54	169.78	10,431.24	1,621.24	220.92	543.42	-	71.78
Res. Per. H. Loan (Up to Rs. 15 mil.)	112.43	4,151.53	2,027.73	3,774.94	411.88	-	-	122.05
Real Estate Loan	-	1,028.35	1,284.64	2,832.25	54.21	-	-	309.32
Margin Nature Loan	-	2,071.77	648.39	1,630.61	105.69	-	-	6.41
Hire Purchase Loan	38.48	1,797.59	1,721.10	1,483.91	212.86	-	10.67	47.80
Deprived Sector Loan	22.42	3,879.04	4,462.71	3,225.36	563.19	52.19	134.88	314.65
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	6.81	3,791.92	4,640.95	7,422.85	104.38	56.52	103.18	394.20
<b>Total Product wise Loan</b>	<b>434.40</b>	<b>44,867.64</b>	<b>33,634.53</b>	<b>33,064.61</b>	<b>3,476.66</b>	<b>968.41</b>	<b>587.96</b>	<b>4,265.79</b>

**Collateral Wise**

Gold and Silver	-	338.84	-	124.28	90.65	-	3.60	176.01
Government Securities	-	2.96	-	-	-	-	-	-
Non Governmental Securities	-	2,069.50	648.39	1,630.61	105.69	-	-	6.41
Fixed Deposit Receipts	5.35	344.10	182.68	542.88	12.29	8.33	5.12	39.47
Own	5.35	344.10	182.68	542.88	12.29	8.33	5.12	39.47
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	429.05	36,711.35	29,887.60	28,526.56	2,638.33	960.08	579.25	3,964.51
Fixed Assets	429.05	36,695.59	29,887.60	28,526.56	2,638.33	960.08	579.25	3,964.51
Current Assets	-	15.76	-	-	-	-	-	-
Against security of Bill	-	1.26	-	-	-	-	-	-
Domestic Bills	-	1.26	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	-	5,171.48	2,915.85	2,236.89	629.70	-	-	79.39
Government Guarantee	-	3.37	-	17.19	-	-	-	-
Institutional Guarantee	-	2,324.27	2,913.37	2,061.79	629.70	-	-	-
Personal Guarantee	-	2,696.19	-	151.14	-	-	-	79.39
Collective Guarantee	-	144.83	2.48	6.76	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	2.82	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	228.16	-	3.40	-	-	-	-
<b>Total</b>	<b>434.40</b>	<b>44,867.64</b>	<b>33,634.53</b>	<b>33,064.61</b>	<b>3,476.66</b>	<b>968.41</b>	<b>587.96</b>	<b>4,265.79</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
<b>Sector Wise</b>									
Agricultural and Forest Related	369.60	61.82	0.52	301.58	322.84	510.68	318.57	239.45	395.44
Fishery Related	10.26	-	-	3.37	-	20.06	3.60	17.78	-
Mining Related	7.77	-	-	-	-	-	11.07	-	-
Manufacturing (Producing) Related	267.55	-	60.00	396.47	72.00	195.34	136.67	282.10	161.67
Construction	148.97	58.90	18.38	555.04	1,879.40	925.09	159.55	401.13	44.19
Electricity, Gas and Water	10.70	-	-	-	95.51	-	-	1.38	-
Metal Products, Mach. & Ele. Eqp.	29.91	-	3.45	-	31.26	40.54	61.29	16.89	-
Tras., Com. and Public Utilities	129.33	21.70	-	180.16	932.98	98.64	103.40	56.26	-
Wholesaler & Retailer	166.12	204.06	33.33	721.92	3,412.12	543.69	153.46	232.74	976.72
Finance, Insurance and Real Estate	50.48	40.99	40.31	500.97	-	521.23	212.40	273.49	243.84
Hotel or Restaurant	78.37	6.68	27.50	100.97	374.78	42.75	84.58	88.03	99.23
Other Services	62.82	-	-	132.92	55.07	534.21	22.04	74.26	10.78
Consumption Loans	70.61	89.79	144.91	914.36	382.51	512.86	147.16	165.57	45.51
Local Government	-	-	33.18	-	-	-	-	-	-
Others	606.62	134.88	1,886.00	2,050.33	373.01	639.49	856.92	678.64	756.91
<b>TOTAL sectorwise</b>	<b>2,009.10</b>	<b>618.82</b>	<b>2,247.57</b>	<b>5,858.08</b>	<b>7,931.48</b>	<b>4,584.58</b>	<b>2,270.72</b>	<b>2,527.73</b>	<b>2,734.30</b>

**Product Wise**

Term Loan	673.41	261.30	124.27	462.68	3,573.79	429.04	117.31	411.27	1,102.37
Overdraft	463.11	60.22	-	544.58	-	112.17	247.23	2.74	-
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	-	147.82	921.67	72.00	557.26	38.48	57.58	-
Res. Per. H. Loan (Up to Rs. 15 mil.)	175.49	41.88	18.38	555.04	1,216.18	669.63	128.69	122.51	44.19
Real Estate Loan	20.20	48.92	1,765.88	206.78	899.93	720.83	99.81	371.36	243.84
Margin Nature Loan	2.61	75.32	26.19	124.21	373.01	430.17	130.16	139.63	-
Hire Purchase Loan	186.36	35.44	122.28	256.54	937.29	84.30	211.11	85.29	2.87
Deprived Sector Loan	430.72	84.43	33.18	310.50	425.36	293.12	166.71	145.05	109.08
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	57.20	11.31	9.57	2,476.08	433.94	1,288.07	1,131.22	1,192.29	1,231.95
<b>Total Product wise Loan</b>	<b>2,009.10</b>	<b>618.82</b>	<b>2,247.57</b>	<b>5,858.08</b>	<b>7,931.48</b>	<b>4,584.58</b>	<b>2,270.72</b>	<b>2,527.73</b>	<b>2,734.30</b>

**Collateral Wise**

Gold and Silver	37.16	-	-	649.43	235.59	-	2.23	-	-
Government Securities	-	-	-	-	3.86	-	-	-	-
Non Governmental Securities	2.61	-	26.19	124.21	-	430.17	27.39	139.63	-
Fixed Deposit Receipts	16.20	0.73	0.05	63.70	143.06	72.19	23.15	0.20	42.65
Own	16.20	0.73	0.05	63.70	143.06	72.19	23.15	0.20	42.65
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	1,883.65	504.17	399.89	4,576.21	7,144.71	3,816.72	1,870.61	2,163.29	2,691.65
Fixed Assets	1,883.65	504.17	399.89	4,576.21	7,144.71	3,816.72	1,870.61	2,132.34	2,691.65
Current Assets	-	-	-	-	-	-	-	30.95	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	-	38.60	83.27	444.53	31.26	265.50	244.51	216.80	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	-	24.93	-	299.28	-	265.50	123.79	132.58	-
Personal Guarantee	-	13.67	50.09	145.26	-	-	115.73	84.22	-
Collective Guarantee	-	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	31.26	-	0.97	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	69.49	75.32	1,738.17	-	373.01	-	102.82	7.81	-
<b>Total</b>	<b>2,009.10</b>	<b>618.82</b>	<b>2,247.57</b>	<b>5,858.08</b>	<b>7,931.48</b>	<b>4,584.58</b>	<b>2,270.72</b>	<b>2,527.73</b>	<b>2,734.30</b>

## Statement of Credit as on Saun end, 2078(Mid-Aug, 2021)

BFI Name	Pokhara	Central	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju
<b>Sector Wise</b>								
Agricultural and Forest Related	590.97	342.64	307.76	119.27	287.76	182.17	353.24	393.40
Fishery Related	2.45	12.68	-	-	-	5.89	28.51	26.43
Mining Related	-	23.75	-	-	-	1.00	28.49	-
Manufacturing (Producing) Related	376.56	149.84	3.29	68.46	584.16	137.78	448.42	165.29
Construction	457.10	672.77	37.77	133.77	-	1,053.45	311.40	2,258.66
Electricity, Gas and Water	-	-	-	-	-	46.88	50.38	64.08
Metal Products, Mach. & Ele. Eqp.	-	99.50	-	8.77	-	5.08	11.00	159.09
Tras., Com. and Public Utilities	665.03	271.92	-	13.52	2.94	105.45	527.37	386.75
Wholesaler & Retailer	1,569.12	523.30	27.92	134.01	84.26	611.98	1,951.63	795.35
Finance, Insurance and Real Estate	1,404.09	304.35	-	35.90	-	482.23	2,191.13	925.87
Hotel or Restaurant	419.78	56.71	-	30.47	74.77	217.53	1,144.34	175.87
Other Services	67.40	90.93	1.00	3.47	-	56.85	364.20	108.94
Consumption Loans	32.13	192.97	28.34	111.82	1.76	556.08	752.26	779.77
Local Government	-	-	-	2.60	-	-	-	-
Others	1,567.21	1,584.56	22.94	307.78	550.93	1,443.29	2,869.33	828.69
<b>TOTAL sectorwise</b>	<b>7,151.84</b>	<b>4,325.92</b>	<b>429.02</b>	<b>969.84</b>	<b>1,586.58</b>	<b>4,905.66</b>	<b>11,031.70</b>	<b>7,068.19</b>

**Product Wise**

Term Loan	2,676.00	487.40	-	373.96	910.11	481.75	2,999.78	1,777.88
Overdraft	1,094.35	85.94	9.54	287.57	-	459.78	4,080.25	113.39
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	611.48	843.55	355.48	26.55	149.60	118.25	229.76	881.57
Res. Per. H. Loan (Up to Rs. 15 mil.)	440.14	672.77	37.77	73.31	-	917.50	1,053.73	1,830.44
Real Estate Loan	270.38	152.37	-	-	419.96	353.57	880.81	277.77
Margin Nature Loan	53.07	3.36	-	67.35	-	434.39	494.41	445.21
Hire Purchase Loan	665.03	348.36	-	27.09	2.47	85.67	469.15	305.02
Deprived Sector Loan	1,158.73	180.67	22.94	97.45	-	305.26	523.51	477.55
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	182.66	1,551.51	3.29	16.56	104.44	1,749.49	300.31	959.35
<b>Total Product wise Loan</b>	<b>7,151.84</b>	<b>4,325.92</b>	<b>429.02</b>	<b>969.84</b>	<b>1,586.58</b>	<b>4,905.66</b>	<b>11,031.70</b>	<b>7,068.19</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-
Government Securities	-	-	-	15.60	-	-	47.25	-
Non Governmental Securities	-	3.36	-	77.81	-	-	494.41	445.21
Fixed Deposit Receipts	32.13	38.64	28.34	3.80	-	93.88	82.87	36.49
Own	32.13	38.64	28.34	3.80	-	93.88	82.87	36.49
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,829.71	4,186.53	400.68	743.55	1,586.58	4,112.41	10,082.12	5,574.02
Fixed Assets	5,829.71	4,186.53	400.68	743.55	1,586.58	4,112.41	10,082.12	5,574.02
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,236.94	97.39	-	129.09	-	224.00	315.92	1,003.07
Government Guarantee	-	-	-	2.60	-	-	-	-
Institutional Guarantee	1,150.67	97.10	-	17.91	-	222.66	261.32	705.00
Personal Guarantee	86.27	-	-	76.55	-	1.35	54.60	298.07
Collective Guarantee	-	0.30	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	32.02	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	53.07	-	-	-	-	475.37	9.13	9.40
<b>Total</b>	<b>7,151.84</b>	<b>4,325.92</b>	<b>429.02</b>	<b>969.84</b>	<b>1,586.58</b>	<b>4,905.66</b>	<b>11,031.70</b>	<b>7,068.19</b>

BFI Name	Reliance
<b>Sector Wise</b>	
Agricultural and Forest Related	168.51
Fishery Related	17.00
Mining Related	-
Manufacturing (Producing) Related	289.22
Construction	755.38
Electricity, Gas and Water	35.01
Metal Products, Mach. & Ele. Eqp.	93.58
Tras., Com. and Public Utilities	388.62
Wholesaler & Retailer	614.02
Finance, Insurance and Real Estate	437.62
Hotel or Restaurant	290.80
Other Services	55.83
Consumption Loans	452.31
Local Government	-
Others	1,193.30
<b>TOTAL sectorwise</b>	<b>4,791.20</b>

<b>Product Wise</b>	
Term Loan	12.16
Overdraft	29.44
Trust Receipt Loan / Import Loan	-
Demand & Other Working Capital Loan	7.95
Res. Per. H. Loan (Up to Rs. 15 mil.)	631.61
Real Estate Loan	365.85
Margin Nature Loan	387.05
Hire Purchase Loan	393.69
Deprived Sector Loan	255.84
Bills Purchased	-
Other Product	2,707.61
<b>Total Product wise Loan</b>	<b>4,791.20</b>

<b>Collateral Wise</b>	
Gold and Silver	-
Government Securities	-
Non Governmental Securities	-
Fixed Deposit Receipts	77.50
Own	77.50
Other Licences Institutions	-
Collateral of Properties	3,952.68
Fixed Assets	3,952.68
Current Assets	-
Against security of Bill	-
Domestic Bills	-
Foreign Bills	-
Against Guarantee	277.01
Government Guarantee	-
Institutional Guarantee	240.80
Personal Guarantee	1.20
Collective Guarantee	-
Int. Rtd. Foreign Bank's Guarantee	-
Other Guarantee	35.01
Credit Card	-
Others	484.02
<b>Total</b>	<b>4,791.20</b>

## Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
	2018	2019	2020	2021	2021	2/1	3/2	4/3
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	17,420	25,503	33,424	39,092	53,161	46.40	31.06	16.96
a. Paid-up Capital	11,159	17,078	21,495	24,740	24,757	53.04	25.87	15.09
b. Statutory Reserves	2,451	3,531	4,814	5,803	6,514	44.08	36.32	20.55
c. Retained Earning	1,379	1,750	2,790	3,434	15,439	26.91	59.44	23.08
d. Others Reserves	2,431	3,144	4,324	5,115	6,450	29.33	37.53	18.29
<b>2 BORROWINGS</b>	87,707	126,378	142,095	207,349	205,484	44.09	12.44	45.92
a. NRB	2,070	1,701	8	8,220	9,242	-17.80	-99.52	100236.37
b. Others	85,637	124,677	142,086	199,129	196,242	45.59	13.96	40.15
<b>3 DEPOSITS</b>	49,549	85,606	106,150	130,425	132,054	72.77	24.00	22.87
<b>4 BILLS PAYABLE</b>	1	75	41	11	27	5591.09	-45.48	-73.99
<b>5 OTHER LIABILITIES</b>	13,552	23,664	29,558	37,483	37,454	74.63	24.90	26.81
a. Loan Loss Provision	2,391	4,013	7,631	10,760	11,044	67.86	90.16	41.01
b. Interest Suspense a/c	1,121	1,800	4,003	4,176	4,898	60.53	122.36	4.32
c. Others	10,039	17,851	17,924	22,547	21,511	77.81	0.41	25.79
<b>6 RECONCILIATION A/c</b>	3,480	5,192	8,482	19,298	19,476	49.19	63.36	127.52
<b>7 PROFIT &amp; LOSS A/c</b>	4,039	6,608	5,419	11,839	715	63.62	-17.99	118.45
<b>Total</b>	<b>175,748</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>448,370</b>	<b>55.35</b>	<b>19.10</b>	<b>37.00</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,314	19,246	30,382	28,288	27,056	17.97	57.86	-6.89
a. Cash Balance	147	214	379	521	418	45.57	76.94	37.33
b. Bank Balance	9,190	13,398	16,872	17,507	16,283	45.79	25.93	3.76
c. Money at Call	6,977	5,634	13,130	10,260	10,355	-19.25	133.06	-21.86
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	43	312	468	559	470	629.98	49.91	19.63
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,565	2,262	9,732	14,153	13,400	-11.81	330.28	45.43
<b>4 LOANS &amp; ADVANCES</b>	145,944	235,101	262,732	365,554	370,342	61.09	11.75	39.14
Institutional	30,597	38,955	39,721	54,128	50,958	27.32	1.97	36.27
Individual	115,347	196,147	223,012	311,426	319,384	70.05	13.70	39.65
<b>5 FIXED ASSETS</b>	1,472	2,107	2,223	2,565	2,697	43.14	5.50	15.42
<b>6 OTHER ASSETS</b>	5,735	8,552	11,063	15,031	14,756	49.11	29.36	35.86
<b>7 EXPENSES NOT WRITTEN OFF</b>	7	11	11	7	7	53.11	1.87	-34.99
<b>8 NON BANKING ASSETS</b>	-	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	3,609	5,391	8,469	19,325	19,461	49.37	57.11	128.18
<b>10 PROFIT &amp; LOSS A/c</b>	57	45	88	13	180	-20.95	96.81	-85.79
<b>Total</b>	<b>175,745</b>	<b>273,028</b>	<b>325,169</b>	<b>445,497</b>	<b>448,370</b>	<b>55.35</b>	<b>19.10</b>	<b>37.00</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	11,759	17,022	21,965	18,279	1,985	44.75	29.04	-16.78
<b>2 COMMISSION/FEE EXPENSES</b>	3	7	38	16	0	114.61	472.63	-57.81
<b>3 EMPLOYEE EXPENSES</b>	4,735	6,299	8,757	9,379	834	33.03	39.02	7.09
<b>4 OFFICE OPERATING EXPENSES</b>	1,594	2,358	2,907	3,353	274	47.90	23.29	15.32
<b>5 NON OPERATING EXPENSES</b>	9	63	140	36	8	578.43	122.70	-74.52
<b>6 PROVISION FOR RISK</b>	1,048	1,921	6,648	17,303	1,050	83.21	246.15	160.26
<b>7 LOAN WRITTEN OFF</b>	1	5	5	31	-	464.16	14.51	485.19
<b>8 EXTRAORDINARY EXPENSES</b>	-	1	18	9	1	0.00	1279.00	-49.22
<b>9 PROVISION FOR STAFF BONUS</b>	547	861	836	1,848	105	57.54	-2.95	121.03
<b>10 PROVISION FOR INCOME TAX</b>	1,663	2,545	2,353	5,069	285	52.98	-7.52	115.41
<b>11 NET PROFIT</b>	4,013	6,249	5,394	11,829	631	55.70	-13.68	119.31
<b>TOTAL EXPENSES</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>5,173</b>	<b>47.12</b>	<b>31.43</b>	<b>36.87</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	22,236	31,647	41,259	45,304	3,894	42.32	30.37	9.80
<b>2. COMMISSION &amp; DISCOUNT</b>	546	805	718	1,420	102	47.34	-10.80	97.74
<b>3 OTHER OPERATING INCOME</b>	2,049	3,739	3,726	5,025	411	82.48	-0.33	34.86
<b>4 NON OPERATING INCOME</b>	142	176	153	270	9	23.91	-13.28	76.96
<b>5 PROVISION FOR WRITTEN BACK</b>	364	936	3,134	15,072	617	156.84	234.88	380.95
<b>6 RECOVERY FOR WRITE BACK</b>	5	2	2	9	0	-59.94	6.73	292.16
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	0	0	18	48	9	712.18	53203.70	166.79
<b>8 NET LOSS</b>	31	26	52	3	131	-17.32	102.16	-94.57
<b>TOTAL INCOME</b>	<b>25,374</b>	<b>37,331</b>	<b>49,062</b>	<b>67,152</b>	<b>5,173</b>	<b>47.12</b>	<b>31.43</b>	<b>36.87</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	11,552	17,361	19,017	20,872	21,138	50.29	9.54	9.75
<b>No. of Total Branches</b>	2,448	3,629	4,057	4,685	4,705	48.24	11.79	15.48
<b>No. of Total Centers</b>	172,788	274,186	310,895	362,982	361,732	58.68	13.39	16.75
<b>No. of Total Groups</b>	562,425	926,625	1,039,696	1,183,364	1,199,456	64.76	12.20	13.82
<b>No. of Total Passive Groups</b>	5,762	9,565	9,398	34,163	34,876	66.00	-1.75	263.51
<b>No. of Total Members</b>	2,856,380	4,327,991	4,686,659	5,191,363	5,237,900	51.52	8.29	10.77
<b>No. of Total Passive Members</b>	51,516	118,044	195,311	329,895	347,308	129.14	65.46	68.91
<b>No. of Total Borrowers</b>	1,853,417	2,679,016	2,783,222	2,992,068	3,001,300	44.54	3.89	7.50
<b>No. of Total Overdue Borrowers</b>	56,824	165,984	1,001,407	764,663	705,577	192.10	503.32	-23.64
<b>No. of Total Saving Members</b>	3,010,166	4,323,957	4,679,987	5,193,582	5,298,050	43.65	8.23	10.97
<b>Total Saving Amount (Rs million)</b>	49,549	101,910	106,150	130,472	132,054	105.68	4.16	22.91



**Districtwise List of Bank and Financial Institutions Branches ( Saun, 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	138	51	10	199	939,491	4,721
5	1	Sankhuwasabha	27	-	-	27	155,292	5,752
6	1	Bhojpur	25	-	1	26	152,216	5,854
7	1	Terhathum	18	3	-	21	100,495	4,785
8	1	Dhankuta	25	7	1	33	171,841	5,207
9	1	Morang	169	55	3	227	1,108,654	4,884
10	1	Sunsari	130	37	7	174	931,436	5,353
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	39	4	1	44	360,705	8,198
	<b>Total</b>		<b>727</b>	<b>177</b>	<b>26</b>	<b>930</b>	<b>4,985,881</b>	<b>5,361</b>
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	81	8	8	97	852,097	8,785
18	2	Mahottari	58	7	3	68	719,181	10,576
19	2	Sarlahi	69	13	4	86	909,891	10,580
20	2	Rautahat	59	9	1	69	862,993	12,507
21	2	Bara	78	13	5	96	846,772	8,821
22	2	Parsa	67	12	3	82	729,291	8,894
	<b>Total</b>		<b>548</b>	<b>80</b>	<b>27</b>	<b>655</b>	<b>6,350,371</b>	<b>9,695</b>
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	62	17	-	79	355,975	4,506
28	3	Nuwakot	40	13	1	54	288,328	5,339
29	3	Sindhupalchok	37	11	-	48	294,736	6,140
30	3	Kavrepalanchok	72	14	8	94	404,549	4,304
31	3	Kathmandu	824	131	44	999	2,300,890	2,303
32	3	Lalitpur	200	27	15	242	585,982	2,421
33	3	Bhaktapur	108	15	5	128	377,660	2,950
34	3	Makwanpur	59	14	5	78	466,612	5,982
35	3	Chitawan	165	44	14	223	711,629	3,191
	<b>Total</b>		<b>1,678</b>	<b>294</b>	<b>95</b>	<b>2,067</b>	<b>6,540,128</b>	<b>3,164</b>
36	4	Gorkha	41	6	3	50	243,272	4,865
37	4	Manang	12	-	-	12	6,284	524
38	4	Lamjung	42	5	2	49	172,158	3,513
39	4	Kaski	191	74	19	284	597,988	2,106
40	4	Tanahu	79	22	1	102	348,724	3,419
41	4	Syangja	42	23	2	67	246,315	3,676
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
	<b>Total</b>		<b>581</b>	<b>182</b>	<b>33</b>	<b>796</b>	<b>2,529,009</b>	<b>3,177</b>

47	5	Gulmi	35	14	-	49	252,731	5,158
48	5	Palpa	48	11	-	59	246,206	4,173
49	5	Rupandehi	220	69	20	309	1,091,034	3,531
50	5	Kapilbastu	76	14	5	95	680,984	7,168
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	91	34	3	128	660,742	5,162
56	5	Banke	83	28	5	116	621,921	5,361
57	5	Bardiya	39	19	-	58	486,334	8,385
58	5	Nawalparasi West	61	17	3	81	378,926	4,678
<b>Total</b>			<b>722</b>	<b>227</b>	<b>36</b>	<b>985</b>	<b>5,163,681</b>	<b>5,242</b>
59	6	Rukum West	17	1	1	19	171,929	9,049
60	6	Salyan	24	4	1	29	276,060	9,519
61	6	Surkhet	51	8	1	60	426,673	7,111
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
<b>Total</b>			<b>191</b>	<b>17</b>	<b>3</b>	<b>211</b>	<b>1,836,111</b>	<b>8,702</b>
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	59	10	1	70	539,119	7,702
75	7	Darchula	18	2	-	20	145,761	7,288
76	7	Baitadi	17	2	-	19	267,932	14,102
77	7	Dadeldhura	25	1	-	26	160,426	6,170
<b>Total</b>			<b>319</b>	<b>46</b>	<b>6</b>	<b>371</b>	<b>2,972,873</b>	<b>8,013</b>
<b>Grand Total</b>			<b>4,766</b>	<b>1,023</b>	<b>226</b>	<b>6,015</b>	<b>30,378,054</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>\$</sup>	Total
No. of BFIs	27	18	17	70	1	133
No. of Branches <sup>^</sup>	4,766	1,023	226	4,705		10,720
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						5,050
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,834

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	727	177	26	794	930	1,724
2	548	80	27	959	655	1,614
Bagmati	1,678	294	95	689	2,067	2,756
Gandaki	581	182	33	560	796	1,356
Lumbini	722	227	36	1,097	985	2,082
Karnali	191	17	3	198	211	409
Sudur Paschim	319	46	6	408	371	779
<b>Total</b>	<b>4,766</b>	<b>1,023</b>	<b>226</b>	<b>4,705</b>	<b>6,015</b>	<b>10,720</b>

\* 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	67,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

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

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

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		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	2,329,134.74

**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	2,067.61	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)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	2.92	1,397,613.40
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	7.77	1,924,529.07
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	7.23	328,292.80
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	7.48	762,195.01
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	7.69	604,045.33
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	9.71	229,995.93
3	Call	1.04	286,638.07	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74
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	6.60	4,265.88
6	Non interest bearing deposits	-	378,508.06	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57
6.1	Current	-	344,225.41	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60
6.2	Margin	-	31,680.58	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88
6.3	Other	-	2,602.07	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08
	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	4.76	3,994,046.66

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)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	7.96	240,578.52
2	Fishery Related	7.89	6,731.08	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01
3	Mining Related	8.73	6,769.49	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68
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	8.17	170,869.28
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	7.95	386,387.44
6	Construction	9.47	332,795.19	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82
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	8.15	201,824.23
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	8.45	57,638.29
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	8.91	71,319.35
10	Wholesaler & Retailer	8.72	726,009.00	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86
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	7.84	288,220.21
12	Hotel or Restaurant	8.27	151,440.44	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23
13	Other Services	8.67	160,770.32	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90
14	Consumption Loans	9.13	175,655.40	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37
15	Local Government	3.80	1,427.80	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67
16	Others	9.58	523,030.07	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43
	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	8.48	3,611,246.30

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)		Shrawan, 2078 (Mid August, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	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	8.19	801,190.62
2	Overdraft	8.96	541,190.63	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75
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	7.11	73,817.31
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	8.33	861,961.27
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	9.24	247,833.55
6	Real Estate Loan	9.19	162,722.08	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90
7	Margin Nature Loan	8.48	78,994.44	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02
8	Hire Purchase Loan	9.84	137,023.26	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93
9	Deprived Sector Loan	7.07	221,717.98	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97
10	Bills Purchased	3.93	3,695.07	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62
11	Other Product	9.59	426,758.57	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35
	Aggregate	8.61	3,428,582.27	8.53	3,465,398.12	8.46	3,493,884.36	8.43	3,566,532.83	8.48	3,611,246.30

## Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	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>B. Development Banks</b>					
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
<b>C. Finance Companies</b>					
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.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	Womi Laghubitta Bittiya Sanstha Ltd.	Womi	16	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
17	Civil Laghubitta Bittiya Sanstha Ltd.	CivilMF	18	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 Laghubitta 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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