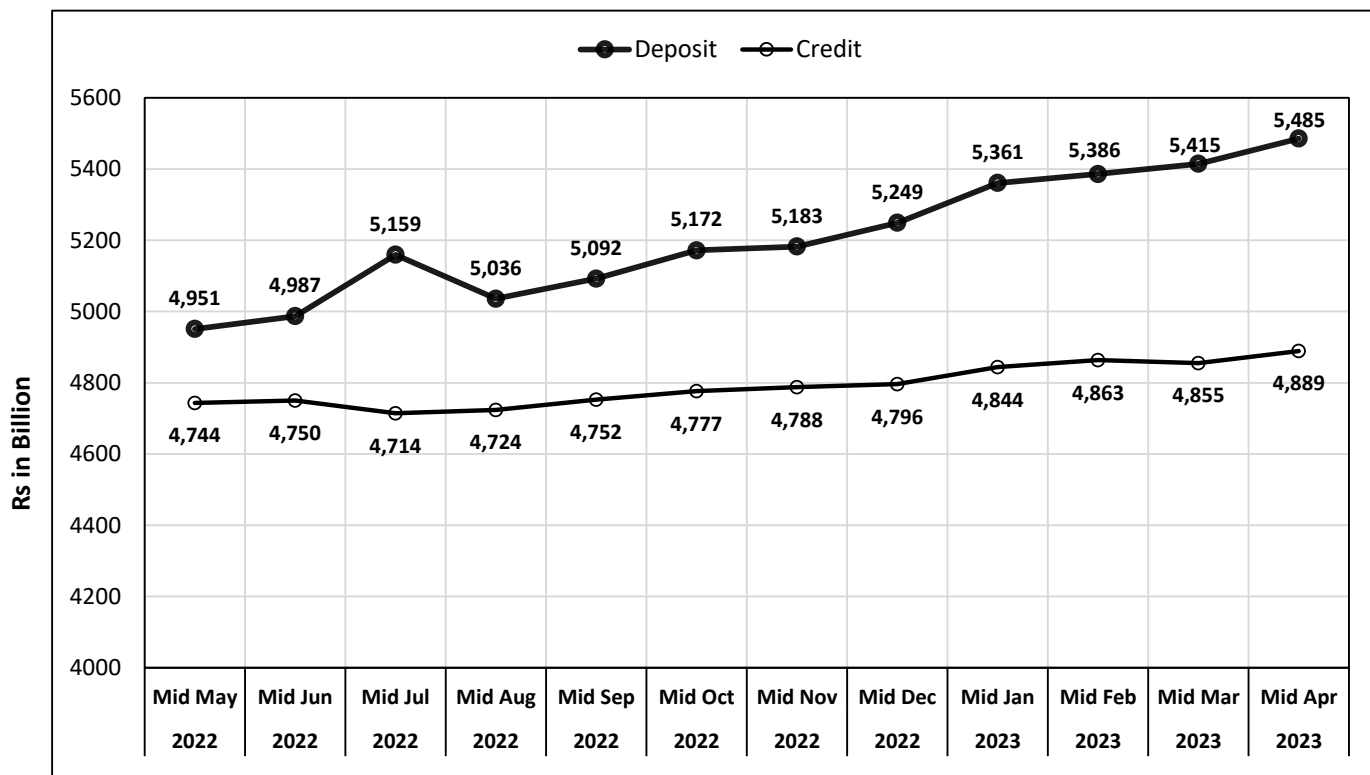


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2079 Chait  
(Mid-Apr, 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
<b>Annexure</b>	
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 Chait End, 2079 (Mid-Apr, 2023)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	89.80	10.11	2.02	101.93
2	Total Credit/GDP	80.52	8.61	1.72	90.85
3	Total Credit/ Total Deposit	89.66	85.18	85.10	89.13
4	CD Ratio	85.35	83.89	79.00	85.09
5	Fixed Deposit/Total Deposit	58.26	69.06	73.06	59.63
6	Saving Deposit/Total Deposit	26.00	22.62	17.09	25.49
7	Current Deposit/Total Deposit	8.98	1.64	1.27	8.10
8	Call Deposit/Total Deposit	5.80	6.64	7.27	5.92
9	NPL/ Total Loan <sup>^</sup>	3.23	3.40	8.19	3.34
10	Total LLP /Total Loan	2.51	2.47	5.82	2.57
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	6.43	12.11	7.52	6.88
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.13	6.59	8.61	7.10
2	Investment in Gov. Securities/Total Deposit	16.33	15.44	19.64	16.30
3	Total Liquid Assets/Total Deposit	24.28	25.38	34.61	24.60
<b>C. Capital Adequacy Ratios (%)<sup>^</sup></b>					
1	Core Capital/RWA	10.16	9.84	14.98	10.22
2	Total Capital/RWA	13.01	12.47	17.09	13.04
<b>D. Financial Access</b>					
1	No. of institutions	21	17	17	55
2	No. of Branches	5,066	1,130	283	6,479
3	No. of Deposit Accounts	42,809,628	6,184,124	756,014	49,749,766
4	No. of Loan Accounts	1,516,843	285,309	41,644	1,843,796
5	No. of Branchless Banking Centers	1,331	22	-	1,353
6	No. of Branchless Banking Customers	304,404	68	-	304,472
7	No. of Mobile Banking Customers	17,694,428	2,597,620	141,983	20,434,031
8	No. of Internet Banking Customers	1,322,103	464,779	11,984	1,798,866
9	No. of ATMs	4,340	345	44	4,729
10	No. of Debit Cards	11,318,525	744,598	55,248	12,118,371
11	No. of Credit Cards	284,972	155	-	285,127
12	No. of Prepaid Cards	123,700	1,413	-	125,113
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>8.26</b>			
	(a) Saving	6.50			
	(b) Fixed	10.88			
	(c) Call	2.63			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>12.84</b>			

**Note:**

Bank balance includes money at call

Nominal GDP for 2022/23(P) stands at Rs. 5,381,335 million (Source: <https://cbs.gov.np/national-accounts-statistics-of-nepal-2022-23-annual-estimates/>)

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

<sup>^</sup>Data as on Chaitra 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-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	488,277	558,525	618,798	672,560	663,898	14.39	10.79	-1.29
a. Paid-up Capital	330,876	365,820	407,789	423,078	423,564	10.56	11.47	0.11
b. Statutory Reserves	94,150	105,951	120,965	135,939	136,701	12.53	14.17	0.56
c. Retained Earning	4,312	12,331	10,267	10,029	1,779	185.98	-16.75	-82.26
d. Others Reserves	58,939	74,422	79,777	103,514	101,854	26.27	7.20	-1.60
<b>2 BORROWINGS</b>	81,610	275,089	500,434	308,489	305,947	237.08	81.92	-0.82
a. NRB	7,992	118,779	259,218	38,765	32,708	1386.25	118.24	-15.63
b. "A"Class Licensed Institution	5,392	28,829	40,170	40,680	36,800	434.65	39.34	-9.54
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	66,727	69,430	74.06	125.12	4.05
d. Other Financial Ins.	1,737	1,267	6,027	4,317	5,025	-27.05	375.72	16.40
e. Bonds and Securities	51,679	100,435	136,986	158,001	161,985	94.34	36.39	2.52
<b>3 DEPOSITS</b>	3,933,738	4,740,066	5,159,175	5,414,655	5,485,412	20.50	8.84	1.31
a. Current	401,130	490,765	465,415	439,932	444,316	22.35	-5.17	1.00
b. Savings	1,224,189	1,592,152	1,402,182	1,377,295	1,398,041	30.06	-11.93	1.51
c. Fixed	1,884,402	2,213,503	2,835,817	3,212,259	3,270,841	17.46	28.11	1.82
d. Call Deposits	387,287	396,693	391,068	336,174	324,505	2.43	-1.42	-3.47
e. Others	36,729	46,953	64,694	48,995	47,708	27.84	37.78	-2.63
<b>4 Bills Payable</b>	2,053	3,067	2,782	5,686	4,207	49.42	-9.30	-26.02
<b>5 Other Liabilities</b>	385,596	418,432	424,126	497,249	501,682	8.52	1.36	0.89
1. Loan Loss Provision	78,604	89,594	110,300	143,907	162,513	13.98	23.11	12.93
2. Interest Suspense a/c	27,582	20,035	19,628	35,202	30,757	-27.36	-2.03	-12.63
3. Others	279,410	308,804	294,198	318,141	308,411	10.52	-4.73	-3.06
<b>6 Reconciliation A/c</b>	3,427	4,050	512	423	2,364	18.18	-87.36	458.45
<b>7 Profit &amp; Loss A/c</b>	59,045	69,757	79,497	50,723	49,313	18.14	13.96	-2.78
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,949,785</b>	<b>7,012,823</b>	<b>22.51</b>	<b>11.80</b>	<b>0.91</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	563,630	519,340	509,990	450,675	454,916	-7.86	-1.80	0.94
a. Cash Balance	110,726	116,799	111,631	102,285	99,109	5.48	-4.43	-3.11
Nepalese Notes & Coins	98,161	99,422	108,250	98,231	94,818	1.28	8.88	-3.48
Foreign Currency	12,565	17,377	3,381	4,054	4,291	38.29	-80.55	5.85
b. Bank Balance	369,615	334,152	302,877	285,448	290,557	-9.59	-9.36	1.79
1. In Nepal Rastra Bank	294,780	273,553	220,659	216,023	224,432	-7.20	-19.34	3.89
2. "A"Class Licensed Institution	27,141	17,905	28,862	23,802	19,353	-34.03	61.19	-18.69
3. Other Financial Ins.	3,372	3,275	6,959	4,003	4,355	-2.89	112.50	8.80
4. In Foreign banks	44,322	39,419	46,397	41,620	42,417	-11.06	17.70	1.92
c. Money at Call	83,288	68,389	95,482	62,941	65,250	-17.89	39.62	3.67
<b>2 INVESTMENTS</b>	534,611	732,619	911,435	867,403	896,792	37.04	24.41	3.39
a. Govt. Securities	533,827	721,612	909,783	865,101	894,385	35.18	26.08	3.38
b. Others	784	11,007	1,651	2,301	2,407	1304.07	-85.00	4.61
<b>3 SHARE &amp; OTHER INVESTMENT</b>	171,683	214,313	186,550	212,246	211,171	24.83	-12.95	-0.51
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,273,096	4,174,616	4,713,537	4,853,748	4,889,042	27.54	12.91	0.73
<b>4.1 LOANS &amp; ADVANCES</b>	3,270,133	4,170,584	4,709,050	4,851,332	4,886,516	27.54	12.91	0.73
a. Private Sector	3,156,509	4,014,771	4,493,912	4,688,686	4,708,053	27.19	11.93	0.41
b. Financial Institutions	110,945	152,818	212,907	160,380	176,616	37.74	39.32	10.12
c. Government Organizations	2,679	2,995	2,231	2,266	1,847	11.81	-25.51	-18.52
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,416	2,526	36.09	11.28	4.53
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	1,675	5	0.00	130.70	-99.71
<b>6 FIXED ASSETS</b>	78,568	82,989	95,030	108,954	108,653	5.63	14.51	-0.28
<b>7 OTHER ASSETS</b>	312,752	331,101	353,788	438,260	433,122	5.87	6.85	-1.17
a. Accrued Interests	152,797	171,036	199,589	264,058	227,100	11.94	16.69	-14.00
b. Others	159,955	160,065	154,198	174,202	206,021	0.07	-3.66	18.27
<b>8 Expenses not Written off</b>	189	342	219	232	225	81.43	-36.12	-2.86
<b>9 Non Banking Assets</b>	7,076	7,693	10,521	13,919	15,592	8.72	36.76	12.02
<b>10 Reconciliation Account</b>	11,715	5,154	3,241	1,872	2,401	-56.01	-37.12	28.28
<b>11 Profit &amp; Loss A/c</b>	426	407	63	802	904	-4.36	-84.64	12.66
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>6,949,785</b>	<b>7,012,823</b>	<b>22.51</b>	<b>11.80</b>	<b>0.91</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	433,941	500,573	553,626	601,219	593,385	15.35	10.60	-1.30
a. Paid-up Capital	284,811	320,629	356,095	368,594	368,857	12.58	11.06	0.07
b. Statutory Reserves	86,033	96,910	110,434	124,164	124,855	12.64	13.96	0.56
c. Retained Earning	8,248	15,897	14,956	13,879	6,349	92.73	-5.92	-54.25
d. Others Reserves	54,850	67,137	72,140	94,582	93,323	22.40	7.45	-1.33
<b>2 BORROWINGS</b>	78,942	261,004	462,083	293,156	289,218	230.63	77.04	-1.34
a. NRB	7,810	109,436	229,157	34,496	25,140	1301.19	109.40	-27.12
b. "A" Class Licensed Institution	3,356	26,034	38,482	36,210	34,223	675.65	47.81	-5.49
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	66,727	69,430	74.06	125.12	4.05
d. Other Financial Ins.	1,737	1,267	5,862	4,157	4,871	-27.05	362.68	17.17
e. Bonds and Securities	51,229	98,488	130,549	151,566	155,553	92.25	32.55	2.63
<b>3 DEPOSITS</b>	3,490,101	4,204,913	4,545,157	4,771,286	4,832,665	20.48	8.09	1.29
a. Current	389,700	475,545	453,605	431,842	434,031	22.03	-4.61	0.51
b. Savings	1,087,517	1,426,355	1,261,715	1,239,011	1,256,421	31.16	-11.54	1.41
c. Fixed	1,646,630	1,919,565	2,436,953	2,760,247	2,815,691	16.58	26.95	2.01
d. Call Deposits	332,548	338,330	329,895	292,841	280,485	1.74	-2.49	-4.22
e. Others	33,706	45,117	62,988	47,346	46,037	33.85	39.61	-2.76
<b>4 Bills Payable</b>	2,036	3,003	2,740	5,669	4,175	47.47	-8.75	-26.36
<b>5 Other Liabilities</b>	350,780	383,438	384,228	445,574	452,833	9.31	0.21	1.63
1. Loan Loss Provision	67,444	77,889	95,409	124,538	141,867	15.49	22.49	13.91
2. Interest Suspense a/c	16,882	11,631	10,334	22,238	19,488	-31.11	-11.15	-12.37
3. Others	266,454	293,919	278,486	298,798	291,478	10.31	-5.25	-2.45
<b>6 Reconciliation A/c</b>	3,286	3,962	516	422	2,366	20.59	-86.98	460.26
<b>7 Profit &amp; Loss A/c</b>	54,484	63,462	72,201	46,609	45,105	16.48	13.77	-3.22
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,163,935</b>	<b>6,219,748</b>	<b>22.81</b>	<b>11.07</b>	<b>0.91</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	462,843	447,432	420,838	380,673	384,559	-3.33	-5.94	1.02
a. Cash Balance	100,912	107,227	102,537	92,603	90,422	6.26	-4.37	-2.36
Nepalese Notes & Coins	88,499	89,926	99,279	88,795	86,449	1.61	10.40	-2.64
Foreign Currency	12,412	17,301	3,258	3,809	3,973	39.38	-81.17	4.31
b. Bank Balance	327,901	304,444	268,141	250,100	254,033	-7.15	-11.92	1.57
1. In Nepal Rastra Bank	275,162	256,583	203,810	189,683	198,121	-6.75	-20.57	4.45
2. "A" Class Licensed Institution	8,186	8,327	17,786	18,529	13,260	1.73	113.58	-28.43
3. Other Financial Ins.	233	119	149	270	236	-48.76	25.05	-12.52
4. In Foreign banks	44,320	39,414	46,395	41,619	42,416	-11.07	17.71	1.92
c. Money at Call	34,031	35,761	50,160	37,969	40,105	5.08	40.27	5.63
<b>2 INVESTMENTS</b>	498,252	655,204	820,456	768,102	791,339	31.50	25.22	3.03
a. Govt. Securities	497,643	644,196	818,804	765,812	789,053	29.45	27.10	3.03
b. Others	609	11,007	1,651	2,290	2,286	1707.57	-85.00	-0.15
<b>3 SHARE &amp; OTHER INVESTMENT</b>	164,516	202,553	175,230	198,183	199,217	23.12	-13.49	0.52
<b>4 (Including Bills Purchased)</b>								
<b>4.1 LOANS &amp; ADVANCES</b>	2,910,231	3,719,600	4,182,299	4,303,813	4,333,122	27.81	12.44	0.68
a. Private Sector	2,801,001	3,579,832	4,025,452	4,164,958	4,178,715	27.81	12.45	0.33
b. Financial Institutions	103,588	132,741	150,129	134,177	150,041	28.14	13.10	11.82
c. Government Organizations	2,679	2,995	2,231	2,262	1,841	11.81	-25.51	-18.62
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,416	2,526	36.09	11.28	4.53
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	1,675	5	0.00	130.70	-99.71
<b>6 FIXED ASSETS</b>	69,840	75,298	85,850	98,224	96,919	7.82	14.01	-1.33
<b>7 OTHER ASSETS</b>	290,073	307,472	322,804	399,746	398,385	6.00	4.99	-0.34
a. Accrued Interests	136,304	155,810	177,208	235,248	202,072	14.31	13.73	-14.10
b. Others	153,770	151,662	145,596	164,498	196,312	-1.37	-4.00	19.34
<b>8 Expenses not Written off</b>	169	241	219	230	224	42.75	-9.50	-2.76
<b>9 Non Banking Assets</b>	5,945	6,736	8,665	11,418	13,002	13.31	28.63	13.87
<b>10 Reconciliation Account</b>	11,569	5,074	3,240	1,871	2,395	-56.14	-36.14	28.03
<b>11 Profit &amp; Loss A/c</b>	133	332	-	-	580	150.03	-100.00	0.00
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,163,935</b>	<b>6,219,748</b>	<b>22.81</b>	<b>11.07</b>	<b>0.91</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	39,284	41,688	47,312	52,857	52,262	6.12	13.49	-1.13
a. Paid-up Capital	31,964	32,232	36,994	39,626	39,786	0.84	14.77	0.40
b. Statutory Reserves	5,096	6,135	7,072	8,207	8,214	20.38	15.28	0.08
c. Retained Earning	(186)	505	(282)	295	(157)	-371.49	-155.77	-153.01
d. Others Reserves	2,410	2,816	3,528	4,728	4,417	16.87	25.27	-6.57
<b>2 BORROWINGS</b>	136	9,690	26,259	9,798	11,017	7030.46	170.98	12.45
a. NRB	136	7,590	20,104	1,351	4,179	5485.23	164.87	209.41
b. "A" Class Licensed Institution	-	1,100	500	2,800	1,200	0.00	-54.55	-57.14
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	165	159	153	0.00	0.00	-3.66
e. Bonds and Securities	-	1,000	5,490	5,488	5,485	0.00	448.95	-0.05
<b>3 DEPOSITS</b>	354,778	445,827	509,490	534,548	543,924	25.66	14.28	1.75
a. Current	9,263	13,929	9,932	7,082	8,904	50.38	-28.70	25.74
b. Savings	112,816	139,864	120,613	119,884	123,024	23.97	-13.76	2.62
c. Fixed	188,006	243,409	327,121	372,308	375,640	29.47	34.39	0.89
d. Call Deposits	44,048	48,417	51,614	35,027	36,111	9.92	6.60	3.09
e. Others	646	207	211	248	244	-67.87	1.50	-1.25
<b>4 Bills Payable</b>	15	41	42	17	32	178.27	1.53	85.94
<b>5 Other Liabilities</b>	15,497	19,406	23,291	32,532	29,932	25.22	20.02	-7.99
1. Loan Loss Provision	4,242	6,431	9,405	13,158	14,018	51.62	46.24	6.53
2. Interest Suspense a/c	1,470	1,138	1,129	4,036	2,350	-22.63	-0.72	-41.77
3. Others	9,785	11,837	12,757	15,338	13,564	20.97	7.77	-11.57
<b>6 Reconciliation A/c</b>	141	76	0	0	0	-46.09	-99.99	1000.11
<b>7 Profit &amp; Loss A/c</b>	3,577	5,224	6,340	3,463	3,483	46.05	21.35	0.57
<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>633,214</b>	<b>640,649</b>	<b>26.25</b>	<b>17.39</b>	<b>1.17</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	76,518	55,300	69,497	54,691	54,060	-27.73	25.67	-1.15
a. Cash Balance	7,918	8,134	7,505	8,114	7,270	2.74	-7.73	-10.41
Nepalese Notes & Coins	7,765	8,059	7,383	7,869	6,951	3.78	-8.39	-11.66
Foreign Currency	153	76	123	245	318	-50.29	62.05	29.94
b. Bank Balance	28,987	22,731	24,830	27,935	28,573	-21.58	9.23	2.28
1. In Nepal Rastra Bank	15,492	13,432	13,435	21,650	21,254	-13.30	0.02	-1.83
2. "A" Class Licensed Institution	12,441	7,619	6,642	3,675	4,413	-38.76	-12.83	20.07
3. Other Financial Ins.	1,052	1,676	4,752	2,608	2,905	59.21	183.58	11.37
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	18,642	18,217	-38.32	52.08	-2.28
<b>2 INVESTMENTS</b>	28,288	56,879	68,793	77,590	84,085	101.07	20.95	8.37
a. Govt. Securities	28,113	56,879	68,793	77,578	83,963	102.33	20.95	8.23
b. Others	175	-	-	12	121	-100.00	0.00	940.68
<b>3 SHARE &amp; OTHER INVESTMENT</b>	4,484	8,062	8,446	10,265	8,417	79.79	4.77	-18.00
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	287,580	383,480	444,934	457,261	463,310	33.35	16.03	1.32
<b>4.1 LOANS &amp; ADVANCES</b>	287,580	383,480	444,934	457,261	463,310	33.35	16.03	1.32
a. Private Sector	284,009	369,145	386,815	436,314	441,944	29.98	4.79	1.29
b. Financial Institutions	3,571	14,335	58,120	20,942	21,359	301.39	305.44	1.99
c. Government Organizations	-	-	-	5	6	0.00	0.00	31.10
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	6,094	5,673	6,410	7,424	8,473	-6.92	13.00	14.13
<b>7 OTHER ASSETS</b>	9,692	11,972	13,338	23,868	20,447	23.52	11.41	-14.33
a. Accrued Interests	5,555	6,166	7,075	16,143	13,027	10.99	14.75	-19.30
b. Others	4,137	5,806	6,263	7,725	7,419	40.34	7.87	-3.96
<b>8 Expenses not Written off</b>	17	0	-	-	-	-97.19	-100.00	0.00
<b>9 Non Banking Assets</b>	599	489	1,258	1,681	1,793	-18.33	157.16	6.69
<b>10 Reconciliation Account</b>	141	78	0	0	0	-45.12	-99.41	0.00
<b>11 Profit &amp; Loss A/c</b>	15	21	56	434	64	41.19	172.42	-85.24
<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>633,214</b>	<b>640,649</b>	<b>26.25</b>	<b>17.39</b>	<b>1.17</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023*	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	15,051	16,264	17,861	18,484	18,252	8.05	9.82	-1.26
a. Paid-up Capital	14,101	12,959	14,700	14,858	14,920	-8.10	13.44	0.42
b. Statutory Reserves	3,021	2,907	3,459	3,568	3,631	-3.79	19.01	1.77
c. Retained Earning	(3,750)	(4,071)	(4,408)	(4,146)	(4,413)	8.54	8.29	6.44
d. Others Reserves	1,680	4,469	4,110	4,204	4,114	166.09	-8.05	-2.15
<b>2 BORROWINGS</b>	2,531	4,395	12,092	5,536	5,712	73.60	175.15	3.18
a. NRB	46	1,753	9,957	2,919	3,388	3729.83	468.05	16.10
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,670	1,376	-16.73	-29.93	-17.60
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	0.05	0.00
<b>3 DEPOSITS</b>	88,858	89,326	104,528	108,820	108,823	0.53	17.02	0.00
a. Current	2,167	1,290	1,878	1,008	1,381	-40.48	45.55	37.00
b. Savings	23,856	25,932	19,854	18,400	18,597	8.70	-23.44	1.07
c. Fixed	49,766	50,529	71,743	79,704	79,510	1.53	41.98	-0.24
d. Call Deposits	10,691	9,945	9,558	8,306	7,909	-6.98	-3.89	-4.79
e. Others	2,377	1,629	1,496	1,402	1,427	-31.47	-8.20	1.79
<b>4 Bills Payable</b>	2	23	0	1	1	1240.71	-98.23	-6.29
<b>5 Other Liabilities</b>	19,319	15,588	16,607	19,143	18,917	-19.31	6.53	-1.18
1. Loan Loss Provision	6,918	5,274	5,486	6,211	6,629	-23.77	4.03	6.73
2. Interest Suspense a/c	9,230	7,267	8,165	8,928	8,919	-21.27	12.36	-0.10
3. Others	3,171	3,048	2,955	4,004	3,369	-3.89	-3.04	-15.85
<b>6 Reconciliation A/c</b>	0	12	(4)	1	(2)	21673.05	-134.24	-294.38
<b>7 Profit &amp; Loss A/c</b>	984	1,071	957	651	725	8.84	-10.71	11.24
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>152,636</b>	<b>152,426</b>	<b>-0.05</b>	<b>20.02</b>	<b>-0.14</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	24,269	16,607	19,655	15,311	16,297	-31.57	18.35	6.44
a. Cash Balance	1,897	1,438	1,588	1,567	1,417	-24.21	10.48	-9.56
Nepalese Notes & Coins	1,897	1,438	1,588	1,567	1,417	-24.21	10.48	-9.56
Foreign Currency	0	0	0	0	0	-37.48	-41.58	-60.49
b. Bank Balance	12,727	6,977	9,906	7,413	7,952	-45.18	41.99	7.27
1. In Nepal Rastra Bank	4,126	3,538	3,414	4,690	5,057	-14.25	-3.50	7.84
2. "A"Class Licensed Institution	6,514	1,959	4,434	1,598	1,680	-69.93	126.38	5.11
3. Other Financial Ins.	2,087	1,480	2,058	1,125	1,215	-29.09	39.05	7.96
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	9,644	8,193	8,160	6,331	6,928	-15.05	-0.40	9.43
<b>2 INVESTMENTS</b>	8,072	20,536	22,186	21,711	21,368	154.42	8.03	-1.58
a. Govt. Securities	8,072	20,536	22,186	21,711	21,368	154.42	8.03	-1.58
b. Others	-	-	-	-	-	0.00	0.00	0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,683	3,698	2,875	3,798	3,537	37.79	-22.26	-6.89
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	75,284	71,536	86,303	92,675	92,610	-4.98	20.64	-0.07
<b>4.1 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	92,675	92,610	-4.98	20.64	-0.07
a. Private Sector	71,499	65,795	81,645	87,414	87,394	-7.98	24.09	-0.02
b. Financial Institutions	3,785	5,742	4,658	5,261	5,216	51.69	-18.87	-0.86
c. Government Organizations	-	-	-	-	-	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	2,634	2,019	2,771	3,305	3,261	-23.36	37.25	-1.33
<b>7 OTHER ASSETS</b>	12,986	11,657	17,646	14,646	14,290	-10.23	51.37	-2.43
a. Accrued Interests	10,938	9,061	15,306	12,667	12,001	-17.16	68.93	-5.26
b. Others	2,048	2,597	2,340	1,979	2,290	26.78	-9.90	15.73
<b>8 Expenses not Written off</b>	3	100	-	1	1	3834.00	-100.00	-18.23
<b>9 Non Banking Assets</b>	533	468	599	819	796	-12.08	27.99	-2.80
<b>10 Reconciliation Account</b>	4	2	(0)	0	5	-56.22	-111.62	2410.43
<b>11 Profit &amp; Loss A/c</b>	279	55	6	368	260	-80.35	-88.25	-29.40
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>152,636</b>	<b>152,426</b>	<b>-0.05</b>	<b>20.02</b>	<b>-0.14</b>



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

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	232,951	224,341	330,008	279,433	318,912	-3.70	47.10	14.13
1.1 Deposit Liabilities	227,205	215,183	305,976	261,339	298,746	-5.29	42.19	14.31
1.1.1 Saving A/c	53,627	43,601	76,032	60,267	67,826	-18.70	74.38	12.54
1.1.2 Fixed A/c	157,021	166,935	223,748	195,486	224,537	6.31	34.03	14.86
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	12,153	13,709	-9.59	67.27	12.80
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	29,611	33,710	2.23	71.84	13.84
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	70,093	79,985	-7.35	43.83	14.11
1.1.2.4 Above 1 Year	56,898	72,595	81,297	83,629	97,133	27.59	11.99	16.15
1.1.3 Call Deposit	16,291	4,443	6,111	5,567	6,348	-72.73	37.55	14.04
1.1.4 Certificate of Deposits	266	204	85	20	35	-23.26	-58.37	76.96
1.2 Others	5,746	9,158	24,032	18,094	20,166	59.39	162.41	11.45
<b>2 Commission/Fee Expense</b>	1,695	1,735	3,121	1,862	2,097	2.36	79.87	12.62
<b>3 Employees Expenses</b>	42,145	48,174	53,727	36,328	40,308	14.30	11.53	10.96
<b>4 Office Operating Expenses</b>	32,395	33,544	38,326	24,682	28,069	3.55	14.26	13.72
<b>5 Exchange Fluctuation Loss</b>	6	1	105	55	16	-74.82	7277.31	-70.48
5.1 Due to Change in Exchange Rates	5	1	34	38	-	-74.17	2639.35	-100.00
5.2 Due to Foreign Currency Transactions	1	0	71	17	16	-78.28	36644.30	-5.06
<b>6 Non-Operating Expenses</b>	463	89	369	102	170	-80.71	313.83	67.28
<b>7. Provision for Risk</b>	33,869	39,014	25,497	36,552	52,406	15.19	-34.65	43.38
7.1 Loan loss Provision	33,522	38,874	25,367	36,527	52,385	15.96	-34.74	43.41
7.1.1 General Loan loss Provision	17,257	25,113	12,849	14,132	16,199	45.52	-48.83	14.62
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	9,768	9,091	94.45	-58.22	-6.93
7.1.1.2 Watch List Provision	6,336	3,878	3,976	4,365	7,108	-38.80	2.54	62.85
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	20,523	33,445	-10.96	-10.06	62.96
7.1.3 Additional Loan Loss Provision	1,171	321	430	1,871	2,740	-72.60	34.16	46.48
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	23	21	-96.39	2840.70	-11.23
7.4. Provision for Loss of Other Assets	131	88	19	1	1	-32.93	-78.72	-50.99
<b>8 Loan Written Off</b>	411	814	1,607	387	2,048	97.97	97.46	428.99
<b>9 Provision for Staff Bonus</b>	7,499	9,238	11,766	7,164	7,161	23.20	27.35	-0.04
<b>10 Provision for Income Tax</b>	24,783	30,913	34,273	22,356	21,824	24.73	10.87	-2.38
<b>11 Others</b>	36	248	7	7	11	593.60	-97.24	63.13
<b>12 Net Profit</b>	58,924	71,306	83,438	53,599	53,460	21.01	17.01	-0.26
<b>TOTAL EXPENSES</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>462,526</b>	<b>526,482</b>	<b>5.57</b>	<b>26.74</b>	<b>13.83</b>
<b>Income</b>								
<b>1. Interest Income</b>	378,136	372,972	509,366	416,141	475,490	-1.37	36.57	14.26
1.1. On Loans and Advance	350,654	342,440	464,186	375,144	427,647	-2.34	35.55	14.00
1.2. On Investment	19,023	25,974	38,306	34,150	39,533	36.54	47.48	15.76
1.2.1 Government Bonds	17,635	23,335	35,010	31,594	36,622	32.33	50.03	15.92
1.2.2 Foreign Bonds	109	215	341	132	152	97.64	59.06	15.07
1.2.3 NRB Bonds	1,038	589	343	297	348	-43.27	-41.74	17.41
1.2.4 Deventure & Bonds	242	1,835	2,612	2,127	2,410	658.86	42.30	13.30
1.3 Agency Balance	640	169	174	469	549	-73.59	3.00	17.13
1.4 On Call Deposit	4,459	1,193	1,460	1,562	1,887	-73.23	22.31	20.78
1.5 Others	3,360	3,196	5,239	4,817	5,874	-4.90	63.95	21.94
<b>2. Comission &amp; Discount</b>	19,439	24,942	27,259	17,080	20,775	28.31	9.29	21.64
2.1 Bills Purchase & Discount	194	228	310	162	187	17.68	35.78	15.06
2.2 Comission	15,925	20,920	22,861	14,614	16,206	31.37	9.28	10.89
2.3 Others	3,321	3,794	4,088	2,303	4,383	14.24	7.75	90.27
<b>3 Income From Exchange Fluctuation</b>	10,780	10,913	8,121	3,810	4,306	1.23	-25.58	13.01
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	739	587	1.77	-23.41	-20.51
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	3,072	3,719	1.15	-25.89	21.07
<b>4 Other Operating Income</b>	11,434	16,789	12,504	6,933	8,080	46.84	-25.52	16.53
<b>5 Non Operating Income</b>	2,353	8,176	3,584	1,160	1,371	247.49	-56.17	18.22
<b>6 Provision Written Back</b>	12,606	24,835	20,530	16,579	15,793	97.02	-17.33	-4.74
<b>7 Recovery from Written off Loan</b>	449	760	669	127	141	69.26	-12.00	11.34
<b>8 Income from Extra Ordinary Expenses</b>	(98)	12	156	(23)	(21)	-111.72	1252.34	-6.25
<b>9 Net Loss</b>	79	19	56	719	548	-75.98	197.60	-23.81
<b>TOTAL INCOME</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>462,526</b>	<b>526,482</b>	<b>5.57</b>	<b>26.74</b>	<b>13.83</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	199,997	194,409	284,750	236,934	270,916	-2.79	46.47	14.34
1.1 Deposit Liabilities	194,436	185,438	262,357	220,062	252,087	-4.63	41.48	14.55
1.1.1 Saving A/c	45,353	37,545	67,417	53,171	59,946	-17.22	79.56	12.74
1.1.2 Fixed A/c	135,903	143,928	189,890	162,341	186,905	5.91	31.93	15.13
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	5,918	6,743	-2.82	28.09	13.93
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	24,059	27,418	-5.47	80.19	13.96
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	57,807	66,116	-10.87	41.06	14.37
1.1.2.4 Above 1 Year	50,304	66,414	75,530	74,556	86,629	32.02	13.73	16.19
1.1.3 Call Deposit	12,915	3,760	4,966	4,531	5,201	-70.89	32.07	14.79
1.1.4 Certificate of Deposits	266	204	85	20	35	-23.26	-58.37	76.96
1.2 Others	5,561	8,971	22,393	16,872	18,830	61.33	149.62	11.61
<b>2 Commission/Fee Expense</b>	1,678	1,693	3,057	1,820	2,049	0.90	80.52	12.60
<b>3 Employees Expenses</b>	36,655	42,824	47,172	31,711	35,160	16.83	10.15	10.87
<b>4 Office Operating Expenses</b>	27,815	29,235	33,086	21,199	24,004	5.10	13.17	13.23
<b>5 Exchange Fluctuation Loss</b>	-	0	104	55	16	0.00	283053.30	-70.48
5.1 Due to Change in Exchange Rates	-	0	33	38	-	0.00	89470.89	-100.00
5.2 Due to Foreign Currency Transactions	-	-	71	17	16	0.00	0.00	-5.06
<b>6 Non-Operating Expenses</b>	458	78	312	69	139	-83.03	301.60	101.80
<b>7. Provision for Risk</b>	28,699	32,424	21,637	31,012	44,272	12.98	-33.27	42.76
7.1 Loan loss Provision	28,485	32,326	21,538	30,988	44,251	13.48	-33.37	42.80
7.1.1 General Loan loss Provision	14,922	21,420	11,093	12,735	13,969	43.54	-48.21	9.69
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	9,546	8,708	82.43	-58.82	-8.77
7.1.1.2 Watch List Provision	4,772	2,904	3,468	3,190	5,261	-39.15	19.42	64.94
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	16,467	27,738	-14.36	-6.65	68.45
7.1.3 Additional Loan Loss Provision	1,032	174	427	1,786	2,543	-83.14	145.12	42.42
7.2. Provision for Non-Banking Assets	-	7	-	-	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	23	21	-96.73	3082.32	-11.23
7.4. Provision for Loss of Other Assets	122	88	3	0	-	-27.64	-96.10	-100.00
<b>8 Loan Written Off</b>	385	708	1,489	349	1,919	83.94	110.40	450.12
<b>9 Provision for Staff Bonus</b>	6,917	8,146	10,673	6,580	6,578	17.77	31.01	-0.04
<b>10 Provision for Income Tax</b>	22,858	27,592	30,803	20,501	19,998	20.71	11.63	-2.46
<b>11 Others</b>	33	248	7	6	7	649.25	-97.29	3.81
<b>12 Net Profit</b>	54,351	63,374	74,801	48,831	48,705	16.60	18.03	-0.26
<b>TOTAL EXPENSES</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>399,066</b>	<b>453,761</b>	<b>5.50</b>	<b>26.74</b>	<b>13.71</b>
<b>Income</b>								
<b>1. Interest Income</b>	328,666	326,157	442,405	357,304	408,658	-0.76	35.64	14.37
1.1. On Loans and Advance	305,723	298,351	402,230	320,961	366,554	-2.41	34.82	14.21
1.2. On Investment	17,963	23,895	34,586	30,578	35,154	33.02	44.74	14.97
1.2.1 Government Bonds	16,712	21,509	31,700	28,499	32,801	28.71	47.38	15.10
1.2.2 Foreign Bonds	109	215	341	132	152	97.64	59.06	15.07
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	15.31
1.2.4 Deventure & Bonds	213	1,774	2,544	1,946	2,200	733.94	43.42	13.06
1.3 Agency Balance	639	169	171	469	549	-73.54	1.01	17.13
1.4 On Call Deposit	1,127	691	673	910	1,048	-38.75	-2.59	15.23
1.5 Others	3,214	3,051	4,745	4,386	5,352	-5.08	55.53	22.02
<b>2. Comission &amp; Discount</b>	18,463	23,473	25,927	16,407	19,964	27.14	10.46	21.68
2.1 Bills Purchase & Discount	194	228	310	162	187	17.68	35.78	15.06
2.2 Comission	15,407	20,103	21,943	14,230	15,747	30.48	9.15	10.66
2.3 Others	2,862	3,142	3,674	2,015	4,029	9.78	16.95	99.97
<b>3 Income From Exchange Fluctuation</b>	10,720	10,900	8,083	3,749	4,238	1.68	-25.84	13.04
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	728	577	3.93	-23.51	-20.69
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	3,021	3,661	1.37	-26.17	21.17
<b>4 Other Operating Income</b>	9,346	12,990	10,325	5,752	6,677	38.99	-20.52	16.07
<b>5 Non Operating Income</b>	1,859	5,901	3,087	1,035	1,217	217.41	-47.69	17.56
<b>6 Provision Written Back</b>	10,461	20,596	17,299	14,724	12,899	96.88	-16.01	-12.39
<b>7 Recovery from Written off Loan</b>	431	706	611	118	130	64.00	-13.46	10.14
<b>8 Income from Extra Ordinary Expenses</b>	(100)	8	156	(23)	(21)	-108.46	1736.57	-6.24
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>399,066</b>	<b>453,761</b>	<b>5.50</b>	<b>26.74</b>	<b>13.71</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July					Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023					
	1	2	3	4	5	2/1	3/2	5/4		
<b>1 Interest Expenses</b>	25,608	24,027	37,191	34,871	39,372	-6.18	54.79	12.91		
1.1 Deposit Liabilities	25,519	23,915	35,908	34,012	38,446	-6.29	50.15	13.04		
1.1.1 Saving A/c	6,462	4,871	7,117	5,980	6,670	-24.63	46.12	11.53		
1.1.2 Fixed A/c	16,342	18,531	27,825	27,186	30,842	13.39	50.15	13.45		
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	5,584	6,263	-27.80	182.42	12.16		
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	4,922	5,587	41.94	46.20	13.51		
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	9,973	11,281	36.41	61.06	13.12		
1.1.2.4 Above 1 Year	5,180	4,527	3,944	6,707	7,711	-12.61	-12.87	14.96		
1.1.3 Call Deposit	2,715	513	967	846	935	-81.10	88.34	10.45		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	89	112	1,282	858	926	25.95	1042.25	7.87		
<b>2 Commission/Fee Expense</b>	16	42	63	43	48	162.17	51.43	12.79		
<b>3 Employees Expenses</b>	4,354	4,341	5,225	3,715	4,149	-0.30	20.37	11.67		
<b>4 Office Operating Expenses</b>	3,590	3,441	4,096	2,747	3,208	-4.15	19.05	16.81		
<b>5 Exchange Fluctuation Loss</b>	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		
<b>6 Non-Operating Expenses</b>	3	11	30	32	28	256.13	166.94	-14.89		
<b>7. Provision for Risk</b>	3,878	5,678	3,329	4,526	6,773	46.42	-41.38	49.67		
7.1 Loan loss Provision	3,807	5,636	3,301	4,526	6,773	48.05	-41.44	49.67		
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,143	1,826	77.76	-55.97	59.81		
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	169	320	244.62	-58.36	89.53		
7.1.1.2 Watch List Provision	1,147	845	431	974	1,506	-26.39	-48.99	54.65		
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	3,379	4,940	23.83	-20.46	46.20		
7.1.3 Additional Loan Loss Provision	75	10	2	4	7	-86.38	-82.35	87.34		
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		
<b>8 Loan Written Off</b>	4	14	36	10	100	272.70	150.56	953.95		
<b>9 Provision for Staff Bonus</b>	473	828	987	507	506	75.10	19.22	-0.14		
<b>10 Provision for Income Tax</b>	1,627	2,486	3,010	1,603	1,595	52.83	21.09	-0.46		
<b>11 Others</b>	0	-	-	-	-	-100.00	0.00	0.00		
<b>12 Net Profit</b>	3,804	5,935	6,970	3,784	3,788	56.04	17.44	0.11		
<b>TOTAL EXPENSES</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>51,836</b>	<b>59,568</b>	<b>7.94</b>	<b>30.20</b>	<b>14.92</b>		
<b>Income</b>										
<b>1. Interest Income</b>	39,332	38,436	55,444	48,556	55,095	-2.28	44.25	13.47		
1.1. On Loans and Advance	36,071	36,443	51,703	45,026	50,684	1.03	41.87	12.56		
1.2. On Investment	781	1,525	2,732	2,678	3,339	95.21	79.15	24.67		
1.2.1 Government Bonds	739	1,399	2,485	2,461	3,080	89.36	77.57	25.15		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	41	122	247	216	257	195.11	101.96	19.26		
1.2.4 Deventure & Bonds	1	4	1	2	2	286.52	-77.28	11.92		
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00		
1.4 On Call Deposit	2,413	348	606	491	628	-85.58	74.16	28.04		
1.5 Others	67	119	403	360	444	78.91	238.16	23.11		
<b>2. Comission &amp; Discount</b>	915	1,273	1,051	557	676	39.02	-17.45	21.32		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	496	677	733	313	372	36.36	8.33	18.84		
2.3 Others	419	596	317	244	304	42.17	-46.75	24.49		
<b>3 Income From Exchange Fluctuation</b>	60	13	38	61	68	-79.13	201.05	10.87		
3.1 Due to Change in Exchange Rate	26	(1)	1	11	10	-102.03	-276.30	-8.32		
3.2 Due to Foreign Currency Trans.	34	13	37	51	58	-61.19	181.46	14.89		
<b>4 Other Operating Income</b>	1,504	2,257	1,684	941	1,129	50.12	-25.40	19.97		
<b>5 Non Operating Income</b>	180	1,556	219	62	84	764.21	-85.95	33.86		
<b>6 Provision Written Back</b>	1,353	3,211	2,407	1,220	2,171	137.39	-25.06	77.94		
<b>7 Recovery from Written off Loan</b>	3	49	41	4	6	1364.12	-16.21	68.72		
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00		
<b>9 Net Loss</b>	15	11	56	434	339	-25.97	419.56	-21.92		
<b>TOTAL INCOME</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>51,836</b>	<b>59,568</b>	<b>7.94</b>	<b>30.20</b>	<b>14.92</b>		

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	7,345	5,905	8,067	7,629	8,623	-19.61	36.60	13.04
1.1 Deposit Liabilities	7,250	5,830	7,710	7,265	8,213	-19.58	32.24	13.05
1.1.1 Saving A/c	1,811	1,185	1,498	1,116	1,210	-34.58	26.43	8.47
1.1.2 Fixed A/c	4,777	4,476	6,033	5,960	6,790	-6.30	34.79	13.94
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	651	703	7.68	97.88	8.11
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	630	705	45.37	22.89	11.91
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	2,313	2,588	-28.19	48.59	11.90
1.1.2.4 Above 1 Year	1,414	1,654	1,823	2,366	2,794	17.02	10.23	18.08
1.1.3 Call Deposit	662	170	179	189	212	-74.38	5.49	11.98
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	364	411	-21.92	376.45	12.80
<b>2 Commission/Fee Expense</b>	1	-	1	0	0	-100.00	0.00	177.49
<b>3 Employees Expenses</b>	1,136	1,009	1,329	902	1,000	-11.23	31.82	10.91
<b>4 Office Operating Expenses</b>	990	868	1,143	736	857	-12.36	31.75	16.33
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	2	0	27	0	3	-85.43	10983.72	1152.21
<b>7. Provision for Risk</b>	1,293	911	532	1,014	1,361	-29.52	-41.62	34.20
7.1 Loan loss Provision	1,229	911	528	1,013	1,361	-25.88	-42.01	34.28
7.1.1 General Loan loss Provision	471	381	298	255	403	-19.23	-21.72	58.41
7.1.1.1 Pass Loan Loss Provision	55	252	221	53	62	358.80	-12.28	16.72
7.1.1.2 Watch List Provision	416	129	77	201	341	-69.01	-40.13	69.44
7.1.2 Special Loan Loss Provision	694	394	228	677	767	-43.28	-42.01	13.27
7.1.3 Additional Loan Loss Provision	64	137	2	81	190	114.82	-98.56	133.66
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	1	-100.00	0.00	-36.91
<b>8 Loan Written Off</b>	22	92	81	29	29	308.77	-11.01	0.00
<b>9 Provision for Staff Bonus</b>	109	264	106	77	77	142.33	-59.94	-0.14
<b>10 Provision for Income Tax</b>	298	834	460	252	231	179.80	-44.84	-8.51
<b>11 Others</b>	3	-	0	0	4	-100.00	0.00	1421.00
<b>12 Net Profit</b>	770	1,996	1,666	984	967	159.33	-16.56	-1.75
<b>TOTAL EXPENSES</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>11,624</b>	<b>13,152</b>	<b>-0.75</b>	<b>12.91</b>	<b>13.15</b>
<b>Income</b>								
<b>1. Interest Income</b>	10,138	8,379	11,517	10,281	11,737	-17.34	37.44	14.16
1.1. On Loans and Advance	8,861	7,645	10,253	9,156	10,409	-13.72	34.11	13.69
1.2. On Investment	279	554	988	893	1,039	98.59	78.49	16.36
1.2.1 Government Bonds	184	427	826	634	741	131.97	93.47	16.99
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	80	90	3.64	38.34	12.43
1.2.4 Deventure & Bonds	28	58	67	179	208	104.85	15.64	15.88
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	162	210	-83.13	16.89	29.93
1.5 Others	79	25	91	71	79	-67.95	256.77	11.14
<b>2. Comission &amp; Discount</b>	61	196	281	115	135	221.90	42.85	17.57
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	71	86	559.38	31.50	21.25
2.3 Others	40	56	96	44	49	41.30	71.21	11.63
<b>3 Income From Exchange Fluctuation</b>	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
<b>4 Other Operating Income</b>	584	1,542	496	240	274	164.08	-67.84	14.03
<b>5 Non Operating Income</b>	314	719	278	62	71	129.12	-61.29	13.63
<b>6 Provision Written Back</b>	792	1,027	825	636	722	29.81	-19.70	13.65
<b>7 Recovery from Written off Loan</b>	15	4	16	5	5	-70.13	264.86	0.00
<b>8 Income from Extra Ordinary Expenses</b>	2	3	-	0	0	51.06	-100.00	0.00
<b>9 Net Loss</b>	64	8	-	285	209	-87.39	-100.00	-26.70
<b>TOTAL INCOME</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>11,624</b>	<b>13,152</b>	<b>-0.75</b>	<b>12.91</b>	<b>13.15</b>













BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>11,396.90</b>	<b>13,446.88</b>	<b>20,775.88</b>	<b>15,276.45</b>	<b>4,808.18</b>	<b>12,826.53</b>	<b>8,635.06</b>
1.1 On Deposit Liabilities	10,821.95	12,859.28	20,092.03	14,081.63	4,669.12	11,991.89	8,079.20
1.1.1 Saving Account	3,544.78	5,958.67	4,392.41	2,906.07	1,502.68	2,427.95	1,985.58
1.1.2 Fixed Account	6,957.85	6,551.80	15,227.78	10,783.80	3,071.47	9,258.67	5,947.91
1.1.2.1 Up to 3 months Fixed Account	617.90	-	2,284.17	227.51	-	-	238.36
1.1.2.2 3 to 6 months Fixed Account	747.07	-	3,045.56	-	420.62	-	189.96
1.1.2.3 6 months to 1 year Fixed Account	3,626.24	-	7,613.89	-	1,739.66	9,258.67	521.38
1.1.2.4 Above 1 year Fixed Account	1,966.64	6,551.80	2,284.17	10,556.29	911.19	-	4,998.21
1.1.3 Call Deposit	319.31	348.81	471.83	391.76	94.97	305.27	145.71
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	574.95	587.60	683.85	1,194.82	139.06	834.64	555.86
<b>2. Commission Expense</b>	<b>60.54</b>	<b>-</b>	<b>461.26</b>	<b>303.57</b>	<b>142.05</b>	<b>-</b>	<b>70.91</b>
<b>3. Staff Expense</b>	<b>2,712.10</b>	<b>2,697.42</b>	<b>1,640.70</b>	<b>1,818.43</b>	<b>720.46</b>	<b>1,222.84</b>	<b>1,046.22</b>
<b>4. Office Operating Expenses</b>	<b>850.03</b>	<b>1,487.96</b>	<b>1,418.62</b>	<b>1,266.37</b>	<b>522.13</b>	<b>1,106.29</b>	<b>790.43</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>64.64</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>2,117.20</b>	<b>2,777.71</b>	<b>3,964.71</b>	<b>4,615.39</b>	<b>466.45</b>	<b>2,455.18</b>	<b>686.60</b>
7.1 Loan loss Provision	2,117.20	2,777.71	3,964.71	4,615.39	466.45	2,455.18	672.72
7.1.1 General Loan loss Provision	2,117.20	516.18	696.78	2,308.38	124.27	-	184.68
7.1.1.1 Pass Loan Loss Provision	2,117.20	211.35	696.78	270.85	10.88	-	97.59
7.1.1.2 Watch List Provision	-	304.83	-	2,037.53	113.39	-	87.09
7.1.2 Special Loan Loss Provision	-	2,261.54	3,267.93	2,307.01	342.18	-	488.04
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	2,455.18	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	13.88
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>140.63</b>	<b>1,300.32</b>	<b>9.37</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>117.78</b>	<b>268.93</b>	<b>812.10</b>	<b>-</b>	<b>414.30</b>	<b>277.91</b>	<b>286.24</b>
<b>10. Provision for Income Tax</b>	<b>455.49</b>	<b>1,532.90</b>	<b>2,192.72</b>	<b>1,305.48</b>	<b>1,118.61</b>	<b>762.36</b>	<b>772.84</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,782.33</b>	<b>3,576.77</b>	<b>5,116.17</b>	<b>3,046.12</b>	<b>2,610.09</b>	<b>1,738.86</b>	<b>1,803.29</b>
<b>Total Expenses</b>	<b>19,492.37</b>	<b>25,788.59</b>	<b>36,587.44</b>	<b>28,932.15</b>	<b>10,811.63</b>	<b>20,389.98</b>	<b>14,091.57</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>17,888.01</b>	<b>22,945.70</b>	<b>32,877.04</b>	<b>23,071.60</b>	<b>9,215.46</b>	<b>19,319.49</b>	<b>12,810.70</b>
1.1 On Loans and Advances	15,790.32	19,864.85	29,645.34	20,504.98	7,706.12	17,654.10	11,019.32
1.2 On Investment	1,115.16	3,001.25	2,624.09	2,137.66	729.99	1,350.22	1,365.90
1.2.1 Government Bonds	1,115.16	1,953.37	2,624.09	2,137.66	700.08	1,350.22	1,365.90
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,047.88	-	-	29.91	-	-
1.3 On Agency Balance	24.48	4.01	-	381.90	13.49	-	5.03
1.4 On Call Deposit	-	75.46	353.49	-	291.62	-	-
1.5 On Others	958.04	0.12	254.12	47.06	474.23	315.17	420.44
<b>2. Commission and Discount</b>	<b>689.33</b>	<b>197.34</b>	<b>2,460.00</b>	<b>1,041.24</b>	<b>1,060.35</b>	<b>673.42</b>	<b>948.45</b>
2.1 Bills Purchase and Discount	-	-	0.03	0.52	18.39	0.56	1.02
2.2 Commission	689.33	146.10	949.41	1,040.72	795.00	508.67	413.67
2.3 Others	-	51.23	1,510.55	-	246.96	164.20	533.77
<b>3. Exchange Fluctuation Income</b>	<b>48.35</b>	<b>65.76</b>	<b>487.66</b>	<b>379.37</b>	<b>448.44</b>	<b>278.91</b>	<b>246.81</b>
3.1 Due to Change in Exchange Rate	-	33.55	110.23	1.37	118.09	-	(3.70)
3.2 Due to Foreign Currency Transaction	48.35	32.21	377.43	378.00	330.35	278.91	250.51
<b>4. Other Operating Income</b>	<b>218.35</b>	<b>949.51</b>	<b>102.23</b>	<b>403.00</b>	<b>58.05</b>	<b>125.49</b>	<b>9.45</b>
<b>5. Non Operating Income</b>	<b>16.20</b>	<b>128.60</b>	<b>-</b>	<b>122.81</b>	<b>1.47</b>	<b>17.36</b>	<b>8.43</b>
<b>6. Write Back from Provisions for loss</b>	<b>632.13</b>	<b>1,458.76</b>	<b>633.00</b>	<b>3,913.48</b>	<b>27.87</b>	<b>-</b>	<b>56.89</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>42.92</b>	<b>27.52</b>	<b>0.65</b>	<b>-</b>	<b>-</b>	<b>10.84</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(24.69)</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>19,492.37</b>	<b>25,788.59</b>	<b>36,587.44</b>	<b>28,932.15</b>	<b>10,811.63</b>	<b>20,389.98</b>	<b>14,091.57</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>10,905.37</b>	<b>19,560.45</b>	<b>10,343.91</b>	<b>15,605.36</b>	<b>9,723.93</b>	<b>14,229.84</b>	<b>11,310.48</b>
1.1 On Deposit Liabilities	10,259.14	18,544.12	9,444.04	14,780.88	9,071.13	12,537.68	10,054.58
1.1.1 Saving Account	2,608.63	5,683.32	2,058.23	2,186.71	1,661.16	2,700.07	2,209.79
1.1.2 Fixed Account	7,458.35	12,605.35	7,222.25	12,222.76	7,094.57	9,494.89	7,810.19
1.1.2.1 Up to 3 months Fixed Account	1,694.62	-	0.02	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,608.00	1.00	-	-	1,126.44	3,576.00	-
1.1.2.3 6 months to 1 year Fixed Account	1,681.84	4.62	333.02	-	3,141.91	3,854.32	7,805.51
1.1.2.4 Above 1 year Fixed Account	2,473.88	12,599.73	6,889.22	12,222.76	2,826.23	2,064.57	4.67
1.1.3 Call Deposit	192.16	255.45	163.55	371.41	315.39	342.71	34.59
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	646.23	1,016.33	899.87	824.47	652.81	1,692.16	1,255.90
<b>2. Commission Expense</b>	<b>107.77</b>	<b>16.34</b>	<b>137.62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18.12</b>
<b>3. Staff Expense</b>	<b>1,247.89</b>	<b>2,592.04</b>	<b>1,432.44</b>	<b>2,180.25</b>	<b>1,069.69</b>	<b>1,901.63</b>	<b>2,408.51</b>
<b>4. Office Operating Expenses</b>	<b>861.91</b>	<b>2,444.58</b>	<b>909.73</b>	<b>1,012.48</b>	<b>979.30</b>	<b>1,290.44</b>	<b>1,106.89</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.29</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	16.29
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>3.16</b>	<b>19.31</b>	<b>0.23</b>	<b>0.38</b>	<b>51.29</b>
<b>7. Provision for Risk</b>	<b>551.50</b>	<b>533.17</b>	<b>823.44</b>	<b>6,575.50</b>	<b>1,343.49</b>	<b>2,162.09</b>	<b>3,304.79</b>
7.1 Loan loss Provision	551.50	533.17	823.44	6,575.50	1,343.49	2,162.09	3,304.79
7.1.1 General Loan loss Provision	551.50	160.44	77.81	1,985.70	595.51	2,162.09	1,088.05
7.1.1.1 Pass Loan Loss Provision	551.50	160.44	-	1,438.86	45.93	2,162.09	800.87
7.1.1.2 Watch List Provision	-	-	77.81	546.84	549.59	-	287.18
7.1.2 Special Loan Loss Provision	-	372.73	745.63	4,589.80	747.98	-	2,216.73
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>53.78</b>	<b>18.04</b>	<b>-</b>	<b>240.57</b>	<b>1.17</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>391.44</b>	<b>637.29</b>	<b>214.60</b>	<b>206.61</b>	<b>195.82</b>	<b>237.50</b>	<b>76.66</b>
<b>10. Provision for Income Tax</b>	<b>1,056.88</b>	<b>1,720.68</b>	<b>579.41</b>	<b>557.85</b>	<b>497.01</b>	<b>647.38</b>	<b>415.45</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>2,466.06</b>	<b>4,014.92</b>	<b>1,351.95</b>	<b>1,820.30</b>	<b>1,265.35</b>	<b>1,490.10</b>	<b>1,041.04</b>
<b>Total Expenses</b>	<b>17,588.83</b>	<b>31,573.25</b>	<b>15,814.30</b>	<b>27,977.66</b>	<b>15,315.39</b>	<b>21,960.53</b>	<b>19,749.52</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>16,492.62</b>	<b>28,777.48</b>	<b>14,479.41</b>	<b>23,082.47</b>	<b>13,917.18</b>	<b>20,306.00</b>	<b>17,501.97</b>
1.1 On Loans and Advances	14,423.14	26,179.49	13,219.17	21,478.90	12,995.07	17,736.47	15,352.51
1.2 On Investment	1,981.63	2,525.59	986.78	889.29	648.31	2,456.71	1,948.95
1.2.1 Government Bonds	1,888.31	2,504.63	130.49	889.29	625.78	2,456.71	1,947.57
1.2.2 Foreign Bonds	93.32	-	1.67	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.15	-	-
1.2.4 Debenture & Bonds	-	20.95	854.61	-	21.38	-	1.38
1.3 On Agency Balance	-	11.42	-	-	-	12.98	-
1.4 On Call Deposit	-	60.98	-	-	-	46.59	-
1.5 On Others	87.84	-	273.46	714.29	273.80	53.25	200.51
<b>2. Commission and Discount</b>	<b>928.59</b>	<b>2,128.46</b>	<b>993.50</b>	<b>670.32</b>	<b>454.78</b>	<b>1,220.79</b>	<b>571.95</b>
2.1 Bills Purchase and Discount	-	2.18	-	-	51.90	64.88	-
2.2 Commission	928.59	2,126.28	950.49	322.46	402.88	164.32	543.56
2.3 Others	-	-	43.02	347.86	-	991.58	28.39
<b>3. Exchange Fluctuation Income</b>	<b>156.89</b>	<b>122.40</b>	<b>319.58</b>	<b>262.47</b>	<b>139.60</b>	<b>227.47</b>	<b>5.56</b>
3.1 Due to Change in Exchange Rate	38.24	0.28	45.73	52.49	2.72	82.23	-
3.2 Due to Foreign Currency Transaction	118.65	122.12	273.85	209.97	136.88	145.23	5.56
<b>4. Other Operating Income</b>	<b>10.50</b>	<b>240.76</b>	<b>10.55</b>	<b>1,380.27</b>	<b>393.57</b>	<b>205.00</b>	<b>395.57</b>
<b>5. Non Operating Income</b>	<b>0.23</b>	<b>-</b>	<b>7.41</b>	<b>4.47</b>	<b>155.39</b>	<b>-</b>	<b>86.31</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>297.88</b>	<b>3.85</b>	<b>2,577.66</b>	<b>248.47</b>	<b>-</b>	<b>1,188.16</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>6.28</b>	<b>-</b>	<b>-</b>	<b>6.41</b>	<b>1.28</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>17,588.83</b>	<b>31,573.25</b>	<b>15,814.30</b>	<b>27,977.66</b>	<b>15,315.39</b>	<b>21,960.53</b>	<b>19,749.52</b>

BFI Name	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	Sanima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>21,815.46</b>	<b>11,083.87</b>	<b>11,768.56</b>	<b>9,191.76</b>	<b>13,343.69</b>	<b>13,863.69</b>	<b>11,004.24</b>
1.1 On Deposit Liabilities	20,844.34	10,379.68	10,929.65	8,382.24	11,842.90	12,429.28	9,991.97
1.1.1 Saving Account	5,235.01	2,082.24	1,440.26	1,701.50	2,350.18	3,211.42	2,098.83
1.1.2 Fixed Account	15,212.97	8,149.14	9,269.89	6,555.88	9,259.51	9,018.42	7,731.43
1.1.2.1 Up to 3 months Fixed Account	-	1,253.75	-	-	426.23	-	-
1.1.2.2 3 to 6 months Fixed Account	4,071.62	745.16	5,956.11	4,874.38	1,055.62	-	-
1.1.2.3 6 months to 1 year Fixed Account	7,182.75	5,377.26	1,729.46	120.22	4,394.08	-	7,731.43
1.1.2.4 Above 1 year Fixed Account	3,958.60	772.96	1,584.33	1,561.28	3,383.58	9,018.42	-
1.1.3 Call Deposit	396.37	148.31	219.50	124.85	198.19	199.43	161.71
1.1.4 Certificate of Deposit	-	-	-	-	35.02	-	-
1.2 On Borrowing	971.12	704.18	838.90	809.53	1,500.79	1,434.41	1,012.28
<b>2. Commission Expense</b>	<b>450.98</b>	<b>97.02</b>	<b>-</b>	<b>3.79</b>	<b>178.74</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>2,430.23</b>	<b>1,214.86</b>	<b>1,009.52</b>	<b>1,067.86</b>	<b>1,553.20</b>	<b>2,189.96</b>	<b>1,003.27</b>
<b>4. Office Operating Expenses</b>	<b>1,865.73</b>	<b>889.56</b>	<b>728.15</b>	<b>998.91</b>	<b>975.61</b>	<b>1,458.89</b>	<b>1,039.73</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>2,710.77</b>	<b>1,208.68</b>	<b>998.70</b>	<b>1,484.91</b>	<b>1,418.24</b>	<b>2,683.60</b>	<b>1,389.40</b>
7.1 Loan loss Provision	2,710.77	1,208.68	998.70	1,484.91	1,418.24	2,683.60	1,382.52
7.1.1 General Loan loss Provision	282.09	72.36	(23.82)	232.30	330.57	203.49	303.82
7.1.1.1 Pass Loan Loss Provision	(269.70)	72.36	109.11	12.83	15.76	203.49	-
7.1.1.2 Watch List Provision	551.79	-	(132.92)	219.47	314.81	-	303.82
7.1.2 Special Loan Loss Provision	2,428.69	1,136.32	1,022.51	1,252.61	999.90	2,480.11	1,078.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	87.77	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	6.88
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.14</b>	<b>23.61</b>	<b>63.96</b>	<b>50.45</b>
<b>9. Provision for Staff Bonus</b>	<b>673.32</b>	<b>198.20</b>	<b>391.55</b>	<b>185.87</b>	<b>423.91</b>	<b>297.58</b>	<b>270.03</b>
<b>10. Provision for Income Tax</b>	<b>1,701.63</b>	<b>547.74</b>	<b>1,056.39</b>	<b>501.84</b>	<b>1,132.66</b>	<b>723.56</b>	<b>718.70</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6.69</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>4,358.26</b>	<b>1,236.06</b>	<b>2,467.56</b>	<b>1,170.97</b>	<b>2,682.53</b>	<b>1,954.63</b>	<b>1,711.61</b>
<b>Total Expenses</b>	<b>36,006.39</b>	<b>16,475.98</b>	<b>18,420.41</b>	<b>14,629.76</b>	<b>21,732.20</b>	<b>23,235.86</b>	<b>17,187.43</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>33,607.61</b>	<b>15,524.85</b>	<b>17,241.13</b>	<b>13,391.94</b>	<b>19,732.13</b>	<b>20,556.98</b>	<b>15,918.13</b>
1.1 On Loans and Advances	30,749.35	14,007.32	15,907.64	12,051.08	18,109.46	17,987.27	14,172.45
1.2 On Investment	2,659.19	1,072.72	1,258.37	1,169.15	1,456.88	2,150.64	1,625.90
1.2.1 Government Bonds	2,659.19	1,072.72	1,126.19	1,159.75	1,351.57	2,150.64	1,591.77
1.2.2 Foreign Bonds	-	-	-	-	25.35	-	31.43
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	132.19	9.41	79.96	-	2.69
1.3 On Agency Balance	-	50.41	6.27	10.89	-	27.98	-
1.4 On Call Deposit	-	81.20	-	101.23	22.56	15.08	-
1.5 On Others	199.08	313.20	68.85	59.59	143.23	376.01	119.78
<b>2. Commission and Discount</b>	<b>1,902.17</b>	<b>739.63</b>	<b>655.09</b>	<b>513.36</b>	<b>1,405.30</b>	<b>469.73</b>	<b>239.98</b>
2.1 Bills Purchase and Discount	-	22.37	-	22.85	-	2.19	-
2.2 Commission	1,902.17	690.07	641.11	435.31	1,405.30	452.07	239.98
2.3 Others	-	27.18	13.98	55.20	-	15.46	-
<b>3. Exchange Fluctuation Income</b>	<b>364.27</b>	<b>74.77</b>	<b>116.42</b>	<b>130.57</b>	<b>218.51</b>	<b>(13.35)</b>	<b>157.50</b>
3.1 Due to Change in Exchange Rate	0.80	-	(0.84)	24.36	43.70	-	28.16
3.2 Due to Foreign Currency Transaction	363.47	74.77	117.26	106.20	174.81	(13.35)	129.34
<b>4. Other Operating Income</b>	<b>127.14</b>	<b>40.25</b>	<b>326.31</b>	<b>297.07</b>	<b>128.28</b>	<b>727.63</b>	<b>527.72</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>14.48</b>	<b>81.46</b>	<b>101.28</b>	<b>6.09</b>	<b>364.45</b>	<b>100.54</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>82.00</b>	<b>-</b>	<b>194.82</b>	<b>233.65</b>	<b>1,107.25</b>	<b>243.56</b>
<b>7. Recovery of written-off Loan</b>	<b>5.20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5.58</b>	<b>23.17</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.72</b>	<b>2.66</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>36,006.39</b>	<b>16,475.98</b>	<b>18,420.41</b>	<b>14,629.76</b>	<b>21,732.20</b>	<b>23,235.86</b>	<b>17,187.43</b>

BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,478.60</b>	<b>33.67</b>	<b>312.12</b>	<b>3,975.93</b>	<b>838.93</b>	<b>465.58</b>	<b>8,360.19</b>
1.1 On Deposit Liabilities	3,448.40	33.67	312.12	3,900.66	829.64	461.05	8,197.75
1.1.1 Saving Account	684.84	4.37	78.01	590.32	214.81	97.95	1,449.45
1.1.2 Fixed Account	2,672.21	26.36	214.54	3,228.27	583.41	356.11	6,588.97
1.1.2.1 Up to 3 months Fixed Account	-	3.84	-	141.93	-	14.24	1,419.01
1.1.2.2 3 to 6 months Fixed Account	509.59	3.71	-	1,950.52	253.17	17.81	759.82
1.1.2.3 6 months to 1 year Fixed Account	1,542.47	10.97	-	312.84	4.65	124.64	3,440.74
1.1.2.4 Above 1 year Fixed Account	620.15	7.85	214.54	822.98	325.58	199.42	969.40
1.1.3 Call Deposit	91.35	2.94	19.57	82.07	31.42	6.99	159.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.20	-	-	75.27	9.29	4.53	162.45
<b>2. Commission Expense</b>	<b>11.79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.96</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>402.05</b>	<b>15.57</b>	<b>45.61</b>	<b>407.44</b>	<b>124.71</b>	<b>55.19</b>	<b>818.12</b>
<b>4. Office Operating Expenses</b>	<b>271.98</b>	<b>19.95</b>	<b>36.22</b>	<b>322.88</b>	<b>92.64</b>	<b>32.67</b>	<b>567.54</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.43</b>	<b>27.05</b>	<b>0.00</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>855.06</b>	<b>13.12</b>	<b>14.76</b>	<b>505.65</b>	<b>266.73</b>	<b>30.24</b>	<b>1,238.52</b>
7.1 Loan loss Provision	855.06	13.12	14.76	505.65	266.73	30.24	1,238.52
7.1.1 General Loan loss Provision	155.67	9.02	14.76	48.65	35.39	4.72	503.42
7.1.1.1 Pass Loan Loss Provision	18.27	1.51	14.76	-	-	(4.71)	190.81
7.1.1.2 Watch List Provision	137.40	7.51	-	48.65	35.39	9.43	312.61
7.1.2 Special Loan Loss Provision	699.39	4.10	-	457.00	231.34	25.52	735.10
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>5.30</b>	<b>-</b>	<b>-</b>	<b>1.70</b>	<b>0.99</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>58.77</b>	<b>-</b>	<b>-</b>	<b>39.07</b>	<b>7.14</b>	<b>14.01</b>	<b>127.98</b>
<b>10. Provision for Income Tax</b>	<b>158.68</b>	<b>-</b>	<b>-</b>	<b>105.49</b>	<b>19.27</b>	<b>42.03</b>	<b>345.55</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>370.26</b>	<b>-</b>	<b>17.33</b>	<b>246.15</b>	<b>44.96</b>	<b>98.06</b>	<b>806.28</b>
<b>Total Expenses</b>	<b>5,612.48</b>	<b>82.30</b>	<b>426.05</b>	<b>5,604.74</b>	<b>1,430.37</b>	<b>737.77</b>	<b>12,264.19</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>4,936.87</b>	<b>46.24</b>	<b>414.04</b>	<b>5,375.22</b>	<b>1,290.23</b>	<b>723.70</b>	<b>11,389.39</b>
1.1 On Loans and Advances	4,510.78	45.51	413.35	4,881.41	1,168.17	584.06	10,419.20
1.2 On Investment	162.18	0.08	-	363.71	87.60	131.01	852.58
1.2.1 Government Bonds	162.18	0.08	-	363.71	87.60	131.01	669.87
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	180.84
1.2.4 Debenture & Bonds	-	-	-	-	-	-	1.86
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	126.02	0.65	0.69	59.57	34.37	1.39	52.43
1.5 On Others	137.89	-	-	70.53	0.10	7.24	65.18
<b>2. Commission and Discount</b>	<b>127.47</b>	<b>0.32</b>	<b>12.01</b>	<b>122.23</b>	<b>54.16</b>	<b>1.14</b>	<b>35.43</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.04	0.32	12.01	16.78	7.18	0.53	32.87
2.3 Others	124.43	-	-	105.44	46.98	0.62	2.55
<b>3. Exchange Fluctuation Income</b>	<b>0.91</b>	<b>-</b>	<b>-</b>	<b>0.72</b>	<b>0.04</b>	<b>-</b>	<b>13.37</b>
3.1 Due to Change in Exchange Rate	-	-	-	0.65	0.04	-	2.97
3.2 Due to Foreign Currency Transaction	0.91	-	-	0.07	-	-	10.40
<b>4. Other Operating Income</b>	<b>33.86</b>	<b>2.83</b>	<b>-</b>	<b>2.41</b>	<b>-</b>	<b>10.56</b>	<b>362.13</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.73</b>	<b>2.37</b>	<b>4.38</b>
<b>6. Write Back from Provisions for loss</b>	<b>507.61</b>	<b>-</b>	<b>-</b>	<b>104.17</b>	<b>85.21</b>	<b>-</b>	<b>459.49</b>
<b>7. Recovery of written-off Loan</b>	<b>5.77</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>32.91</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5,612.48</b>	<b>82.30</b>	<b>426.05</b>	<b>5,604.74</b>	<b>1,430.37</b>	<b>737.77</b>	<b>12,264.19</b>

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhuh
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>5,476.53</b>	<b>3,848.85</b>	<b>65.98</b>	<b>4,433.48</b>	<b>3,534.29</b>	<b>3,614.62</b>	<b>307.75</b>
1.1 On Deposit Liabilities	5,396.32	3,730.27	61.65	4,176.60	3,511.41	3,456.93	304.90
1.1.1 Saving Account	893.02	568.45	7.29	633.53	811.48	436.11	63.42
1.1.2 Fixed Account	4,371.92	3,042.17	45.85	3,411.87	2,671.21	2,939.52	222.74
1.1.2.1 Up to 3 months Fixed Account	741.30	592.52	-	579.79	-	2,706.05	-
1.1.2.2 3 to 6 months Fixed Account	515.70	514.48	-	347.47	473.27	36.22	59.03
1.1.2.3 6 months to 1 year Fixed Account	2,620.31	1,122.46	30.36	1,201.88	443.38	117.47	112.30
1.1.2.4 Above 1 year Fixed Account	494.62	812.71	15.49	1,282.74	1,754.56	79.77	51.41
1.1.3 Call Deposit	131.38	119.64	8.51	131.20	28.72	81.31	18.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	80.20	118.58	4.33	256.89	22.88	157.69	2.85
<b>2. Commission Expense</b>	<b>12.86</b>	<b>15.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>499.44</b>	<b>444.14</b>	<b>11.98</b>	<b>464.70</b>	<b>382.65</b>	<b>272.38</b>	<b>60.25</b>
<b>4. Office Operating Expenses</b>	<b>433.22</b>	<b>327.78</b>	<b>9.46</b>	<b>414.33</b>	<b>283.50</b>	<b>240.81</b>	<b>52.59</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>0.00</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>829.93</b>	<b>432.39</b>	<b>22.19</b>	<b>714.57</b>	<b>306.64</b>	<b>845.26</b>	<b>57.33</b>
7.1 Loan loss Provision	829.93	432.39	22.19	714.57	306.64	845.26	57.33
7.1.1 General Loan loss Provision	317.91	184.76	9.31	122.58	121.37	204.34	-
7.1.1.1 Pass Loan Loss Provision	-	-	(0.24)	(31.92)	42.28	67.86	-
7.1.1.2 Watch List Provision	317.91	184.76	9.54	154.50	79.08	136.47	-
7.1.2 Special Loan Loss Provision	512.02	247.63	12.89	591.99	185.27	633.62	57.33
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	7.31	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>88.64</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.51</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>103.47</b>	<b>48.52</b>	<b>2.07</b>	<b>32.00</b>	<b>-</b>	<b>71.54</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>279.37</b>	<b>131.01</b>	<b>5.59</b>	<b>86.41</b>	<b>241.73</b>	<b>175.71</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>651.87</b>	<b>305.68</b>	<b>13.04</b>	<b>201.62</b>	<b>554.50</b>	<b>468.15</b>	<b>-</b>
<b>Total Expenses</b>	<b>8,286.68</b>	<b>5,642.35</b>	<b>130.31</b>	<b>6,347.17</b>	<b>5,303.30</b>	<b>5,691.97</b>	<b>477.93</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>7,861.40</b>	<b>5,378.51</b>	<b>127.59</b>	<b>6,110.99</b>	<b>5,077.95</b>	<b>4,995.33</b>	<b>438.71</b>
1.1 On Loans and Advances	7,245.59	5,065.53	113.46	5,804.67	4,572.07	4,589.01	420.65
1.2 On Investment	513.89	231.43	-	210.99	418.57	342.76	-
1.2.1 Government Bonds	513.89	231.43	-	210.99	418.57	266.17	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	76.59	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	52.21	81.55	-	92.35	25.25	58.42	16.16
1.5 On Others	49.72	-	14.14	2.99	62.05	5.14	1.89
<b>2. Commission and Discount</b>	<b>94.27</b>	<b>179.96</b>	<b>0.09</b>	<b>16.05</b>	<b>16.97</b>	<b>7.18</b>	<b>3.09</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	70.18	179.96	0.06	16.05	16.97	7.18	3.09
2.3 Others	24.09	-	0.04	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>14.40</b>	<b>1.28</b>	<b>-</b>	<b>37.40</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	1.77	1.26	-	3.08	-	-	-
3.2 Due to Foreign Currency Transaction	12.63	0.02	-	34.32	-	-	-
<b>4. Other Operating Income</b>	<b>196.51</b>	<b>4.01</b>	<b>1.90</b>	<b>161.75</b>	<b>195.13</b>	<b>117.70</b>	<b>11.18</b>
<b>5. Non Operating Income</b>	<b>0.95</b>	<b>-</b>	<b>-</b>	<b>20.84</b>	<b>13.25</b>	<b>39.17</b>	<b>1.83</b>
<b>6. Write Back from Provisions for loss</b>	<b>119.16</b>	<b>78.60</b>	<b>0.73</b>	<b>-</b>	<b>-</b>	<b>532.59</b>	<b>4.71</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.14</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18.41</b>
<b>Total Income</b>	<b>8,286.68</b>	<b>5,642.35</b>	<b>130.31</b>	<b>6,347.17</b>	<b>5,303.30</b>	<b>5,691.97</b>	<b>477.93</b>

BFI Name	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>47.90</b>	<b>314.23</b>	<b>263.51</b>	<b>129.74</b>	<b>1.44</b>	<b>546.71</b>	<b>1,011.50</b>
1.1 On Deposit Liabilities	47.90	313.70	263.51	121.91	1.44	546.47	936.63
1.1.1 Saving Account	25.10	77.42	34.42	18.76	1.43	123.78	150.81
1.1.2 Fixed Account	21.73	225.13	219.84	97.82	-	383.23	772.25
1.1.2.1 Up to 3 months Fixed Account	2.64	-	61.68	-	-	101.09	94.27
1.1.2.2 3 to 6 months Fixed Account	4.37	96.92	45.32	-	-	65.85	43.51
1.1.2.3 6 months to 1 year Fixed Account	10.45	82.91	102.72	-	-	134.84	408.89
1.1.2.4 Above 1 year Fixed Account	4.26	45.30	10.11	97.82	-	81.45	225.58
1.1.3 Call Deposit	1.07	11.16	9.25	5.32	0.01	39.46	13.57
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	7.83	-	0.24	74.87
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.37</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>29.23</b>	<b>82.05</b>	<b>33.17</b>	<b>39.01</b>	<b>4.47</b>	<b>96.86</b>	<b>83.61</b>
<b>4. Office Operating Expenses</b>	<b>7.86</b>	<b>67.48</b>	<b>27.41</b>	<b>42.17</b>	<b>12.99</b>	<b>76.81</b>	<b>79.00</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>37.37</b>	<b>478.22</b>	<b>125.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>179.20</b>
7.1 Loan loss Provision	37.37	478.22	125.29	-	-	-	179.20
7.1.1 General Loan loss Provision	10.84	44.08	39.16	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	2.46	8.25	10.97	-	-	-	-
7.1.1.2 Watch List Provision	8.39	35.83	28.19	-	-	-	-
7.1.2 Special Loan Loss Provision	26.53	434.15	86.13	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	179.20
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28.81</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.65</b>	<b>1.18</b>	<b>-</b>	<b>14.53</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>4.45</b>	<b>0.26</b>	<b>-</b>	<b>39.24</b>	<b>8.46</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.28</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>10.39</b>	<b>10.33</b>	<b>32.18</b>	<b>91.55</b>	<b>19.99</b>
<b>Total Expenses</b>	<b>122.36</b>	<b>941.99</b>	<b>465.87</b>	<b>223.05</b>	<b>51.09</b>	<b>894.79</b>	<b>1,381.77</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>87.94</b>	<b>458.77</b>	<b>382.23</b>	<b>196.78</b>	<b>11.32</b>	<b>801.43</b>	<b>1,327.26</b>
1.1 On Loans and Advances	76.86	442.48	331.07	143.73	0.19	737.94	1,187.46
1.2 On Investment	-	10.54	13.80	39.23	1.23	30.42	124.97
1.2.1 Government Bonds	-	10.54	13.80	39.23	-	30.42	124.97
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	1.23	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	11.08	5.76	10.44	6.30	9.90	33.08	14.84
1.5 On Others	-	-	26.92	7.53	-	-	-
<b>2. Commission and Discount</b>	<b>0.02</b>	<b>5.15</b>	<b>0.61</b>	<b>6.04</b>	<b>-</b>	<b>0.81</b>	<b>34.37</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	5.15	0.61	0.95	-	0.81	34.37
2.3 Others	-	-	-	5.09	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>6.26</b>	<b>9.43</b>	<b>13.74</b>	<b>12.80</b>	<b>-</b>	<b>21.03</b>	<b>19.48</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38.10</b>	<b>2.57</b>	<b>0.65</b>
<b>6. Write Back from Provisions for loss</b>	<b>15.36</b>	<b>193.69</b>	<b>69.29</b>	<b>7.43</b>	<b>1.66</b>	<b>68.95</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>12.78</b>	<b>274.95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>122.36</b>	<b>941.99</b>	<b>465.87</b>	<b>223.05</b>	<b>51.09</b>	<b>894.79</b>	<b>1,381.77</b>

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>575.18</b>	<b>326.23</b>	<b>343.01</b>	<b>276.49</b>	<b>911.10</b>	<b>494.59</b>	<b>115.49</b>
1.1 On Deposit Liabilities	525.14	324.81	332.15	276.49	904.75	482.55	95.63
1.1.1 Saving Account	60.83	59.17	46.02	48.37	117.04	75.41	12.87
1.1.2 Fixed Account	456.15	260.91	268.93	224.79	766.80	407.14	75.38
1.1.2.1 Up to 3 months Fixed Account	-	-	70.26	-	-	-	6.52
1.1.2.2 3 to 6 months Fixed Account	36.44	-	28.87	17.86	99.18	62.20	4.86
1.1.2.3 6 months to 1 year Fixed Account	29.08	260.91	104.45	12.41	110.44	241.68	27.67
1.1.2.4 Above 1 year Fixed Account	390.63	-	65.36	194.52	557.18	103.26	36.33
1.1.3 Call Deposit	8.16	4.73	17.20	3.33	20.91	-	7.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	50.04	1.42	10.86	-	6.35	12.04	19.87
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.10</b>
<b>3. Staff Expense</b>	<b>44.47</b>	<b>62.12</b>	<b>65.65</b>	<b>12.15</b>	<b>102.10</b>	<b>58.73</b>	<b>15.32</b>
<b>4. Office Operating Expenses</b>	<b>37.74</b>	<b>51.39</b>	<b>76.98</b>	<b>16.22</b>	<b>62.77</b>	<b>55.81</b>	<b>8.68</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>65.48</b>	<b>105.85</b>	<b>97.89</b>	<b>116.63</b>	<b>185.14</b>	<b>58.19</b>	<b>15.44</b>
7.1 Loan loss Provision	65.48	105.85	97.89	116.63	185.14	58.19	15.44
7.1.1 General Loan loss Provision	62.81	26.87	23.94	29.30	72.07	21.94	10.61
7.1.1.1 Pass Loan Loss Provision	53.18	5.74	-	-	-	(9.76)	7.08
7.1.1.2 Watch List Provision	9.63	21.13	23.94	29.30	72.07	31.70	3.53
7.1.2 Special Loan Loss Provision	2.68	78.98	67.55	87.33	113.06	36.26	4.83
7.1.3 Additional Loan Loss Provision	-	-	6.41	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>7.12</b>	<b>-</b>	<b>-</b>	<b>2.44</b>	<b>5.46</b>	<b>3.62</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>19.23</b>	<b>14.52</b>	<b>-</b>	<b>6.58</b>	<b>14.74</b>	<b>10.23</b>	<b>2.30</b>
<b>11. Others</b>	<b>-</b>	<b>4.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>44.86</b>	<b>23.03</b>	<b>-</b>	<b>15.35</b>	<b>34.38</b>	<b>23.87</b>	<b>5.37</b>
<b>Total Expenses</b>	<b>794.08</b>	<b>587.14</b>	<b>583.54</b>	<b>445.85</b>	<b>1,315.68</b>	<b>705.05</b>	<b>162.70</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>737.70</b>	<b>430.42</b>	<b>467.35</b>	<b>425.39</b>	<b>1,264.42</b>	<b>687.67</b>	<b>145.71</b>
1.1 On Loans and Advances	642.67	384.81	408.83	395.87	1,173.47	626.42	114.46
1.2 On Investment	89.24	36.24	36.68	-	45.30	53.05	0.64
1.2.1 Government Bonds	89.24	36.24	-	-	45.30	-	0.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	36.68	-	-	53.05	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.79	7.48	11.66	29.52	32.01	8.20	9.34
1.5 On Others	-	1.89	10.18	-	13.63	-	21.26
<b>2. Commission and Discount</b>	<b>0.48</b>	<b>11.88</b>	<b>0.60</b>	<b>0.51</b>	<b>1.16</b>	<b>15.84</b>	<b>8.18</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.48	11.88	0.60	0.51	1.16	15.84	8.18
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>21.84</b>	<b>62.52</b>	<b>14.28</b>	<b>2.37</b>	<b>23.60</b>	<b>1.38</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>1.86</b>	<b>-</b>	<b>4.97</b>	<b>3.90</b>	<b>0.59</b>	<b>0.16</b>	<b>1.23</b>
<b>6. Write Back from Provisions for loss</b>	<b>32.21</b>	<b>82.30</b>	<b>20.98</b>	<b>13.68</b>	<b>25.92</b>	<b>-</b>	<b>7.59</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>75.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>794.08</b>	<b>587.14</b>	<b>583.54</b>	<b>445.85</b>	<b>1,315.68</b>	<b>705.05</b>	<b>162.70</b>



BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>138.78</b>	<b>1.79</b>	<b>575.66</b>	<b>1,557.05</b>	<b>1,035.65</b>	<b>582.65</b>
1.1 On Deposit Liabilities	130.86	1.59	560.06	1,460.55	985.70	525.76
1.1.1 Saving Account	18.27	0.16	67.50	198.03	115.17	96.58
1.1.2 Fixed Account	95.17	-	475.98	1,241.23	835.35	429.18
1.1.2.1 Up to 3 months Fixed Account	16.55	-	55.27	171.88	187.63	-
1.1.2.2 3 to 6 months Fixed Account	8.77	-	46.54	103.08	126.98	60.78
1.1.2.3 6 months to 1 year Fixed Account	33.38	-	239.13	558.79	385.64	41.04
1.1.2.4 Above 1 year Fixed Account	36.47	-	135.04	407.48	135.11	327.36
1.1.3 Call Deposit	17.43	1.44	16.58	21.29	35.17	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	7.92	0.19	15.60	96.50	49.95	56.88
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>44.99</b>	<b>4.07</b>	<b>65.06</b>	<b>127.49</b>	<b>100.36</b>	<b>73.58</b>
<b>4. Office Operating Expenses</b>	<b>35.16</b>	<b>3.02</b>	<b>47.91</b>	<b>104.79</b>	<b>83.29</b>	<b>62.01</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>2.96</b>	<b>-</b>	<b>0.28</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>128.34</b>	<b>-</b>	<b>124.47</b>	<b>137.15</b>	<b>96.78</b>	<b>50.68</b>
7.1 Loan loss Provision	127.62	-	124.47	137.15	96.78	50.68
7.1.1 General Loan loss Provision	32.08	-	43.60	36.65	41.82	1.61
7.1.1.1 Pass Loan Loss Provision	(4.89)	-	3.67	-	5.52	1.61
7.1.1.2 Watch List Provision	36.98	-	39.93	36.65	36.30	-
7.1.2 Special Loan Loss Provision	95.54	-	76.34	100.50	54.96	49.07
7.1.3 Additional Loan Loss Provision	-	-	4.53	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	0.72	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.34</b>	<b>13.33</b>	<b>27.26</b>	<b>0.74</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>3.61</b>	<b>35.98</b>	<b>73.59</b>	<b>1.99</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>397.20</b>	<b>8.42</b>	<b>83.95</b>	<b>171.72</b>	<b>4.64</b>
<b>Total Expenses</b>	<b>350.24</b>	<b>406.08</b>	<b>826.75</b>	<b>2,059.73</b>	<b>1,588.66</b>	<b>776.28</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>203.98</b>	<b>6.63</b>	<b>775.94</b>	<b>1,972.65</b>	<b>1,544.42</b>	<b>737.60</b>
1.1 On Loans and Advances	180.40	-	707.49	1,700.56	1,379.77	625.02
1.2 On Investment	13.20	-	61.47	255.32	145.12	106.92
1.2.1 Government Bonds	13.20	-	-	255.32	-	106.92
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	61.47	-	145.12	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	10.38	6.63	6.97	12.19	-	5.67
1.5 On Others	-	-	-	4.58	19.53	-
<b>2. Commission and Discount</b>	<b>0.11</b>	<b>-</b>	<b>1.10</b>	<b>8.24</b>	<b>44.20</b>	<b>1.76</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.11	-	0.94	8.24	0.22	1.76
2.3 Others	-	-	0.16	-	43.98	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>1.00</b>	<b>0.20</b>	<b>16.32</b>	<b>53.12</b>	<b>0.04</b>	<b>23.65</b>
<b>5. Non Operating Income</b>	<b>4.58</b>	<b>2.83</b>	<b>1.85</b>	<b>5.24</b>	<b>-</b>	<b>2.02</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.09</b>	<b>396.41</b>	<b>31.53</b>	<b>20.48</b>	<b>-</b>	<b>11.25</b>
<b>7. Recovery of written-off Loan</b>	<b>5.04</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>133.44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>350.24</b>	<b>406.08</b>	<b>826.75</b>	<b>2,059.73</b>	<b>1,588.66</b>	<b>776.28</b>

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

Amt in Mn of Rs

	Mid-July					% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>Sectorwise</b>								
Agricultural and Forest Related	189,981	273,901	336,187	365,910	368,897	44.17	22.74	0.82
Fishery Related	5,490	8,956	13,234	14,301	14,214	63.13	47.76	-0.61
Mining Related	6,454	8,685	8,789	11,586	11,549	34.58	1.20	-0.32
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	777,007	784,229	21.74	6.89	0.93
Construction	347,420	414,030	190,196	201,474	209,162	19.17	-54.06	3.82
Electricity, Gas and Water	161,972	207,797	246,839	280,147	288,390	28.29	18.79	2.94
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	77,493	75,426	35.79	15.84	-2.67
Transport, Communication and Public Utilities	97,603	97,505	100,909	96,663	100,224	-0.10	3.49	3.68
Wholesaler & Retailer	662,828	837,582	947,619	976,147	986,832	26.36	13.14	1.09
Finance, Insurance and Real Estate	252,638	337,170	375,243	359,661	354,998	33.46	11.29	-1.30
Hotel or Restaurant	148,657	183,908	200,494	210,054	205,478	23.71	9.02	-2.18
Other Services	150,620	177,036	192,913	206,681	202,281	17.54	8.97	-2.13
Consumption Loans	158,624	233,767	867,483	881,325	916,442	47.37	271.09	3.98
Local Government	1,583	1,539	1,125	1,125	1,126	-2.79	-26.88	0.08
Others	472,099	641,727	421,635	363,307	345,543	35.93	-34.30	-4.89
<b>TOTAL</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,822,881</b>	<b>4,864,792</b>	<b>27.76</b>	<b>12.85</b>	<b>0.87</b>
<b>Productwise</b>								
Term Loan	718,480	932,079	1,196,841	1,364,623	1,425,588	29.73	28.41	4.47
Overdraft*	488,596	634,300	718,773	255,271	247,712	29.82	13.32	-2.96
Cash Credit Loan*	-	-	-	517,863	510,327	-	-	(1.46)
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	80,825	80,825	48.67	-61.86	0.00
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	1,033,753	1,013,840	25.37	15.20	-1.93
Residential Personal Home Loan (Up to Rs. 15 million)	252,542	298,258	337,799	347,281	348,376	18.10	13.26	0.32
Real Estate Loan	163,480	183,538	228,255	233,358	239,743	12.27	24.36	2.74
Margin Nature Loan	50,410	106,282	80,508	75,187	75,101	110.84	-24.25	-0.11
Hire Purchase Loan	174,058	160,657	157,162	139,505	134,213	-7.70	-2.18	-3.79
Deprived Sector Loan	201,610	293,414	335,623	317,074	317,445	45.54	14.39	0.12
Bills Purchased	3,304	4,403	3,130	2,971	3,022	33.28	-28.92	1.72
Other Product	373,101	473,944	558,470	455,171	468,600	27.03	17.83	2.95
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,822,881</b>	<b>4,864,792</b>	<b>27.76</b>	<b>12.85</b>	<b>0.87</b>
<b>Collateral wise</b>								
Gold and Silver	38,427	43,111	52,782	51,253	52,415	12.19	22.43	2.27
Government Securities	465	678	783	3,654	3,699	45.85	15.48	1.23
Non Governmental Securities	39,776	87,213	61,272	58,449	58,524	119.26	-29.74	0.13
Fixed Deposit Receipts	20,041	29,313	64,221	48,196	54,041	46.27	119.08	12.13
Own	19,704	29,081	64,006	47,933	53,750	47.59	120.09	12.13
Other Licences Institutions	336	232	215	262	291	-31.05	-7.34	10.85
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,266,915	4,299,213	25.18	12.84	0.76
Fixed Assets	2,489,020	3,118,968	3,538,076	3,679,183	3,703,953	25.31	13.44	0.67
Current Assets	424,927	528,641	578,047	587,733	595,260	24.41	9.35	1.28
Against security of Bill	33,694	47,628	19,623	41,068	40,157	41.35	-58.80	-2.22
Domestic Bills	720	556	880	488	509	-22.76	58.24	4.29
Foreign Bills	32,974	47,072	18,744	40,580	39,647	42.75	-60.18	-2.30
Against Guarantee	110,038	181,603	195,088	193,645	196,247	65.04	7.43	1.34
Government Guarantee	2,666	2,597	2,307	2,359	2,346	-2.61	-11.17	-0.57
Institutional Guarantee	80,995	135,679	136,841	130,310	131,720	67.52	0.86	1.08
Personal Guarantee	9,330	26,424	37,037	34,840	34,727	183.23	40.16	-0.32
Collective Guarantee	8,340	8,130	7,418	8,785	9,074	-2.51	-8.76	3.30
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	651	530	-6.20	-15.36	-18.57
Other Guarantee	6,806	6,990	9,977	16,700	17,850	2.70	42.74	6.88
Credit Card	1,748	2,152	3,521	4,233	4,285	23.15	63.61	1.21
Others	107,877	133,439	195,625	155,467	156,213	23.70	46.60	0.48
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,822,881</b>	<b>4,864,792</b>	<b>27.76</b>	<b>12.85</b>	<b>0.87</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% 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	327,620	329,922	45.18	23.84	0.70
Fishery Related	4,751	7,816	11,666	12,674	12,441	64.51	49.25	-1.84
Mining Related	6,218	8,258	8,386	11,231	11,130	32.81	1.55	-0.90
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	744,385	751,596	22.48	6.34	0.97
Construction	295,117	355,404	154,723	162,612	174,431	20.43	-56.47	7.27
Electricity, Gas and Water	156,730	202,483	239,756	272,293	280,276	29.19	18.41	2.93
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	75,029	72,965	39.43	16.94	-2.75
Transport, Communication and Public Utilities	75,379	78,828	82,970	80,422	84,407	4.58	5.25	4.95
Wholesaler & Retailer	605,155	763,650	866,464	891,742	900,853	26.19	13.46	1.02
Finance, Insurance and Real Estate	222,515	287,621	315,353	301,712	296,590	29.26	9.64	-1.70
Hotel or Restaurant	133,795	164,941	175,638	182,583	177,613	23.28	6.49	-2.72
Other Services	137,370	163,684	177,350	188,687	184,083	19.16	8.35	-2.44
Consumption Loans	137,969	205,358	757,464	747,957	762,210	48.84	268.85	1.91
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	-0.01
Others	377,177	513,833	311,215	277,428	272,234	36.23	-39.43	-1.87
<b>TOTAL</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,277,456</b>	<b>4,311,832</b>	<b>28.01</b>	<b>12.34</b>	<b>0.80</b>
<b>Productwise</b>								
Term Loan	623,349	800,512	1,048,407	1,198,930	1,250,922	28.42	30.97	4.34
Overdraft*	421,257	548,651	619,856	186,637	179,913	30.24	12.98	-3.60
Cash Credit Loan*	-	-	-	498,887	489,176	-	-	(1.95)
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	80,702	80,703	48.67	-61.88	0.00
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	997,818	979,811	25.10	15.57	-1.80
Residential Personal Home Loan (Up to Rs. 15 million)	208,419	248,988	279,106	281,702	282,007	19.47	12.10	0.11
Real Estate Loan	141,435	159,139	199,641	203,257	208,974	12.52	25.45	2.81
Margin Nature Loan	41,345	90,921	64,819	58,427	58,101	119.91	-28.71	-0.56
Hire Purchase Loan	144,991	134,893	131,340	116,538	111,877	-6.96	-2.63	-4.00
Deprived Sector Loan	169,090	239,728	279,646	265,281	268,261	41.78	16.65	1.12
Bills Purchased	3,304	4,403	3,130	2,970	3,021	33.28	-28.92	1.72
Other Product	327,553	427,751	481,430	386,307	399,066	30.59	12.55	3.30
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,277,456</b>	<b>4,311,832</b>	<b>28.01</b>	<b>12.34</b>	<b>0.80</b>
<b>Collateral wise</b>								
Gold and Silver	34,208	38,492	47,816	46,300	47,436	12.52	24.23	2.45
Government Securities	445	670	722	3,617	3,660	50.59	7.70	1.17
Non Governmental Securities	31,998	73,593	47,841	44,008	43,919	130.00	-34.99	-0.20
Fixed Deposit Receipts	16,803	24,777	49,275	39,395	44,281	47.45	98.87	12.40
Own	16,467	24,545	49,060	39,133	43,990	49.06	99.88	12.41
Other Licences Institutions	336	232	215	262	291	-31.05	-7.34	10.85
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,803,688	3,830,685	25.82	12.35	0.71
Fixed Assets	2,174,097	2,741,246	3,095,794	3,215,998	3,235,468	26.09	12.93	0.61
Current Assets	424,691	528,603	577,997	587,690	595,217	24.47	9.34	1.28
Against security of Bill	33,694	47,626	19,623	41,068	40,157	41.35	-58.80	-2.22
Domestic Bills	720	555	880	488	509	-22.94	58.60	4.29
Foreign Bills	32,974	47,072	18,744	40,580	39,647	42.75	-60.18	-2.30
Against Guarantee	87,681	130,550	142,452	144,823	146,053	48.89	9.12	0.85
Government Guarantee	2,196	2,523	2,237	2,294	2,281	14.91	-11.32	-0.58
Institutional Guarantee	69,941	105,184	106,032	100,498	101,706	50.39	0.81	1.20
Personal Guarantee	6,704	12,905	21,700	21,522	21,237	92.49	68.15	-1.32
Collective Guarantee	398	1,299	1,103	3,245	2,547	226.82	-15.14	-21.53
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	651	530	5.05	-15.36	-18.57
Other Guarantee	6,744	6,855	9,870	16,614	17,753	1.65	43.98	6.86
Credit Card	1,748	2,152	3,521	4,233	4,284	23.15	63.61	1.20
Others	98,224	129,231	190,401	150,323	151,358	31.57	47.33	0.69
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,277,456</b>	<b>4,311,832</b>	<b>28.01</b>	<b>12.34</b>	<b>0.80</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	18,518	26,987	29,913	31,705	32,483	45.74	10.84	2.45
Fishery Related	677	1,008	1,341	1,365	1,516	48.90	32.98	11.06
Mining Related	178	364	302	275	332	104.18	-16.93	20.62
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	28,489	28,541	6.71	20.83	0.18
Construction	42,472	49,017	31,622	34,864	30,673	15.41	-35.49	-12.02
Electricity, Gas and Water	4,891	5,116	6,488	6,989	7,174	4.60	26.83	2.65
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,729	1,735	-0.42	-18.23	0.31
Transport, Communication and Public Utilities	17,516	15,054	13,921	12,549	12,202	-14.06	-7.53	-2.77
Wholesaler & Retailer	46,826	61,627	68,458	70,795	72,214	31.61	11.09	2.01
Finance, Insurance and Real Estate	21,802	39,227	47,742	46,467	46,554	79.93	21.71	0.19
Hotel or Restaurant	11,734	15,863	20,443	23,010	23,286	35.19	28.87	1.20
Other Services	11,219	11,586	13,088	15,440	15,526	3.27	12.97	0.56
Consumption Loans	15,664	23,284	81,687	104,285	125,199	48.65	250.82	20.05
Local Government	11	11	8	8	9	-0.30	-25.26	12.21
Others	73,157	110,457	98,812	75,179	62,989	50.99	-10.54	-16.22
<b>TOTAL</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>453,150</b>	<b>460,432</b>	<b>33.53</b>	<b>15.22</b>	<b>1.61</b>
<b>Productwise</b>								
Term Loan	80,772	115,573	130,209	146,224	154,601	43.09	12.66	5.73
Overdraft*	60,457	78,746	87,233	61,072	60,322	30.25	10.78	-1.23
Cash Credit Loan*	-	-	-	15,846	18,044	-	-	13.87
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	29,352	27,564	49.71	-0.76	-6.09
Residential Personal Home Loan (Up to Rs. 15 million)	35,073	41,221	48,705	54,186	54,954	17.53	18.15	1.42
Real Estate Loan	14,628	17,446	18,717	20,226	20,705	19.26	7.28	2.37
Margin Nature Loan	6,446	12,528	11,773	12,919	13,236	94.36	-6.02	2.45
Hire Purchase Loan	23,215	21,804	21,814	19,133	18,588	-6.08	0.04	-2.85
Deprived Sector Loan	26,851	47,111	49,167	45,996	43,414	75.45	4.36	-5.61
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	48,195	49,005	12.07	81.41	1.68
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>453,150</b>	<b>460,432</b>	<b>33.53</b>	<b>15.22</b>	<b>1.61</b>
<b>Collateral wise</b>								
Gold and Silver	3,254	3,721	3,982	3,946	3,967	14.35	7.01	0.54
Government Securities	-	3	6	5	7	0.00	110.93	40.20
Non Governmental Securities	6,341	11,972	10,741	11,554	11,803	88.79	-10.28	2.15
Fixed Deposit Receipts	2,395	3,688	12,219	7,064	8,094	53.95	231.36	14.58
Own	2,395	3,688	12,219	7,064	8,094	53.95	231.36	14.58
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	386,112	390,947	24.08	15.11	1.25
Fixed Assets	257,300	319,252	367,493	386,104	390,940	24.08	15.11	1.25
Current Assets	3	16	9	8	7	401.57	-40.20	-9.29
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	42,531	43,671	150.74	4.55	2.68
Government Guarantee	31	34	29	25	25	9.04	-13.23	-0.57
Institutional Guarantee	7,455	24,143	25,284	24,933	24,923	223.86	4.73	-0.04
Personal Guarantee	1,995	12,644	13,999	11,999	12,148	533.92	10.71	1.24
Collective Guarantee	7,942	6,831	6,314	5,538	6,527	-13.99	-7.56	17.85
International Rated Foreign Bank's Guarantee	-	-	-	0	0	0.00	0.00	0.00
Other Guarantee	2	40	51	35	46	1650.11	29.44	32.06
Credit Card	-	-	-	0	1	0.00	0.00	100.70
Others	421	1,086	1,654	1,938	1,942	158.10	52.27	0.25
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>453,150</b>	<b>460,432</b>	<b>33.53</b>	<b>15.22</b>	<b>1.61</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% 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	6,586	6,492	1.55	34.37	-1.43
Fishery Related	62	132	227	262	257	113.16	72.67	-2.02
Mining Related	58	64	101	80	87	10.30	59.21	8.93
Agriculture, Forestry & Beverage Production Related	3,533	3,379	4,263	4,132	4,092	-4.37	26.16	-0.98
Construction	9,830	9,609	3,851	3,998	4,058	-2.25	-59.92	1.49
Electricity, Gas and Water	352	198	595	865	940	-43.78	200.62	8.67
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	735	726	-41.17	27.53	-1.33
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,692	3,615	-23.05	10.90	-2.08
Wholesaler & Retailer	10,847	12,305	12,697	13,610	13,764	13.45	3.18	1.13
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,482	11,855	24.03	17.70	3.25
Hotel or Restaurant	3,128	3,104	4,413	4,460	4,580	-0.76	42.15	2.68
Other Services	2,032	1,766	2,475	2,554	2,673	-13.07	40.12	4.64
Consumption Loans	4,991	5,125	28,332	29,083	29,033	2.68	452.83	-0.17
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,700	10,321	-19.88	-33.43	-3.54
<b>TOTAL</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,276</b>	<b>92,528</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.27</b>
<b>Productwise</b>								
Term Loan	14,359	15,994	18,225	19,468	20,065	11.39	13.95	3.07
Overdraft*	6,881	6,903	11,684	7,562	7,477	0.31	69.26	-1.13
Cash Credit Loan*	-	-	-	3,130	3,107	-	-	(0.73)
Trust Receipt Loan/Import Loan	-	-	-	123	122	0.00	0.00	-1.13
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,583	6,466	6.61	10.03	-1.79
Residential Personal Home Loan (Up to Rs. 15 million)	9,051	8,048	9,988	11,394	11,415	-11.07	24.11	0.19
Real Estate Loan	7,418	6,953	9,897	9,875	10,064	-6.26	42.33	1.92
Margin Nature Loan	2,619	2,833	3,915	3,840	3,764	8.15	38.23	-1.98
Hire Purchase Loan	5,851	3,960	4,007	3,834	3,749	-32.32	1.19	-2.22
Deprived Sector Loan	5,669	6,575	6,811	5,797	5,769	15.98	3.60	-0.47
Bills Purchased	-	-	-	1	1	0.00	0.00	-1.12
Other Product	17,849	15,153	20,730	20,669	20,529	-15.11	36.80	-0.68
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,276</b>	<b>92,528</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.27</b>
<b>Collateral wise</b>								
Gold and Silver	965	898	983	1,008	1,012	-6.90	9.41	0.38
Government Securities	20	5	55	31	32	-76.37	1074.45	1.68
Non Governmental Securities	1,437	1,648	2,690	2,887	2,802	14.70	63.21	-2.94
Fixed Deposit Receipts	842	849	2,727	1,736	1,666	0.84	221.27	-4.05
Own	842	849	2,727	1,736	1,666	0.84	221.27	-4.05
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,116	77,580	1.10	27.93	0.60
Fixed Assets	57,624	58,471	74,789	77,081	77,545	1.47	27.91	0.60
Current Assets	233	22	40	35	35	-90.53	81.94	-0.49
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	6,290	6,523	49.25	-5.47	3.70
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	4,879	5,091	76.50	-13.02	4.33
Personal Guarantee	631	875	1,338	1,319	1,342	38.68	52.98	1.73
Collective Guarantee	-	0	1	1	0	0.00	129.51	-38.95
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	51	50	59.30	-41.51	-1.65
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	3,207	2,913	-66.19	14.39	-9.16
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,276</b>	<b>92,528</b>	<b>-3.86</b>	<b>26.85</b>	<b>0.27</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL	NIC	MBL
<b>Sector Wise</b>										
Agricultural and Forest Related	7,373.97	16,988.15	19,226.93	16,244.99	11,684.97	16,311.35	8,376.09	12,142.70	28,868.58	5,701.51
Fishery Related	638.54	1,037.88	696.50	551.79	-	356.27	64.42	104.17	2,314.58	262.56
Mining Related	3,693.17	-	351.98	1,120.61	-	-	253.26	19.42	-	186.18
Manufacturing (Producing) Related	38,224.49	33,169.22	59,982.45	76,601.40	15,759.25	76,471.88	36,759.51	28,921.97	10,801.79	24,305.71
Construction	1,829.89	3,725.58	17,445.93	7,319.26	7,587.56	1,834.34	1,963.32	1,748.19	3,736.70	6,014.56
Electricity, Gas and Water	11,999.30	17,268.23	20,725.10	25,072.18	6,240.09	12,179.35	8,085.91	10,603.69	3,711.03	8,485.14
Metal Products, Mach. & Ele. Eqp.	4,650.56	2,539.37	4,390.34	1,706.75	3,120.99	9,393.78	2,343.70	2,318.96	879.45	1,193.75
Tras., Com. and Public Utilities	2,302.32	2,038.35	2,487.23	2,754.33	3,225.84	6,301.28	243.34	1,707.31	1,817.01	2,053.90
Wholesaler & Retailer	33,007.44	54,378.44	76,933.89	67,280.84	24,461.17	52,170.97	27,854.14	43,510.12	64,319.17	30,013.45
Finance, Insurance and Real Estate	6,811.17	25,500.67	11,589.94	29,703.44	4,439.50	23,098.33	5,554.29	13,324.85	16,370.13	7,026.11
Hotel or Restaurant	6,310.08	12,167.86	9,197.46	23,224.27	1,447.91	11,092.09	6,402.54	3,061.96	5,688.65	4,983.38
Other Services	6,811.51	7,800.76	14,639.20	23,706.61	1,694.89	8,279.11	1,970.30	4,985.80	4,117.29	6,628.49
Consumption Loans	53,076.45	65,906.36	52,497.79	28,740.87	15,444.70	18,245.86	15,780.03	33,764.93	95,047.67	12,303.96
Local Government	-	-	-	383.43	138.81	271.73	-	-	-	-
Others	5,032.59	911.37	41,836.92	19,487.37	82.63	15,136.98	8,929.54	11,189.13	40,028.10	21,908.68
<b>TOTAL sectorwise</b>	<b>181,761.48</b>	<b>243,432.24</b>	<b>332,001.65</b>	<b>323,898.13</b>	<b>95,328.30</b>	<b>251,143.32</b>	<b>124,580.39</b>	<b>167,403.21</b>	<b>277,700.16</b>	<b>131,067.39</b>

**Product Wise**

Term Loan	42,005.57	57,247.89	76,538.00	110,406.84	9,419.81	84,432.74	30,187.28	43,181.92	81,755.18	54,642.59
Overdraft	-	21,613.60	8,000.74	27,787.62	209.88	5,658.35	177.77	3,461.91	2,121.23	508.41
Cash Credit Loan	33,665.44	-	35,813.51	9,886.80	7,529.78	12,104.62	27,141.60	40,003.68	33,026.66	24,747.90
Trust Receipt Loan/Import Loan	1,876.69	1,218.93	11,571.06	12,168.72	6,040.77	9,762.55	3,442.53	4,458.38	185.18	1,292.27
Short Term Working Capital/Demand Loan	29,361.77	40,450.18	85,269.89	95,915.79	33,195.04	80,981.34	19,755.83	26,383.96	62,520.13	22,973.39
Residential Personal Home Loan (Up to Rs. 15 m)	7,842.91	20,987.63	20,300.51	9,299.45	8,878.72	6,269.27	2,035.41	23,276.65	45,614.55	6,355.91
Real Estate Loan	10,882.12	17,236.25	22,196.04	22,830.04	7,890.77	15,763.85	5,309.25	6,664.28	22,275.11	1,986.84
Margin Nature Loan	3,662.97	4,049.11	8,048.35	3,860.16	-	3,081.09	22.20	934.64	1,137.06	647.65
Hire Purchase Loan	2,542.54	4,803.22	7,811.24	6,481.90	4,228.02	8,497.60	2,398.57	2,706.33	6,350.33	6,022.09
Deprived Sector Loan	11,712.04	16,016.17	16,827.70	16,747.11	4,718.96	14,522.79	6,449.65	8,554.90	12,776.20	6,816.86
Bills Purchased	2.59	8.52	5.86	460.92	492.40	27.00	0.08	7.91	-	67.46
Other Product	38,206.84	59,800.74	39,618.74	8,052.77	12,724.14	10,042.12	27,660.21	7,768.63	9,938.53	5,006.00
<b>Total Product wise Loan</b>	<b>181,761.48</b>	<b>243,432.24</b>	<b>332,001.65</b>	<b>323,898.13</b>	<b>95,328.30</b>	<b>251,143.32</b>	<b>124,580.39</b>	<b>167,403.21</b>	<b>277,700.16</b>	<b>131,067.39</b>

**Collateral Wise**

Gold and Silver	17,858.61	19,190.07	428.76	1,993.55	-	-	-	-	103.07	11.76
Government Securities	45.68	520.62	1.07	-	3,000.00	-	-	2.03	-	-
Non Governmental Securities	193.88	4,049.11	7,949.21	3,863.63	-	3,081.09	22.20	934.44	1,137.06	647.65
Fixed Deposit Receipts	1,087.76	1,295.30	2,844.48	2,919.65	7,712.19	1,555.70	1,126.04	2,201.80	2,073.80	940.17
Own	1,087.76	1,295.30	2,673.59	2,919.65	7,707.91	1,555.70	1,126.04	2,201.80	2,073.80	940.17
Other Licences Institutions	-	-	170.89	-	4.28	-	-	-	-	-
Collateral of Properties	152,810.86	190,891.40	258,889.19	297,933.45	75,791.05	236,690.80	104,366.33	150,419.06	254,814.91	107,072.20
Fixed Assets	134,831.88	190,659.35	175,830.78	283,703.70	58,155.02	236,638.53	50,572.49	83,753.69	249,753.80	74,999.28
Current Assets	17,978.98	232.05	83,058.40	14,229.75	17,636.03	52.27	53,793.84	66,665.37	5,061.11	32,072.92
Against security of Bill	772.63	5.89	3,902.66	-	-	27.00	3,442.53	2,682.09	-	67.46
Domestic Bills	50.00	-	51.97	-	-	27.00	-	55.00	-	67.46
Foreign Bills	722.63	5.89	3,850.69	-	-	-	3,442.53	2,627.09	-	-
Against Guarantee	6,217.83	27,431.95	7,157.98	7,805.77	1,248.81	9,575.12	5,876.80	8,899.74	13,329.58	946.56
Government Guarantee	26.57	-	91.30	383.43	138.81	-	156.08	198.98	0.18	-
Institutional Guarantee	5,324.23	15,780.71	5,354.31	4,241.59	1,110.00	-	5,355.27	8,144.04	11,843.31	-
Personal Guarantee	467.60	11,606.96	1,705.54	1,584.51	-	-	-	556.71	-	946.56
Collective Guarantee	5.23	44.28	6.84	1,595.87	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	122.54	365.45	-	-	-
Other Guarantee	352.42	-	-	0.37	-	9,452.58	-	-	1,486.09	-
Credit Card	-	8.22	725.78	63.96	406.89	213.60	-	0.96	184.44	350.24
Others	2,774.25	39.68	50,102.53	9,318.12	7,169.36	-	9,746.49	2,263.09	6,057.30	21,031.37
<b>Total</b>	<b>181,761.48</b>	<b>243,432.24</b>	<b>332,001.65</b>	<b>323,898.13</b>	<b>95,328.30</b>	<b>251,143.32</b>	<b>124,580.39</b>	<b>167,403.21</b>	<b>277,700.16</b>	<b>131,067.39</b>

BFI Name	Kumari	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise	NMB	Prabhu
<b>Sector Wise</b>										
Agricultural and Forest Related	15,619.02	6,531.68	14,613.31	57,080.02	23,112.41	14,664.74	11,751.77	10,080.73	13,644.69	11,166.88
Fishery Related	773.23	554.28	670.20	548.02	857.06	390.60	618.39	522.45	354.68	344.99
Mining Related	1,912.19	79.33	195.97	310.60	464.78	1,304.68	161.79	7.74	628.96	397.31
Manufacturing (Producing) Related	57,326.61	19,062.25	30,581.17	10,632.04	78,332.64	18,914.99	18,345.91	15,601.70	33,324.87	43,305.00
Construction	24,605.57	26,698.23	6,202.28	9,455.28	8,080.68	7,948.80	9,258.98	6,297.75	4,948.13	9,940.67
Electricity, Gas and Water	22,924.01	8,405.16	11,941.43	4,197.27	26,903.71	10,479.33	10,549.50	11,000.78	18,024.76	17,034.29
Metal Products, Mach. & Ele. Eqp.	9,892.82	5,306.67	3,049.41	483.70	7,578.47	493.69	1,606.37	2,023.66	3,926.11	3,695.63
Tras., Com. and Public Utilities	11,638.93	5,787.86	4,163.98	2,340.57	11,110.58	1,843.02	2,705.62	683.47	4,136.51	10,769.91
Wholesaler & Retailer	41,099.57	25,997.01	46,700.33	34,276.27	85,292.22	26,783.76	22,435.20	27,772.45	49,732.99	41,469.63
Finance, Insurance and Real Estate	17,440.70	9,733.69	10,172.88	6,075.97	29,357.08	7,845.75	23,942.25	8,118.83	9,795.78	22,657.72
Hotel or Restaurant	13,475.58	6,053.95	7,269.40	4,316.86	17,801.30	2,655.73	13,365.61	3,572.97	5,722.57	15,217.76
Other Services	13,198.71	7,740.80	7,682.23	4,303.95	16,344.77	7,765.63	6,470.92	3,216.11	5,160.03	25,822.67
Consumption Loans	47,449.56	13,031.60	29,376.44	25,159.93	74,282.63	37,274.45	20,671.12	33,788.26	34,254.01	43,155.07
Local Government	-	136.67	150.72	-	-	-	-	-	-	-
Others	9,626.64	1,041.34	16,771.97	21,422.30	24.53	4,753.27	16,917.22	322.58	9,008.62	1,068.27
<b>TOTAL sectorwise</b>	<b>286,983.14</b>	<b>136,160.52</b>	<b>189,541.72</b>	<b>180,602.78</b>	<b>379,542.86</b>	<b>143,118.43</b>	<b>158,800.64</b>	<b>123,009.47</b>	<b>192,662.70</b>	<b>246,045.78</b>

<b>Product Wise</b>										
Term Loan	109,842.99	38,986.63	65,363.13	14,513.74	109,394.75	45,160.06	43,867.93	24,852.75	64,326.61	83,900.26
Overdraft	49,245.45	2,322.53	3,499.55	9,463.84	12,558.38	7,713.68	9,656.87	4,753.16	7,598.58	2,640.56
Cash Credit Loan	6,478.54	9,969.41	26,993.87	-	53,821.46	9,594.86	32,425.99	20,641.15	46,939.63	34,160.23
Trust Receipt Loan/Import Loan	3,516.96	4,199.25	4,196.32	91.96	7,058.16	1,159.07	720.48	1,248.73	2,739.51	2,055.39
Short Term Working Capital/Demand Loan	57,155.77	24,835.66	46,890.05	107,110.36	81,837.09	15,293.18	15,787.33	24,533.44	29,466.11	53,249.03
Residential Personal Home Loan (Up to Rs. 15 m)	10,247.65	6,149.58	8,356.37	8,702.04	28,067.18	8,896.98	7,374.64	14,793.80	15,985.86	15,928.44
Real Estate Loan	1,933.51	5,456.68	5,988.04	1,697.03	13,688.14	4,314.42	14,017.10	4,659.66	2,852.06	15,033.47
Margin Nature Loan	3,573.82	2,324.05	3,786.65	1,159.29	6,288.47	3,770.42	3,212.13	1,677.19	1,394.42	4,041.42
Hire Purchase Loan	8,409.72	1,683.39	5,415.08	2,900.14	8,409.92	4,541.40	6,110.18	3,679.59	5,827.23	7,715.89
Deprived Sector Loan	14,810.84	9,237.91	11,330.07	32,058.66	20,394.96	16,070.03	10,317.94	8,535.10	9,984.67	12,322.66
Bills Purchased	14.96	53.39	136.34	-	-	24.90	673.67	551.01	32.80	-
Other Product	21,752.91	30,942.03	7,586.25	2,905.72	38,024.35	26,579.43	14,636.38	13,083.88	5,515.23	14,998.45
<b>Total Product wise Loan</b>	<b>286,983.14</b>	<b>136,160.52</b>	<b>189,541.72</b>	<b>180,602.78</b>	<b>379,542.86</b>	<b>143,118.43</b>	<b>158,800.64</b>	<b>123,009.47</b>	<b>192,662.70</b>	<b>246,045.78</b>

<b>Collateral Wise</b>										
Gold and Silver	32.47	396.47	8.66	51.74	7.80	817.91	6,436.22	-	2.04	94.03
Government Securities	53.67	-	9.61	-	-	1.43	-	1.70	9.72	14.11
Non Governmental Securities	3,656.33	-	3,813.19	-	-	3,829.93	3,532.05	1,677.19	1,394.42	4,137.18
Fixed Deposit Receipts	2,709.01	1,310.29	2,245.34	1,413.63	3,040.34	1,800.32	1,438.85	1,152.72	1,404.35	1,855.22
Own	2,644.24	1,310.29	2,236.90	1,413.63	3,040.34	1,789.49	1,438.85	1,152.72	1,404.35	1,823.48
Other Licences Institutions	64.77	-	8.43	-	-	10.84	-	-	-	31.74
Collateral of Properties	270,251.67	123,852.99	170,851.24	179,137.41	334,868.11	117,665.81	136,953.64	116,135.59	186,667.02	225,671.74
Fixed Assets	259,463.14	88,113.78	95,082.60	179,137.41	242,286.67	85,479.10	135,131.78	111,287.52	175,014.41	204,119.05
Current Assets	10,788.53	35,739.21	75,768.65	-	92,581.44	32,186.71	1,821.86	4,848.07	11,652.61	21,552.69
Against security of Bill	95.30	-	4,673.27	-	20,316.39	2,067.61	-	829.13	10.64	1,223.92
Domestic Bills	-	-	87.35	-	-	85.30	-	-	-	45.02
Foreign Bills	95.30	-	4,585.92	-	20,316.39	1,982.31	-	829.13	10.64	1,178.90
Against Guarantee	8,535.19	136.67	6,415.79	-	20,353.68	3,236.90	7,178.80	2,905.78	282.50	8,490.63
Government Guarantee	237.17	136.67	145.02	-	331.55	2.73	155.13	-	87.07	189.86
Institutional Guarantee	7,786.47	-	6,044.58	-	13,414.01	347.48	6,819.17	2,729.76	39.53	7,371.62
Personal Guarantee	460.42	-	223.65	-	277.86	2,109.08	199.68	81.50	123.49	866.66
Collective Guarantee	48.24	-	-	-	-	770.80	-	-	14.68	60.82
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-	-
Other Guarantee	2.89	-	2.54	-	6,330.27	6.81	4.83	94.53	17.73	1.68
Credit Card	522.33	151.68	440.50	-	440.27	91.83	204.23	211.20	195.92	1.80
Others	1,127.15	10,312.42	1,084.12	-	516.26	13,606.69	3,056.85	96.15	2,696.09	4,557.15
<b>Total</b>	<b>286,983.14</b>	<b>136,160.52</b>	<b>189,541.72</b>	<b>180,602.78</b>	<b>379,542.86</b>	<b>143,118.43</b>	<b>158,800.64</b>	<b>123,009.47</b>	<b>192,662.70</b>	<b>246,045.78</b>

BFI Name	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
<b>Sector Wise</b>								
Agricultural and Forest Related	8,737.62	1,620.13	110.92	520.02	2,204.28	420.42	323.44	6,417.66
Fishery Related	780.67	98.32	9.47	-	42.58	16.12	3.09	136.78
Mining Related	42.29	3.35	-	-	7.22	-	-	21.67
Manufacturing (Producing) Related	25,170.80	1,356.43	0.75	624.31	2,631.00	672.96	299.43	4,399.99
Construction	7,789.07	5,725.36	72.64	72.98	1,826.83	110.34	246.45	683.55
Electricity, Gas and Water	14,445.69	396.45	-	-	1,146.34	1.07	-	399.36
Metal Products, Mach. & Ele. Eqp.	2,371.25	125.97	2.70	-	139.28	1.90	21.26	194.53
Tras., Com. and Public Utilities	4,295.23	910.42	16.39	98.68	1,639.06	165.92	244.81	1,929.88
Wholesaler & Retailer	25,364.27	7,536.18	79.09	840.22	6,553.38	3,128.63	603.46	14,951.53
Finance, Insurance and Real Estate	8,030.54	5,746.65	-	260.00	4,954.99	957.91	572.89	10,720.29
Hotel or Restaurant	4,584.56	728.30	28.17	-	1,819.38	316.98	44.71	3,882.45
Other Services	5,743.19	488.69	1.92	628.65	1,804.85	631.27	34.78	2,283.80
Consumption Loans	12,958.37	15,683.52	134.13	78.19	13,645.60	4,366.69	1,877.17	25,612.44
Local Government	-	-	-	-	3.34	-	-	-
Others	26,733.77	466.50	107.08	-	4,480.43	2.53	710.28	23,131.64
<b>TOTAL sectorwise</b>	<b>147,047.31</b>	<b>40,886.25</b>	<b>563.27</b>	<b>3,123.05</b>	<b>42,898.54</b>	<b>10,792.73</b>	<b>4,981.78</b>	<b>94,765.57</b>

<b>Product Wise</b>								
Term Loan	60,895.59	12,634.93	292.37	705.28	14,282.64	3,063.39	808.34	37,163.03
Overdraft	921.07	8,980.75	130.52	1,184.09	2,592.28	532.96	452.69	5,562.55
Cash Credit Loan	24,230.66	-	-	-	6,311.78	-	-	-
Trust Receipt Loan/Import Loan	1,700.43	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	26,845.24	21.90	-	-	1,044.82	2,996.99	-	11,830.30
Residential Personal Home Loan (Up to Rs. 15 m	6,643.52	5,251.65	38.96	72.98	6,482.58	1,522.91	960.61	13,132.60
Real Estate Loan	6,298.93	802.59	32.17	260.00	2,456.90	621.89	60.83	6,168.84
Margin Nature Loan	1,429.74	2,082.12	7.49	-	1,019.05	230.33	53.00	2,660.80
Hire Purchase Loan	5,342.38	1,588.02	33.19	98.68	3,108.63	492.34	319.23	2,864.19
Deprived Sector Loan	8,056.13	4,219.24	24.61	156.37	3,997.13	652.98	973.69	9,441.81
Bills Purchased	460.98	-	-	-	-	-	-	-
Other Product	4,222.64	5,305.06	3.95	645.64	1,602.73	678.95	1,353.39	5,941.46
<b>Total Product wise Loan</b>	<b>147,047.31</b>	<b>40,886.25</b>	<b>563.27</b>	<b>3,123.05</b>	<b>42,898.54</b>	<b>10,792.73</b>	<b>4,981.78</b>	<b>94,765.57</b>

<b>Collateral Wise</b>								
Gold and Silver	2.73	223.37	-	-	123.95	104.74	-	648.26
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	2,082.12	-	-	1,019.05	230.33	53.00	2,669.70
Fixed Deposit Receipts	2,153.87	935.04	3.95	78.19	934.99	170.20	94.96	1,961.43
Own	2,153.87	935.04	3.95	78.19	934.99	170.20	94.96	1,961.43
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	138,950.86	33,198.64	476.48	3,044.85	36,402.48	9,940.76	4,302.80	76,537.43
Fixed Assets	121,453.95	33,198.23	476.48	3,044.85	36,402.48	9,940.76	4,302.80	76,537.43
Current Assets	17,496.91	0.41	-	-	-	-	-	-
Against security of Bill	40.00	-	-	-	-	-	-	-
Domestic Bills	40.00	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	26.67	4,402.23	-	-	4,418.06	344.31	531.02	12,459.55
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	-	4,109.10	-	-	2,458.07	250.36	531.02	2,829.59
Personal Guarantee	26.67	287.90	-	-	1,559.70	93.95	-	5,054.95
Collective Guarantee	-	2.74	-	-	400.29	-	-	4,575.01
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	2.49	-	-	-	-	-	-
Credit Card	70.32	-	-	-	-	-	-	-
Others	5,802.87	44.84	82.84	-	-	2.39	-	489.20
<b>Total</b>	<b>147,047.31</b>	<b>40,886.25</b>	<b>563.27</b>	<b>3,123.05</b>	<b>42,898.54</b>	<b>10,792.73</b>	<b>4,981.78</b>	<b>94,765.57</b>



BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi
<b>Sector Wise</b>									
Agricultural and Forest Related	3,282.26	3,058.40	80.77	4,640.45	2,515.22	5,408.92	328.63	314.21	797.21
Fishery Related	244.78	147.20	45.41	166.90	430.61	156.08	-	2.47	7.17
Mining Related	163.57	-	-	41.33	92.61	2.04	-	-	-
Manufacturing (Producing) Related	3,020.86	1,866.45	170.68	5,492.74	5,700.65	1,843.28	224.57	51.91	137.95
Construction	11,502.53	2,732.88	146.61	1,737.30	3,195.40	1,545.82	219.47	5.93	323.81
Electricity, Gas and Water	317.37	126.78	-	1,328.35	-	3,456.45	-	-	2.09
Metal Products, Mach. & Ele. Eqp.	314.50	110.93	53.25	517.41	154.30	85.40	0.75	9.82	-
Tras., Com. and Public Utilities	2,420.01	1,655.94	32.47	779.02	1,144.88	712.79	212.00	0.91	83.14
Wholesaler & Retailer	8,201.40	8,098.25	162.42	5,457.36	10,056.97	4,457.62	605.71	87.29	1,082.04
Finance, Insurance and Real Estate	5,121.32	3,022.94	-	4,311.20	4,567.39	5,507.24	417.53	6.32	317.90
Hotel or Restaurant	3,077.63	1,468.64	13.07	2,722.84	7,038.67	1,566.53	360.51	37.33	77.77
Other Services	1,525.05	1,773.48	23.88	1,186.28	2,757.04	2,062.25	63.43	1.90	198.69
Consumption Loans	3,543.29	11,859.55	249.41	23,094.97	5,701.06	15,623.19	1,374.57	44.36	1,134.53
Local Government	0.03	-	-	5.82	-	-	-	-	-
Others	21,392.95	9,089.01	179.49	1,449.26	1,573.12	19.85	17.25	155.54	5.14
<b>TOTAL sectorwise</b>	<b>64,127.57</b>	<b>45,010.44</b>	<b>1,157.46</b>	<b>52,931.23</b>	<b>44,927.92</b>	<b>42,447.47</b>	<b>3,824.43</b>	<b>718.01</b>	<b>4,167.43</b>

**Product Wise**

Term Loan	19,040.65	21,883.56	263.35	19,842.17	12,337.92	7,921.52	689.46	229.49	2,023.84
Overdraft	10,137.12	10,544.10	72.64	13,993.81	1,202.75	4,228.91	60.47	137.47	200.59
Cash Credit Loan	-	-	249.08	-	3,835.10	6,727.91	321.42	-	598.65
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	392.07	580.19	149.65	231.09	7,763.36	1,940.17	412.25	-	82.86
Residential Personal Home Loan (Up to Rs. 15 m	10,635.71	2,275.49	195.11	5,121.32	2,722.54	5,338.85	525.20	-	163.26
Real Estate Loan	2,633.74	722.06	-	914.45	2,230.87	3,397.90	86.27	-	262.52
Margin Nature Loan	1,232.18	1,301.32	-	1,743.22	992.52	1,724.48	150.15	-	16.18
Hire Purchase Loan	3,473.97	1,801.14	40.74	1,717.98	1,251.56	1,354.11	227.03	3.90	64.14
Deprived Sector Loan	6,516.16	4,564.91	49.74	3,823.02	3,903.29	3,886.18	279.30	171.43	354.91
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	10,065.97	1,337.67	137.15	5,544.18	8,688.01	5,927.43	1,072.88	175.72	400.47
<b>Total Product wise Loan</b>	<b>64,127.57</b>	<b>45,010.44</b>	<b>1,157.46</b>	<b>52,931.23</b>	<b>44,927.92</b>	<b>42,447.47</b>	<b>3,824.43</b>	<b>718.01</b>	<b>4,167.43</b>

**Collateral Wise**

Gold and Silver	1,068.86	796.34	-	487.56	-	182.07	105.13	23.12	166.19
Government Securities	-	-	-	7.40	-	-	-	-	-
Non Governmental Securities	814.68	1,301.32	-	1,743.52	-	1,722.48	150.15	-	16.18
Fixed Deposit Receipts	1,005.45	537.26	131.13	802.36	553.63	666.18	64.37	13.13	87.20
Own	1,005.45	537.26	131.13	802.36	553.63	666.18	64.37	13.13	87.20
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	54,596.91	39,145.46	1,026.32	42,490.91	41,318.62	37,837.16	3,187.89	681.76	3,803.94
Fixed Assets	54,596.91	39,145.46	1,026.32	42,484.00	41,318.62	37,837.16	3,187.89	681.76	3,803.94
Current Assets	-	-	-	6.91	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	6,337.61	3,228.01	-	7,163.88	2,331.90	2,028.98	292.33	-	93.92
Government Guarantee	4.09	0.60	-	3.32	-	17.19	-	-	-
Institutional Guarantee	3,422.93	2,244.28	-	4,664.52	2,330.17	1,756.91	292.33	-	28.89
Personal Guarantee	1,434.80	958.02	-	2,409.88	0.56	249.94	-	-	65.03
Collective Guarantee	1,434.80	25.11	-	83.18	1.16	4.93	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	0.00	-	-	-	-	-	-	-
Other Guarantee	41.00	0.00	-	2.98	-	-	-	-	-
Credit Card	0.61	0.00	-	-	-	-	-	-	-
Others	303.45	2.05	-	235.60	723.77	10.60	24.56	-	-
<b>Total</b>	<b>64,127.57</b>	<b>45,010.44</b>	<b>1,157.46</b>	<b>52,931.23</b>	<b>44,927.92</b>	<b>42,447.47</b>	<b>3,824.43</b>	<b>718.01</b>	<b>4,167.43</b>

BFI Name	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	BestFC	Progressive	Janaki
<b>Sector Wise</b>									
Agricultural and Forest Related	439.59	113.88	0.52	602.22	429.01	571.67	445.10	308.40	635.29
Fishery Related	8.82	14.92	-	3.95	10.80	42.84	4.76	27.18	-
Mining Related	-	-	-	-	16.07	-	12.90	-	-
Manufacturing (Producing) Related	47.40	1.99	60.00	254.75	432.00	310.66	126.87	271.65	199.01
Construction	525.56	199.65	16.83	50.00	596.93	1,097.92	63.47	490.81	-
Electricity, Gas and Water	-	4.53	-	-	291.12	130.00	36.00	7.11	-
Metal Products, Mach. & Ele. Eqp.	2.67	45.00	3.45	-	203.29	42.01	33.60	28.41	-
Tras., Com. and Public Utilities	155.44	55.20	-	165.24	1,046.55	82.53	92.35	67.71	-
Wholesaler & Retailer	312.79	268.38	33.33	702.79	922.52	479.67	244.52	536.41	1,135.56
Finance, Insurance and Real Estate	68.94	107.40	40.31	1,208.64	1,354.67	570.52	321.70	336.61	217.22
Hotel or Restaurant	103.00	32.87	27.50	150.61	791.96	164.79	112.11	96.91	91.87
Other Services	59.65	-	-	230.83	639.92	647.04	42.27	92.06	-
Consumption Loans	1,176.35	560.31	144.40	2,712.94	2,238.46	520.81	1,893.80	1,467.30	54.78
Local Government	-	-	33.18	-	-	-	-	-	-
Others	208.73	94.19	1,886.00	472.52	709.76	956.60	33.10	63.91	691.52
<b>TOTAL sectorwise</b>	<b>3,108.94</b>	<b>1,498.32</b>	<b>2,245.52</b>	<b>6,554.49</b>	<b>9,683.05</b>	<b>5,617.06</b>	<b>3,462.53</b>	<b>3,794.44</b>	<b>3,025.24</b>

<b>Product Wise</b>									
Term Loan	1,418.60	615.19	124.27	777.74	2,605.59	1,195.95	107.87	305.95	4.69
Overdraft	308.58	190.55	-	751.17	-	255.38	316.15	-	1,328.87
Cash Credit Loan	-	-	-	-	-	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	118.20	-	147.82	688.40	1,887.29	294.19	87.50	206.38	-
Residential Personal Home Loan (Up to Rs. 15 m	513.86	12.70	16.83	571.00	827.78	912.87	610.46	220.74	11.73
Real Estate Loan	54.29	181.79	1,765.88	534.26	1,090.39	692.39	332.11	455.26	176.92
Margin Nature Loan	23.07	214.10	26.19	201.40	342.43	444.42	188.69	198.87	-
Hire Purchase Loan	148.68	62.45	121.76	211.64	854.11	53.70	153.28	126.19	0.36
Deprived Sector Loan	399.28	98.49	33.18	671.62	448.85	363.40	184.29	239.83	156.45
Bills Purchased	-	-	-	-	-	-	-	-	-
Other Product	124.40	123.06	9.57	2,147.27	1,626.61	1,404.76	1,482.19	2,041.22	1,346.23
<b>Total Product wise Loan</b>	<b>3,108.94</b>	<b>1,498.32</b>	<b>2,245.52</b>	<b>6,554.49</b>	<b>9,683.05</b>	<b>5,617.06</b>	<b>3,462.53</b>	<b>3,794.44</b>	<b>3,025.24</b>

<b>Collateral Wise</b>									
Gold and Silver	37.48	-	-	658.62	352.96	-	-	-	-
Government Securities	-	-	-	-	8.55	-	-	-	-
Non Governmental Securities	-	-	26.19	201.40	364.73	444.42	192.26	196.04	-
Fixed Deposit Receipts	54.37	52.45	0.05	95.22	285.06	73.16	81.93	68.34	39.19
Own	54.37	52.45	0.05	95.22	285.06	73.16	81.93	68.34	39.19
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	2,955.00	1,111.35	397.83	4,790.44	8,159.71	4,818.43	3,006.41	3,293.48	2,986.06
Fixed Assets	2,955.00	1,111.35	397.83	4,790.44	8,159.36	4,818.43	3,006.41	3,259.36	2,986.06
Current Assets	-	-	-	-	0.35	-	0.00	34.12	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	39.03	120.42	83.27	808.81	441.82	281.05	181.91	234.10	-
Government Guarantee	-	-	33.18	-	-	-	4.02	-	-
Institutional Guarantee	5.26	98.24	-	667.39	414.77	281.05	3.48	139.29	-
Personal Guarantee	33.76	22.18	50.09	141.42	27.05	-	172.70	94.61	-
Collective Guarantee	-	-	-	-	-	-	-	0.21	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	1.71	-	-
Credit Card	-	-	-	-	-	-	-	-	-
Others	23.07	214.10	1,738.17	-	70.22	-	0.03	2.48	-
<b>Total</b>	<b>3,108.94</b>	<b>1,498.32</b>	<b>2,245.52</b>	<b>6,554.49</b>	<b>9,683.05</b>	<b>5,617.06</b>	<b>3,462.53</b>	<b>3,794.44</b>	<b>3,025.24</b>

BFI Name	Pokhara	Central	Multi	Samriddhi	CVMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>									
Agricultural and Forest Related	623.13	380.76	348.58	246.50	75.71	244.74	466.05	726.11	274.45
Fishery Related	26.98	9.93	15.38	-	-	5.81	65.57	11.73	17.00
Mining Related	-	20.93	10.31	-	-	0.95	25.44	-	-
Manufacturing (Producing) Related	437.87	188.00	30.13	77.46	260.47	179.59	615.01	313.70	332.53
Construction	48.32	306.90	10.70	163.78	-	97.82	315.20	210.32	389.40
Electricity, Gas and Water	-	-	12.18	-	-	178.46	180.48	72.83	27.50
Metal Products, Mach. & Ele. Eqp.	-	74.46	16.56	41.94	-	6.55	8.97	152.39	69.05
Tras., Com. and Public Utilities	634.48	256.60	2.03	128.72	2.94	27.81	500.93	347.57	204.65
Wholesaler & Retailer	2,403.94	653.26	235.10	197.22	68.51	713.19	2,445.56	1,852.43	872.05
Finance, Insurance and Real Estate	1,697.75	361.15	77.16	134.52	-	646.04	1,997.99	2,130.38	653.22
Hotel or Restaurant	680.11	71.60	18.89	53.52	46.76	247.42	1,303.26	321.61	367.85
Other Services	80.17	70.07	18.42	20.84	-	39.31	507.85	206.22	77.82
Consumption Loans	3,247.02	1,527.11	309.62	588.23	1.55	1,756.56	5,118.83	4,829.81	2,061.71
Local Government	-	-	-	2.60	-	-	-	-	-
Others	4.42	1,265.50	33.72	0.35	431.56	1,829.49	502.46	931.50	413.95
<b>TOTAL sectorwise</b>	<b>9,884.19</b>	<b>5,186.28</b>	<b>1,138.80</b>	<b>1,655.70</b>	<b>887.50</b>	<b>5,973.73</b>	<b>14,053.62</b>	<b>12,106.59</b>	<b>5,761.17</b>

**Product Wise**

Term Loan	3,862.20	1,151.38	203.44	544.23	441.84	711.41	5,054.53	2,358.76	-
Overdraft	1,895.15	201.05	385.98	120.22	-	416.84	1,191.98	342.77	80.60
Cash Credit Loan	-	197.30	-	204.48	-	-	2,705.25	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	121.58	-	-	-	-
Short Term Working Capital/Demand Loan	657.86	836.49	52.21	0.35	-	196.98	95.07	1,315.05	-
Residential Personal Home Loan (Up to Rs. 15 m)	817.94	664.47	31.99	188.58	-	1,207.02	1,532.16	3,081.33	707.83
Real Estate Loan	823.22	232.99	44.88	122.00	301.92	389.63	1,252.13	1,357.77	310.53
Margin Nature Loan	204.63	6.67	-	120.25	-	302.71	482.49	568.10	463.38
Hire Purchase Loan	865.87	283.83	4.33	162.04	2.27	63.76	432.01	161.91	189.40
Deprived Sector Loan	530.29	248.18	58.85	192.01	-	454.51	964.31	605.99	519.02
Bills Purchased	-	-	-	0.98	-	-	-	-	-
Other Product	227.04	1,363.92	357.10	0.57	19.89	2,230.88	343.69	2,314.90	3,490.41
<b>Total Product wise Loan</b>	<b>9,884.19</b>	<b>5,186.28</b>	<b>1,138.80</b>	<b>1,655.70</b>	<b>887.50</b>	<b>5,973.73</b>	<b>14,053.62</b>	<b>12,106.59</b>	<b>5,761.17</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	23.40	-	-
Non Governmental Securities	204.63	6.67	-	115.57	-	-	482.49	568.10	-
Fixed Deposit Receipts	90.56	87.08	28.79	41.85	-	190.19	198.07	193.67	140.37
Own	90.56	87.08	28.79	41.85	-	190.19	198.07	193.67	140.37
Other Licences Institutions	-	-	-	-	-	-	-	-	-
Collateral of Properties	8,629.38	4,910.42	1,110.00	1,290.87	887.50	5,089.19	12,569.38	9,905.70	4,623.91
Fixed Assets	8,629.38	4,910.42	1,110.00	1,290.52	887.50	5,089.19	12,569.38	9,905.70	4,623.91
Current Assets	-	-	-	0.35	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-	-
Against Guarantee	959.63	182.12	-	207.41	-	390.09	772.25	1,434.68	425.69
Government Guarantee	-	-	-	2.60	-	-	-	-	-
Institutional Guarantee	874.53	181.90	-	17.20	-	388.75	725.81	901.64	396.60
Personal Guarantee	85.10	-	-	166.43	-	1.34	46.44	533.04	1.60
Collective Guarantee	-	0.22	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.17	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-	-	-
Others	-	-	-	0.00	-	304.26	8.03	4.44	571.20
<b>Total</b>	<b>9,884.19</b>	<b>5,186.28</b>	<b>1,138.80</b>	<b>1,655.70</b>	<b>887.50</b>	<b>5,973.73</b>	<b>14,053.62</b>	<b>12,106.59</b>	<b>5,761.17</b>

## Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Mar	Mid-Apr	% change		
		2020	2021	2022	2022	2023	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	33,424	39,092	50,334	60,081	59,338	16.96	28.76	-1.24
	a. Paid-up Capital	21,495	24,740	30,093	31,971	33,871	15.09	21.64	5.94
	b. Statutory Reserves	4,814	5,803	9,012	10,465	11,201	20.55	55.31	7.04
	c. Retained Earning	2,790	3,434	5,520	10,621	6,789	23.08	60.72	-36.09
	d. Others Reserves	4,324	5,115	5,709	7,024	7,477	18.29	11.60	6.45
<b>2</b>	<b>BORROWINGS</b>	142,095	207,349	233,582	218,628	219,158	45.92	12.65	0.24
	a. NRB	8	8,220	22,655	16,102	15,959	100236.37	175.59	-0.89
	b. Others	142,086	199,129	210,926	202,526	203,199	40.15	5.92	0.33
<b>3</b>	<b>DEPOSITS</b>	106,150	130,425	159,023	167,597	168,469	22.87	21.93	0.52
<b>4</b>	<b>BILLS PAYABLE</b>	41	11	38	97	31	-73.99	252.05	-67.57
<b>5</b>	<b>OTHER LIABILITIES</b>	29,558	37,483	42,123	53,645	47,955	26.81	12.38	-10.61
	a. Loan Loss Provision	7,631	10,760	11,708	18,996	18,152	41.01	8.81	-4.44
	b. Interest Suspense a/c	4,003	4,176	4,727	7,322	7,210	4.32	13.20	-1.54
	c. Others	17,924	22,547	25,688	27,327	22,593	25.79	13.93	-17.32
<b>6</b>	<b>RECONCILIATION A/c</b>	8,482	19,298	22,174	21,032	19,510	127.52	14.90	-7.24
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	5,419	11,839	12,378	3,320	3,785	118.45	4.55	14.02
	<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>524,400</b>	<b>518,246</b>	<b>37.00</b>	<b>16.65</b>	<b>-1.17</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	30,382	28,288	20,320	23,991	22,939	-6.89	-28.17	-4.38
	a. Cash Balance	379	521	371	428	324	37.33	-28.73	-24.17
	b. Bank Balance	16,872	17,507	10,770	14,127	14,394	3.76	-38.48	1.89
	c. Money at Call	13,130	10,260	9,178	9,436	8,221	-21.86	-10.55	-12.88
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	468	559	762	1,073	974	19.63	36.16	-9.26
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	9,732	14,153	5,334	7,491	8,722	45.43	-62.31	16.44
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	262,732	365,554	449,686	444,568	441,379	39.14	23.01	-0.72
	Institutional	39,721	54,128	90,239	72,576	72,668	36.27	66.71	0.13
	Individual	223,012	311,426	359,447	371,991	368,711	39.65	15.42	-0.88
<b>5</b>	<b>FIXED ASSETS</b>	2,223	2,565	3,073	3,327	3,352	15.42	19.79	0.74
<b>6</b>	<b>OTHER ASSETS</b>	11,063	15,031	18,137	21,658	20,515	35.86	20.66	-5.28
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	11	7	3	3	4	-34.99	-54.15	13.53
<b>8</b>	<b>NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/c</b>	8,469	19,325	22,176	20,985	19,567	128.18	14.75	-6.76
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	88	13	160	1,350	794	-85.79	1178.33	-41.17
	<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>524,446</b>	<b>518,246</b>	<b>37.00</b>	<b>16.65</b>	<b>-1.18</b>
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1</b>	<b>INTEREST EXPENSES</b>	21,965	18,279	30,522	25,230	28,614	-16.78	66.98	13.41
<b>2</b>	<b>COMMISSION/FEE EXPENSES</b>	38	16	20	24	26	-57.81	23.62	8.73
<b>3</b>	<b>EMPLOYEE EXPENSES</b>	8,757	9,379	11,857	8,351	9,488	7.09	26.43	13.62
<b>4</b>	<b>OFFICE OPERATING EXPENSES</b>	2,907	3,353	4,358	2,817	3,242	15.32	29.98	15.08
<b>5</b>	<b>NON OPERATING EXPENSES</b>	140	36	20	4	4	-74.52	-45.12	17.65
<b>6</b>	<b>PROVISION FOR RISK</b>	6,648	17,303	5,527	12,068	13,192	160.26	-68.06	9.32
<b>7</b>	<b>LOAN WRITTEN OFF</b>	5	31	35	3	3	485.19	12.30	0.00
<b>8</b>	<b>EXTRAORDINARY EXPENSES</b>	18	9	18	7	8	-49.22	98.29	11.31
<b>9</b>	<b>PROVISION FOR STAFF BONUS</b>	836	1,848	1,955	560	594	121.03	5.81	6.00
<b>10</b>	<b>PROVISION FOR INCOME TAX</b>	2,353	5,069	5,462	1,494	1,624	115.41	7.76	8.73
<b>11</b>	<b>NET PROFIT</b>	5,394	11,829	12,376	3,081	3,640	119.31	4.63	18.14
	<b>TOTAL EXPENSES</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>53,639</b>	<b>60,437</b>	<b>36.87</b>	<b>7.44</b>	<b>12.67</b>
<b>Income</b>									
<b>1.</b>	<b>INTEREST INCOME</b>	41,259	45,304	59,985	41,349	46,902	9.80	32.40	13.43
<b>2.</b>	<b>COMMISSION &amp; DISCOUNT</b>	718	1,420	1,442	652	709	97.74	1.60	8.72
<b>3</b>	<b>OTHER OPERATING INCOME</b>	3,726	5,025	5,495	3,018	3,397	34.86	9.34	12.57
<b>4</b>	<b>NON OPERATING INCOME</b>	153	270	446	97	126	76.96	65.02	29.93
<b>5</b>	<b>PROVISION FOR WRITTEN BACK</b>	3,134	15,072	4,555	7,340	8,566	380.95	-69.78	16.70
<b>6</b>	<b>RECOVERY FOR WRITE BACK</b>	2	9	6	3	3	292.16	-29.10	10.62
<b>7</b>	<b>INCOME FOR EXTRA ORDINARY EXPENSES</b>	18	48	63	69	84	166.79	30.87	20.73
<b>8</b>	<b>NET LOSS</b>	52	3	158	1,111	649	-94.57	5531.04	-41.57
	<b>TOTAL INCOME</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>53,639</b>	<b>60,437</b>	<b>36.87</b>	<b>7.44</b>	<b>12.67</b>
<b>Miscellaneous Information</b>									
	<b>No. of Total Staffs</b>	19,017	20,872	23,303	23,326	23,046	9.75	11.65	-1.20
	<b>No. of Total Branches</b>	4,057	4,685	5,135	5,168	5,164	15.48	9.61	-0.08
	<b>No. of Total Centers</b>	310,895	362,982	428,783	443,194	444,127	16.75	18.13	0.21
	<b>No. of Total Groups</b>	1,039,696	1,183,364	1,351,729	1,387,625	1,390,539	13.82	14.23	0.21
	<b>No. of Total Passive Groups</b>	9,398	34,163	16,159	17,934	18,066	263.51	-52.70	0.74
	<b>No. of Total Members</b>	4,686,659	5,191,363	5,859,530	5,998,706	5,999,313	10.77	12.87	0.01
	<b>No. of Total Passive Members</b>	195,311	329,895	438,040	547,834	559,302	68.91	32.78	2.09
	<b>No. of Total Borrowers</b>	2,783,222	2,992,068	3,303,100	3,209,454	3,161,616	7.50	10.40	-1.49
	<b>No. of Total Overdue Borrowers</b>	1,001,407	764,663	382,353	846,975	843,180	-23.64	-50.00	-0.45
	<b>No. of Total Saving Members</b>	4,679,987	5,193,582	5,888,077	6,032,885	6,028,921	10.97	13.37	-0.07
	<b>Total Saving Amount (Rs million)</b>	106,150	130,472	159,023	167,591	168,468	22.91	21.88	0.52

**Districtwise List of Banks and Financial Institutions Branches ( Chait, 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	181	62	5	248	1,148,156	4,630
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
	<b>Total</b>		<b>771</b>	<b>194</b>	<b>35</b>	<b>1,000</b>	<b>4,961,412</b>	<b>4,961</b>
15	Madhesh	Saptari	55	7	2	64	706,255	11,035
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	63	7	9	79	706,994	8,949
19	Madhesh	Sarlahi	79	14	6	99	862,470	8,712
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	83	13	6	102	763,137	7,482
22	Madhesh	Parsa	71	14	7	92	654,471	7,114
	<b>Total</b>		<b>582</b>	<b>84</b>	<b>48</b>	<b>714</b>	<b>6,114,600</b>	<b>8,564</b>
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	922	147	49	1,118	2,041,587	1,826
32	Bagmati	Lalitpur	221	34	16	271	551,667	2,036
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	58	14	8	80	466,073	5,826
35	Bagmati	Chitawan	168	53	18	239	719,859	3,012
	<b>Total</b>		<b>1,823</b>	<b>332</b>	<b>108</b>	<b>2,263</b>	<b>6,116,866</b>	<b>2,703</b>
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	207	78	19	304	600,051	1,974
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	69	24	8	101	378,079	3,743
	<b>Total</b>		<b>607</b>	<b>190</b>	<b>37</b>	<b>834</b>	<b>2,466,427</b>	<b>2,957</b>

47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	49	11	-	60	245,027	4,084
49	Lumbini	Rupandehi	233	77	28	338	1,121,957	3,319
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
<b>Total</b>			<b>752</b>	<b>257</b>	<b>46</b>	<b>1,055</b>	<b>5,122,078</b>	<b>4,855</b>
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	22	1	-	23	118,349	5,146
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
<b>Total</b>			<b>203</b>	<b>21</b>	<b>3</b>	<b>227</b>	<b>1,688,412</b>	<b>7,438</b>
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	133	30	5	168	904,666	5,385
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	25	1	-	26	139,602	5,369
<b>Total</b>			<b>328</b>	<b>52</b>	<b>6</b>	<b>386</b>	<b>2,694,783</b>	<b>6,981</b>
<b>Grand Total</b>			<b>5,066</b>	<b>1,130</b>	<b>283</b>	<b>6,479</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	21	17	17	63	1	119
No. of Branches <sup>^</sup>	5,066	1,130	283	5,164		11,643
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,501
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,505

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	771	194	35	870	1,000	1,870
Madhesh	582	84	48	1,061	714	1,775
Bagmati	1,823	332	108	776	2,263	3,039
Gandaki	607	190	37	590	834	1,424
Lumbini	752	257	46	1,170	1,055	2,225
Karnali	203	21	3	237	227	464
Sudur Paschim	328	52	6	460	386	846
<b>Total</b>	<b>5,066</b>	<b>1,130</b>	<b>283</b>	<b>5,164</b>	<b>6,479</b>	<b>11,643</b>

\* 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		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35	6.93	1,227,042.75
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28	11.06	2,713,140.66
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87	11.30	632,008.38
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09	11.09	859,472.89
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73	10.94	519,385.52
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58	10.89	702,273.87
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55	2.62	259,614.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08	2.39	2,497.27
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37	-	430,461.12
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09	-	387,810.93
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50	-	39,836.83
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77	-	2,813.36
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63	8.41	4,632,756.35

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34	12.24	324,602.81
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29	11.02	12,603.17
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19	12.17	10,725.24
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15	13.32	238,379.93
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00	13.27	507,826.03
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24	13.85	160,037.30
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73	11.57	264,675.70
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40	13.69	73,439.47
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26	13.76	75,519.16
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04	13.67	894,431.03
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33	13.18	304,592.56
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15	12.98	175,587.86
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49	13.04	189,849.94
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88	13.84	746,789.92
15	Local Government	6.43	1,081.22	6.64	1,081.22	6.68	1,081.22	6.74	1,081.22	6.50	1,081.22	6.52	1,083.76	6.51	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71	13.82	278,314.18
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97	13.03	4,258,458.08

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)		Magh, 2079 (Mid Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65	12.93	1,183,654.51
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44	14.41	244,840.13
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-	-	-	13.34	454,979.46
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96	13.82	68,261.10
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56	13.48	997,552.38
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71	13.21	282,102.79
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22	13.55	201,982.98
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90	14.58	58,247.72
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43	13.71	118,256.19
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62	11.95	266,561.21
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20	12.84	4,305.88
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77	13.54	377,713.73
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47	13.03	4,258,458.07

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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.78	1,226,376.48	6.50	1,244,277.38
2	Fixed:	10.99	2,715,032.45	10.88	2,773,731.56
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	11.14	637,967.50	10.93	639,004.54
2.4	6-12 months	11.08	906,053.55	10.94	1,012,396.62
2.5	1-2 yrs	10.90	547,608.72	10.81	444,756.96
2.6	2 yrs and above	10.80	623,402.68	10.78	677,573.44
3	Call	2.67	274,455.67	2.63	257,615.23
4	Certificate of Deposits	-	-	-	-
5	Other	2.89	1,962.74	2.87	1,858.69
6	Non interest bearing deposits	-	443,498.49	-	445,388.24
6.1	Current	-	402,658.18	-	405,440.88
6.2	Margin	-	40,177.36	-	39,393.48
6.3	Other	-	662.95	-	553.89
	Aggregate	8.37	4,661,325.83	8.26	4,722,871.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.20	327,296.73	12.09	329,112.51
2	Fishery Related	10.96	12,703.37	10.97	12,441.25
3	Mining Related	12.62	11,192.59	12.52	11,092.08
4	Agriculture, Forestry & Beverage Production Related	13.32	230,022.49	13.16	233,932.53
5	Non Food Production Related	13.43	504,827.90	13.32	508,378.96
6	Construction	13.81	162,611.78	13.37	174,409.08
7	Electricity, Gas and Water	11.81	267,590.79	11.91	275,666.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.97	74,887.25	13.70	73,085.28
9	Transport, Communication and Public Utilities	14.10	73,314.29	13.93	77,638.35
10	Wholesaler & Retailer	13.79	891,597.27	13.42	900,901.97
11	Finance, Insurance and Real Estate	13.05	301,682.91	12.95	296,589.62
12	Hotel or Restaurant	12.96	175,109.16	12.96	170,107.40
13	Other Services	13.19	188,413.88	12.83	184,324.21
14	Consumption Loans	13.83	747,889.50	13.42	761,716.21
15	Local Government	3.52	1,083.82	3.50	1,081.36
16	Others	13.77	277,304.98	13.60	272,141.51
	Aggregate	13.03	4,247,528.69	12.84	4,282,618.95

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	13.04	1,179,051.18	13.15	1,231,507.94
2	Overdraft	14.58	186,636.88	14.38	179,913.19
3	Cash Credit Loan	13.89	498,886.64	13.42	489,175.71
4	Trust Receipt Loan/Import Loan	13.82	71,452.94	13.65	71,652.50
5	Short Term Working Capital/Demand Loan	13.58	997,143.27	13.42	979,180.41
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.17	281,702.11	13.13	282,123.88
7	Real Estate Loan	13.30	203,256.94	13.32	208,893.87
8	Margin Nature Loan	14.52	58,427.42	14.45	58,100.84
9	Hire Purchase Loan	13.60	116,533.73	13.47	111,876.77
10	Deprived Sector Loan	11.80	265,280.74	11.66	268,071.21
11	Bills Purchased	10.79	2,956.36	10.25	3,007.90
12	Other Product	13.84	386,200.48	13.40	399,114.73
	Aggregate	13.03	4,247,528.69	12.84	4,282,618.95

## Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment 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>B. Development Banks</b>					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
<b>C. Finance Companies</b>					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFc	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

**Annex-I**

**D. Microfinance Financial Institutions**

1	Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd.	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Ltd.	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Ltd.	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Ltd.	Chhimek	6	Shawalamban Laghubitta Bittiya Sanstha Ltd.	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd.	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Ltd.	NERUDE
9	Sworojagar Laghubitta Bittiya Sanstha Ltd.	Sworojgar	10	First Microfinance Laghubitta Bittiya Sanstha Ltd.	First
11	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika	12	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire
13	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	14	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
15	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
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