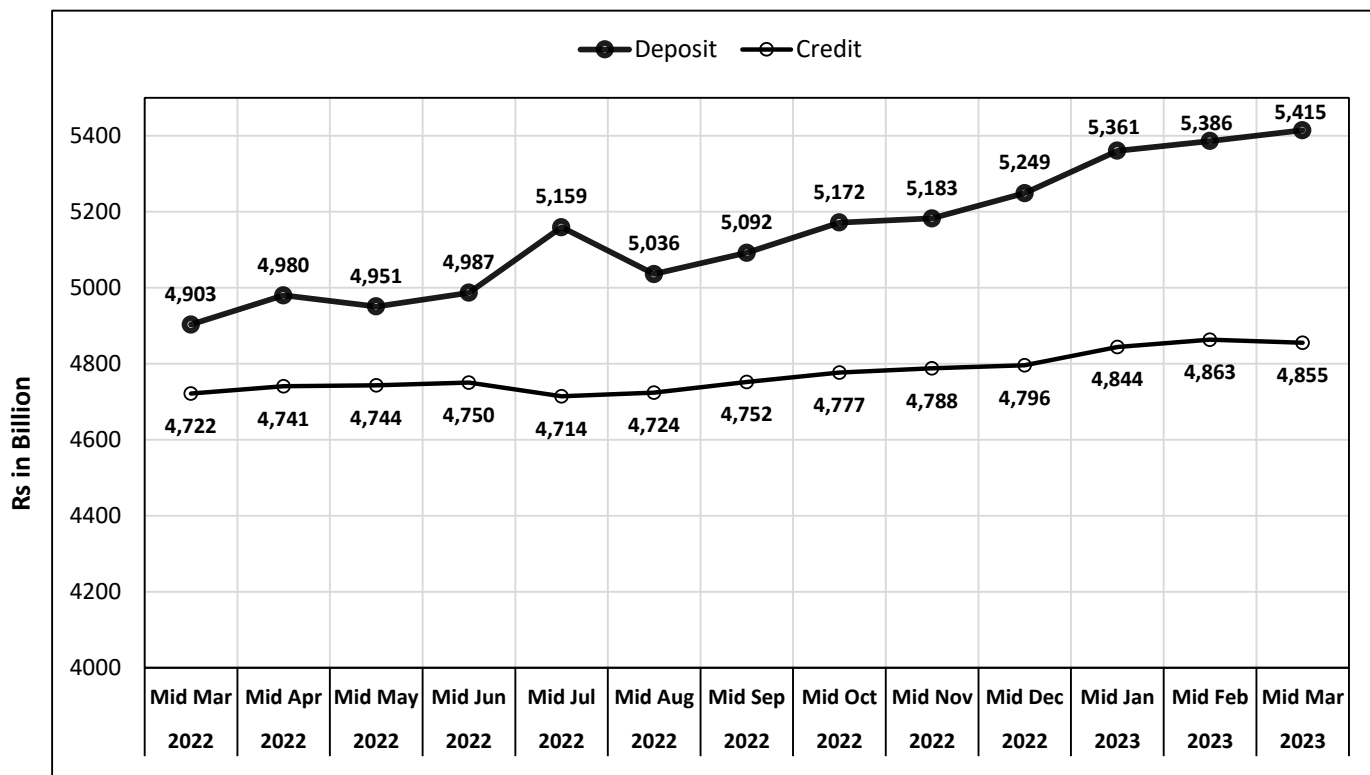


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Fagun
(Mid-Mar, 2023)

Contents

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

Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Total
Data available , out of total number	21	17	17	63	118
Total Number of Licensed BFIs	21	17	17	63	118

- 5 All the amount in this report 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 Fagun End, 2079 (Mid-Mar, 2023)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	98.34	11.02	2.24	111.60
2	Total Credit/GDP	88.74	9.42	1.91	100.08
3	Total Credit/ Total Deposit	90.24	85.54	85.16	89.67
4	CD Ratio	85.81	84.42	81.91	85.60
5	Fixed Deposit/Total Deposit	57.85	69.65	73.24	59.33
6	Saving Deposit/Total Deposit	25.97	22.43	16.91	25.44
7	Current Deposit/Total Deposit	9.05	1.32	0.93	8.12
8	Call Deposit/Total Deposit	6.14	6.55	7.63	6.21
9	NPL/ Total Loan [^]	2.49	2.82	7.82	2.63
10	Total LLP /Total Loan	2.53	2.50	5.82	2.59
11	Deprived Sector Loan/Total Loan ^{S^}	6.71	10.90	7.05	7.11
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.18	6.74	8.25	7.16
2	Investment in Gov. Securities/Total Deposit	16.05	14.51	19.95	15.98
3	Total Liquid Assets/Total Deposit	24.03	24.74	34.02	24.30
C. Capital Adequacy Ratios (%)[^]					
1	Core Capital/RWA	10.04	9.67	14.70	10.09
2	Total Capital/RWA	12.90	12.26	16.78	12.92
D. Financial Access					
1	No. of institutions	21	17	17	55
2	No. of Branches	5,049	1,130	282	6,461
3	No. of Deposit Accounts	42,360,165	6,097,350	747,999	49,205,514
4	No. of Loan Accounts	1,528,172	284,764	41,662	1,854,598
5	No. of Branchless Banking Centers	1,345	22	-	1,367
6	No. of Branchless Banking Customers	304,817	74	-	304,891
7	No. of Mobile Banking Customers	17,382,472	2,547,440	135,355	20,065,267
8	No. of Internet Banking Customers	1,305,874	461,514	11,746	1,779,134
9	No. of ATMs	4,328	341	44	4,713
10	No. of Debit Cards	11,106,589	714,158	53,902	11,874,649
11	No. of Credit Cards	281,873	153	-	282,026
12	No. of Prepaid Cards	126,166	1,383	-	127,549
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	8.37			
	(a) Saving	6.78			
	(b) Fixed	10.99			
	(c) Call	2.67			
2	Wt. Avg Interest Rate on Credit	13.03			

Note:

Bank balance includes money at call

Nominal GDP for 2021/22(P) stands at Rs. 4,851,625 million

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

\$ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

[^]Data as on Poush end of FY2079/80 (2022/23)

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
1 CAPITAL FUND	488,277	558,525	618,798	671,274	672,560	14.39	10.79	0.19
a. Paid-up Capital	330,876	365,820	407,789	424,829	423,078	10.56	11.47	-0.41
b. Statutory Reserves	94,150	105,951	120,965	135,510	135,939	12.53	14.17	0.32
c. Retained Earning	4,312	12,331	10,267	11,512	10,029	185.98	-16.75	-12.88
d. Others Reserves	58,939	74,422	79,777	99,424	103,514	26.27	7.20	4.11
2 BORROWINGS	81,610	275,089	500,434	308,401	308,489	237.08	81.92	0.03
a. NRB	7,992	118,779	259,218	57,967	38,765	1386.25	118.24	-33.13
b. "A"Class Licensed Institution	5,392	28,829	40,170	29,223	40,680	434.65	39.34	39.20
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	62,836	66,727	74.06	125.12	6.19
d. Other Financial Ins.	1,737	1,267	6,027	7,700	4,317	-27.05	375.72	-43.94
e. Bonds and Securities	51,679	100,435	136,986	150,676	158,001	94.34	36.39	4.86
3 DEPOSITS	3,933,738	4,740,066	5,159,175	5,386,099	5,414,655	20.50	8.84	0.53
a. Current	401,130	490,765	465,415	427,516	439,932	22.35	-5.17	2.90
b. Savings	1,224,189	1,592,152	1,402,182	1,377,762	1,377,295	30.06	-11.93	-0.03
c. Fixed	1,884,402	2,213,503	2,835,817	3,209,681	3,212,259	17.46	28.11	0.08
d. Call Deposits	387,287	396,693	391,068	320,363	336,174	2.43	-1.42	4.94
e. Others	36,729	46,953	64,694	50,777	48,995	27.84	37.78	-3.51
4 Bills Payable	2,053	3,067	2,782	4,499	5,686	49.42	-9.30	26.38
5 Other Liabilities	385,596	418,432	424,126	483,109	497,249	8.52	1.36	2.93
1. Loan Loss Provision	78,604	89,594	110,300	143,662	143,907	13.98	23.11	0.17
2. Interest Suspense a/c	27,582	20,035	19,628	28,164	35,202	-27.36	-2.03	24.99
3. Others	279,410	308,804	294,198	311,283	318,141	10.52	-4.73	2.20
6 Reconciliation A/c	3,427	4,050	512	220	423	18.18	-87.36	92.30
7 Profit & Loss A/c	59,045	69,757	79,497	42,741	50,723	18.14	13.96	18.67
TOTAL	4,953,745	6,068,987	6,785,324	6,896,345	6,949,785	22.51	11.80	0.77
Assets								
1 LIQUID FUNDS	563,630	519,340	509,990	421,012	450,675	-7.86	-1.80	7.05
a. Cash Balance	110,726	116,799	111,631	95,533	102,285	5.48	-4.43	7.07
Nepalese Notes & Coins	98,161	99,422	108,250	91,593	98,231	1.28	8.88	7.25
Foreign Currency	12,565	17,377	3,381	3,940	4,054	38.29	-80.55	2.88
b. Bank Balance	369,615	334,152	302,877	271,672	285,448	-9.59	-9.36	5.07
1. In Nepal Rastra Bank	294,780	273,553	220,659	208,573	216,023	-7.20	-19.34	3.57
2. "A"Class Licensed Institution	27,141	17,905	28,862	21,940	23,802	-34.03	61.19	8.49
3. Other Financial Ins.	3,372	3,275	6,959	4,385	4,003	-2.89	112.50	-8.72
4. In Foreign banks	44,322	39,419	46,397	36,774	41,620	-11.06	17.70	13.18
c. Money at Call	83,288	68,389	95,482	53,807	62,941	-17.89	39.62	16.98
2 INVESTMENTS	534,611	732,619	911,435	846,672	867,403	37.04	24.41	2.45
a. Govt. Securities	533,827	721,612	909,783	844,469	865,101	35.18	26.08	2.44
b. Others	784	11,007	1,651	2,204	2,301	1304.07	-85.00	4.43
3 SHARE & OTHER INVESTMENT	171,683	214,313	186,550	213,845	212,246	24.83	-12.95	-0.75
4 LOANS & ADVANCES (Including Bills Purchased)	3,273,096	4,174,616	4,713,537	4,861,648	4,853,748	27.54	12.91	-0.16
4.1 LOANS & ADVANCES	3,270,133	4,170,584	4,709,050	4,859,712	4,851,332	27.54	12.91	-0.17
a. Private Sector	3,156,509	4,014,771	4,493,912	4,694,561	4,688,686	27.19	11.93	-0.13
b. Financial Institutions	110,945	152,818	212,907	162,813	160,380	37.74	39.32	-1.49
c. Government Organizations	2,679	2,995	2,231	2,338	2,266	11.81	-25.51	-3.06
4.2 BILLS PURCHASED	2,963	4,032	4,487	1,937	2,416	36.09	11.28	24.75
5 LOANS AGT. COLLECTED BILLS	-	412	951	1,817	1,675	0.00	130.70	-7.80
6 FIXED ASSETS	78,568	82,989	95,030	109,091	108,954	5.63	14.51	-0.13
7 OTHER ASSETS	312,752	331,101	353,788	420,334	438,260	5.87	6.85	4.26
a. Accrued Interests	152,797	171,036	199,589	237,245	264,058	11.94	16.69	11.30
b. Others	159,955	160,065	154,198	183,090	174,202	0.07	-3.66	-4.85
8 Expenses not Written off	189	342	219	186	232	81.43	-36.12	24.69
9 Non Banking Assets	7,076	7,693	10,521	13,864	13,919	8.72	36.76	0.39
10 Reconciliation Account	11,715	5,154	3,241	7,209	1,872	-56.01	-37.12	-74.04
11 Profit & Loss A/c	426	407	63	666	802	-4.36	-84.64	20.52
TOTAL	4,953,745	6,068,987	6,785,324	6,896,345	6,949,785	22.51	11.80	0.77

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	433,941	500,573	553,626	599,800	601,219	15.35	10.60	0.24
a. Paid-up Capital	284,811	320,629	356,095	370,473	368,594	12.58	11.06	-0.51
b. Statutory Reserves	86,033	96,910	110,434	123,751	124,164	12.64	13.96	0.33
c. Retained Earning	8,248	15,897	14,956	14,946	13,879	92.73	-5.92	-7.14
d. Others Reserves	54,850	67,137	72,140	90,629	94,582	22.40	7.45	4.36
2 BORROWINGS	78,942	261,004	462,083	295,277	293,156	230.63	77.04	-0.72
a. NRB	7,810	109,436	229,157	54,013	34,496	1301.19	109.40	-36.13
b. "A" Class Licensed Institution	3,356	26,034	38,482	26,643	36,210	675.65	47.81	35.91
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	62,836	66,727	74.06	125.12	6.19
d. Other Financial Ins.	1,737	1,267	5,862	7,540	4,157	-27.05	362.68	-44.86
e. Bonds and Securities	51,229	98,488	130,549	144,244	151,566	92.25	32.55	5.08
3 DEPOSITS	3,490,101	4,204,913	4,545,157	4,744,333	4,771,286	20.48	8.09	0.57
a. Current	389,700	475,545	453,605	419,754	431,842	22.03	-4.61	2.88
b. Savings	1,087,517	1,426,355	1,261,715	1,239,478	1,239,011	31.16	-11.54	-0.04
c. Fixed	1,646,630	1,919,565	2,436,953	2,759,179	2,760,247	16.58	26.95	0.04
d. Call Deposits	332,548	338,330	329,895	276,756	292,841	1.74	-2.49	5.81
e. Others	33,706	45,117	62,988	49,166	47,346	33.85	39.61	-3.70
4 Bills Payable	2,036	3,003	2,740	4,461	5,669	47.47	-8.75	27.07
5 Other Liabilities	350,780	383,438	384,228	433,901	445,574	9.31	0.21	2.69
1. Loan Loss Provision	67,444	77,889	95,409	124,239	124,538	15.49	22.49	0.24
2. Interest Suspense a/c	16,882	11,631	10,334	15,458	22,238	-31.11	-11.15	43.86
3. Others	266,454	293,919	278,486	294,204	298,798	10.31	-5.25	1.56
6 Reconciliation A/c	3,286	3,962	516	221	422	20.59	-86.98	91.43
7 Profit & Loss A/c	54,484	63,462	72,201	39,396	46,609	16.48	13.77	18.31
TOTAL	4,413,571	5,420,355	6,020,551	6,117,389	6,163,935	22.81	11.07	0.76
Assets								
1 LIQUID FUNDS	462,843	447,432	420,838	353,647	380,673	-3.33	-5.94	7.64
a. Cash Balance	100,912	107,227	102,537	85,866	92,603	6.26	-4.37	7.85
Nepalese Notes & Coins	88,499	89,926	99,279	82,240	88,795	1.61	10.40	7.97
Foreign Currency	12,412	17,301	3,258	3,627	3,809	39.38	-81.17	5.01
b. Bank Balance	327,901	304,444	268,141	238,765	250,100	-7.15	-11.92	4.75
1. In Nepal Rastra Bank	275,162	256,583	203,810	184,441	189,683	-6.75	-20.57	2.84
2. "A" Class Licensed Institution	8,186	8,327	17,786	17,414	18,529	1.73	113.58	6.40
3. Other Financial Ins.	233	119	149	137	270	-48.76	25.05	97.07
4. In Foreign banks	44,320	39,414	46,395	36,773	41,619	-11.07	17.71	13.18
c. Money at Call	34,031	35,761	50,160	29,016	37,969	5.08	40.27	30.86
2 INVESTMENTS	498,252	655,204	820,456	748,377	768,102	31.50	25.22	2.64
a. Govt. Securities	497,643	644,196	818,804	746,186	765,812	29.45	27.10	2.63
b. Others	609	11,007	1,651	2,191	2,290	1707.57	-85.00	4.50
3 SHARE & OTHER INVESTMENT	164,516	202,553	175,230	201,820	198,183	23.12	-13.49	-1.80
4 (Including Bills Purchased)	2,910,231	3,719,600	4,182,299	4,310,103	4,303,813	27.81	12.44	-0.15
4.1 LOANS & ADVANCES	2,907,269	3,715,568	4,177,812	4,308,166	4,301,397	27.80	12.44	-0.16
a. Private Sector	2,801,001	3,579,832	4,025,452	4,167,011	4,164,958	27.81	12.45	-0.05
b. Financial Institutions	103,588	132,741	150,129	138,821	134,177	28.14	13.10	-3.35
c. Government Organizations	2,679	2,995	2,231	2,333	2,262	11.81	-25.51	-3.06
4.2 BILLS PURCHASED	2,963	4,032	4,487	1,937	2,416	36.09	11.28	24.75
5 LOANS AGT. COLLECTED BILLS	-	412	951	1,817	1,675	0.00	130.70	-7.80
6 FIXED ASSETS	69,840	75,298	85,850	98,375	98,224	7.82	14.01	-0.15
7 OTHER ASSETS	290,073	307,472	322,804	384,281	399,746	6.00	4.99	4.02
a. Accrued Interests	136,304	155,810	177,208	211,188	235,248	14.31	13.73	11.39
b. Others	153,770	151,662	145,596	173,094	164,498	-1.37	-4.00	-4.97
8 Expenses not Written off	169	241	219	184	230	42.75	-9.50	24.89
9 Non Banking Assets	5,945	6,736	8,665	11,548	11,418	13.31	28.63	-1.12
10 Reconciliation Account	11,569	5,074	3,240	7,209	1,871	-56.14	-36.14	-74.05
11 Profit & Loss A/c	133	332	-	28	-	150.03	-100.00	-100.00
TOTAL	4,413,571	5,420,355	6,020,551	6,117,389	6,163,935	22.81	11.07	0.76

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	39,284	41,688	47,312	53,066	52,857	6.12	13.49	-0.39
a. Paid-up Capital	31,964	32,232	36,994	39,498	39,626	0.84	14.77	0.32
b. Statutory Reserves	5,096	6,135	7,072	8,199	8,207	20.38	15.28	0.11
c. Retained Earning	(186)	505	(282)	657	295	-371.49	-155.77	-55.01
d. Others Reserves	2,410	2,816	3,528	4,712	4,728	16.87	25.27	0.33
2 BORROWINGS	136	9,690	26,259	8,957	9,798	7030.46	170.98	9.38
a. NRB	136	7,590	20,104	2,114	1,351	5485.23	164.87	-36.11
b. "A" Class Licensed Institution	-	1,100	500	1,200	2,800	0.00	-54.55	133.33
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	165	159	159	0.00	0.00	0.00
e. Bonds and Securities	-	1,000	5,490	5,484	5,488	0.00	448.95	0.06
3 DEPOSITS	354,778	445,827	509,490	532,575	534,548	25.66	14.28	0.37
a. Current	9,263	13,929	9,932	6,668	7,082	50.38	-28.70	6.20
b. Savings	112,816	139,864	120,613	119,530	119,884	23.97	-13.76	0.30
c. Fixed	188,006	243,409	327,121	370,653	372,308	29.47	34.39	0.45
d. Call Deposits	44,048	48,417	51,614	35,498	35,027	9.92	6.60	-1.33
e. Others	646	207	211	226	248	-67.87	1.50	9.36
4 Bills Payable	15	41	42	38	17	178.27	1.53	-55.04
5 Other Liabilities	15,497	19,406	23,291	30,291	32,532	25.22	20.02	7.40
1. Loan Loss Provision	4,242	6,431	9,405	13,075	13,158	51.62	46.24	0.63
2. Interest Suspense a/c	1,470	1,138	1,129	3,937	4,036	-22.63	-0.72	2.51
3. Others	9,785	11,837	12,757	13,279	15,338	20.97	7.77	15.51
6 Reconciliation A/c	141	76	0	0	0	-46.09	-99.99	-97.83
7 Profit & Loss A/c	3,577	5,224	6,340	2,934	3,463	46.05	21.35	18.03
TOTAL	413,428	521,953	612,733	627,862	633,214	26.25	17.39	0.85
Assets								
1 LIQUID FUNDS	76,518	55,300	69,497	52,502	54,691	-27.73	25.67	4.17
a. Cash Balance	7,918	8,134	7,505	8,090	8,114	2.74	-7.73	0.30
Nepalese Notes & Coins	7,765	8,059	7,383	7,776	7,869	3.78	-8.39	1.20
Foreign Currency	153	76	123	313	245	-50.29	62.05	-21.79
b. Bank Balance	28,987	22,731	24,830	26,231	27,935	-21.58	9.23	6.50
1. In Nepal Rastra Bank	15,492	13,432	13,435	19,647	21,650	-13.30	0.02	10.20
2. "A" Class Licensed Institution	12,441	7,619	6,642	3,327	3,675	-38.76	-12.83	10.46
3. Other Financial Ins.	1,052	1,676	4,752	3,255	2,608	59.21	183.58	-19.88
4. In Foreign banks	3	5	2	2	2	89.32	-64.18	0.00
c. Money at Call	39,613	24,435	37,162	18,181	18,642	-38.32	52.08	2.53
2 INVESTMENTS	28,288	56,879	68,793	76,908	77,590	101.07	20.95	0.89
a. Govt. Securities	28,113	56,879	68,793	76,895	77,578	102.33	20.95	0.89
b. Others	175	-	-	13	12	-100.00	0.00	-7.73
3 SHARE & OTHER INVESTMENT	4,484	8,062	8,446	8,505	10,265	79.79	4.77	20.68
4 (Including Bills Purchased)	287,580	383,480	444,934	458,512	457,261	33.35	16.03	-0.27
4.1 LOANS & ADVANCES	287,580	383,480	444,934	458,512	457,261	33.35	16.03	-0.27
a. Private Sector	284,009	369,145	386,815	440,101	436,314	29.98	4.79	-0.86
b. Financial Institutions	3,571	14,335	58,120	18,406	20,942	301.39	305.44	13.78
c. Government Organizations	-	-	-	5	5	0.00	0.00	-0.18
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	6,094	5,673	6,410	7,406	7,424	-6.92	13.00	0.25
7 OTHER ASSETS	9,692	11,972	13,338	21,972	23,868	23.52	11.41	8.63
a. Accrued Interests	5,555	6,166	7,075	13,952	16,143	10.99	14.75	15.70
b. Others	4,137	5,806	6,263	8,020	7,725	40.34	7.87	-3.67
8 Expenses not Written off	17	0	-	-	-	-97.19	-100.00	0.00
9 Non Banking Assets	599	489	1,258	1,675	1,681	-18.33	157.16	0.37
10 Reconciliation Account	141	78	0	1	0	-45.12	-99.41	-30.39
11 Profit & Loss A/c	15	21	56	383	434	41.19	172.42	13.47
TOTAL	413,428	521,953	612,733	627,862	633,214	26.25	17.39	0.85

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023*	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	15,051	16,264	17,861	18,409	18,484	8.05	9.82	0.41
a. Paid-up Capital	14,101	12,959	14,700	14,858	14,858	-8.10	13.44	0.00
b. Statutory Reserves	3,021	2,907	3,459	3,559	3,568	-3.79	19.01	0.24
c. Retained Earning	(3,750)	(4,071)	(4,408)	(4,091)	(4,146)	8.54	8.29	1.34
d. Others Reserves	1,680	4,469	4,110	4,082	4,204	166.09	-8.05	2.98
2 BORROWINGS	2,531	4,395	12,092	4,167	5,536	73.60	175.15	32.84
a. NRB	46	1,753	9,957	1,840	2,919	3729.83	468.05	58.61
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,380	1,670	-16.73	-29.93	21.01
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	947	947	110.38	17.05	0.00
3 DEPOSITS	88,858	89,326	104,528	109,191	108,820	0.53	17.02	-0.34
a. Current	2,167	1,290	1,878	1,093	1,008	-40.48	45.55	-7.78
b. Savings	23,856	25,932	19,854	18,754	18,400	8.70	-23.44	-1.89
c. Fixed	49,766	50,529	71,743	79,849	79,704	1.53	41.98	-0.18
d. Call Deposits	10,691	9,945	9,558	8,109	8,306	-6.98	-3.89	2.43
e. Others	2,377	1,629	1,496	1,385	1,402	-31.47	-8.20	1.21
4 Bills Payable	2	23	0	0	1	1240.71	-98.23	142.70
5 Other Liabilities	19,319	15,588	16,607	18,916	19,143	-19.31	6.53	1.20
1. Loan Loss Provision	6,918	5,274	5,486	6,347	6,211	-23.77	4.03	-2.15
2. Interest Suspense a/c	9,230	7,267	8,165	8,769	8,928	-21.27	12.36	1.82
3. Others	3,171	3,048	2,955	3,800	4,004	-3.89	-3.04	5.36
6 Reconciliation A/c	0	12	(4)	(1)	1	21673.05	-134.24	-227.59
7 Profit & Loss A/c	984	1,071	957	411	651	8.84	-10.71	58.43
TOTAL	126,746	126,679	152,040	151,093	152,636	-0.05	20.02	1.02
Assets								
1 LIQUID FUNDS	24,269	16,607	19,655	14,863	15,311	-31.57	18.35	3.01
a. Cash Balance	1,897	1,438	1,588	1,577	1,567	-24.21	10.48	-0.61
Nepalese Notes & Coins	1,897	1,438	1,588	1,577	1,567	-24.21	10.48	-0.61
Foreign Currency	0	0	0	0	0	-37.48	-41.58	153.08
b. Bank Balance	12,727	6,977	9,906	6,676	7,413	-45.18	41.99	11.03
1. In Nepal Rastra Bank	4,126	3,538	3,414	4,485	4,690	-14.25	-3.50	4.57
2. "A"Class Licensed Institution	6,514	1,959	4,434	1,198	1,598	-69.93	126.38	33.38
3. Other Financial Ins.	2,087	1,480	2,058	993	1,125	-29.09	39.05	13.28
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	9,644	8,193	8,160	6,610	6,331	-15.05	-0.40	-4.23
2 INVESTMENTS	8,072	20,536	22,186	21,388	21,711	154.42	8.03	1.51
a. Govt. Securities	8,072	20,536	22,186	21,388	21,711	154.42	8.03	1.51
b. Others	-	-	-	-	-	0.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	2,683	3,698	2,875	3,519	3,798	37.79	-22.26	7.94
4 LOANS & ADVANCES (Including Bills Purchased)	75,284	71,536	86,303	93,034	92,675	-4.98	20.64	-0.39
4.1 LOANS & ADVANCES	75,284	71,536	86,303	93,034	92,675	-4.98	20.64	-0.39
a. Private Sector	71,499	65,795	81,645	87,448	87,414	-7.98	24.09	-0.04
b. Financial Institutions	3,785	5,742	4,658	5,586	5,261	51.69	-18.87	-5.81
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,634	2,019	2,771	3,311	3,305	-23.36	37.25	-0.16
7 OTHER ASSETS	12,986	11,657	17,646	14,081	14,646	-10.23	51.37	4.01
a. Accrued Interests	10,938	9,061	15,306	12,105	12,667	-17.16	68.93	4.64
b. Others	2,048	2,597	2,340	1,976	1,979	26.78	-9.90	0.14
8 Expenses not Written off	3	100	-	1	1	3834.00	-100.00	0.00
9 Non Banking Assets	533	468	599	641	819	-12.08	27.99	27.78
10 Reconciliation Account	4	2	(0)	(1)	0	-56.22	-111.62	-124.87
11 Profit & Loss A/c	279	55	6	255	368	-80.35	-88.25	44.30
TOTAL	126,746	126,679	152,040	151,093	152,636	-0.05	20.02	1.02

Profit and Loss Statement of Banks & Financial Institutions (Aggregate of A,B and C Class)
Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	232,951	224,341	330,008	244,820	279,433	-3.70	47.10	14.14
1.1 Deposit Liabilities	227,205	215,183	305,976	228,545	261,339	-5.29	42.19	14.35
1.1.1 Saving A/c	53,627	43,601	76,032	53,013	60,267	-18.70	74.38	13.68
1.1.2 Fixed A/c	157,021	166,935	223,748	170,616	195,486	6.31	34.03	14.58
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	10,486	12,153	-9.59	67.27	15.90
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	25,552	29,611	2.23	71.84	15.88
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	63,334	70,093	-7.35	43.83	10.67
1.1.2.4 Above 1 Year	56,898	72,595	81,297	71,245	83,629	27.59	11.99	17.38
1.1.3 Call Deposit	16,291	4,443	6,111	4,899	5,567	-72.73	37.55	13.63
1.1.4 Certificate of Deposits	266	204	85	17	20	-23.26	-58.37	13.91
1.2 Others	5,746	9,158	24,032	16,275	18,094	59.39	162.41	11.17
2 Commission/Fee Expense	1,695	1,735	3,121	1,571	1,862	2.36	79.87	18.53
3 Employees Expenses	42,145	48,174	53,727	31,775	36,328	14.30	11.53	14.33
4 Office Operating Expenses	32,395	33,544	38,326	21,392	24,682	3.55	14.26	15.38
5 Exchange Fluctuation Loss	6	1	105	49	55	-74.82	7277.31	13.68
5.1 Due to Change in Exchange Rates	5	1	34	31	38	-74.17	2639.35	22.53
5.2 Due to Foreign Currency Transactions	1	0	71	18	17	-78.28	36644.30	-2.02
6 Non-Operating Expenses	463	89	369	106	102	-80.71	313.83	-4.55
7. Provision for Risk	33,869	39,014	25,497	34,838	36,552	15.19	-34.65	4.92
7.1 Loan loss Provision	33,522	38,874	25,367	34,467	36,527	15.96	-34.74	5.98
7.1.1 General Loan loss Provision	17,257	25,113	12,849	11,762	14,132	45.52	-48.83	20.16
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	7,667	9,768	94.45	-58.22	27.40
7.1.1.2 Watch List Provision	6,336	3,878	3,976	4,094	4,365	-38.80	2.54	6.60
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	20,876	20,523	-10.96	-10.06	-1.69
7.1.3 Additional Loan Loss Provision	1,171	321	430	1,829	1,871	-72.60	34.16	2.26
7.2. Provision for Non-Banking Assets	124	48	13	-	-	-60.90	-72.47	0.00
7.3. Provision for Loss on Investment	92	3	98	370	23	-96.39	2840.70	-93.69
7.4. Provision for Loss of Other Assets	131	88	19	0	1	-32.93	-78.72	379.67
8 Loan Written Off	411	814	1,607	151	387	97.97	97.46	156.28
9 Provision for Staff Bonus	7,499	9,238	11,766	6,130	7,164	23.20	27.35	16.87
10 Provision for Income Tax	24,783	30,913	34,273	18,720	22,356	24.73	10.87	19.42
11 Others	36	248	7	6	7	593.60	-97.24	13.45
12 Net Profit	58,924	71,306	83,438	44,846	53,599	21.01	17.01	19.52
TOTAL EXPENSES	435,177	459,417	582,244	404,405	462,526	5.57	26.74	14.37
Income								
1. Interest Income	378,136	372,972	509,366	363,649	416,141	-1.37	36.57	14.43
1.1. On Loans and Advance	350,654	342,440	464,186	327,776	375,144	-2.34	35.55	14.45
1.2. On Investment	19,023	25,974	38,306	30,003	34,150	36.54	47.48	13.82
1.2.1 Government Bonds	17,635	23,335	35,010	27,800	31,594	32.33	50.03	13.65
1.2.2 Foreign Bonds	109	215	341	111	132	97.64	59.06	18.36
1.2.3 NRB Bonds	1,038	589	343	243	297	-43.27	-41.74	22.17
1.2.4 Deventure & Bonds	242	1,835	2,612	1,849	2,127	658.86	42.30	15.04
1.3 Agency Balance	640	169	174	367	469	-73.59	3.00	27.71
1.4 On Call Deposit	4,459	1,193	1,460	1,435	1,562	-73.23	22.31	8.81
1.5 Others	3,360	3,196	5,239	4,068	4,817	-4.90	63.95	18.43
2. Comission & Discount	19,439	24,942	27,259	14,897	17,080	28.31	9.29	14.65
2.1 Bills Purchase & Discount	194	228	310	137	162	17.68	35.78	18.87
2.2 Comission	15,925	20,920	22,861	12,729	14,614	31.37	9.28	14.81
2.3 Others	3,321	3,794	4,088	2,031	2,303	14.24	7.75	13.39
3 Income From Exchange Fluctuation	10,780	10,913	8,121	3,376	3,810	1.23	-25.58	12.86
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	685	739	1.77	-23.41	7.85
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	2,691	3,072	1.15	-25.89	14.14
4 Other Operating Income	11,434	16,789	12,504	6,361	6,933	46.84	-25.52	9.00
5 Non Operating Income	2,353	8,176	3,584	1,086	1,160	247.49	-56.17	6.83
6 Provision Written Back	12,606	24,835	20,530	14,354	16,579	97.02	-17.33	15.50
7 Recovery from Written off Loan	449	760	669	127	127	69.26	-12.00	-0.10
8 Income from Extra Ordinary Expenses	(98)	12	156	(23)	(23)	-111.72	1252.34	-3.05
9 Net Loss	79	19	56	578	719	-75.98	197.60	24.30
TOTAL INCOME	435,177	459,417	582,244	404,405	462,526	5.57	26.74	14.37

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	199,997	194,409	284,750	208,067	236,934	-2.79	46.47	13.87
1.1 Deposit Liabilities	194,436	185,438	262,357	192,902	220,062	-4.63	41.48	14.08
1.1.1 Saving A/c	45,353	37,545	67,417	46,825	53,171	-17.22	79.56	13.55
1.1.2 Fixed A/c	135,903	143,928	189,890	142,080	162,341	5.91	31.93	14.26
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	5,062	5,918	-2.82	28.09	16.91
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	20,758	24,059	-5.47	80.19	15.90
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	51,778	57,807	-10.87	41.06	11.65
1.1.2.4 Above 1 Year	50,304	66,414	75,530	64,482	74,556	32.02	13.73	15.62
1.1.3 Call Deposit	12,915	3,760	4,966	3,980	4,531	-70.89	32.07	13.86
1.1.4 Certificate of Deposits	266	204	85	17	20	-23.26	-58.37	13.91
1.2 Others	5,561	8,971	22,393	15,165	16,872	61.33	149.62	11.26
2 Commission/Fee Expense	1,678	1,693	3,057	1,537	1,820	0.90	80.52	18.40
3 Employees Expenses	36,655	42,824	47,172	27,747	31,711	16.83	10.15	14.29
4 Office Operating Expenses	27,815	29,235	33,086	18,347	21,199	5.10	13.17	15.54
5 Exchange Fluctuation Loss	-	0	104	49	55	0.00	283053.30	13.68
5.1 Due to Change in Exchange Rates	-	0	33	31	38	0.00	89470.89	22.53
5.2 Due to Foreign Currency Transactions	-	-	71	18	17	0.00	0.00	-2.02
6 Non-Operating Expenses	458	78	312	75	69	-83.03	301.60	-8.61
7. Provision for Risk	28,699	32,424	21,637	29,520	31,012	12.98	-33.27	5.05
7.1 Loan loss Provision	28,485	32,326	21,538	29,150	30,988	13.48	-33.37	6.31
7.1.1 General Loan loss Provision	14,922	21,420	11,093	10,406	12,735	43.54	-48.21	22.38
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	7,441	9,546	82.43	-58.82	28.28
7.1.1.2 Watch List Provision	4,772	2,904	3,468	2,965	3,190	-39.15	19.42	7.59
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	16,965	16,467	-14.36	-6.65	-2.93
7.1.3 Additional Loan Loss Provision	1,032	174	427	1,779	1,786	-83.14	145.12	0.37
7.2. Provision for Non-Banking Assets	-	7	-	-	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	370	23	-96.73	3082.32	-93.69
7.4. Provision for Loss of Other Assets	122	88	3	0	0	-27.64	-96.10	7.04
8 Loan Written Off	385	708	1,489	116	349	83.94	110.40	201.47
9 Provision for Staff Bonus	6,917	8,146	10,673	5,641	6,580	17.77	31.01	16.65
10 Provision for Income Tax	22,858	27,592	30,803	17,173	20,501	20.71	11.63	19.38
11 Others	33	248	7	6	6	649.25	-97.29	14.12
12 Net Profit	54,351	63,374	74,801	41,029	48,831	16.60	18.03	19.02
TOTAL EXPENSES	379,846	400,732	507,892	349,306	399,066	5.50	26.74	14.25
Income								
1. Interest Income	328,666	326,157	442,405	312,572	357,304	-0.76	35.64	14.31
1.1. On Loans and Advance	305,723	298,351	402,230	280,857	320,961	-2.41	34.82	14.28
1.2. On Investment	17,963	23,895	34,586	26,850	30,578	33.02	44.74	13.89
1.2.1 Government Bonds	16,712	21,509	31,700	25,043	28,499	28.71	47.38	13.80
1.2.2 Foreign Bonds	109	215	341	111	132	97.64	59.06	18.36
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	18.54
1.2.4 Deventure & Bonds	213	1,774	2,544	1,694	1,946	733.94	43.42	14.86
1.3 Agency Balance	639	169	171	367	469	-73.54	1.01	27.71
1.4 On Call Deposit	1,127	691	673	813	910	-38.75	-2.59	11.88
1.5 Others	3,214	3,051	4,745	3,685	4,386	-5.08	55.53	19.03
2. Comission & Discount	18,463	23,473	25,927	14,323	16,407	27.14	10.46	14.55
2.1 Bills Purchase & Discount	194	228	310	137	162	17.68	35.78	18.87
2.2 Comission	15,407	20,103	21,943	12,413	14,230	30.48	9.15	14.64
2.3 Others	2,862	3,142	3,674	1,774	2,015	9.78	16.95	13.61
3 Income From Exchange Fluctuation	10,720	10,900	8,083	3,320	3,749	1.68	-25.84	12.92
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	674	728	3.93	-23.51	8.04
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	2,646	3,021	1.37	-26.17	14.16
4 Other Operating Income	9,346	12,990	10,325	5,295	5,752	38.99	-20.52	8.64
5 Non Operating Income	1,859	5,901	3,087	971	1,035	217.41	-47.69	6.67
6 Provision Written Back	10,461	20,596	17,299	12,731	14,724	96.88	-16.01	15.65
7 Recovery from Written off Loan	431	706	611	118	118	64.00	-13.46	-0.10
8 Income from Extra Ordinary Expenses	(100)	8	156	(23)	(23)	-108.46	1736.57	-3.05
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	379,846	400,732	507,892	349,306	399,066	5.50	26.74	14.25

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	25,608	24,027	37,191	30,350	34,871	-6.18	54.79	14.89
1.1 Deposit Liabilities	25,519	23,915	35,908	29,558	34,012	-6.29	50.15	15.07
1.1.1 Saving A/c	6,462	4,871	7,117	5,272	5,980	-24.63	46.12	13.43
1.1.2 Fixed A/c	16,342	18,531	27,825	23,529	27,186	13.39	50.15	15.54
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	4,870	5,584	-27.80	182.42	14.66
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	4,259	4,922	41.94	46.20	15.58
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	9,605	9,973	36.41	61.06	3.82
1.1.2.4 Above 1 Year	5,180	4,527	3,944	4,795	6,707	-12.61	-12.87	39.87
1.1.3 Call Deposit	2,715	513	967	757	846	-81.10	88.34	11.83
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	792	858	25.95	1042.25	8.31
2 Commission/Fee Expense	16	42	63	34	43	162.17	51.43	24.13
3 Employees Expenses	4,354	4,341	5,225	3,262	3,715	-0.30	20.37	13.89
4 Office Operating Expenses	3,590	3,441	4,096	2,421	2,747	-4.15	19.05	13.43
5 Exchange Fluctuation Loss	6	1	1	-	-	-75.47	-51.89	0.00
5.1 Due to Change in Exchange Rates	5	1	1	-	-	-74.95	-44.06	0.00
5.2 Due to Foreign Currency Transactions	1	0	-	-	-	-78.28	-100.00	0.00
6 Non-Operating Expenses	3	11	30	31	32	256.13	166.94	5.38
7. Provision for Risk	3,878	5,678	3,329	4,386	4,526	46.42	-41.38	3.19
7.1 Loan loss Provision	3,807	5,636	3,301	4,386	4,526	48.05	-41.44	3.19
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,089	1,143	77.76	-55.97	4.94
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	172	169	244.62	-58.36	-1.98
7.1.1.2 Watch List Provision	1,147	845	431	916	974	-26.39	-48.99	6.24
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	3,293	3,379	23.83	-20.46	2.61
7.1.3 Additional Loan Loss Provision	75	10	2	4	4	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	-	-27.24	628.62	0.00
7.4. Provision for Loss of Other Assets	5	-	15	-	-	-100.00	0.00	0.00
8 Loan Written Off	4	14	36	10	10	272.70	150.56	0.00
9 Provision for Staff Bonus	473	828	987	425	507	75.10	19.22	19.39
10 Provision for Income Tax	1,627	2,486	3,010	1,351	1,603	52.83	21.09	18.59
11 Others	0	-	-	-	-	-100.00	0.00	0.00
12 Net Profit	3,804	5,935	6,970	3,196	3,784	56.04	17.44	18.41
TOTAL EXPENSES	43,362	46,806	60,939	45,466	51,836	7.94	30.20	14.01
Income								
1. Interest Income	39,332	38,436	55,444	42,433	48,556	-2.28	44.25	14.43
1.1. On Loans and Advance	36,071	36,443	51,703	39,231	45,026	1.03	41.87	14.77
1.2. On Investment	781	1,525	2,732	2,412	2,678	95.21	79.15	11.02
1.2.1 Government Bonds	739	1,399	2,485	2,239	2,461	89.36	77.57	9.91
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	172	216	195.11	101.96	25.47
1.2.4 Deventure & Bonds	1	4	1	1	2	286.52	-77.28	13.53
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	474	491	-85.58	74.16	3.57
1.5 Others	67	119	403	316	360	78.91	238.16	13.96
2. Comission & Discount	915	1,273	1,051	485	557	39.02	-17.45	14.98
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	265	313	36.36	8.33	17.93
2.3 Others	419	596	317	219	244	42.17	-46.75	11.42
3 Income From Exchange Fluctuation	60	13	38	56	61	-79.13	201.05	9.76
3.1 Due to Change in Exchange Rate	26	(1)	1	11	11	-102.03	-276.30	-3.81
3.2 Due to Foreign Currency Trans.	34	13	37	45	51	-61.19	181.46	13.11
4 Other Operating Income	1,504	2,257	1,684	844	941	50.12	-25.40	11.49
5 Non Operating Income	180	1,556	219	62	62	764.21	-85.95	0.55
6 Provision Written Back	1,353	3,211	2,407	1,200	1,220	137.39	-25.06	1.69
7 Recovery from Written off Loan	3	49	41	4	4	1364.12	-16.21	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	15	11	56	383	434	-25.97	419.56	13.47
TOTAL INCOME	43,362	46,806	60,939	45,466	51,836	7.94	30.20	14.01

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	7,345	5,905	8,067	6,403	7,629	-19.61	36.60	19.14
1.1 Deposit Liabilities	7,250	5,830	7,710	6,085	7,265	-19.58	32.24	19.39
1.1.1 Saving A/c	1,811	1,185	1,498	916	1,116	-34.58	26.43	21.84
1.1.2 Fixed A/c	4,777	4,476	6,033	5,006	5,960	-6.30	34.79	19.04
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	553	651	7.68	97.88	17.61
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	535	630	45.37	22.89	17.72
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	1,951	2,313	-28.19	48.59	18.58
1.1.2.4 Above 1 Year	1,414	1,654	1,823	1,967	2,366	17.02	10.23	20.26
1.1.3 Call Deposit	662	170	179	163	189	-74.38	5.49	16.30
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	318	364	-21.92	376.45	14.41
2 Commission/Fee Expense	1	-	1	0	0	-100.00	0.00	-1.71
3 Employees Expenses	1,136	1,009	1,329	766	902	-11.23	31.82	17.65
4 Office Operating Expenses	990	868	1,143	623	736	-12.36	31.75	18.24
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	2	0	27	0	0	-85.43	10983.72	0.00
7. Provision for Risk	1,293	911	532	932	1,014	-29.52	-41.62	8.87
7.1 Loan loss Provision	1,229	911	528	932	1,013	-25.88	-42.01	8.74
7.1.1 General Loan loss Provision	471	381	298	267	255	-19.23	-21.72	-4.56
7.1.1.1 Pass Loan Loss Provision	55	252	221	53	53	358.80	-12.28	-0.38
7.1.1.2 Watch List Provision	416	129	77	213	201	-69.01	-40.13	-5.61
7.1.2 Special Loan Loss Provision	694	394	228	618	677	-43.28	-42.01	9.50
7.1.3 Additional Loan Loss Provision	64	137	2	47	81	114.82	-98.56	74.96
7.2. Provision for Non-Banking Assets	58	-	3	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	0	-	0	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	5	-	-	-	1	-100.00	0.00	0.00
8 Loan Written Off	22	92	81	26	29	308.77	-11.01	11.43
9 Provision for Staff Bonus	109	264	106	64	77	142.33	-59.94	19.94
10 Provision for Income Tax	298	834	460	196	252	179.80	-44.84	28.69
11 Others	3	-	0	0	0	-100.00	0.00	0.00
12 Net Profit	770	1,996	1,666	622	984	159.33	-16.56	58.33
TOTAL EXPENSES	11,969	11,879	13,413	9,632	11,624	-0.75	12.91	20.68
Income								
1. Interest Income	10,138	8,379	11,517	8,644	10,281	-17.34	37.44	18.94
1.1. On Loans and Advance	8,861	7,645	10,253	7,688	9,156	-13.72	34.11	19.09
1.2. On Investment	279	554	988	741	893	98.59	78.49	20.49
1.2.1 Government Bonds	184	427	826	518	634	131.97	93.47	22.37
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	70	80	3.64	38.34	14.10
1.2.4 Deventure & Bonds	28	58	67	153	179	104.85	15.64	17.05
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	149	162	-83.13	16.89	8.75
1.5 Others	79	25	91	66	71	-67.95	256.77	6.66
2. Comission & Discount	61	196	281	89	115	221.90	42.85	29.11
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	51	71	559.38	31.50	40.27
2.3 Others	40	56	96	39	44	41.30	71.21	14.46
3 Income From Exchange Fluctuation	0	-	-	-	-	-100.00	0.00	0.00
3.1 Due to Change in Exchange Rate	0	-	-	-	-	-100.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	584	1,542	496	222	240	164.08	-67.84	8.18
5 Non Operating Income	314	719	278	53	62	129.12	-61.29	17.21
6 Provision Written Back	792	1,027	825	423	636	29.81	-19.70	50.24
7 Recovery from Written off Loan	15	4	16	5	5	-70.13	264.86	0.00
8 Income from Extra Ordinary Expenses	2	3	-	0	0	51.06	-100.00	0.00
9 Net Loss	64	8	-	196	285	-87.39	-100.00	45.49
TOTAL INCOME	11,969	11,879	13,413	9,632	11,624	-0.75	12.91	20.68

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	10,034.52	11,873.30	18,334.83	12,819.08	4,198.44	10,762.93	7,557.92
1.1 On Deposit Liabilities	9,491.91	11,304.86	17,739.48	11,779.34	4,095.37	10,059.01	7,082.42
1.1.1 Saving Account	3,181.11	5,318.07	3,959.14	2,493.16	1,339.46	2,083.60	1,731.98
1.1.2 Fixed Account	6,025.75	5,675.74	13,392.00	8,954.97	2,675.53	7,733.46	5,220.65
1.1.2.1 Up to 3 months Fixed Account	549.74	-	2,008.80	198.11	-	-	209.22
1.1.2.2 3 to 6 months Fixed Account	655.36	-	2,678.40	-	381.41	-	166.73
1.1.2.3 6 months to 1 year Fixed Account	3,142.92	-	6,696.00	-	1,539.65	7,733.46	457.63
1.1.2.4 Above 1 year Fixed Account	1,677.73	5,675.74	2,008.80	8,756.86	754.47	-	4,387.07
1.1.3 Call Deposit	285.04	311.06	388.35	331.22	80.38	241.95	129.80
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	542.61	568.44	595.36	1,039.74	103.07	703.93	475.50
2. Commission Expense	55.18	121.15	327.23	260.77	120.37	-	61.87
3. Staff Expense	2,361.39	2,395.57	1,920.65	1,668.37	623.23	1,030.95	945.63
4. Office Operating Expenses	751.19	1,789.73	1,289.49	1,032.75	461.87	910.96	719.08
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.02	-	-	-
7. Provision for Risk	686.02	1,698.85	4,982.91	1,443.96	544.44	1,516.11	479.68
7.1 Loan loss Provision	686.02	1,698.85	4,982.58	1,443.96	544.44	1,516.11	466.10
7.1.1 General Loan loss Provision	686.02	328.33	3,600.13	819.16	428.10	-	146.13
7.1.1.1 Pass Loan Loss Provision	686.02	119.68	3,600.13	187.78	-	-	146.13
7.1.1.2 Watch List Provision	-	208.65	-	631.38	428.10	-	-
7.1.2 Special Loan Loss Provision	-	1,370.53	1,382.45	624.81	116.34	-	319.97
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	1,516.11	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	13.59
7.5. Provision for Loss of Other Assets	-	-	0.33	-	-	-	-
8. Loan Written Off	-	-	2.47	-	8.35	-	-
9. Provision for Staff Bonus	145.96	253.30	845.42	-	360.04	283.19	260.90
10. Provision for Income Tax	658.26	1,443.83	2,282.62	1,496.27	972.11	764.62	704.42
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,115.01	3,368.75	5,326.12	3,491.29	2,268.25	1,784.12	1,643.64
Total Expenses	16,807.53	22,944.48	35,311.74	22,212.51	9,557.10	17,052.89	12,373.15
Income							
1. Interest Income	15,599.22	20,215.76	29,561.24	19,883.37	8,098.66	16,124.96	11,232.38
1.1 On Loans and Advances	13,815.24	17,527.09	26,737.95	17,682.93	6,825.76	14,724.28	9,701.66
1.2 On Investment	933.02	2,626.77	2,281.07	1,850.26	593.23	1,130.51	1,180.22
1.2.1 Government Bonds	933.02	1,700.22	2,281.07	1,850.26	566.61	1,130.51	1,180.22
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	926.55	-	-	26.62	-	-
1.3 On Agency Balance	20.73	-	18.49	313.72	11.73	-	3.63
1.4 On Call Deposit	-	57.77	318.44	-	240.34	-	-
1.5 On Others	830.22	4.13	205.30	36.45	427.59	270.17	346.86
2. Commission and Discount	572.60	171.19	1,375.25	891.29	902.84	579.59	826.55
2.1 Bills Purchase and Discount	-	-	0.03	0.51	16.17	0.56	0.92
2.2 Commission	572.60	171.19	1,370.92	890.77	667.93	440.61	355.91
2.3 Others	-	0.00	4.31	-	218.74	138.42	469.72
3. Exchange Fluctuation Income	44.40	53.92	433.45	323.80	399.57	261.19	208.43
3.1 Due to Change in Exchange Rate	-	34.32	337.67	2.99	89.36	-	(3.17)
3.2 Due to Foreign Currency Transaction	44.40	19.61	95.77	320.81	310.21	261.19	211.60
4. Other Operating Income	189.16	901.98	731.47	324.41	51.11	105.95	8.10
5. Non Operating Income	14.42	1.72	89.10	116.04	1.47	6.59	6.10
6. Write Back from Provisions for loss	387.72	1,564.18	3,096.50	673.58	103.46	-	80.74
7. Recovery of written-off Loan	-	35.74	24.74	0.03	-	-	10.84
8. Income from Extra Ordinary transactions	-	-	-	-	-	(25.39)	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	16,807.53	22,944.48	35,311.74	22,212.51	9,557.10	17,052.89	12,373.15

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	9,614.44	17,406.56	9,193.08	13,235.83	8,608.41	12,600.64	10,082.87
1.1 On Deposit Liabilities	9,039.38	16,479.54	8,380.29	12,540.84	8,022.06	11,076.32	8,840.17
1.1.1 Saving Account	2,306.69	5,080.46	1,840.70	1,884.23	1,489.42	2,419.30	1,966.05
1.1.2 Fixed Account	6,563.85	11,175.19	6,394.23	10,331.04	6,249.74	8,354.40	6,844.32
1.1.2.1 Up to 3 months Fixed Account	1,491.38	-	0.02	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,415.15	0.85	-	-	1,027.91	3,146.47	-
1.1.2.3 6 months to 1 year Fixed Account	1,480.13	3.02	314.48	-	2,791.72	3,391.35	6,840.02
1.1.2.4 Above 1 year Fixed Account	2,177.18	11,171.31	6,079.74	10,331.04	2,430.11	1,816.58	4.30
1.1.3 Call Deposit	168.84	223.89	145.35	325.58	282.90	302.61	29.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	575.06	927.02	812.80	694.99	586.36	1,524.32	1,242.70
2. Commission Expense	95.36	10.42	111.80	-	-	-	16.25
3. Staff Expense	1,141.81	2,303.58	1,305.48	1,876.87	945.87	1,623.06	2,230.35
4. Office Operating Expenses	760.24	2,017.13	777.36	962.83	858.31	1,142.96	881.81
5. Foreign Exchange Loss	-	-	-	-	-	-	17.16
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	17.16
6. Non Operating Expense	-	-	12.27	6.73	0.11	-	49.76
7. Provision for Risk	366.63	(479.62)	413.92	6,537.87	814.39	1,506.75	3,017.24
7.1 Loan loss Provision	366.63	(479.62)	413.92	6,537.87	814.39	1,506.75	3,017.24
7.1.1 General Loan loss Provision	366.63	(238.65)	62.22	2,776.49	191.37	1,506.75	734.64
7.1.1.1 Pass Loan Loss Provision	366.63	52.85	62.22	1,945.20	45.93	1,506.75	380.82
7.1.1.2 Watch List Provision	-	(291.50)	-	831.28	145.45	-	353.82
7.1.2 Special Loan Loss Provision	-	(240.97)	351.69	3,761.38	623.02	-	2,282.60
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	17.28	10.15	-	236.29	1.17	-
9. Provision for Staff Bonus	354.72	644.13	226.34	340.94	211.57	247.75	32.44
10. Provision for Income Tax	957.73	1,739.15	611.13	1,006.88	539.46	675.07	205.11
11. Others	-	-	-	-	-	-	-
12. Net Profit	2,234.71	4,058.01	1,425.96	2,061.58	1,364.64	1,554.71	411.29
Total Expenses	15,525.64	27,716.63	14,087.50	26,029.54	13,579.05	19,352.12	16,944.28
Income							
1. Interest Income	14,575.47	25,524.91	12,857.01	19,816.59	12,293.90	17,922.79	15,119.61
1.1 On Loans and Advances	12,750.01	23,197.20	11,759.28	18,464.87	11,495.12	15,680.41	13,222.02
1.2 On Investment	1,742.46	2,264.25	862.84	760.21	564.28	2,146.60	1,723.30
1.2.1 Government Bonds	1,662.82	2,245.38	106.66	760.21	544.97	2,146.60	1,722.05
1.2.2 Foreign Bonds	79.64	-	1.67	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.00	-	-
1.2.4 Debenture & Bonds	-	18.87	754.51	-	18.31	-	1.25
1.3 On Agency Balance	-	8.23	-	-	-	11.75	-
1.4 On Call Deposit	-	55.24	-	-	-	40.92	-
1.5 On Others	83.00	-	234.89	591.51	234.50	43.11	174.29
2. Commission and Discount	805.42	1,860.50	842.01	469.06	410.74	1,026.22	497.87
2.1 Bills Purchase and Discount	-	1.91	-	-	48.04	57.40	-
2.2 Commission	805.42	1,858.59	810.86	257.67	362.70	144.96	474.77
2.3 Others	-	-	31.15	211.38	-	823.85	23.10
3. Exchange Fluctuation Income	134.60	107.84	264.98	207.97	129.03	205.26	4.53
3.1 Due to Change in Exchange Rate	34.00	0.65	32.98	41.59	3.12	73.52	-
3.2 Due to Foreign Currency Transaction	100.60	107.19	232.00	166.37	125.91	131.73	4.53
4. Other Operating Income	9.91	217.20	7.20	427.80	342.47	196.60	399.98
5. Non Operating Income	0.24	-	6.61	4.90	155.14	-	81.34
6. Write Back from Provisions for loss	-	-	109.69	5,103.21	241.36	-	840.94
7. Recovery of written-off Loan	-	6.18	-	-	6.41	1.25	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	15,525.64	27,716.63	14,087.50	26,029.54	13,579.05	19,352.12	16,944.28

BFI Name	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	Sanima
Expenses							
1. Interest Expense	18,789.81	9,865.97	10,423.73	8,177.34	11,787.22	11,843.12	9,724.09
1.1 On Deposit Liabilities	17,969.63	9,212.20	9,681.33	7,436.95	10,450.52	10,550.37	8,830.43
1.1.1 Saving Account	4,616.11	1,873.48	1,290.39	1,524.42	2,094.88	2,797.61	1,880.81
1.1.2 Fixed Account	13,002.36	7,205.78	8,192.92	5,799.89	8,161.47	7,580.29	6,806.96
1.1.2.1 Up to 3 months Fixed Account	-	1,138.44	-	-	322.60	-	-
1.1.2.2 3 to 6 months Fixed Account	3,337.89	645.29	5,261.23	4,330.90	1,011.36	-	-
1.1.2.3 6 months to 1 year Fixed Account	6,330.40	4,721.17	1,548.75	103.46	3,906.21	-	6,806.96
1.1.2.4 Above 1 year Fixed Account	3,334.07	700.88	1,382.94	1,365.52	2,921.29	7,580.29	-
1.1.3 Call Deposit	351.16	132.94	198.02	112.64	174.38	172.47	142.66
1.1.4 Certificate of Deposit	-	-	-	-	19.79	-	-
1.2 On Borrowing	820.19	653.77	742.40	740.38	1,336.71	1,292.76	893.66
2. Commission Expense	378.57	88.02	-	3.42	169.11	-	-
3. Staff Expense	2,125.39	1,080.18	899.52	1,250.27	1,390.93	1,703.32	888.64
4. Office Operating Expenses	1,549.26	858.91	551.93	893.96	911.12	1,151.82	926.09
5. Foreign Exchange Loss	38.04	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	38.04	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.01	-	-	-
7. Provision for Risk	1,120.97	869.19	653.65	1,256.67	1,598.86	1,258.92	724.34
7.1 Loan loss Provision	1,120.97	869.19	653.65	1,256.67	1,598.86	1,258.92	714.54
7.1.1 General Loan loss Provision	19.94	112.38	120.03	165.05	317.19	409.09	184.28
7.1.1.1 Pass Loan Loss Provision	(75.11)	112.38	120.03	-	107.56	122.49	58.01
7.1.1.2 Watch List Provision	95.05	-	-	165.05	209.63	286.60	126.26
7.1.2 Special Loan Loss Provision	1,101.03	756.81	533.62	1,091.62	1,025.02	849.83	517.47
7.1.3 Additional Loan Loss Provision	-	-	-	-	256.65	-	12.79
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.80
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	23.61	47.30	2.21
9. Provision for Staff Bonus	673.27	201.90	379.89	172.77	410.96	252.34	282.11
10. Provision for Income Tax	1,687.14	557.72	1,027.33	466.48	1,097.68	856.73	751.30
11. Others	-	-	-	6.44	-	-	-
12. Net Profit	4,372.33	1,259.37	2,391.67	1,088.46	2,600.92	2,222.20	1,787.68
Total Expenses	30,734.78	14,781.26	16,327.72	13,315.82	19,990.41	19,335.75	15,086.46
Income							
1. Interest Income	28,665.37	13,779.00	15,165.62	12,198.07	17,456.98	17,178.22	14,034.76
1.1 On Loans and Advances	26,273.84	12,434.31	13,984.46	11,006.82	16,042.33	15,103.74	12,531.89
1.2 On Investment	2,220.54	957.39	1,119.36	1,040.48	1,274.08	1,912.99	1,394.32
1.2.1 Government Bonds	2,220.54	957.39	1,002.17	1,032.11	1,179.33	1,912.99	1,363.92
1.2.2 Foreign Bonds	-	-	-	-	22.53	-	28.06
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	117.20	8.37	72.21	-	2.34
1.3 On Agency Balance	-	41.18	5.78	8.89	-	24.45	-
1.4 On Call Deposit	-	77.73	-	89.22	18.16	11.83	-
1.5 On Others	170.99	268.39	56.02	52.67	122.41	125.20	108.56
2. Commission and Discount	1,629.27	636.68	625.60	447.12	1,223.87	402.78	210.92
2.1 Bills Purchase and Discount	-	18.14	-	16.83	-	1.92	-
2.2 Commission	1,629.27	596.15	614.71	380.93	1,223.87	389.18	210.92
2.3 Others	-	22.39	10.89	49.36	-	11.69	-
3. Exchange Fluctuation Income	357.37	68.74	108.16	116.50	191.41	(11.60)	139.40
3.1 Due to Change in Exchange Rate	-	-	(1.21)	20.01	38.28	-	23.94
3.2 Due to Foreign Currency Transaction	357.37	68.74	109.37	96.49	153.13	(11.60)	115.46
4. Other Operating Income	78.34	33.88	263.59	257.65	127.43	623.54	454.36
5. Non Operating Income	-	12.97	51.77	100.93	6.09	287.46	92.37
6. Write Back from Provisions for loss	-	249.97	112.99	194.82	977.59	832.17	154.65
7. Recovery of written-off Loan	4.44	-	-	-	5.10	23.17	-
8. Income from Extra Ordinary transactions	-	-	-	0.72	1.94	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	30,734.78	14,781.26	16,327.72	13,315.82	19,990.41	19,335.75	15,086.46

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
Expenses							
1. Interest Expense	3,073.73	29.68	276.37	3,538.47	742.92	413.18	7,404.16
1.1 On Deposit Liabilities	3,043.53	29.68	276.37	3,469.11	733.63	408.65	7,255.35
1.1.1 Saving Account	614.11	3.88	70.41	528.00	192.44	88.17	1,300.61
1.1.2 Fixed Account	2,346.66	23.41	188.31	2,865.95	513.22	314.24	5,808.70
1.1.2.1 Up to 3 months Fixed Account	-	3.56	-	126.57	-	12.57	1,257.78
1.1.2.2 3 to 6 months Fixed Account	468.07	3.43	-	1,714.19	224.82	15.71	663.04
1.1.2.3 6 months to 1 year Fixed Account	1,358.46	9.63	-	280.23	4.06	109.98	3,040.52
1.1.2.4 Above 1 year Fixed Account	520.12	6.80	188.31	744.96	284.35	175.97	847.36
1.1.3 Call Deposit	82.76	2.39	17.65	75.15	27.97	6.23	146.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.20	-	-	69.36	9.29	4.53	148.81
2. Commission Expense	10.28	-	-	-	7.64	-	-
3. Staff Expense	360.87	12.99	41.40	360.90	112.04	49.65	738.58
4. Office Operating Expenses	233.41	13.02	32.05	276.23	81.27	28.82	491.25
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	4.90	-	0.36	27.05	-	-
7. Provision for Risk	460.63	5.30	14.77	291.86	344.30	40.07	699.18
7.1 Loan loss Provision	460.63	5.30	14.77	291.86	344.30	40.07	699.18
7.1.1 General Loan loss Provision	58.11	4.36	14.77	1.46	82.28	2.31	268.94
7.1.1.1 Pass Loan Loss Provision	2.40	3.05	14.77	1.46	-	(1.77)	103.44
7.1.1.2 Watch List Provision	55.72	1.31	-	-	82.28	4.08	165.50
7.1.2 Special Loan Loss Provision	402.52	0.95	-	290.41	262.02	37.76	430.24
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	5.02	-	-	0.98	-	-	-
9. Provision for Staff Bonus	68.75	-	-	45.43	-	9.60	138.68
10. Provision for Income Tax	185.63	-	-	122.67	-	28.81	374.43
11. Others	-	-	-	-	-	-	-
12. Net Profit	433.13	-	15.13	286.24	-	67.22	873.68
Total Expenses	4,831.45	65.89	379.72	4,923.14	1,315.23	637.34	10,719.96
Income							
1. Interest Income	4,379.91	37.09	368.77	4,782.41	1,114.95	625.07	10,105.59
1.1 On Loans and Advances	4,014.38	36.34	368.13	4,359.95	1,015.64	525.51	9,265.70
1.2 On Investment	153.78	-	-	317.94	76.80	93.41	739.47
1.2.1 Government Bonds	153.78	-	-	317.94	76.80	93.41	596.17
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	141.64
1.2.4 Debenture & Bonds	-	-	-	-	-	-	1.66
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	106.47	0.65	0.64	43.58	22.42	0.46	41.39
1.5 On Others	105.28	0.10	-	60.95	0.10	5.69	59.03
2. Commission and Discount	98.49	0.29	10.95	99.34	47.06	1.02	30.63
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.68	0.29	10.95	14.05	6.65	0.46	28.43
2.3 Others	95.81	-	-	85.29	40.41	0.55	2.20
3. Exchange Fluctuation Income	1.19	-	-	0.92	-	-	11.64
3.1 Due to Change in Exchange Rate	-	-	-	0.85	-	-	3.13
3.2 Due to Foreign Currency Transaction	1.19	-	-	0.07	-	-	8.51
4. Other Operating Income	30.48	2.65	-	2.20	-	8.89	310.24
5. Non Operating Income	-	0.00	-	-	0.73	2.37	4.47
6. Write Back from Provisions for loss	317.94	-	-	38.27	41.11	-	257.39
7. Recovery of written-off Loan	3.45	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	25.85	-	-	111.38	-	-
Total Income	4,831.45	65.89	379.72	4,923.14	1,315.23	637.34	10,719.96

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
Expenses							
1. Interest Expense	4,847.70	3,419.97	57.84	3,933.57	3,106.03	3,202.93	271.83
1.1 On Deposit Liabilities	4,774.77	3,309.23	53.51	3,694.22	3,086.58	3,057.00	269.16
1.1.1 Saving Account	800.22	509.83	6.60	568.31	726.88	391.45	56.89
1.1.2 Fixed Account	3,855.29	2,690.91	39.49	3,006.94	2,334.82	2,591.76	196.22
1.1.2.1 Up to 3 months Fixed Account	667.39	541.23	-	530.94	-	2,386.43	-
1.1.2.2 3 to 6 months Fixed Account	451.13	449.25	-	297.29	424.92	28.61	53.05
1.1.2.3 6 months to 1 year Fixed Account	2,313.95	994.66	26.95	1,075.67	383.93	104.29	98.40
1.1.2.4 Above 1 year Fixed Account	422.82	705.77	12.54	1,103.03	1,525.97	72.43	44.76
1.1.3 Call Deposit	119.25	108.49	7.42	118.97	24.87	73.78	16.05
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	72.94	110.74	4.33	239.35	19.45	145.93	2.67
2. Commission Expense	11.19	13.41	-	-	-	-	-
3. Staff Expense	438.93	396.50	10.64	413.02	352.40	245.28	52.78
4. Office Operating Expenses	364.54	280.31	7.73	360.51	236.64	201.88	45.88
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	0.05	-	-	-
7. Provision for Risk	424.56	329.89	11.61	649.13	140.80	559.17	57.33
7.1 Loan loss Provision	424.56	329.89	11.61	649.13	140.80	559.17	57.33
7.1.1 General Loan loss Provision	189.49	101.27	3.09	125.67	53.60	167.79	-
7.1.1.1 Pass Loan Loss Provision	-	-	0.61	(47.51)	42.45	31.40	-
7.1.1.2 Watch List Provision	189.49	101.27	2.48	173.18	11.15	136.38	-
7.1.2 Special Loan Loss Provision	235.08	228.61	8.52	523.46	87.20	387.48	57.33
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	3.90	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	3.51	-
9. Provision for Staff Bonus	105.29	51.05	2.27	28.55	-	56.08	-
10. Provision for Income Tax	284.29	137.83	6.12	77.10	242.84	139.68	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	663.35	321.60	14.28	179.89	557.11	365.08	-
Total Expenses	7,139.87	4,950.55	110.48	5,641.83	4,635.83	4,773.60	427.82
Income							
1. Interest Income	6,815.50	4,770.00	108.73	5,460.32	4,442.45	4,364.54	383.10
1.1 On Loans and Advances	6,429.67	4,507.41	98.63	5,184.12	4,035.80	4,062.35	371.45
1.2 On Investment	304.97	202.17	-	187.63	332.51	255.42	-
1.2.1 Government Bonds	304.97	202.17	-	187.63	332.51	185.21	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	70.21	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	38.20	60.41	-	86.43	17.23	42.25	10.32
1.5 On Others	42.66	-	10.10	2.13	56.91	4.52	1.33
2. Commission and Discount	78.93	147.15	0.06	14.22	15.07	6.20	2.74
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	58.91	147.15	0.03	14.22	15.07	6.20	2.74
2.3 Others	20.02	-	0.03	-	-	-	-
3. Exchange Fluctuation Income	13.24	1.28	-	33.17	-	-	-
3.1 Due to Change in Exchange Rate	2.20	1.27	-	3.20	-	-	-
3.2 Due to Foreign Currency Transaction	11.04	0.01	-	29.97	-	-	-
4. Other Operating Income	158.77	3.82	0.95	115.27	165.07	101.01	9.44
5. Non Operating Income	0.81	-	-	18.79	13.24	20.17	1.83
6. Write Back from Provisions for loss	72.63	28.31	0.73	-	-	281.67	4.71
7. Recovery of written-off Loan	-	-	-	0.06	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	25.99
Total Income	7,139.87	4,950.55	110.48	5,641.83	4,635.83	4,773.60	427.82

BFI Name	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill
Expenses							
1. Interest Expense	42.09	278.98	231.19	107.16	1.28	486.49	895.13
1.1 On Deposit Liabilities	42.09	278.44	231.19	107.16	1.28	486.25	830.44
1.1.1 Saving Account	22.13	69.69	30.66	16.73	1.27	111.86	167.45
1.1.2 Fixed Account	19.01	198.97	192.10	85.69	-	338.90	650.80
1.1.2.1 Up to 3 months Fixed Account	2.32	-	55.13	-	-	92.28	92.23
1.1.2.2 3 to 6 months Fixed Account	4.01	85.67	39.00	-	-	57.96	42.15
1.1.2.3 6 months to 1 year Fixed Account	9.01	73.53	89.32	-	-	117.92	387.79
1.1.2.4 Above 1 year Fixed Account	3.66	39.76	8.66	85.69	-	70.75	128.63
1.1.3 Call Deposit	0.96	9.78	8.43	4.74	0.01	35.49	12.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	0.24	64.69
2. Commission Expense	-	-	-	0.07	-	-	-
3. Staff Expense	25.78	73.69	29.76	33.19	3.28	86.03	81.41
4. Office Operating Expenses	7.46	60.68	24.92	37.20	10.88	63.53	70.34
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	26.44	391.71	78.74	-	-	-	81.93
7.1 Loan loss Provision	26.44	391.71	78.74	-	-	-	81.93
7.1.1 General Loan loss Provision	8.48	32.25	28.73	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	2.46	8.25	7.98	-	-	-	-
7.1.1.2 Watch List Provision	6.02	24.00	20.75	-	-	-	-
7.1.2 Special Loan Loss Provision	17.96	359.46	50.01	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	81.93
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	28.81	-
9. Provision for Staff Bonus	-	-	1.21	-	-	13.82	-
10. Provision for Income Tax	-	-	3.27	-	-	37.32	28.06
11. Others	-	-	-	-	-	0.28	-
12. Net Profit	-	-	7.63	6.69	28.82	87.08	65.72
Total Expenses	101.77	805.06	376.71	184.30	44.26	803.37	1,222.59
Income							
1. Interest Income	73.75	406.78	317.13	159.29	9.90	717.05	1,179.12
1.1 On Loans and Advances	66.15	394.86	290.41	118.30	-	660.61	1,061.08
1.2 On Investment	-	6.33	7.95	21.44	-	26.39	110.46
1.2.1 Government Bonds	-	6.33	3.94	21.44	-	26.39	110.46
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	4.01	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	7.60	5.58	7.11	5.75	9.90	30.05	7.58
1.5 On Others	-	-	11.66	13.81	-	-	-
2. Commission and Discount	0.01	4.73	0.45	5.48	-	0.65	28.48
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	4.73	0.45	0.94	-	0.65	28.48
2.3 Others	-	-	-	4.54	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	2.49	8.27	21.81	10.16	-	17.65	14.49
5. Non Operating Income	-	-	-	-	34.36	2.51	0.50
6. Write Back from Provisions for loss	11.53	128.25	37.32	9.38	-	65.51	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	13.98	257.03	-	-	-	-	-
Total Income	101.77	805.06	376.71	184.30	44.26	803.37	1,222.59

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Expenses							
1. Interest Expense	508.98	287.55	304.50	244.77	806.04	438.81	97.57
1.1 On Deposit Liabilities	463.67	286.13	293.71	244.77	799.69	427.38	84.41
1.1.1 Saving Account	56.68	51.88	40.72	42.76	105.40	67.43	11.39
1.1.2 Fixed Account	400.02	230.08	237.69	199.01	674.48	359.95	66.60
1.1.2.1 Up to 3 months Fixed Account	-	-	65.25	-	-	-	5.98
1.1.2.2 3 to 6 months Fixed Account	32.39	-	24.25	16.29	89.51	57.27	3.82
1.1.2.3 6 months to 1 year Fixed Account	25.85	230.08	91.25	11.21	97.86	212.64	23.82
1.1.2.4 Above 1 year Fixed Account	341.78	-	56.93	171.51	487.11	90.04	32.98
1.1.3 Call Deposit	6.97	4.17	15.31	2.99	19.81	-	6.43
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	45.31	1.42	10.79	-	6.35	11.43	13.16
2. Commission Expense	-	-	-	-	-	-	0.10
3. Staff Expense	39.99	54.09	58.02	10.92	91.47	52.81	13.51
4. Office Operating Expenses	31.34	43.94	68.16	13.45	52.66	43.64	7.57
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	49.22	78.18	62.86	72.68	105.00	67.56	8.62
7.1 Loan loss Provision	49.22	78.18	62.86	72.68	105.00	67.56	8.62
7.1.1 General Loan loss Provision	38.14	17.83	10.17	27.97	33.47	3.21	8.28
7.1.1.1 Pass Loan Loss Provision	33.92	4.87	3.41	-	-	(6.80)	4.75
7.1.1.2 Watch List Provision	4.22	12.96	6.76	27.97	33.47	10.01	3.53
7.1.2 Special Loan Loss Provision	11.08	60.36	52.69	44.72	71.53	64.35	0.34
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	6.89	-	-	4.55	8.40	1.92	-
10. Provision for Income Tax	18.60	15.66	-	12.29	22.69	5.20	1.00
11. Others	-	-	-	-	-	-	-
12. Net Profit	43.40	10.27	-	28.67	52.95	12.13	4.62
Total Expenses	698.43	489.69	493.53	387.33	1,139.22	622.06	132.99
Income							
1. Interest Income	648.63	375.65	382.06	371.48	1,102.54	608.24	119.84
1.1 On Loans and Advances	570.83	338.07	328.89	351.33	1,034.88	555.49	98.64
1.2 On Investment	73.51	30.55	32.67	-	32.86	47.13	0.64
1.2.1 Government Bonds	73.51	30.55	-	-	32.86	-	0.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	32.67	-	-	47.13	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.29	5.27	10.73	20.15	23.10	5.61	6.04
1.5 On Others	-	1.76	9.76	-	11.70	-	14.51
2. Commission and Discount	0.43	10.30	0.49	0.43	0.02	12.59	7.43
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.43	10.30	0.49	0.43	0.02	12.59	7.43
2.3 Others	-	-	-	-	-	-	-
3. Exchange Fluctuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	18.01	62.52	11.81	2.00	21.07	1.08	-
5. Non Operating Income	1.71	-	4.85	3.88	0.51	0.16	0.02
6. Write Back from Provisions for loss	29.65	41.19	16.55	9.53	15.09	-	5.71
7. Recovery of written-off Loan	-	-	0.23	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.02	-	-	-	-	-
9. Net Loss	-	-	77.56	-	-	-	-
Total Income	698.43	489.69	493.53	387.33	1,139.22	622.06	132.99

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses						
1. Interest Expense	123.76	1.65	509.43	1,385.54	912.29	517.58
1.1 On Deposit Liabilities	116.65	1.46	495.23	1,291.77	868.81	465.75
1.1.1 Saving Account	16.05	0.14	59.86	178.20	102.14	85.78
1.1.2 Fixed Account	85.41	-	420.45	1,094.44	736.02	379.97
1.1.2.1 Up to 3 months Fixed Account	15.78	-	50.17	156.85	172.17	-
1.1.2.2 3 to 6 months Fixed Account	7.78	-	41.16	89.83	111.69	55.79
1.1.2.3 6 months to 1 year Fixed Account	29.70	-	212.94	494.84	341.48	35.75
1.1.2.4 Above 1 year Fixed Account	32.14	-	116.17	352.92	110.68	288.43
1.1.3 Call Deposit	15.18	1.32	14.92	19.13	30.65	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	7.11	0.19	14.20	93.77	43.48	51.83
2. Commission Expense	-	-	-	-	-	-
3. Staff Expense	39.46	3.66	58.20	113.54	96.25	65.81
4. Office Operating Expenses	31.36	2.57	38.38	92.96	73.64	54.85
5. Foreign Exchange Loss	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.26	-	-	-
7. Provision for Risk	188.56	-	97.04	126.98	2.39	73.31
7.1 Loan loss Provision	187.42	-	97.04	126.98	2.39	73.31
7.1.1 General Loan loss Provision	12.73	-	44.39	34.00	23.77	0.64
7.1.1.1 Pass Loan Loss Provision	(3.66)	-	3.67	-	13.09	-
7.1.1.2 Watch List Provision	16.39	-	40.72	34.00	10.69	0.64
7.1.2 Special Loan Loss Provision	174.69	-	53.21	92.99	(21.38)	72.67
7.1.3 Additional Loan Loss Provision	-	-	(0.56)	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	1.14	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	1.03	11.56	28.93	-
10. Provision for Income Tax	-	-	2.03	31.22	78.11	-
11. Others	-	-	-	-	-	-
12. Net Profit	-	353.72	34.87	72.84	182.25	-
Total Expenses	383.13	361.60	741.26	1,834.64	1,373.87	711.54
Income						
1. Interest Income	183.85	5.65	686.23	1,758.23	1,334.20	639.25
1.1 On Loans and Advances	162.76	-	626.25	1,517.95	1,193.68	537.18
1.2 On Investment	12.10	-	53.74	228.87	125.59	97.00
1.2.1 Government Bonds	12.10	-	-	228.87	-	97.00
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	53.74	-	125.59	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	8.99	5.65	6.23	7.16	-	5.08
1.5 On Others	-	-	-	4.25	14.93	-
2. Commission and Discount	0.10	-	1.00	6.52	39.63	1.52
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.10	-	0.85	6.52	0.22	1.52
2.3 Others	-	-	0.15	-	39.41	-
3. Exchange Fluctuation Income	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
4. Other Operating Income	4.26	0.20	13.63	43.30	0.04	19.76
5. Non Operating Income	1.00	1.67	3.73	5.24	-	1.93
6. Write Back from Provisions for loss	7.65	354.09	36.67	21.35	-	23.35
7. Recovery of written-off Loan	5.04	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-
9. Net Loss	181.22	-	-	-	-	25.73
Total Income	383.13	361.60	741.26	1,834.64	1,373.87	711.54

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate of A,B and C Classes)

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	189,981	273,901	336,187	357,197	365,910	44.17	22.74	2.44
Fishery Related	5,490	8,956	13,234	14,086	14,301	63.13	47.76	1.53
Mining Related	6,454	8,685	8,789	10,940	11,586	34.58	1.20	5.90
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	776,600	777,007	21.74	6.89	0.05
Construction	347,420	414,030	190,196	196,842	201,474	19.17	-54.06	2.35
Electricity, Gas and Water	161,972	207,797	246,839	270,700	280,147	28.29	18.79	3.49
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	74,361	77,493	35.79	15.84	4.21
Transport, Communication and Public Utilities	97,603	97,505	100,909	95,341	96,663	-0.10	3.49	1.39
Wholesaler & Retailer	662,828	837,582	947,619	961,378	976,147	26.36	13.14	1.54
Finance, Insurance and Real Estate	252,638	337,170	375,243	351,751	359,661	33.46	11.29	2.25
Hotel or Restaurant	148,657	183,908	200,494	205,231	210,054	23.71	9.02	2.35
Other Services	150,620	177,036	192,913	204,940	206,681	17.54	8.97	0.85
Consumption Loans	158,624	233,767	867,483	863,170	881,325	47.37	271.09	2.10
Local Government	1,583	1,539	1,125	1,111	1,125	-2.79	-26.88	1.28
Others	472,099	641,727	421,635	365,701	363,307	35.93	-34.30	-0.65
TOTAL	3,266,012	4,172,747	4,709,039	4,749,348	4,822,881	27.76	12.85	1.55
Productwise								
Term Loan	718,480	932,079	1,196,841	1,335,476	1,364,623	29.73	28.41	2.18
Overdraft*	488,596	634,300	718,773	310,280	255,271	29.82	13.32	-17.73
Cash Credit Loan*	-	-	-	461,453	517,863	-	-	12.22
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	77,302	80,825	48.67	-61.86	4.56
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	1,021,585	1,033,753	25.37	15.20	1.19
Residential Personal Home Loan (Up to Rs. 15 million)	252,542	298,258	337,799	344,371	347,281	18.10	13.26	0.85
Real Estate Loan	163,480	183,538	228,255	224,028	233,358	12.27	24.36	4.16
Margin Nature Loan	50,410	106,282	80,508	72,744	75,187	110.84	-24.25	3.36
Hire Purchase Loan	174,058	160,657	157,162	139,109	139,505	-7.70	-2.18	0.29
Deprived Sector Loan	201,610	293,414	335,623	313,190	317,074	45.54	14.39	1.24
Bills Purchased	3,304	4,403	3,130	4,327	2,971	33.28	-28.92	-31.35
Other Product	373,101	473,944	558,470	445,483	455,171	27.03	17.83	2.17
Total	3,266,012	4,172,747	4,709,039	4,749,348	4,822,881	27.76	12.85	1.55
Collateral wise								
Gold and Silver	38,427	43,111	52,782	51,508	51,253	12.19	22.43	-0.50
Government Securities	465	678	783	4,110	3,654	45.85	15.48	-11.10
Non Governmental Securities	39,776	87,213	61,272	55,983	58,449	119.26	-29.74	4.40
Fixed Deposit Receipts	20,041	29,313	64,221	48,744	48,196	46.27	119.08	-1.12
Own	19,704	29,081	64,006	48,471	47,933	47.59	120.09	-1.11
Other Licences Institutions	336	232	215	272	262	-31.05	-7.34	-3.67
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,191,652	4,266,915	25.18	12.84	1.80
Fixed Assets	2,489,020	3,118,968	3,538,076	3,599,613	3,679,183	25.31	13.44	2.21
Current Assets	424,927	528,641	578,047	592,039	587,733	24.41	9.35	-0.73
Against security of Bill	33,694	47,628	19,623	41,121	41,068	41.35	-58.80	-0.13
Domestic Bills	720	556	880	308	488	-22.76	58.24	58.70
Foreign Bills	32,974	47,072	18,744	40,813	40,580	42.75	-60.18	-0.57
Against Guarantee	110,038	181,603	195,088	194,469	193,645	65.04	7.43	-0.42
Government Guarantee	2,666	2,597	2,307	2,347	2,359	-2.61	-11.17	0.50
Institutional Guarantee	80,995	135,679	136,841	131,233	130,310	67.52	0.86	-0.70
Personal Guarantee	9,330	26,424	37,037	34,667	34,840	183.23	40.16	0.50
Collective Guarantee	8,340	8,130	7,418	8,910	8,785	-2.51	-8.76	-1.40
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	664	651	-6.20	-15.36	-1.95
Other Guarantee	6,806	6,990	9,977	16,648	16,700	2.70	42.74	0.32
Credit Card	1,748	2,152	3,521	4,201	4,233	23.15	63.61	0.76
Others	107,877	133,439	195,625	157,560	155,467	23.70	46.60	-1.33
Total	3,266,012	4,172,747	4,709,039	4,749,348	4,822,881	27.76	12.85	1.55

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	166,856	242,235	299,987	318,726	327,620	45.18	23.84	2.79
Fishery Related	4,751	7,816	11,666	12,471	12,674	64.51	49.25	1.63
Mining Related	6,218	8,258	8,386	10,583	11,231	32.81	1.55	6.12
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	743,398	744,385	22.48	6.34	0.13
Construction	295,117	355,404	154,723	158,578	162,612	20.43	-56.47	2.54
Electricity, Gas and Water	156,730	202,483	239,756	262,942	272,293	29.19	18.41	3.56
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	71,803	75,029	39.43	16.94	4.49
Transport, Communication and Public Utilities	75,379	78,828	82,970	78,884	80,422	4.58	5.25	1.95
Wholesaler & Retailer	605,155	763,650	866,464	875,959	891,742	26.19	13.46	1.80
Finance, Insurance and Real Estate	222,515	287,621	315,353	292,300	301,712	29.26	9.64	3.22
Hotel or Restaurant	133,795	164,941	175,638	177,752	182,583	23.28	6.49	2.72
Other Services	137,370	163,684	177,350	186,895	188,687	19.16	8.35	0.96
Consumption Loans	137,969	205,358	757,464	729,784	747,957	48.84	268.85	2.49
Local Government	1,539	1,492	1,081	1,067	1,081	-3.04	-27.54	1.33
Others	377,177	513,833	311,215	280,451	277,428	36.23	-39.43	-1.08
TOTAL	2,903,588	3,716,941	4,175,443	4,201,590	4,277,456	28.01	12.34	1.81
Productwise								
Term Loan	623,349	800,512	1,048,407	1,171,684	1,198,930	28.42	30.97	2.33
Overdraft*	421,257	548,651	619,856	240,490	186,637	30.24	12.98	-22.39
Cash Credit Loan*	-	-	-	442,786	498,887	-	-	12.67
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	77,152	80,702	48.67	-61.88	4.60
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	984,833	997,818	25.10	15.57	1.32
Residential Personal Home Loan (Up to Rs. 15 million)	208,419	248,988	279,106	279,474	281,702	19.47	12.10	0.80
Real Estate Loan	141,435	159,139	199,641	193,602	203,257	12.52	25.45	4.99
Margin Nature Loan	41,345	90,921	64,819	56,194	58,427	119.91	-28.71	3.98
Hire Purchase Loan	144,991	134,893	131,340	115,753	116,538	-6.96	-2.63	0.68
Deprived Sector Loan	169,090	239,728	279,646	259,547	265,281	41.78	16.65	2.21
Bills Purchased	3,304	4,403	3,130	4,326	2,970	33.28	-28.92	-31.36
Other Product	327,553	427,751	481,430	375,748	386,307	30.59	12.55	2.81
Total	2,903,588	3,716,941	4,175,443	4,201,590	4,277,456	28.01	12.34	1.81
Collateral wise								
Gold and Silver	34,208	38,492	47,816	46,497	46,300	12.52	24.23	-0.42
Government Securities	445	670	722	4,073	3,617	50.59	7.70	-11.19
Non Governmental Securities	31,998	73,593	47,841	41,691	44,008	130.00	-34.99	5.56
Fixed Deposit Receipts	16,803	24,777	49,275	39,270	39,395	47.45	98.87	0.32
Own	16,467	24,545	49,060	38,997	39,133	49.06	99.88	0.35
Other Licences Institutions	336	232	215	272	262	-31.05	-7.34	-3.67
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,728,979	3,803,688	25.82	12.35	2.00
Fixed Assets	2,174,097	2,741,246	3,095,794	3,136,984	3,215,998	26.09	12.93	2.52
Current Assets	424,691	528,603	577,997	591,995	587,690	24.47	9.34	-0.73
Against security of Bill	33,694	47,626	19,623	41,121	41,068	41.35	-58.80	-0.13
Domestic Bills	720	555	880	308	488	-22.94	58.60	58.70
Foreign Bills	32,974	47,072	18,744	40,813	40,580	42.75	-60.18	-0.57
Against Guarantee	87,681	130,550	142,452	143,482	144,823	48.89	9.12	0.93
Government Guarantee	2,196	2,523	2,237	2,282	2,294	14.91	-11.32	0.53
Institutional Guarantee	69,941	105,184	106,032	99,630	100,498	50.39	0.81	0.87
Personal Guarantee	6,704	12,905	21,700	21,058	21,522	92.49	68.15	2.20
Collective Guarantee	398	1,299	1,103	3,289	3,245	226.82	-15.14	-1.33
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	664	651	5.05	-15.36	-1.95
Other Guarantee	6,744	6,855	9,870	16,560	16,614	1.65	43.98	0.32
Credit Card	1,748	2,152	3,521	4,201	4,233	23.15	63.61	0.76
Others	98,224	129,231	190,401	152,277	150,323	31.57	47.33	-1.28
Total	2,903,588	3,716,941	4,175,443	4,201,590	4,277,456	28.01	12.34	1.81

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	18,518	26,987	29,913	31,867	31,705	45.74	10.84	-0.51
Fishery Related	677	1,008	1,341	1,359	1,365	48.90	32.98	0.42
Mining Related	178	364	302	275	275	104.18	-16.93	-0.05
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	28,825	28,489	6.71	20.83	-1.16
Construction	42,472	49,017	31,622	34,287	34,864	15.41	-35.49	1.68
Electricity, Gas and Water	4,891	5,116	6,488	6,894	6,989	4.60	26.83	1.38
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,758	1,729	-0.42	-18.23	-1.65
Transport, Communication and Public Utilities	17,516	15,054	13,921	12,741	12,549	-14.06	-7.53	-1.50
Wholesaler & Retailer	46,826	61,627	68,458	71,846	70,795	31.61	11.09	-1.46
Finance, Insurance and Real Estate	21,802	39,227	47,742	47,743	46,467	79.93	21.71	-2.67
Hotel or Restaurant	11,734	15,863	20,443	23,003	23,010	35.19	28.87	0.03
Other Services	11,219	11,586	13,088	15,396	15,440	3.27	12.97	0.28
Consumption Loans	15,664	23,284	81,687	104,266	104,285	48.65	250.82	0.02
Local Government	11	11	8	8	8	-0.30	-25.26	0.00
Others	73,157	110,457	98,812	74,721	75,179	50.99	-10.54	0.61
TOTAL	287,140	383,430	441,783	454,990	453,150	33.53	15.22	-0.40
Productwise								
Term Loan	80,772	115,573	130,209	144,315	146,224	43.09	12.66	1.32
Overdraft*	60,457	78,746	87,233	62,392	61,072	30.25	10.78	-2.12
Cash Credit Loan*	-	-	-	15,476	15,846	-	-	2.39
Trust Receipt Loan/Import Loan	8	10	43	-	-	23.61	310.67	0.00
Short Term Working Capital/Demand Loan	11,989	17,949	17,812	30,289	29,352	49.71	-0.76	-3.09
Residential Personal Home Loan (Up to Rs. 15 million)	35,073	41,221	48,705	53,645	54,186	17.53	18.15	1.01
Real Estate Loan	14,628	17,446	18,717	20,484	20,226	19.26	7.28	-1.26
Margin Nature Loan	6,446	12,528	11,773	12,695	12,919	94.36	-6.02	1.76
Hire Purchase Loan	23,215	21,804	21,814	19,489	19,133	-6.08	0.04	-1.82
Deprived Sector Loan	26,851	47,111	49,167	47,197	45,996	75.45	4.36	-2.54
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	49,009	48,195	12.07	81.41	-1.66
Total	287,140	383,430	441,783	454,990	453,150	33.53	15.22	-0.40
Collateral wise								
Gold and Silver	3,254	3,721	3,982	4,005	3,946	14.35	7.01	-1.47
Government Securities	-	3	6	5	5	0.00	110.93	-0.01
Non Governmental Securities	6,341	11,972	10,741	11,362	11,554	88.79	-10.28	1.69
Fixed Deposit Receipts	2,395	3,688	12,219	7,675	7,064	53.95	231.36	-7.96
Own	2,395	3,688	12,219	7,675	7,064	53.95	231.36	-7.96
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	385,399	386,112	24.08	15.11	0.18
Fixed Assets	257,300	319,252	367,493	385,391	386,104	24.08	15.11	0.18
Current Assets	3	16	9	8	8	401.57	-40.20	-1.13
Against security of Bill	-	1	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	1	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	17,425	43,691	45,678	44,447	42,531	150.74	4.55	-4.31
Government Guarantee	31	34	29	26	25	9.04	-13.23	-0.74
Institutional Guarantee	7,455	24,143	25,284	26,475	24,933	223.86	4.73	-5.83
Personal Guarantee	1,995	12,644	13,999	12,291	11,999	533.92	10.71	-2.37
Collective Guarantee	7,942	6,831	6,314	5,620	5,538	-13.99	-7.56	-1.45
International Rated Foreign Bank's Guarantee	-	-	-	0	0	0.00	0.00	0.00
Other Guarantee	2	40	51	36	35	1650.11	29.44	-1.98
Credit Card	-	-	-	-	0	0.00	0.00	0.00
Others	421	1,086	1,654	2,097	1,938	158.10	52.27	-7.59
Total	287,140	383,430	441,783	454,990	453,150	33.53	15.22	-0.40

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,608	4,679	6,287	6,604	6,586	1.55	34.37	-0.27
Fishery Related	62	132	227	256	262	113.16	72.67	2.54
Mining Related	58	64	101	82	80	10.30	59.21	-2.78
Agriculture, Forestry & Beverage Production Related	3,533	3,379	4,263	4,378	4,132	-4.37	26.16	-5.60
Construction	9,830	9,609	3,851	3,976	3,998	-2.25	-59.92	0.55
Electricity, Gas and Water	352	198	595	864	865	-43.78	200.62	0.13
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	800	735	-41.17	27.53	-8.04
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,716	3,692	-23.05	10.90	-0.65
Wholesaler & Retailer	10,847	12,305	12,697	13,573	13,610	13.45	3.18	0.27
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,709	11,482	24.03	17.70	-1.94
Hotel or Restaurant	3,128	3,104	4,413	4,476	4,460	-0.76	42.15	-0.36
Other Services	2,032	1,766	2,475	2,649	2,554	-13.07	40.12	-3.58
Consumption Loans	4,991	5,125	28,332	29,121	29,083	2.68	452.83	-0.13
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,528	10,700	-19.88	-33.43	1.63
TOTAL	75,284	72,376	91,813	92,768	92,276	-3.86	26.85	-0.53
Productwise								
Term Loan	14,359	15,994	18,225	19,477	19,468	11.39	13.95	-0.05
Overdraft*	6,881	6,903	11,684	7,399	7,562	0.31	69.26	2.21
Cash Credit Loan*	-	-	-	3,191	3,130	-	-	(1.91)
Trust Receipt Loan/Import Loan	-	-	-	150	123	0.00	0.00	-17.79
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,463	6,583	6.61	10.03	1.87
Residential Personal Home Loan (Up to Rs. 15 million)	9,051	8,048	9,988	11,252	11,394	-11.07	24.11	1.26
Real Estate Loan	7,418	6,953	9,897	9,942	9,875	-6.26	42.33	-0.68
Margin Nature Loan	2,619	2,833	3,915	3,855	3,840	8.15	38.23	-0.38
Hire Purchase Loan	5,851	3,960	4,007	3,867	3,834	-32.32	1.19	-0.85
Deprived Sector Loan	5,669	6,575	6,811	6,446	5,797	15.98	3.60	-10.07
Bills Purchased	-	-	-	1	1	0.00	0.00	-1.02
Other Product	17,849	15,153	20,730	20,726	20,669	-15.11	36.80	-0.27
Total	75,284	72,376	91,813	92,768	92,276	-3.86	26.85	-0.53
Collateral wise								
Gold and Silver	965	898	983	1,007	1,008	-6.90	9.41	0.03
Government Securities	20	5	55	32	31	-76.37	1074.45	-0.89
Non Governmental Securities	1,437	1,648	2,690	2,930	2,887	14.70	63.21	-1.48
Fixed Deposit Receipts	842	849	2,727	1,799	1,736	0.84	221.27	-3.49
Own	842	849	2,727	1,799	1,736	0.84	221.27	-3.49
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,274	77,116	1.10	27.93	-0.20
Fixed Assets	57,624	58,471	74,789	77,238	77,081	1.47	27.91	-0.20
Current Assets	233	22	40	36	35	-90.53	81.94	-1.53
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	4,933	7,362	6,959	6,539	6,290	49.25	-5.47	-3.80
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	5,128	4,879	76.50	-13.02	-4.85
Personal Guarantee	631	875	1,338	1,319	1,319	38.68	52.98	0.04
Collective Guarantee	-	0	1	1	1	0.00	129.51	-0.64
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	52	51	59.30	-41.51	-0.84
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,186	3,207	-66.19	14.39	0.64
Total	75,284	72,376	91,813	92,768	92,276	-3.86	26.85	-0.53

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL
Sector Wise										
Agricultural and Forest Related	7,449.62	16,759.35	18,122.30	14,475.89	11,385.33	16,710.12	7,601.23	11,357.84	28,757.42	6,807.41
Fishery Related	629.36	1,019.39	599.52	558.23	-	350.59	66.22	213.94	2,354.56	250.04
Mining Related	3,683.17	-	393.77	1,145.79	-	144.41	255.82	8.83	-	186.76
Manufacturing (Producing) Related	38,072.63	33,220.41	60,186.10	77,463.86	14,609.34	70,266.05	35,667.45	27,478.81	11,404.70	24,972.82
Construction	1,852.33	3,630.36	3,533.17	7,388.54	7,358.91	2,554.88	1,937.95	1,738.52	3,434.24	5,842.78
Electricity, Gas and Water	11,733.64	16,797.23	20,484.87	24,869.58	4,474.30	11,779.58	7,490.04	10,213.49	3,693.09	8,410.00
Metal Products, Mach. & Ele. Eqp.	4,451.75	2,297.29	3,408.46	1,810.59	2,953.34	11,885.39	2,378.55	2,375.85	826.30	1,192.09
Tras., Com. and Public Utilities	2,117.82	2,038.39	2,512.95	2,820.70	3,888.72	6,278.59	235.36	1,669.56	1,669.79	2,061.59
Wholesaler & Retailer	33,683.00	51,623.45	74,362.23	68,872.11	23,896.41	51,884.78	27,498.64	42,659.40	63,784.31	30,008.56
Finance, Insurance and Real Estate	6,990.34	24,863.51	11,872.65	30,032.15	4,989.81	25,828.55	5,056.51	13,516.77	17,318.49	6,483.80
Hotel or Restaurant	8,560.74	11,927.98	8,331.93	22,993.44	1,571.65	10,535.11	6,343.99	3,156.65	5,450.17	5,034.92
Other Services	6,752.74	7,719.01	28,434.61	23,374.57	1,677.85	8,133.32	1,979.45	4,944.02	4,708.58	6,657.16
Consumption Loans	51,196.82	64,695.44	41,195.54	29,136.26	15,564.11	27,309.15	15,942.63	33,426.19	95,218.52	12,468.25
Local Government	-	-	-	383.43	138.81	271.79	-	-	-	-
Others	3,003.30	875.74	51,178.62	19,700.42	238.75	6,388.80	9,072.04	10,477.06	40,968.91	22,091.23
TOTAL sectorwise	180,177.27	237,467.55	324,616.74	325,025.56	92,747.32	250,321.11	121,525.88	163,236.93	279,589.06	132,467.40

Product Wise										
Term Loan	41,471.26	61,125.58	70,252.40	109,284.37	8,802.33	76,090.53	29,194.57	39,965.01	81,609.73	51,047.89
Overdraft	-	16,522.41	8,679.63	34,583.17	250.94	6,483.59	1,224.06	3,396.29	2,366.89	899.87
Cash Credit Loan	33,381.99	-	35,378.17	4,360.21	7,062.41	19,714.66	24,881.83	39,046.99	33,399.04	26,602.36
Trust Receipt Loan/Import Loan	1,715.34	1,134.97	11,813.03	12,387.26	5,111.01	9,110.04	3,432.55	4,440.98	290.47	1,419.05
Short Term Working Capital/Demand Loan	31,482.47	38,851.28	86,546.38	96,336.99	32,342.89	83,425.48	19,263.34	27,842.48	62,958.05	25,694.79
Residential Personal Home Loan (Up to Rs. 15 m)	7,823.97	20,882.15	20,287.94	9,406.95	8,857.04	6,404.30	2,040.68	23,323.84	45,783.27	6,372.72
Real Estate Loan	10,154.73	17,147.89	20,432.93	23,400.50	7,664.09	15,278.84	5,329.86	6,687.86	22,730.20	2,078.30
Margin Nature Loan	3,560.59	4,124.61	8,008.18	4,046.21	-	3,092.76	26.34	809.11	1,231.19	648.50
Hire Purchase Loan	2,608.54	4,890.36	7,927.33	6,692.58	4,354.69	8,612.00	2,457.82	2,764.85	6,601.17	6,279.11
Deprived Sector Loan	8,508.54	16,280.85	16,518.71	16,728.38	5,078.81	15,078.59	6,248.55	7,574.75	13,257.53	6,329.27
Bills Purchased	2.59	8.52	13.23	460.14	488.65	27.00	0.08	55.07	-	67.46
Other Product	39,467.26	56,498.93	38,758.81	7,338.80	12,734.46	7,003.31	27,426.19	7,329.71	9,361.54	5,028.08
Total Product wise Loan	180,177.27	237,467.55	324,616.74	325,025.56	92,747.32	250,321.11	121,525.88	163,236.93	279,589.06	132,467.40

Collateral Wise										
Gold and Silver	17,304.22	18,757.08	458.13	2,022.69	-	-	-	-	90.68	6.75
Government Securities	-	520.62	0.71	2.00	3,000.00	-	-	2.06	0.45	-
Non Governmental Securities	80.17	4,124.61	7,907.12	4,044.73	-	2,967.35	26.34	808.86	1,231.19	648.50
Fixed Deposit Receipts	949.59	1,203.42	2,523.32	2,233.98	6,167.43	1,696.76	1,097.42	1,859.12	1,643.46	1,068.16
Own	949.59	1,203.42	2,352.75	2,233.98	6,163.15	1,696.76	1,097.42	1,859.12	1,643.46	1,068.16
Other Licences Institutions	-	-	170.58	-	4.28	-	-	-	-	-
Collateral of Properties	152,371.64	187,871.55	253,241.58	298,897.17	74,870.54	231,709.57	101,874.06	146,285.87	256,237.67	107,553.56
Fixed Assets	135,022.87	187,622.16	171,540.17	284,208.41	58,284.62	231,398.50	50,306.00	82,642.18	249,590.59	74,860.63
Current Assets	17,348.77	249.39	81,701.40	14,688.76	16,585.91	311.07	51,568.06	63,643.69	6,647.08	32,692.94
Against security of Bill	730.76	5.89	3,871.91	94.52	-	27.00	3,432.55	2,912.05	-	67.46
Domestic Bills	-	-	53.58	9.96	-	27.00	-	55.00	-	67.46
Foreign Bills	730.76	5.89	3,818.33	84.57	-	-	3,432.55	2,857.05	-	-
Against Guarantee	6,240.35	24,938.83	7,297.06	7,597.54	1,323.07	12,778.99	5,479.17	9,057.50	14,128.85	1,390.07
Government Guarantee	27.61	-	91.30	383.43	138.81	16.60	156.08	198.98	0.18	-
Institutional Guarantee	5,344.51	13,893.89	5,462.95	3,476.16	1,184.27	4,208.26	4,857.83	8,195.31	12,681.83	-
Personal Guarantee	428.93	11,000.66	1,735.83	1,604.80	-	30.13	-	663.21	-	1,390.07
Collective Guarantee	5.23	44.28	6.99	2,132.75	-	140.64	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	143.59	465.26	-	-	-
Other Guarantee	392.29	-	-	0.40	-	8,239.78	-	-	1,446.85	-
Credit Card	-	5.73	720.33	60.86	411.84	202.67	-	0.98	192.86	332.31
Others	2,500.53	39.82	48,596.59	10,072.08	6,974.44	938.76	9,616.33	2,310.50	6,063.90	21,400.57
Total	180,177.27	237,467.55	324,616.74	325,025.56	92,747.32	250,321.11	121,525.88	163,236.93	279,589.06	132,467.40

BFI Name	Kumari	Lakmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB	Prabhu
Sector Wise										
Agricultural and Forest Related	14,652.10	6,363.19	14,457.18	57,096.92	24,750.87	14,136.15	11,692.95	10,175.09	13,694.43	12,461.63
Fishery Related	769.29	545.39	638.55	542.02	869.78	388.39	618.66	539.13	337.27	629.17
Mining Related	1,591.40	82.40	203.21	308.15	473.32	1,322.67	162.43	8.04	659.79	558.64
Manufacturing (Producing) Related	57,220.34	18,839.65	29,842.92	10,786.86	75,866.54	19,328.38	18,112.39	15,361.55	35,440.33	44,912.27
Construction	24,471.14	26,473.84	6,192.47	9,266.27	7,923.21	8,056.11	9,166.50	6,138.25	5,948.96	12,066.46
Electricity, Gas and Water	22,590.86	8,178.28	11,482.13	4,013.47	26,493.20	10,047.06	10,728.97	10,591.62	17,300.42	16,502.86
Metal Products, Mach. & Ele. Eqp.	10,032.79	5,719.67	3,081.21	487.26	7,379.54	502.88	1,610.21	2,035.80	3,604.39	4,513.66
Tras., Com. and Public Utilities	10,992.51	5,735.45	4,209.25	2,310.19	11,455.74	1,970.91	2,816.95	701.06	4,111.43	6,426.39
Wholesaler & Retailer	40,878.00	25,901.96	46,467.41	33,971.37	83,680.45	26,739.34	22,499.54	28,040.53	49,381.01	40,791.24
Finance, Insurance and Real Estate	16,623.29	11,891.98	10,208.91	6,009.59	29,253.13	7,510.26	23,179.38	7,941.61	9,326.07	24,646.96
Hotel or Restaurant	13,378.84	6,168.72	7,269.30	4,330.73	17,765.69	2,579.51	13,248.00	3,598.01	5,695.30	20,088.63
Other Services	13,225.44	5,893.94	7,518.55	4,270.30	16,351.69	7,674.75	6,550.49	3,269.59	4,221.41	19,681.03
Consumption Loans	46,566.87	12,821.23	27,644.43	25,203.33	74,552.05	36,923.92	19,937.36	33,967.00	33,932.74	37,200.61
Local Government	-	136.67	150.72	-	-	-	-	-	-	-
Others	9,768.29	1,044.10	18,277.48	20,839.72	25.02	4,271.75	16,777.33	340.34	7,604.59	8,188.36
TOTAL sectorwise	282,761.15	135,796.47	187,643.73	179,436.18	376,840.23	141,452.09	157,101.19	122,707.62	191,258.13	248,667.91

Product Wise										
Term Loan	96,890.88	36,270.08	62,724.16	13,757.54	107,962.67	40,106.98	44,117.43	23,704.16	60,327.52	85,866.11
Overdraft	50,336.20	2,380.91	3,507.42	9,283.14	12,746.64	7,811.25	9,604.33	5,044.53	7,650.76	2,696.48
Cash Credit Loan	12,805.52	10,252.59	26,757.52	-	54,854.68	9,978.87	33,113.50	21,127.72	47,951.93	34,283.63
Trust Receipt Loan/Import Loan	3,253.64	5,000.35	3,811.49	64.37	6,797.22	1,974.82	592.16	1,240.78	2,287.24	2,631.38
Short Term Working Capital/Demand Loan	59,279.00	25,913.01	48,580.17	107,154.92	78,128.05	17,451.35	16,350.55	24,749.25	31,671.66	54,796.40
Residential Personal Home Loan (Up to Rs. 15 m)	10,158.46	6,103.24	8,284.19	8,496.66	27,977.30	8,914.85	7,353.16	14,828.48	15,654.81	16,224.62
Real Estate Loan	2,105.15	5,512.90	6,018.38	1,676.73	13,731.26	4,448.49	13,866.88	4,507.42	3,111.89	11,234.20
Margin Nature Loan	3,535.24	2,326.48	3,785.17	1,160.77	6,366.08	3,864.15	3,194.06	1,697.96	1,413.12	4,097.77
Hire Purchase Loan	8,556.33	1,714.61	5,598.57	2,865.16	10,618.93	4,642.77	6,268.48	3,762.01	5,916.78	7,949.99
Deprived Sector Loan	14,078.51	9,630.56	11,382.55	32,199.44	20,199.55	15,924.02	9,628.73	8,719.86	10,265.86	13,414.44
Bills Purchased	29.49	52.60	40.70	-	-	24.90	848.21	512.04	-	24.57
Other Product	21,732.73	30,639.15	7,153.41	2,777.45	37,457.84	26,309.63	12,163.70	12,813.41	5,006.56	15,448.31
Total Product wise Loan	282,761.15	135,796.47	187,643.73	179,436.18	376,840.23	141,452.09	157,101.19	122,707.62	191,258.13	248,667.91

Collateral Wise										
Gold and Silver	38.29	387.81	10.26	56.55	9.58	849.19	6,200.74	-	4.32	100.76
Government Securities	50.06	-	14.50	-	-	1.43	-	1.70	9.73	14.11
Non Governmental Securities	3,625.04	-	3,761.78	-	-	3,951.15	3,532.60	1,697.96	1,413.12	4,187.09
Fixed Deposit Receipts	2,265.81	1,173.81	2,122.34	1,301.48	3,117.94	1,480.26	1,246.75	1,191.54	1,351.32	1,828.95
Own	2,198.00	1,173.81	2,115.86	1,301.48	3,117.94	1,466.92	1,246.75	1,191.54	1,351.32	1,828.95
Other Licences Institutions	67.80	-	6.48	-	-	13.34	-	-	-	-
Collateral of Properties	267,114.00	123,325.51	169,070.28	178,078.15	333,100.84	114,936.05	138,205.48	116,093.75	186,484.82	227,663.77
Fixed Assets	255,327.56	85,684.82	93,789.78	178,078.15	243,828.57	84,216.93	136,362.05	111,406.53	174,460.33	206,083.68
Current Assets	11,786.43	37,640.69	75,280.50	-	89,272.27	30,719.13	1,843.43	4,687.22	12,024.49	21,580.09
Against security of Bill	196.24	-	4,649.28	-	19,875.13	3,149.83	-	723.11	1.90	1,290.74
Domestic Bills	-	-	96.81	-	-	94.12	-	-	-	44.25
Foreign Bills	196.24	-	4,552.47	-	19,875.13	3,055.71	-	723.11	1.90	1,246.49
Against Guarantee	7,855.64	136.67	6,393.55	-	19,747.98	3,325.78	5,159.54	2,709.43	299.53	8,936.44
Government Guarantee	237.05	136.67	145.02	-	326.69	2.75	155.13	-	87.64	189.89
Institutional Guarantee	7,097.46	-	6,023.71	-	12,533.38	360.58	4,825.76	2,533.57	26.09	7,792.18
Personal Guarantee	468.45	-	222.25	-	498.43	2,166.33	173.64	81.34	153.44	877.25
Collective Guarantee	49.72	-	-	-	-	786.14	-	-	14.93	64.74
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	2.95	-	2.57	-	6,389.48	9.98	5.00	94.53	17.43	12.38
Credit Card	475.98	151.34	435.22	-	437.31	94.28	212.44	214.61	212.64	1.80
Others	1,140.09	10,621.32	1,186.50	-	551.46	13,664.12	2,543.63	75.52	1,480.76	4,644.26
Total	282,761.15	135,796.47	187,643.73	179,436.18	376,840.23	141,452.09	157,101.19	122,707.62	191,258.13	248,667.91

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
Sector Wise								
Agricultural and Forest Related	8,712.58	1,624.50	103.04	522.99	2,234.90	417.42	329.20	6,511.31
Fishery Related	754.30	93.69	10.48	-	42.35	16.23	3.15	137.10
Mining Related	42.44	3.30	-	-	6.24	-	-	25.67
Manufacturing (Producing) Related	25,331.63	1,340.54	0.90	624.31	2,656.06	662.24	300.97	4,716.02
Construction	7,636.88	5,671.05	71.56	75.98	1,856.70	102.32	251.49	662.01
Electricity, Gas and Water	14,418.51	518.34	-	-	1,036.05	0.72	-	347.24
Metal Products, Mach. & Ele. Eqp.	2,481.72	131.19	2.70	-	138.98	0.44	22.23	193.79
Tras., Com. and Public Utilities	4,398.56	939.90	16.77	101.15	1,691.57	170.03	248.61	1,987.44
Wholesaler & Retailer	25,117.80	7,329.15	79.59	825.26	6,457.56	3,010.42	628.07	14,748.26
Finance, Insurance and Real Estate	8,168.69	5,553.90	-	260.00	5,072.06	954.08	574.12	10,881.31
Hotel or Restaurant	4,554.14	735.92	28.25	-	1,802.93	319.36	45.01	3,868.04
Other Services	5,648.71	490.02	1.93	653.35	1,822.18	632.59	35.54	2,421.06
Consumption Loans	13,054.19	15,223.79	138.75	70.07	13,031.69	4,247.20	1,889.38	25,277.52
Local Government	-	-	-	-	3.34	-	1.50	-
Others	26,295.88	502.77	105.72	-	4,557.13	2.95	710.10	22,116.34
TOTAL sectorwise	146,616.04	40,158.05	559.68	3,133.10	42,409.74	10,536.00	5,039.36	93,893.12

Product Wise								
Term Loan	58,358.98	12,290.48	289.98	703.97	13,846.22	3,019.08	810.86	35,881.09
Overdraft	1,168.38	8,759.03	127.86	1,187.71	2,521.13	539.45	470.81	5,689.56
Cash Credit Loan	23,933.03	-	-	-	6,392.00	-	-	-
Trust Receipt Loan/Import Loan	2,194.24	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	28,999.09	20.67	-	-	1,119.97	2,872.33	-	12,347.72
Residential Personal Home Loan (Up to Rs. 15 m	6,523.48	5,211.82	37.69	75.98	6,495.43	1,514.27	968.78	12,882.77
Real Estate Loan	6,138.43	824.02	32.34	260.00	2,678.86	615.79	61.81	6,062.00
Margin Nature Loan	1,439.15	2,084.24	7.48	-	1,003.53	189.17	53.00	2,651.56
Hire Purchase Loan	5,455.92	1,604.94	36.36	101.15	3,208.99	505.49	327.42	2,945.25
Deprived Sector Loan	8,233.23	4,151.76	21.03	156.91	3,970.27	659.94	972.89	9,761.99
Bills Purchased	314.42	-	-	-	-	-	-	-
Other Product	3,857.69	5,211.08	6.95	647.39	1,173.35	620.48	1,373.79	5,671.18
Total Product wise Loan	146,616.04	40,158.05	559.68	3,133.10	42,409.74	10,536.00	5,039.36	93,893.12

Collateral Wise								
Gold and Silver	2.73	215.21	-	-	127.12	99.03	-	646.94
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	2,084.25	-	-	1,003.53	189.17	53.00	2,660.46
Fixed Deposit Receipts	1,872.43	859.03	6.95	70.07	510.58	115.11	70.03	1,658.70
Own	1,872.43	859.03	6.95	70.07	510.58	115.11	70.03	1,658.70
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	138,701.97	32,626.26	469.28	3,063.04	36,434.94	9,779.09	4,384.02	75,467.09
Fixed Assets	121,283.47	32,625.18	469.28	3,063.04	36,434.94	9,779.09	4,384.02	75,467.09
Current Assets	17,418.50	1.09	-	-	-	-	-	-
Against security of Bill	40.00	-	-	-	-	-	-	-
Domestic Bills	40.00	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	27.06	4,338.17	-	-	4,333.57	350.79	530.82	12,828.38
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	-	4,039.05	-	-	2,352.70	256.11	530.82	3,092.86
Personal Guarantee	27.06	293.95	-	-	1,562.57	94.68	-	5,122.44
Collective Guarantee	-	2.63	-	-	418.30	-	-	4,613.08
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	2.54	-	-	-	-	-	-
Credit Card	69.95	-	-	-	-	-	-	-
Others	5,901.91	35.13	83.45	-	-	2.81	1.50	631.55
Total	146,616.04	40,158.05	559.68	3,133.10	42,409.74	10,536.00	5,039.36	93,893.12

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhuh	Salapa	Septakoshi
Sector Wise									
Agricultural and Forest Related	3,230.87	3,105.30	77.21	4,463.71	2,494.46	4,692.93	326.31	320.10	814.56
Fishery Related	246.73	145.31	45.44	158.39	292.96	154.60	-	2.48	7.12
Mining Related	103.77	-	-	41.37	92.66	2.06	-	-	-
Manufacturing (Producing) Related	2,778.66	1,831.99	169.18	5,500.33	5,629.39	1,814.96	224.83	53.32	136.34
Construction	11,173.53	2,694.50	151.06	6,279.79	3,244.33	1,569.65	220.00	5.70	322.25
Electricity, Gas and Water	295.29	116.53	-	1,313.85	-	3,358.97	-	-	2.11
Metal Products, Mach. & Ele. Eqp.	316.87	118.45	50.00	506.69	150.35	83.97	0.76	10.06	-
Tras., Com. and Public Utilities	2,490.39	1,699.04	31.21	786.73	1,184.14	742.04	215.29	0.95	80.43
Wholesaler & Retailer	8,073.08	7,999.73	110.41	5,422.52	9,603.42	4,424.10	599.24	87.55	1,095.58
Finance, Insurance and Real Estate	4,854.41	3,352.98	-	4,299.64	4,374.70	5,412.86	472.47	6.39	329.58
Hotel or Restaurant	3,026.83	1,455.25	13.14	2,713.84	6,893.75	1,523.92	361.45	38.59	79.66
Other Services	1,364.41	1,726.74	24.23	1,175.55	2,739.40	2,023.88	66.22	1.55	200.45
Consumption Loans	3,593.57	11,507.06	232.66	3,873.06	5,565.89	15,857.72	1,385.77	40.90	1,167.48
Local Government	0.03	-	-	3.32	-	-	-	-	-
Others	20,973.18	8,700.15	177.54	15,368.09	1,585.46	20.64	15.89	159.61	5.17
TOTAL sectorwise	62,521.62	44,453.04	1,082.08	51,906.89	43,850.90	41,682.30	3,888.24	727.20	4,240.74

Product Wise

Term Loan	17,957.55	20,995.76	250.33	16,725.90	11,487.61	7,674.43	646.15	234.19	2,039.55
Overdraft	10,132.57	10,698.42	73.61	14,584.97	1,218.39	4,298.01	66.54	137.40	209.69
Cash Credit Loan	-	-	238.37	-	1,682.97	6,562.52	354.17	-	616.32
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	395.86	616.59	111.18	181.69	9,166.85	1,942.99	401.45	-	82.79
Residential Personal Home Loan (Up to Rs. 15 m	10,345.16	2,233.10	175.96	5,021.88	2,723.53	5,315.97	518.92	-	164.51
Real Estate Loan	2,340.73	959.72	-	898.52	1,696.75	3,374.33	92.21	-	273.81
Margin Nature Loan	1,166.01	1,219.37	-	1,733.63	963.94	1,654.81	155.14	-	17.93
Hire Purchase Loan	3,567.44	1,857.01	39.76	1,779.92	1,316.13	1,388.91	232.45	4.25	61.16
Deprived Sector Loan	6,695.10	4,549.57	50.37	5,878.54	3,980.96	3,862.76	342.42	177.62	363.66
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	9,921.20	1,323.51	142.50	5,101.82	9,613.75	5,607.58	1,078.78	173.74	411.31
Total Product wise Loan	62,521.62	44,453.04	1,082.08	51,906.89	43,850.90	41,682.30	3,888.24	727.20	4,240.74

Collateral Wise

Gold and Silver	1,081.56	792.91	-	475.62	-	178.42	92.22	19.63	177.85
Government Securities	-	-	-	5.28	-	-	-	-	-
Non Governmental Securities	784.81	1,219.37	-	1,733.93	-	1,652.81	155.14	-	17.93
Fixed Deposit Receipts	1,057.00	526.48	136.46	656.86	594.24	571.55	75.65	13.20	89.03
Own	1,057.00	526.48	136.46	656.86	594.24	571.55	75.65	13.20	89.03
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	54,241.03	38,707.74	945.62	41,902.82	40,135.74	37,298.36	3,179.94	694.38	3,861.14
Fixed Assets	54,241.03	38,707.74	945.62	41,895.84	40,135.74	37,298.36	3,179.94	694.38	3,861.14
Current Assets	-	-	-	6.98	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	5,154.12	3,204.22	-	6,932.52	2,397.15	1,969.45	361.94	-	94.79
Government Guarantee	4.24	0.60	-	3.32	-	17.19	-	-	-
Institutional Guarantee	3,238.15	2,265.20	-	4,664.96	2,395.43	1,697.08	361.94	-	29.29
Personal Guarantee	1,493.31	912.84	-	2,177.40	0.56	250.10	-	-	65.51
Collective Guarantee	388.58	25.58	-	84.03	1.16	5.08	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	0.00	-	-	-	-	-	-	-
Other Guarantee	29.84	0.00	-	2.81	-	-	-	-	-
Credit Card	0.30	0.00	-	-	-	-	-	-	-
Others	202.78	2.33	-	199.86	723.77	11.72	23.35	-	-
Total	62,521.62	44,453.04	1,082.08	51,906.89	43,850.90	41,682.30	3,888.24	727.20	4,240.74

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
Sector Wise									
Agricultural and Forest Related	435.76	114.67	0.52	583.16	429.39	597.88	464.02	306.55	635.21
Fishery Related	8.82	14.99	-	3.98	10.81	43.54	4.60	27.22	-
Mining Related	-	-	-	-	16.07	-	12.87	-	-
Manufacturing (Producing) Related	49.36	2.00	60.00	236.95	435.89	313.25	138.86	274.58	198.99
Construction	511.78	194.55	17.98	50.00	604.11	1,093.78	58.29	493.21	-
Electricity, Gas and Water	-	3.37	-	-	255.21	130.00	36.00	7.13	-
Metal Products, Mach. & Ele. Eqp.	2.75	45.00	3.45	-	210.86	42.04	34.58	28.54	-
Tras., Com. and Public Utilities	163.66	53.62	-	166.87	1,068.18	84.06	94.41	69.49	-
Wholesaler & Retailer	300.85	269.29	33.33	718.59	868.76	463.88	240.86	526.64	1,132.76
Finance, Insurance and Real Estate	68.54	136.61	40.31	1,213.69	1,054.83	563.12	318.64	348.73	177.33
Hotel or Restaurant	104.09	33.12	27.50	151.71	795.52	165.77	115.59	97.45	87.69
Other Services	60.66	-	-	171.51	646.59	627.03	22.54	94.57	-
Consumption Loans	1,182.81	520.71	144.91	2,659.56	2,295.18	503.12	1,872.04	1,470.91	70.83
Local Government	-	-	33.18	-	-	-	-	-	-
Others	178.64	71.52	1,886.00	518.29	1,044.36	964.41	37.69	63.91	692.78
TOTAL sectorwise	3,067.74	1,459.45	2,247.18	6,474.31	9,735.78	5,591.87	3,451.00	3,808.95	2,995.59

Product Wise

Term Loan	1,371.30	568.72	124.27	709.41	2,588.75	1,144.02	87.97	308.82	4.72
Overdraft	356.88	222.29	-	699.49	-	254.69	321.82	-	1,326.03
Cash Credit Loan	-	-	-	-	-	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	91.61	-	147.82	781.36	1,826.84	317.84	88.30	210.96	-
Residential Personal Home Loan (Up to Rs. 15 m)	500.01	87.43	17.98	561.62	852.25	902.05	584.92	224.87	11.79
Real Estate Loan	54.97	100.15	1,765.88	577.83	1,096.55	698.41	328.76	446.57	177.17
Margin Nature Loan	19.29	183.05	26.19	207.61	400.46	444.42	185.62	202.61	-
Hire Purchase Loan	156.68	61.30	122.28	214.11	874.64	53.91	160.23	127.74	0.36
Deprived Sector Loan	400.51	127.70	33.18	628.63	449.39	341.67	188.03	252.88	118.51
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	116.47	108.81	9.57	2,094.25	1,646.89	1,434.86	1,505.37	2,034.51	1,357.01
Total Product wise Loan	3,067.74	1,459.45	2,247.18	6,474.31	9,735.78	5,591.87	3,451.00	3,808.95	2,995.59

Collateral Wise

Gold and Silver	39.16	-	-	651.99	355.72	-	-	-	-
Government Securities	-	-	-	-	8.55	-	-	-	-
Non Governmental Securities	-	-	26.19	207.61	425.52	444.42	189.20	199.78	-
Fixed Deposit Receipts	52.97	36.72	0.05	79.90	302.22	54.61	88.04	52.33	54.84
Own	52.97	36.72	0.05	79.90	302.22	54.61	88.04	52.33	54.84
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	2,921.15	1,112.22	399.50	4,769.07	8,140.77	4,835.55	2,990.14	3,295.26	2,940.74
Fixed Assets	2,921.15	1,112.22	399.50	4,769.07	8,140.77	4,835.55	2,990.14	3,260.26	2,940.74
Current Assets	-	-	-	-	-	-	0.00	34.99	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	35.16	127.45	83.27	765.74	130.60	257.30	183.59	258.98	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	9.22	127.45	-	623.96	115.32	257.30	3.48	161.41	-
Personal Guarantee	25.94	-	50.09	141.78	15.29	-	174.36	97.09	-
Collective Guarantee	-	-	-	-	-	-	-	0.47	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	1.73	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	19.29	183.05	1,738.17	-	372.39	-	0.04	2.62	-
Total	3,067.74	1,459.45	2,247.18	6,474.31	9,735.78	5,591.87	3,451.00	3,808.95	2,995.59

BFI Name	Pokhara	Central	Multi	Samriddhi	CVMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise									
Agricultural and Forest Related	613.28	383.28	344.46	247.18	77.55	248.70	522.78	727.56	290.03
Fishery Related	27.08	9.95	15.08	-	-	5.82	65.81	16.27	17.00
Mining Related	-	18.95	8.07	-	-	0.96	22.58	-	-
Manufacturing (Producing) Related	435.86	188.84	24.97	77.71	278.33	181.10	627.42	315.37	342.14
Construction	41.34	269.18	10.70	162.74	-	98.51	308.99	210.53	384.37
Electricity, Gas and Water	-	-	11.13	-	-	155.06	166.92	72.86	27.50
Metal Products, Mach. & Ele. Eqp.	-	71.61	16.56	42.03	-	6.58	10.40	154.55	69.25
Tras., Com. and Public Utilities	648.61	256.83	2.05	130.35	2.94	30.67	512.68	355.58	215.61
Wholesaler & Retailer	2,398.68	657.49	180.92	194.97	68.51	709.30	2,451.26	1,878.52	816.47
Finance, Insurance and Real Estate	1,723.29	304.10	78.40	134.76	-	638.17	1,936.33	2,132.55	680.93
Hotel or Restaurant	682.98	81.17	18.35	53.74	48.15	248.02	1,180.99	304.42	368.08
Other Services	80.83	68.64	19.48	19.59	-	38.12	475.02	209.69	80.71
Consumption Loans	3,191.66	1,552.03	318.76	605.06	1.55	1,832.29	5,148.54	4,844.15	2,051.42
Local Government	-	-	-	2.60	-	-	-	-	-
Others	4.55	1,243.63	33.81	-	453.05	1,833.70	511.25	916.26	424.52
TOTAL sectorwise	9,848.17	5,105.70	1,082.73	1,670.73	930.09	6,027.01	13,940.96	12,138.31	5,768.04

Product Wise

Term Loan	3,790.52	1,146.53	180.06	544.60	460.96	698.61	4,780.67	2,329.36	-
Overdraft	1,915.48	185.38	374.65	126.14	-	420.44	1,296.17	339.09	80.23
Cash Credit Loan	-	187.41	-	209.50	-	-	2,732.84	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	122.98	-	-	-	-
Short Term Working Capital/Demand Loan	677.19	844.83	33.10	-	-	185.04	98.69	1,371.41	-
Residential Personal Home Loan (Up to Rs. 15 m	800.54	668.76	32.76	189.15	-	1,205.93	1,502.31	3,053.06	698.11
Real Estate Loan	845.36	231.76	45.38	122.44	323.41	347.39	1,139.79	1,311.08	316.80
Margin Nature Loan	207.10	4.45	-	117.73	-	344.98	474.40	592.59	449.06
Hire Purchase Loan	885.38	290.86	4.39	164.67	2.27	64.92	444.22	162.90	200.07
Deprived Sector Loan	511.92	196.78	56.27	194.59	-	493.35	1,024.60	628.06	551.22
Bills Purchased	-	-	-	0.99	-	-	-	-	-
Other Product	214.67	1,348.95	356.12	0.92	20.48	2,266.36	447.26	2,350.76	3,472.56
Total Product wise Loan	9,848.17	5,105.70	1,082.73	1,670.73	930.09	6,027.01	13,940.96	12,138.31	5,768.04

Collateral Wise

Gold and Silver	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	22.88	-	-
Non Governmental Securities	207.10	4.45	-	115.98	-	-	474.40	592.59	-
Fixed Deposit Receipts	78.87	69.56	27.69	43.82	-	227.69	268.16	202.90	148.97
Own	78.87	69.56	27.69	43.82	-	227.69	268.16	202.90	148.97
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	8,600.49	4,901.79	1,055.04	1,303.88	930.09	5,025.13	12,356.05	9,845.21	4,614.99
Fixed Assets	8,600.49	4,901.79	1,055.04	1,303.88	930.09	5,025.13	12,356.05	9,845.21	4,614.99
Current Assets	-	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	961.71	129.91	-	207.04	-	427.66	811.35	1,492.66	453.14
Government Guarantee	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	877.94	129.69	-	17.27	-	426.30	764.56	950.78	424.04
Personal Guarantee	83.77	-	-	165.17	-	1.36	46.79	541.88	1.60
Collective Guarantee	-	0.22	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.99	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-	-	-
Others	-	-	-	0.00	-	346.54	8.12	4.94	550.93
Total	9,848.17	5,105.70	1,082.73	1,670.73	930.09	6,027.01	13,940.96	12,138.31	5,768.04

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Feb	Mid-Mar	% change		
		2020	2021	2022	2022	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	33,424	39,092	50,334	61,358	60,081	16.96	28.76	-2.08
	a. Paid-up Capital	21,495	24,740	30,093	30,962	31,971	15.09	21.64	3.26
	b. Statutory Reserves	4,814	5,803	9,012	9,979	10,465	20.55	55.31	4.87
	c. Retained Earning	2,790	3,434	5,520	13,384	10,621	23.08	60.72	-20.64
	d. Others Reserves	4,324	5,115	5,709	7,033	7,024	18.29	11.60	-0.13
2	BORROWINGS	142,095	207,349	233,582	222,328	218,628	45.92	12.65	-1.66
	a. NRB	8	8,220	22,655	19,291	16,102	100236.37	175.59	-16.53
	b. Others	142,086	199,129	210,926	203,037	202,526	40.15	5.92	-0.25
3	DEPOSITS	106,150	130,425	159,023	168,081	167,597	22.87	21.93	-0.29
4	BILLS PAYABLE	41	11	38	45	97	-73.99	252.05	116.72
5	OTHER LIABILITIES	29,558	37,483	42,123	49,562	53,645	26.81	12.38	8.24
	a. Loan Loss Provision	7,631	10,760	11,708	17,668	18,996	41.01	8.81	7.51
	b. Interest Suspense a/c	4,003	4,176	4,727	6,484	7,322	4.32	13.20	12.93
	c. Others	17,924	22,547	25,688	25,410	27,327	25.79	13.93	7.55
6	RECONCILIATION A/c	8,482	19,298	22,174	21,319	21,032	127.52	14.90	-1.35
7	PROFIT & LOSS A/c	5,419	11,839	12,378	3,536	3,320	118.45	4.55	-6.13
	Total	325,169	445,497	519,651	526,229	524,400	37.00	16.65	-0.35
Assets									
1	LIQUID FUNDS	30,382	28,288	20,320	21,727	23,991	-6.89	-28.17	10.42
	a. Cash Balance	379	521	371	492	428	37.33	-28.73	-13.05
	b. Bank Balance	16,872	17,507	10,770	12,162	14,127	3.76	-38.48	16.16
	c. Money at Call	13,130	10,260	9,178	9,073	9,436	-21.86	-10.55	4.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	468	559	762	883	1,073	19.63	36.16	21.55
3	SHARE & OTHER INVESTMENT	9,732	14,153	5,334	8,397	7,491	45.43	-62.31	-10.80
4	LOANS & ADVANCES	262,732	365,554	449,686	448,973	444,568	39.14	23.01	-0.98
	Institutional	39,721	54,128	90,239	76,521	72,576	36.27	66.71	-5.15
	Individual	223,012	311,426	359,447	372,452	371,991	39.65	15.42	-0.12
5	FIXED ASSETS	2,223	2,565	3,073	3,156	3,327	15.42	19.79	5.44
6	OTHER ASSETS	11,063	15,031	18,137	21,259	21,658	35.86	20.66	1.88
7	EXPENSES NOT WRITTEN OFF	11	7	3	3	3	-34.99	-54.15	17.79
8	NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9	RECONCILIATION A/c	8,469	19,325	22,176	21,005	20,985	128.18	14.75	-0.10
10	PROFIT & LOSS A/c	88	13	160	789	1,350	-85.79	1178.33	71.14
	Total	325,169	445,497	519,651	526,192	524,446	37.00	16.65	-0.33
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	21,965	18,279	30,522	22,025	25,230	-16.78	66.98	14.55
2	COMMISSION/FEE EXPENSES	38	16	20	21	24	-57.81	23.62	9.91
3	EMPLOYEE EXPENSES	8,757	9,379	11,857	7,411	8,351	7.09	26.43	12.68
4	OFFICE OPERATING EXPENSES	2,907	3,353	4,358	2,536	2,817	15.32	29.98	11.08
5	NON OPERATING EXPENSES	140	36	20	2	4	-74.52	-45.12	75.20
6	PROVISION FOR RISK	6,648	17,303	5,527	10,475	12,068	160.26	-68.06	15.20
7	LOAN WRITTEN OFF	5	31	35	3	3	485.19	12.30	0.00
8	EXTRAORDINARY EXPENSES	18	9	18	6	7	-49.22	98.29	12.49
9	PROVISION FOR STAFF BONUS	836	1,848	1,955	559	560	121.03	5.81	0.23
10	PROVISION FOR INCOME TAX	2,353	5,069	5,462	1,486	1,494	115.41	7.76	0.55
11	NET PROFIT	5,394	11,829	12,376	3,323	3,081	119.31	4.63	-7.28
	TOTAL EXPENSES	49,062	67,152	72,151	47,849	53,639	36.87	7.44	12.10
Income									
1.	INTEREST INCOME	41,259	45,304	59,985	36,859	41,349	9.80	32.40	12.18
2.	COMMISSION & DISCOUNT	718	1,420	1,442	624	652	97.74	1.60	4.59
3	OTHER OPERATING INCOME	3,726	5,025	5,495	2,730	3,018	34.86	9.34	10.56
4	NON OPERATING INCOME	153	270	446	85	97	76.96	65.02	13.14
5	PROVISION FOR WRITTEN BACK	3,134	15,072	4,555	6,879	7,340	380.95	-69.78	6.71
6	RECOVERY FOR WRITE BACK	2	9	6	3	3	292.16	-29.10	3.89
7	INCOME FOR EXTRA ORDINARY EXPENSES	18	48	63	58	69	166.79	30.87	20.03
8	NET LOSS	52	3	158	612	1,111	-94.57	5531.04	81.50
	TOTAL INCOME	49,062	67,152	72,151	47,849	53,639	36.87	7.44	12.10
Miscellaneous Information									
	No. of Total Staffs	19,017	20,872	23,303	23,361	23,326	9.75	11.65	-0.15
	No. of Total Branches	4,057	4,685	5,135	5,168	5,168	15.48	9.61	0.00
	No. of Total Centers	310,895	362,982	428,783	442,170	443,194	16.75	18.13	0.23
	No. of Total Groups	1,039,696	1,183,364	1,351,729	1,384,127	1,387,625	13.82	14.23	0.25
	No. of Total Passive Groups	9,398	34,163	16,159	16,919	17,934	263.51	-52.70	6.00
	No. of Total Members	4,686,659	5,191,363	5,859,530	5,998,354	5,998,706	10.77	12.87	0.01
	No. of Total Passive Members	195,311	329,895	438,040	532,778	547,834	68.91	32.78	2.83
	No. of Total Borrowers	2,783,222	2,992,068	3,303,100	3,239,639	3,209,454	7.50	10.40	-0.93
	No. of Total Overdue Borrowers	1,001,407	764,663	382,353	736,294	846,975	-23.64	-50.00	15.03
	No. of Total Saving Members	4,679,987	5,193,582	5,888,077	6,004,338	6,032,885	10.97	13.37	0.48
	Total Saving Amount (Rs million)	106,150	130,472	159,023	168,079	167,591	22.91	21.88	-0.29

Districtwise List of Banks and Financial Institutions Branches (Fagun, 2079)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	28	3	2	33	172,400	5,224
3	Koshi	Ilam	40	9	1	50	279,534	5,591
4	Koshi	Jhapa	146	54	12	212	998,054	4,708
5	Koshi	Sankhuwasabha	30	-	-	30	158,041	5,268
6	Koshi	Bhojpur	25	-	1	26	157,923	6,074
7	Koshi	Terhathum	19	3	-	22	88,731	4,033
8	Koshi	Dhankuta	26	8	1	35	150,599	4,303
9	Koshi	Morang	180	62	5	247	1,148,156	4,648
10	Koshi	Sunsari	139	39	12	190	926,962	4,879
11	Koshi	Solukhumbu	27	-	-	27	104,851	3,883
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	24	4	-	28	139,552	4,984
14	Koshi	Udayapur	43	6	1	50	340,721	6,814
	Total		770	194	35	999	4,961,412	4,966
15	Madhesh	Saptari	54	7	2	63	706,255	11,210
16	Madhesh	Siraha	87	12	2	101	739,953	7,326
17	Madhesh	Dhanusa	86	8	13	107	867,747	8,110
18	Madhesh	Mahottari	62	7	9	78	706,994	9,064
19	Madhesh	Sarlahi	79	14	6	99	862,470	8,712
20	Madhesh	Rautahat	58	9	2	69	813,573	11,791
21	Madhesh	Bara	82	13	6	101	763,137	7,556
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		578	84	47	709	6,114,600	8,624
23	Bagmati	Dolakha	30	3	-	33	172,767	5,235
24	Bagmati	Ramechhap	25	2	-	27	170,302	6,307
25	Bagmati	Sindhuli	36	2	2	40	300,026	7,501
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	63	17	-	80	325,710	4,071
28	Bagmati	Nuwakot	41	15	1	57	263,391	4,621
29	Bagmati	Sindhupalchok	37	11	-	48	262,624	5,471
30	Bagmati	Kavrepalanchok	71	14	8	93	364,039	3,914
31	Bagmati	Kathmandu	920	147	49	1,116	2,041,587	1,829
32	Bagmati	Lalitpur	220	34	16	270	551,667	2,043
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	58	14	8	80	466,073	5,826
35	Bagmati	Chitawan	167	53	18	238	719,859	3,025
	Total		1,818	332	108	2,258	6,116,866	2,709
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	206	78	19	303	600,051	1,980
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	43	24	2	69	253,024	3,667
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	48	9	1	58	249,211	4,297
44	Gandaki	Parbat	25	10	-	35	130,887	3,740
45	Gandaki	Myagdi	22	9	-	31	107,033	3,453
46	Gandaki	Nawalparasi East	68	24	8	100	378,079	3,781
	Total		605	190	37	832	2,466,427	2,964

47	Lumbini	Gulmi	36	15	-	51	246,494	4,833
48	Lumbini	Palpa	49	11	-	60	245,027	4,084
49	Lumbini	Rupandehi	232	77	28	337	1,121,957	3,329
50	Lumbini	Kapilbastu	82	18	5	105	682,961	6,504
51	Lumbini	Arghakhanchi	20	7	-	27	177,086	6,559
52	Lumbini	Pyuthan	20	13	-	33	232,019	7,031
53	Lumbini	Rolpa	21	2	-	23	234,793	10,208
54	Lumbini	Rukum East	8	-	-	8	56,786	7,098
55	Lumbini	Dang	93	39	3	135	674,993	5,000
56	Lumbini	Banke	84	29	7	120	603,194	5,027
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	61	20	3	84	386,868	4,606
Total			750	257	46	1,053	5,122,078	4,864
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	25	5	1	31	238,515	7,694
61	Karnali	Surkhet	53	10	1	64	415,126	6,486
62	Karnali	Dailekh	24	1	-	25	252,313	10,093
63	Karnali	Jajarkot	13	1	-	14	189,360	13,526
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	21	1	-	22	118,349	5,380
66	Karnali	Kalikot	15	-	-	15	145,292	9,686
67	Karnali	Mugu	8	-	-	8	64,549	8,069
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			202	21	3	226	1,688,412	7,471
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	18	1	-	19	189,085	9,952
71	Sudur Paschim	Kailali	132	30	5	167	904,666	5,417
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	66	11	1	78	513,757	6,587
75	Sudur Paschim	Darchula	19	2	-	21	133,310	6,348
76	Sudur Paschim	Baitadi	17	2	-	19	242,157	12,745
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			326	52	6	384	2,694,783	7,018
Grand Total			5,049	1,130	282	6,461	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	21	17	17	63	1	119
No. of Branches [^]	5,049	1,130	282	5,168		11,629
Population per Branch [*] (Served by A, B and C class BFI's)						4,514
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,508

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	770	194	35	870	999	1,869
Madhesh	578	84	47	1,062	709	1,771
Bagmati	1,818	332	108	778	2,258	3,036
Gandaki	605	190	37	591	832	1,423
Lumbini	750	257	46	1,170	1,053	2,223
Karnali	202	21	3	237	226	463
Sudur Paschim	326	52	6	460	384	844
Total	5,049	1,130	282	5,168	6,461	11,629

* Population 29,164,578 based on final population report 2078(Census Nepal 2021) Source :

<https://censusnepal.cbs.gov.np/>

§ 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

Amt in Mn of Rs

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	Cash Credit Loan								
4	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
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	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

Amt in Mn of Rs

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)	
S.N.	Description	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	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
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
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
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
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
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
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
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	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

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)	
S.N.	Description	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
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
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
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
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
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
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	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
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
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
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	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

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)	
S.N.	Description	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
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	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
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.11	725,776.47	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74
2	Fixed:	6.72	596,250.43	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26
2.1	up to 1 month	4.26	5,038.76	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27
2.2	1-3 months	4.76	17,403.76	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62
2.3	3-6 months	6.96	60,834.06	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44
2.4	6-12 months	6.91	336,877.15	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38
2.5	1-2 yrs	6.44	136,635.01	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86
2.6	2 yrs and above	6.88	39,461.69	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68
3	Call	5.55	306,544.56	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15
4	Certificate of Deposits	5.50	635.39	5.00	617.56	-	5.03	5.00	2.49
5	Other	3.45	666.27	5.45	734.62	4.29	255.05	5.23	1,193.13
6	Non interest bearing deposits	-	172,467.15	-	172,535.45	-	171,340.38	-	166,753.36
6.1	Current	-	152,187.18	-	153,332.36	-	150,808.52	-	146,816.85
6.2	Margin	-	17,738.76	-	16,788.79	-	17,589.04	-	17,992.01
6.3	Other	-	2,541.21	-	2,414.30	-	2,942.82	-	1,944.51
	Aggregate	4.02	1,802,340.27	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.37	64,498.55	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21
2	Fishery Related	10.03	1,736.06	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38
3	Mining Related	9.41	2,750.59	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32
4	Agriculture, Forestry & Beverage Production Related	9.02	92,705.62	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36
5	Non Food Production Related	8.80	184,764.96	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02
6	Construction	9.70	159,914.73	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99
7	Electricity, Gas and Water	9.42	46,296.49	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.18	18,648.81	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10
9	Transport, Communication and Public Utilities	9.81	48,666.05	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39
10	Wholesaler & Retailer	9.27	347,534.10	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06
11	Finance, Insurance and Real Estate	8.20	129,094.65	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81
12	Hotel or Restaurant	8.91	47,805.43	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78
13	Other Services	9.72	64,924.66	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27
14	Consumption Loans	10.15	122,254.55	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61
15	Local Government	3.04	1,473.00	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25
16	Others	9.45	248,305.54	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59
	Aggregate	9.32	1,581,373.78	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2073 (Mid Jan, 2017)		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.44	244,462.06	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28
2	Overdraft	9.74	285,840.27	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.25	74,884.19	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67
5	Short Term Working Capital/Demand Loan	9.00	372,455.08	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.42	127,759.81	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55
7	Real Estate Loan	9.80	96,619.08	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02
8	Margin Nature Loan	9.15	32,288.12	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75
9	Hire Purchase Loan	9.72	106,711.64	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70
10	Deprived Sector Loan	7.09	78,528.62	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72
11	Bills Purchased	4.29	6,778.84	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28
12	Other Product	10.48	155,046.08	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02
	Aggregate	9.28	1,581,373.77	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.56	653,883.30	3.80	655,147.14	4.01	689,423.30	4.04	695,584.55
2	Fixed:	8.92	770,273.56	9.61	790,886.02	10.08	835,554.74	10.22	848,444.64
2.1	up to 1 month	7.33	13,809.77	7.72	17,486.93	9.13	16,437.81	7.52	10,162.73
2.2	1-3 months	8.63	52,800.34	8.81	41,247.24	8.92	39,944.81	8.35	45,009.88
2.3	3-6 months	8.67	52,060.59	8.90	54,974.83	9.57	57,925.54	9.66	56,714.42
2.4	6-12 months	9.01	439,358.19	9.92	441,605.58	10.39	471,888.50	10.66	486,270.78
2.5	1-2 yrs	9.15	165,921.08	9.63	180,424.19	10.23	190,857.41	10.20	192,068.47
2.6	2 yrs and above	8.34	46,323.59	8.97	55,147.26	8.71	58,500.67	9.09	58,218.35
3	Call	3.92	253,426.90	4.01	253,914.87	4.14	266,107.50	3.88	281,827.55
4	Certificate of Deposits	5.00	0.26	-	-	5.00	555.98	-	-
5	Other	5.61	1,349.55	0.70	1,046.48	3.96	250.25	5.20	651.98
6	Non interest bearing deposits	-	171,435.75	-	178,169.15	-	206,434.01	-	185,575.78
6.1	Current	-	151,587.64	-	158,014.40	-	183,465.21	-	160,838.10
6.2	Margin	-	17,724.81	-	17,903.71	-	20,602.83	-	22,326.56
6.3	Other	-	2,123.30	-	2,251.04	-	2,365.97	-	2,411.12
	Aggregate	5.51	1,850,369.32	5.91	1,879,163.66	6.15	1,998,325.79	6.25	2,012,084.50

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.13	68,960.55	11.65	70,716.61	11.11	73,310.67	11.56	73,228.99
2	Fishery Related	10.62	1,880.77	11.18	1,919.22	11.36	1,996.59	11.38	2,009.19
3	Mining Related	10.23	3,160.37	11.13	3,139.88	11.26	3,467.83	11.74	3,535.81
4	Agriculture, Forestry & Beverage Production Related	10.16	107,392.77	10.86	106,059.76	10.85	108,358.60	11.09	106,699.79
5	Non Food Production Related	10.06	200,345.07	10.63	197,846.92	10.75	198,529.21	10.95	202,450.68
6	Construction	11.14	176,395.80	11.59	179,038.03	11.53	178,777.17	11.80	181,267.47
7	Electricity, Gas and Water	9.64	54,896.12	10.14	55,971.55	10.32	59,344.92	10.60	60,181.91
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.42	20,883.42	10.94	21,260.37	10.97	22,346.92	11.15	22,951.87
9	Transport, Communication and Public Utilities	9.85	50,991.96	11.71	51,184.31	11.83	51,552.63	12.04	52,332.74
10	Wholesaler & Retailer	10.74	383,208.00	11.32	385,980.41	11.37	396,221.55	11.70	396,583.21
11	Finance, Insurance and Real Estate	9.96	139,112.22	10.74	139,177.32	10.99	148,589.16	11.33	145,424.60
12	Hotel or Restaurant	10.45	52,840.78	10.66	52,981.21	10.74	55,910.21	11.08	56,235.89
13	Other Services	10.72	69,826.03	11.25	70,392.86	11.41	79,016.31	11.75	79,621.54
14	Consumption Loans	11.47	124,523.92	11.87	125,697.74	11.94	134,320.38	12.07	131,965.72
15	Local Government	3.09	1,479.74	4.13	1,479.75	4.14	1,506.86	4.13	1,508.06
16	Others	11.64	189,643.65	12.28	191,662.56	12.21	203,818.47	13.08	200,457.44
	Aggregate	10.69	1,645,541.17	11.29	1,654,508.50	11.33	1,717,067.47	11.68	1,716,454.91

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.17	253,060.53	10.94	257,682.55	11.06	277,111.94	11.31	280,491.84
2	Overdraft	10.67	290,775.43	11.79	290,633.71	11.93	310,486.80	12.20	303,165.08
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.16	68,537.00	9.65	65,966.98	9.65	58,642.73	10.02	61,655.11
5	Short Term Working Capital/Demand Loan	10.53	384,390.08	11.13	384,490.27	11.09	385,828.33	11.41	385,860.66
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.73	133,628.24	11.16	134,504.68	11.33	140,053.24	11.69	142,469.21
7	Real Estate Loan	10.79	101,613.50	11.82	102,695.97	11.94	104,245.22	12.28	104,291.37
8	Margin Nature Loan	11.16	31,213.79	12.02	31,743.32	12.27	34,419.83	12.43	34,044.76
9	Hire Purchase Loan	10.78	115,626.58	11.87	116,266.54	12.03	120,085.97	12.35	120,615.83
10	Deprived Sector Loan	8.80	86,523.05	9.49	86,968.87	10.16	93,428.55	10.41	93,183.32
11	Bills Purchased	2.23	8,553.30	2.43	9,718.04	2.28	9,438.91	1.92	10,500.29
12	Other Product	12.41	171,619.68	12.23	173,837.58	12.38	183,325.97	12.65	180,177.44
	Aggregate	10.57	1,645,541.18	11.25	1,654,508.50	11.39	1,717,067.48	11.66	1,716,454.90

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93	3.94	746,763.28
2	Fixed:	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34	10.27	860,980.71
2.1	up to 1 month	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47	9.00	11,034.12
2.2	1-3 months	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72	8.91	42,897.52
2.3	3-6 months	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85	10.50	64,709.62
2.4	6-12 months	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06	10.51	485,145.67
2.5	1-2 yrs	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48	10.44	184,978.21
2.6	2 yrs and above	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77	9.05	72,215.57
3	Call	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32	3.92	278,783.16
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.07	791.02	5.50	795.30	5.75	656.14	5.00	981.16
6	Non interest bearing deposits	-	199,471.61	-	202,623.57	-	192,295.40	-	199,654.53
6.1	Current	-	173,231.69	-	176,615.24	-	167,318.91	-	172,189.88
6.2	Margin	-	23,595.78	-	23,588.72	-	22,777.20	-	24,016.07
6.3	Other	-	2,644.14	-	2,419.61	-	2,199.29	-	3,448.58
	Aggregate	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13	6.17	2,087,162.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64	11.49	81,944.65
2	Fishery Related	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73	11.28	2,152.63
3	Mining Related	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39	11.07	4,074.23
4	Agriculture, Forestry & Beverage Production Related	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15	10.79	106,633.71
5	Non Food Production Related	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65	10.71	219,378.38
6	Construction	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52	11.71	194,380.07
7	Electricity, Gas and Water	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41	10.38	65,823.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84	11.24	24,833.02
9	Transport, Communication and Public Utilities	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58	10.51	55,960.03
10	Wholesaler & Retailer	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08	11.26	431,388.31
11	Finance, Insurance and Real Estate	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36	10.78	153,489.28
12	Hotel or Restaurant	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43	11.13	62,102.59
13	Other Services	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21	11.53	84,610.84
14	Consumption Loans	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60	11.96	134,502.62
15	Local Government	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33	3.08	1,507.64
16	Others	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70	11.85	222,065.32
	Aggregate	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64	11.25	1,844,846.81

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)		Mangsir, 2074 (Mid Dec, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19	10.83	303,123.46
2	Overdraft	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51	11.50	320,363.58
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09	9.29	75,514.51
5	Short Term Working Capital/Demand Loan	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35	11.27	427,441.43
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34	11.46	154,017.66
7	Real Estate Loan	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17	11.43	105,581.27
8	Margin Nature Loan	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90	11.36	35,367.48
9	Hire Purchase Loan	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24	11.54	125,676.79
10	Deprived Sector Loan	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32	10.16	96,362.69
11	Bills Purchased	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79	4.75	3,478.20
12	Other Product	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72	12.58	197,919.72
	Aggregate	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63	11.27	1,844,846.80

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	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	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	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	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	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	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	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		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
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	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	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	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	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	10.86	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	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	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	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	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	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	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		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
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
7	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
8	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
9	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
10	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
11	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
12	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	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
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2075 (Mid Sep, 2018)		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	378,505.37	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90
2	Overdraft	12.76	351,228.00	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.52	81,475.04	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42
5	Short Term Working Capital/Demand Loan	12.13	506,505.27	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.05	171,269.18	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46
7	Real Estate Loan	12.99	116,250.69	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36
8	Margin Nature Loan	12.72	33,172.96	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44
9	Hire Purchase Loan	13.22	139,944.21	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00
10	Deprived Sector Loan	11.22	114,856.28	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17
11	Bills Purchased	4.70	3,335.60	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45
12	Other Product	13.23	235,468.89	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19
	Aggregate	12.32	2,132,011.49	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.74	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28	5.02	890,431.60
2	Fixed:	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22	9.89	1,286,924.71
2.1	up to 1 month	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43	10.23	28,877.81
2.2	1-3 months	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04	9.62	102,638.13
2.3	3-6 months	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31	9.71	170,209.58
2.4	6-12 months	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57	9.78	468,485.24
2.5	1-2 yrs	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04	9.98	342,296.50
2.6	2 yrs and above	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84	10.29	174,417.45
3	Call	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10	4.28	315,143.35
4	Certificate of Deposits	-	-	0.00	-	0.00	-	0.00	-
5	Other	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60	8.15	4,142.57
6	Non interest bearing deposits	-	261,577.30	0.00	277,967.42	0.00	308,385.52	0.00	249,433.30
6.1	Current	-	236,797.46	0.00	252,657.73	0.00	283,757.48	0.00	223,839.57
6.2	Margin	-	23,028.76	0.00	23,926.53	0.00	23,251.67	0.00	24,057.09
6.3	Other	-	1,751.09	0.00	1,383.15	0.00	1,376.38	0.00	1,536.65
	Aggregate	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71	6.77	2,746,075.53

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)		Shrawan, 2076 (Mid Aug, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66	11.69	479,430.00
2	Overdraft	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38	12.37	368,380.55
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95	10.61	73,302.39
5	Short Term Working Capital/Demand Loan	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13	11.92	595,256.80
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65	12.24	186,507.94
7	Real Estate Loan	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34	12.43	118,203.13
8	Margin Nature Loan	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39	12.18	35,221.40
9	Hire Purchase Loan	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70	12.95	144,132.96
10	Deprived Sector Loan	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74	11.56	141,944.21
11	Bills Purchased	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19	5.18	3,168.56
12	Other Product	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64	12.76	289,671.14
	Aggregate	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77	12.09	2,435,219.08

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	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	-
5	Other	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	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	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	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	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	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	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	11.29	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	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	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	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	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	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	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.59	489,218.30	11.64	504,773.97	11.70	511,907.01	11.66	522,865.99
2	Overdraft	12.25	373,059.22	12.23	382,346.13	12.26	381,762.78	12.25	385,777.34
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.01	77,981.38	9.88	77,104.26	10.02	76,486.40	9.76	77,437.44
5	Short Term Working Capital/Demand Loan	11.81	611,579.10	11.75	633,260.77	11.86	637,863.20	11.80	644,768.73
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.20	190,416.53	12.22	196,343.44	12.17	197,476.16	12.25	199,584.26
7	Real Estate Loan	12.39	119,631.29	12.39	129,590.39	12.40	129,710.22	12.38	131,716.23
8	Margin Nature Loan	12.04	34,929.88	12.02	35,615.76	12.13	35,069.23	12.06	34,945.14
9	Hire Purchase Loan	12.91	143,762.86	12.94	145,222.32	12.87	145,412.14	12.92	146,089.21
10	Deprived Sector Loan	11.46	145,137.30	11.45	152,865.41	11.44	150,021.48	11.53	153,015.42
11	Bills Purchased	5.60	3,312.91	5.00	3,785.59	5.14	4,072.78	5.64	3,638.48
12	Other Product	12.72	295,326.26	12.71	295,152.60	12.83	295,884.10	12.80	296,312.18
	Aggregate	11.97	2,484,355.03	11.97	2,556,060.64	12.02	2,565,665.49	11.93	2,596,150.41

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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)	
S.N.	Description	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
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
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	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
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
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
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
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	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
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
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	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

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)	
S.N.	Description	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
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
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
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
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
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
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
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
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
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
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	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
	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

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)	
S.N.	Description	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
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Cash Credit Loan								
4	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
5	Short Term Working Capital/Demand Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
7	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
8	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
9	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
10	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
11	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
12	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	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

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.27	1,005,289.92	4.19	1,014,852.74	4.16	1,075,115.88	3.64	1,081,490.38
2	Fixed:	9.45	1,480,155.55	9.26	1,487,316.21	9.02	1,604,791.08	8.79	1,664,836.95
2.1	up to 1 month	0.00	-	0.00	-	-	-	-	-
2.2	1-3 months	0.00	-	0.00	-	-	-	-	-
2.3	3-6 months	9.24	246,209.17	8.64	264,878.21	8.23	293,867.03	7.94	300,443.51
2.4	6-12 months	9.44	412,162.86	9.26	385,888.91	8.96	466,993.97	8.70	465,857.57
2.5	1-2 yrs	9.30	559,552.84	9.22	577,426.07	9.03	591,804.56	8.78	644,983.76
2.6	2 yrs and above	9.96	262,230.68	9.99	259,123.03	10.02	252,125.52	10.02	253,552.11
3	Call	2.83	291,222.21	2.76	324,611.99	2.37	294,411.03	1.73	322,925.01
4	Certificate of Deposits	0.00	-	0.00	-	-	-	-	-
5	Other	8.30	4,251.09	8.29	4,160.00	8.24	3,291.96	8.23	3,138.73
6	Non interest bearing deposits	0.00	301,738.10	0.00	314,390.78	-	387,608.35	-	295,411.77
6.1	Current	0.00	276,093.76	0.00	288,769.24	-	361,765.65	-	268,205.80
6.2	Margin	0.00	24,229.82	0.00	23,598.29	-	23,727.26	-	24,725.94
6.3	Other	0.00	1,414.52	0.00	2,023.25	-	2,115.45	-	2,480.03
	Aggregate	6.44	3,082,656.87	6.17	3,145,331.73	6.01	3,365,218.31	5.77	3,367,802.84

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.95	156,832.56	10.72	155,869.48	10.37	163,056.24	9.83	160,733.96
2	Fishery Related	10.35	4,552.63	10.28	4,559.01	9.95	4,751.44	9.37	4,634.65
3	Mining Related	11.77	4,474.36	11.23	4,413.39	10.87	5,180.14	11.10	5,199.44
4	Agriculture, Forestry & Beverage Production Related	11.26	135,768.71	11.07	135,873.85	10.89	142,758.63	10.01	138,786.45
5	Non Food Production Related	11.25	347,544.28	10.71	340,411.32	10.25	341,968.19	10.30	337,393.74
6	Construction	12.03	287,005.02	11.38	285,240.61	10.99	294,292.47	11.02	295,341.18
7	Electricity, Gas and Water	11.10	144,390.54	10.87	146,971.57	10.46	153,061.09	10.75	158,824.37
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.74	39,262.22	11.20	39,909.64	10.73	40,702.62	10.49	40,250.67
9	Transport, Communication and Public Utilities	12.10	69,528.61	11.66	68,585.80	11.22	70,513.19	11.21	67,008.68
10	Wholesaler & Retailer	11.85	594,736.59	11.36	593,035.52	10.98	600,807.81	10.41	590,531.41
11	Finance, Insurance and Real Estate	11.63	216,349.18	11.21	208,467.61	10.53	222,514.55	9.87	212,288.98
12	Hotel or Restaurant	11.35	121,346.03	11.03	122,031.59	10.61	127,550.63	10.60	130,153.50
13	Other Services	11.66	132,474.43	11.33	133,324.18	10.86	137,152.30	10.82	139,542.20
14	Consumption Loans	12.22	133,881.41	11.84	131,117.71	11.43	137,942.87	11.11	135,033.52
15	Local Government	4.31	1,510.99	4.31	1,527.36	4.32	1,538.89	4.23	1,538.97
16	Others	12.68	356,671.11	12.15	358,374.08	11.45	376,867.47	11.46	380,781.61
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2077 (Mid May, 2020)		Jestha, 2077 (Mid June, 2020)		Asar, 2077 (Mid July, 2020)		Shrawan, 2077 (Mid Aug, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.32	589,816.01	11.03	597,357.48	10.60	608,333.35	10.71	613,974.93
2	Overdraft	12.05	405,601.73	11.61	401,971.76	11.18	421,258.16	10.92	411,744.98
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.23	84,425.63	8.78	86,531.83	8.52	71,861.49	8.87	60,468.16
5	Short Term Working Capital/Demand Loan	11.53	667,192.34	11.23	659,378.54	10.75	683,545.18	10.26	687,275.48
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.92	207,666.19	11.21	206,501.06	11.00	208,542.63	10.91	207,779.20
7	Real Estate Loan	12.05	132,736.80	11.56	132,012.80	11.16	140,543.75	10.91	142,081.95
8	Margin Nature Loan	11.79	37,982.82	11.45	38,162.39	10.85	41,345.03	10.42	41,355.84
9	Hire Purchase Loan	12.53	145,901.92	12.07	144,691.57	11.58	144,991.31	11.70	142,548.87
10	Deprived Sector Loan	11.23	162,435.81	10.96	155,803.19	10.28	169,089.66	9.38	161,310.25
11	Bills Purchased	8.68	4,252.49	9.43	3,689.82	7.26	3,253.77	6.98	3,290.92
12	Other Product	12.56	308,316.95	12.07	303,605.09	11.42	327,894.18	11.41	326,212.74
	Aggregate	10.99	2,746,328.68	10.43	2,729,712.72	10.11	2,820,658.52	10.47	2,798,043.33

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.33	1,106,298.32	3.22	1,161,478.97	3.11	1,180,322.40	2.85	1,187,308.52
2	Fixed:	8.68	1,689,310.20	8.46	1,717,266.57	8.37	1,740,061.30	8.20	1,762,732.52
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.80	301,118.48	7.44	298,332.69	7.43	277,580.34	7.27	267,486.65
2.4	6-12 months	8.47	487,162.45	8.18	548,139.62	8.05	549,955.19	7.93	527,100.93
2.5	1-2 yrs	8.67	647,097.63	8.51	619,700.46	8.39	652,965.05	8.09	695,564.58
2.6	2 yrs and above	10.16	253,931.63	10.16	251,093.80	9.99	259,560.72	9.94	272,580.35
3	Call	1.36	307,026.87	1.22	308,505.24	1.09	302,630.69	1.00	317,889.64
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	8.09	2,830.97	7.90	2,891.37	7.99	2,858.56	8.00	2,826.90
6	Non interest bearing deposits	-	293,922.36	-	355,420.23	-	312,341.37	-	333,733.74
6.1	Current	-	266,561.40	-	326,763.03	-	283,274.93	-	302,640.99
6.2	Margin	-	25,064.31	-	26,320.39	-	26,734.48	-	28,553.07
6.3	Other	-	2,296.65	-	2,336.80	-	2,331.95	-	2,539.68
	Aggregate	5.61	3,399,388.71	5.45	3,545,562.37	5.31	3,538,214.31	5.14	3,604,491.33

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.73	165,256.92	9.49	175,365.86	9.13	177,720.04	8.97	185,964.12
2	Fishery Related	9.20	4,641.47	8.97	4,818.26	8.82	5,003.87	8.59	5,136.45
3	Mining Related	10.49	5,372.95	10.15	5,758.34	9.94	5,884.51	9.83	5,585.74
4	Agriculture, Forestry & Beverage Production Related	9.74	142,120.99	9.59	143,788.58	9.10	143,706.12	9.24	145,597.93
5	Non Food Production Related	10.02	340,206.24	9.55	345,507.96	9.13	347,235.57	9.08	343,641.61
6	Construction	10.88	291,087.98	10.60	300,437.14	10.29	307,142.34	10.20	305,985.07
7	Electricity, Gas and Water	10.56	161,153.62	9.88	165,656.35	9.76	167,218.24	9.58	166,898.42
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.24	40,709.53	9.97	43,876.26	9.64	43,020.13	9.36	42,960.44
9	Transport, Communication and Public Utilities	11.08	66,162.53	10.65	66,107.08	10.33	67,982.33	10.14	68,483.83
10	Wholesaler & Retailer	10.28	603,781.83	9.95	631,372.38	9.62	630,225.85	9.48	638,175.93
11	Finance, Insurance and Real Estate	8.91	206,690.88	8.22	240,921.36	7.87	238,226.04	7.77	235,754.59
12	Hotel or Restaurant	10.36	131,310.78	9.90	135,232.24	9.51	137,586.81	9.41	139,548.55
13	Other Services	10.46	144,086.99	10.10	149,912.39	9.83	150,414.75	9.67	152,013.81
14	Consumption Loans	10.89	141,855.37	10.44	146,752.56	10.13	139,973.52	9.95	145,563.21
15	Local Government	5.10	1,423.11	5.78	1,167.52	5.30	1,422.72	4.34	1,422.72
16	Others	11.39	381,240.13	11.12	389,985.73	10.67	397,805.45	10.40	429,675.83
	Aggregate	10.18	2,827,101.33	9.83	2,946,660.01	9.52	2,960,568.29	9.37	3,012,408.24

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2077 (Mid Sep, 2020)		Ashwin, 2077 (Mid Oct, 2020)		Kartik, 2077 (Mid Nov, 2020)		Mangsir, 2077 (Mid Dec, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.41	616,175.87	9.88	629,178.40	9.77	640,274.63	9.38	647,513.76
2	Overdraft	10.66	417,436.91	10.32	438,658.43	9.99	440,590.36	9.83	451,030.92
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.49	62,021.15	8.06	61,371.84	7.72	63,173.40	8.22	58,736.72
5	Short Term Working Capital/Demand Loan	9.99	702,335.94	9.65	747,491.35	9.38	733,979.65	9.25	748,221.77
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.83	209,886.45	10.55	213,311.37	10.25	213,937.46	10.10	213,022.19
7	Real Estate Loan	10.67	138,324.10	10.41	137,972.23	10.03	139,673.51	9.91	145,572.06
8	Margin Nature Loan	10.09	43,165.98	9.47	48,564.23	9.01	50,390.86	8.82	56,612.67
9	Hire Purchase Loan	11.47	143,175.17	11.29	141,209.49	10.91	140,376.98	10.76	140,352.51
10	Deprived Sector Loan	8.35	158,920.15	7.63	172,808.59	7.45	168,381.31	7.22	177,108.17
11	Bills Purchased	6.80	3,279.53	4.82	4,024.55	4.44	3,988.77	4.21	4,156.64
12	Other Product	11.30	332,384.73	10.94	352,069.53	10.52	365,801.36	10.50	370,080.82
	Aggregate	10.18	2,827,105.99	9.83	2,946,660.02	9.52	2,960,568.29	9.37	3,012,408.24

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40	3.05	1,420,065.84
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07	7.80	1,948,796.80
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80	7.23	373,287.57
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01	7.46	739,917.30
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33	7.77	594,856.53
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66	4.92	4,024,704.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,954.04	8.44	735,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68	5.23	1,296,316.25
2	Fixed:	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09	9.13	2,245,348.12
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94	9.47	465,101.93
2.4	6-12 months	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33	8.96	983,173.12
2.5	1-2 yrs	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42	8.77	539,225.90
2.6	2 yrs and above	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40	9.89	257,847.16
3	Call	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07	1.62	256,215.34
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60	2.66	2,093.61
6	Non interest bearing deposits	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	Aggregate	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34	6.49	4,216,536.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity, Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2079 (Mid Mar, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	6.78	1,226,376.48
2	Fixed:	10.99	2,715,032.45
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	11.14	637,967.50
2.4	6-12 months	11.08	906,053.55
2.5	1-2 yrs	10.90	547,608.72
2.6	2 yrs and above	10.80	623,402.68
3	Call	2.67	274,455.67
4	Certificate of Deposits	-	-
5	Other	2.89	1,962.74
6	Non interest bearing deposits	-	443,498.49
6.1	Current	-	402,658.18
6.2	Margin	-	40,177.36
6.3	Other	-	662.95
	Aggregate	8.37	4,661,325.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2079 (Mid Mar, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.20	327,296.73
2	Fishery Related	10.96	12,703.37
3	Mining Related	12.62	11,192.59
4	Agriculture, Forestry & Beverage Production Related	13.32	230,022.49
5	Non Food Production Related	13.43	504,827.90
6	Construction	13.81	162,611.78
7	Electricity, Gas and Water	11.81	267,590.79
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.97	74,887.25
9	Transport, Communication and Public Utilities	14.10	73,314.29
10	Wholesaler & Retailer	13.79	891,597.27
11	Finance, Insurance and Real Estate	13.05	301,682.91
12	Hotel or Restaurant	12.96	175,109.16
13	Other Services	13.19	188,413.88
14	Consumption Loans	13.83	747,889.50
15	Local Government	3.52	1,083.82
16	Others	13.77	277,304.98
	Aggregate	13.03	4,247,528.69

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2079 (Mid Mar, 2023)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	13.04	1,179,051.18
2	Overdraft	14.58	186,636.88
3	Cash Credit Loan	13.89	498,886.64
4	Trust Receipt Loan/Import Loan	13.82	71,452.94
5	Short Term Working Capital/Demand Loan	13.58	997,143.27
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.17	281,702.11
7	Real Estate Loan	13.30	203,256.94
8	Margin Nature Loan	14.52	58,427.42
9	Hire Purchase Loan	13.60	116,533.73
10	Deprived Sector Loan	11.80	265,280.74
11	Bills Purchased	10.79	2,956.36
12	Other Product	13.84	386,200.48
	Aggregate	13.03	4,247,528.69

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Mar, 2023)**

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

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	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	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	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	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	24	Samata Laghubitta Bittiya Sanstha Ltd.	SamataMF
25	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	26	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
27	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF	28	WEAN Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	WEANSEWAMF
29	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	30	NADEP Laghubitta Bittiya Sanstha Ltd.	NADEP
31	Support Microfinance Bittiya Sanstha Ltd.	Support	32	Arambha Chautari Laghubitta Bittiya Sanstha Ltd.	AChautari
33	Asha Laghubitta Bittiya Sanstha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sanstha Ltd.	Gurans
35	Ganapati Laghubitta Bittiya Sanstha Ltd.	Ganapati	36	Infinity Laghubitta Bittiya Sanstha Ltd.	Infinity
37	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	38	Sabaiko Laghubitta Bittiya Sanstha Ltd.	Sabaiko
39	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	40	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
41	Naya Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi	42	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
43	Summit Laghubitta Bittiya Sanstha Limited	Summit	44	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
45	Mahila Laghubitta Bittiya Sanstha Ltd.	Mahila	46	Adarsha Laghubitta Bittiya Sanstha Ltd.	Adarsha
47	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique	48	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalpa
49	Manushi Laghubitta Bittiya Sanstha Ltd.	Manushi	50	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra
51	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	52	BPW Laghubitta Bittiya Sanstha Limited	BPW
53	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	54	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
55	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO	56	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
57	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	58	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
59	Kisan Laghubitta Bittiya Sanstha Limited	NRN(Kisan)	60	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
61	Super Laghubitta Bittiya Sanstha Limited	Super	62	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan
63	Khaptad Laghubitta Bittiya Sanstha Limited	Khaptad			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
---	-----------------------------------	-------