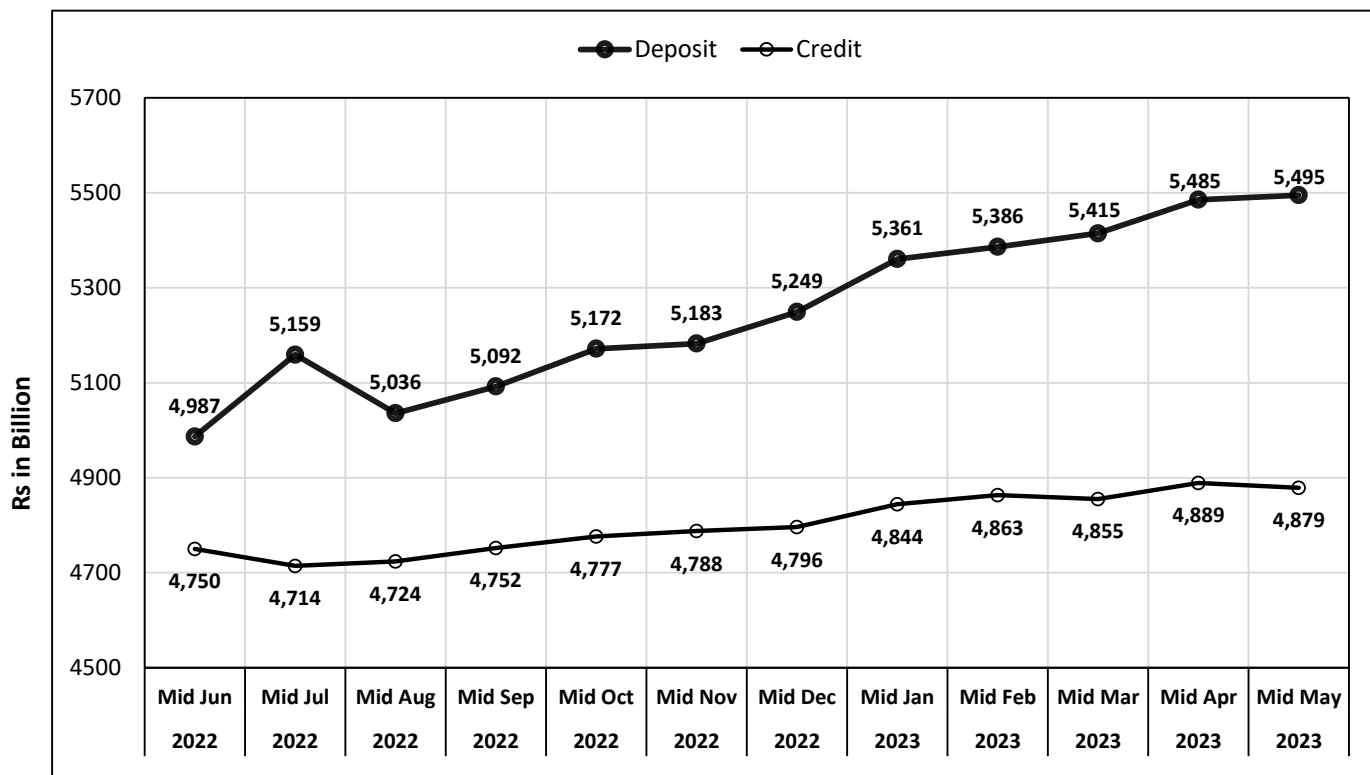


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Baisakh  
(Mid-May, 2023)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Finance	Infrastructure Development Bank	Total
Data available , out of total number	21	17	17	63	1	119
Total Number of Licensed BFIs	21	17	17	63	1	119

- 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 Baisakh End, 2080 (Mid-May, 2023)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	89.99	10.11	2.00	102.11
2	Total Credit/GDP	80.36	8.59	1.72	90.67
3	Total Credit/ Total Deposit	89.29	84.92	85.87	88.79
4	CD Ratio	84.97	84.07	84.68	84.88
5	Fixed Deposit/Total Deposit	58.20	68.75	73.11	59.54
6	Saving Deposit/Total Deposit	26.15	22.98	17.29	25.66
7	Current Deposit/Total Deposit	8.65	1.46	0.85	7.78
8	Call Deposit/Total Deposit	6.05	6.77	7.38	6.15
9	NPL/ Total Loan <sup>^</sup>	3.23	3.40	8.19	3.34
10	Total LLP /Total Loan	2.52	2.47	5.82	2.58
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	6.85	6.72	7.65	6.86
2	Investment in Gov. Securities/Total Deposit	16.69	16.00	19.47	16.67
3	Total Liquid Assets/Total Deposit	24.45	25.43	32.29	24.70
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	10.10	9.71	15.07	10.16
2	Total Capital/RWA	12.95	12.55	17.20	12.99
<b>D. Financial Access</b>					
1	No. of institutions	21	17	17	55
2	No. of Branches	5,003	1,130	283	6,416
3	No. of Deposit Accounts	43,109,676	6,241,681	762,141	50,113,498
4	No. of Loan Accounts	1,516,725	284,645	41,560	1,842,930
5	No. of Branchless Banking Centers	1,334	21	-	1,355
6	No. of Branchless Banking Customers	315,628	49	-	315,677
7	No. of Mobile Banking Customers	17,967,229	2,651,183	144,934	20,763,346
8	No. of Internet Banking Customers	1,315,669	474,523	12,873	1,803,065
9	No. of ATMs	4,327	345	44	4,716
10	No. of Debit Cards	10,933,962	769,415	57,217	11,760,594
11	No. of Credit Cards	274,534	156	-	274,690
12	No. of Prepaid Cards	128,975	1,428	-	130,403
<b>E. Interest Rate(%)</b>					
1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>8.08</b>			
	(a) Saving	6.10			
	(b) Fixed	10.76			
	(c) Call	2.42			
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>12.65</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-Apr	Mid-May	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	488,277	558,525	618,798	663,898	663,489	14.39	10.79	-0.06
a. Paid-up Capital	330,876	365,820	407,789	423,564	424,631	10.56	11.47	0.25
b. Statutory Reserves	94,150	105,951	120,965	136,701	136,628	12.53	14.17	-0.05
c. Retained Earning	4,312	12,331	10,267	1,779	(422)	185.98	-16.75	-123.71
d. Others Reserves	58,939	74,422	79,777	101,854	102,651	26.27	7.20	0.78
<b>2 BORROWINGS</b>	81,610	275,089	500,434	305,947	292,068	237.08	81.92	-4.54
a. NRB	7,992	118,779	259,218	32,708	16,390	1386.25	118.24	-49.89
b. "A"Class Licensed Institution	5,392	28,829	40,170	36,800	35,462	434.65	39.34	-3.63
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	69,430	70,967	74.06	125.12	2.21
d. Other Financial Ins.	1,737	1,267	6,027	5,025	6,221	-27.05	375.72	23.81
e. Bonds and Securities	51,679	100,435	136,986	161,985	163,027	94.34	36.39	0.64
<b>3 DEPOSITS</b>	3,933,738	4,740,066	5,159,175	5,485,412	5,494,874	20.50	8.84	0.17
a. Current	401,130	490,765	465,415	444,316	427,585	22.35	-5.17	-3.77
b. Savings	1,224,189	1,592,152	1,402,182	1,398,041	1,409,883	30.06	-11.93	0.85
c. Fixed	1,884,402	2,213,503	2,835,817	3,270,841	3,271,435	17.46	28.11	0.02
d. Call Deposits	387,287	396,693	391,068	324,505	337,940	2.43	-1.42	4.14
e. Others	36,729	46,953	64,694	47,708	48,030	27.84	37.78	0.68
<b>4 Bills Payable</b>	2,053	3,067	2,782	4,207	4,870	49.42	-9.30	15.77
<b>5 Other Liabilities</b>	385,596	418,432	424,126	501,682	491,859	8.52	1.36	-1.96
1. Loan Loss Provision	78,604	89,594	110,300	162,513	163,251	13.98	23.11	0.45
2. Interest Suspense a/c	27,582	20,035	19,628	30,757	34,375	-27.36	-2.03	11.76
3. Others	279,410	308,804	294,198	308,411	294,233	10.52	-4.73	-4.60
<b>6 Reconciliation A/c</b>	3,427	4,050	512	2,364	1,002	18.18	-87.36	-57.61
<b>7 Profit &amp; Loss A/c</b>	59,045	69,757	79,497	49,313	59,629	18.14	13.96	20.92
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,012,823</b>	<b>7,007,791</b>	<b>22.51</b>	<b>11.80</b>	<b>-0.07</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	563,630	519,340	509,990	454,916	440,899	-7.86	-1.80	-3.08
a. Cash Balance	110,726	116,799	111,631	99,109	100,113	5.48	-4.43	1.01
Nepalese Notes & Coins	98,161	99,422	108,250	94,818	96,347	1.28	8.88	1.61
Foreign Currency	12,565	17,377	3,381	4,291	3,765	38.29	-80.55	-12.25
b. Bank Balance	369,615	334,152	302,877	290,557	276,630	-9.59	-9.36	-4.79
1. In Nepal Rastra Bank	294,780	273,553	220,659	224,432	216,012	-7.20	-19.34	-3.75
2. "A"Class Licensed Institution	27,141	17,905	28,862	19,353	17,175	-34.03	61.19	-11.26
3. Other Financial Ins.	3,372	3,275	6,959	4,355	4,162	-2.89	112.50	-4.44
4. In Foreign banks	44,322	39,419	46,397	42,417	39,281	-11.06	17.70	-7.39
c. Money at Call	83,288	68,389	95,482	65,250	64,156	-17.89	39.62	-1.68
<b>2 INVESTMENTS</b>	534,611	732,619	911,435	896,792	918,475	37.04	24.41	2.42
a. Govt. Securities	533,827	721,612	909,783	894,385	916,162	35.18	26.08	2.43
b. Others	784	11,007	1,651	2,407	2,313	1304.07	-85.00	-3.92
<b>3 SHARE &amp; OTHER INVESTMENT</b>	171,683	214,313	186,550	211,171	210,587	24.83	-12.95	-0.28
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	3,273,096	4,174,616	4,713,537	4,889,042	4,877,398	27.54	12.91	-0.24
<b>4.1 LOANS &amp; ADVANCES</b>	3,270,133	4,170,584	4,709,050	4,886,516	4,874,920	27.54	12.91	-0.24
a. Private Sector	3,156,509	4,014,771	4,493,912	4,708,053	4,700,039	27.19	11.93	-0.17
b. Financial Institutions	110,945	152,818	212,907	176,616	171,815	37.74	39.32	-2.72
c. Government Organizations	2,679	2,995	2,231	1,847	3,066	11.81	-25.51	66.01
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,526	2,478	36.09	11.28	-1.89
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	5	1,733	0.00	130.70	35840.38
<b>6 FIXED ASSETS</b>	78,568	82,989	95,030	108,653	108,727	5.63	14.51	0.07
<b>7 OTHER ASSETS</b>	312,752	331,101	353,788	433,122	431,058	5.87	6.85	-0.48
a. Accrued Interests	152,797	171,036	199,589	227,100	251,212	11.94	16.69	10.62
b. Others	159,955	160,065	154,198	206,021	179,846	0.07	-3.66	-12.71
<b>8 Expenses not Written off</b>	189	342	219	225	232	81.43	-36.12	2.96
<b>9 Non Banking Assets</b>	7,076	7,693	10,521	15,592	15,778	8.72	36.76	1.20
<b>10 Reconciliation Account</b>	11,715	5,154	3,241	2,401	2,102	-56.01	-37.12	-12.46
<b>11 Profit &amp; Loss A/c</b>	426	407	63	904	803	-4.36	-84.64	-11.18
<b>TOTAL</b>	<b>4,953,745</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,012,823</b>	<b>7,007,791</b>	<b>22.51</b>	<b>11.80</b>	<b>-0.07</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
	2020	2021	2022	2023	2023	2/1	3/2	5/4
<b>1 CAPITAL FUND</b>	433,941	500,573	553,626	593,385	592,849	15.35	10.60	-0.09
a. Paid-up Capital	284,811	320,629	356,095	368,857	369,857	12.58	11.06	0.27
b. Statutory Reserves	86,033	96,910	110,434	124,855	124,759	12.64	13.96	-0.08
c. Retained Earning	8,248	15,897	14,956	6,349	4,425	92.73	-5.92	-30.30
d. Others Reserves	54,850	67,137	72,140	93,323	93,807	22.40	7.45	0.52
<b>2 BORROWINGS</b>	78,942	261,004	462,083	289,218	276,855	230.63	77.04	-4.27
a. NRB	7,810	109,436	229,157	25,140	12,472	1301.19	109.40	-50.39
b. "A"Class Licensed Institution	3,356	26,034	38,482	34,223	31,892	675.65	47.81	-6.81
c. Foreign Banks and Fin. Ins.	14,810	25,779	58,033	69,430	70,967	74.06	125.12	2.21
d. Other Financial Ins.	1,737	1,267	5,862	4,871	5,929	-27.05	362.68	21.71
e. Bonds and Securities	51,229	98,488	130,549	155,553	155,595	92.25	32.55	0.03
<b>3 DEPOSITS</b>	3,490,101	4,204,913	4,545,157	4,832,665	4,842,862	20.48	8.09	0.21
a. Current	389,700	475,545	453,605	434,031	418,733	22.03	-4.61	-3.52
b. Savings	1,087,517	1,426,355	1,261,715	1,256,421	1,266,187	31.16	-11.54	0.78
c. Fixed	1,646,630	1,919,565	2,436,953	2,815,691	2,818,492	16.58	26.95	0.10
d. Call Deposits	332,548	338,330	329,895	280,485	293,158	1.74	-2.49	4.52
e. Others	33,706	45,117	62,988	46,037	46,293	33.85	39.61	0.56
<b>4 Bills Payable</b>	2,036	3,003	2,740	4,175	4,849	47.47	-8.75	16.15
<b>5 Other Liabilities</b>	350,780	383,438	384,228	452,833	439,685	9.31	0.21	-2.90
1. Loan Loss Provision	67,444	77,889	95,409	141,867	142,496	15.49	22.49	0.44
2. Interest Suspense a/c	16,882	11,631	10,334	19,488	21,814	-31.11	-11.15	11.94
3. Others	266,454	293,919	278,486	291,478	275,375	10.31	-5.25	-5.52
<b>6 Reconciliation A/c</b>	3,286	3,962	516	2,366	998	20.59	-86.98	-57.81
<b>7 Profit &amp; Loss A/c</b>	54,484	63,462	72,201	45,105	54,862	16.48	13.77	21.63
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,219,748</b>	<b>6,212,961</b>	<b>22.81</b>	<b>11.07</b>	<b>-0.11</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	462,843	447,432	420,838	384,559	375,751	-3.33	-5.94	-2.29
a. Cash Balance	100,912	107,227	102,537	90,422	90,883	6.26	-4.37	0.51
Nepalese Notes & Coins	88,499	89,926	99,279	86,449	87,376	1.61	10.40	1.07
Foreign Currency	12,412	17,301	3,258	3,973	3,507	39.38	-81.17	-11.72
b. Bank Balance	327,901	304,444	268,141	254,033	241,040	-7.15	-11.92	-5.11
1. In Nepal Rastra Bank	275,162	256,583	203,810	198,121	189,667	-6.75	-20.57	-4.27
2. "A"Class Licensed Institution	8,186	8,327	17,786	13,260	11,884	1.73	113.58	-10.38
3. Other Financial Ins.	233	119	149	236	210	-48.76	25.05	-10.96
4. In Foreign banks	44,320	39,414	46,395	42,416	39,279	-11.07	17.71	-7.39
c. Money at Call	34,031	35,761	50,160	40,105	43,827	5.08	40.27	9.28
<b>2 INVESTMENTS</b>	498,252	655,204	820,456	791,339	810,380	31.50	25.22	2.41
a. Govt. Securities	497,643	644,196	818,804	789,053	808,092	29.45	27.10	2.41
b. Others	609	11,007	1,651	2,286	2,288	1707.57	-85.00	0.08
<b>3 SHARE &amp; OTHER INVESTMENT</b>	164,516	202,553	175,230	199,217	198,515	23.12	-13.49	-0.35
<b>4 LOANS &amp; ADVANCES (Including Bills Purchased)</b>	2,910,231	3,719,600	4,182,299	4,333,122	4,322,696	27.81	12.44	-0.24
<b>4.1 LOANS &amp; ADVANCES</b>	2,907,269	3,715,568	4,177,812	4,330,597	4,320,218	27.80	12.44	-0.24
a. Private Sector	2,801,001	3,579,832	4,025,452	4,178,715	4,170,967	27.81	12.45	-0.19
b. Financial Institutions	103,588	132,741	150,129	150,041	146,189	28.14	13.10	-2.57
c. Government Organizations	2,679	2,995	2,231	1,841	3,063	11.81	-25.51	66.36
<b>4.2 BILLS PURCHASED</b>	2,963	4,032	4,487	2,526	2,478	36.09	11.28	-1.89
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	412	951	5	1,733	0.00	130.70	35840.38
<b>6 FIXED ASSETS</b>	69,840	75,298	85,850	96,919	96,957	7.82	14.01	0.04
<b>7 OTHER ASSETS</b>	290,073	307,472	322,804	398,385	391,397	6.00	4.99	-1.75
a. Accrued Interests	136,304	155,810	177,208	202,072	221,770	14.31	13.73	9.75
b. Others	153,770	151,662	145,596	196,312	169,626	-1.37	-4.00	-13.59
<b>8 Expenses not Written off</b>	169	241	219	224	231	42.75	-9.50	2.99
<b>9 Non Banking Assets</b>	5,945	6,736	8,665	13,002	13,192	13.31	28.63	1.47
<b>10 Reconciliation Account</b>	11,569	5,074	3,240	2,395	2,100	-56.14	-36.14	-12.34
<b>11 Profit &amp; Loss A/c</b>	133	332	-	580	10	150.03	-100.00	-98.33
<b>TOTAL</b>	<b>4,413,571</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,219,748</b>	<b>6,212,961</b>	<b>22.81</b>	<b>11.07</b>	<b>-0.11</b>

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

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Apr	Mid-May	% Change		
		2020	2021	2022	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	39,284	41,688	47,312	52,262	52,522	6.12	13.49	0.50
	a. Paid-up Capital	31,964	32,232	36,994	39,786	39,786	0.84	14.77	0.00
	b. Statutory Reserves	5,096	6,135	7,072	8,214	8,247	20.38	15.28	0.40
	c. Retained Earning	(186)	505	(282)	(157)	54	-371.49	-155.77	-134.32
	d. Others Reserves	2,410	2,816	3,528	4,417	4,435	16.87	25.27	0.40
<b>2</b>	<b>BORROWINGS</b>	136	9,690	26,259	11,017	11,316	7030.46	170.98	2.71
	a. NRB	136	7,590	20,104	4,179	2,738	5485.23	164.87	-34.47
	b. "A"Class Licensed Institution	-	1,100	500	1,200	1,800	0.00	-54.55	50.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
	d. Other Financial Ins.	-	-	165	153	293	0.00	0.00	90.66
	e. Bonds and Securities	-	1,000	5,490	5,485	6,485	0.00	448.95	18.23
<b>3</b>	<b>DEPOSITS</b>	354,778	445,827	509,490	543,924	544,168	25.66	14.28	0.04
	a. Current	9,263	13,929	9,932	8,904	7,938	50.38	-28.70	-10.86
	b. Savings	112,816	139,864	120,613	123,024	125,053	23.97	-13.76	1.65
	c. Fixed	188,006	243,409	327,121	375,640	374,103	29.47	34.39	-0.41
	d. Call Deposits	44,048	48,417	51,614	36,111	36,823	9.92	6.60	1.97
	e. Others	646	207	211	244	252	-67.87	1.50	2.93
<b>4</b>	<b>Bills Payable</b>	15	41	42	32	19	178.27	1.53	-40.49
<b>5</b>	<b>Other Liabilities</b>	15,497	19,406	23,291	29,932	32,686	25.22	20.02	9.20
	1. Loan Loss Provision	4,242	6,431	9,405	14,018	14,149	51.62	46.24	0.93
	2. Interest Suspense a/c	1,470	1,138	1,129	2,350	3,416	-22.63	-0.72	45.36
	3. Others	9,785	11,837	12,757	13,564	15,121	20.97	7.77	11.48
<b>6</b>	<b>Reconciliation A/c</b>	141	76	0	0	0	-46.09	-99.99	-29.55
<b>7</b>	<b>Profit &amp; Loss A/c</b>	3,577	5,224	6,340	3,483	3,927	46.05	21.35	12.76
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>640,649</b>	<b>644,638</b>	<b>26.25</b>	<b>17.39</b>	<b>0.62</b>
	<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	76,518	55,300	69,497	54,060	51,328	-27.73	25.67	-5.05
	a. Cash Balance	7,918	8,134	7,505	7,270	7,791	2.74	-7.73	7.17
	Nepalese Notes & Coins	7,765	8,059	7,383	6,951	7,533	3.78	-8.39	8.37
	Foreign Currency	153	76	123	318	258	-50.29	62.05	-18.92
	b. Bank Balance	28,987	22,731	24,830	28,573	28,774	-21.58	9.23	0.70
	1. In Nepal Rastra Bank	15,492	13,432	13,435	21,254	21,951	-13.30	0.02	3.28
	2. "A"Class Licensed Institution	12,441	7,619	6,642	4,413	3,980	-38.76	-12.83	-9.82
	3. Other Financial Ins.	1,052	1,676	4,752	2,905	2,841	59.21	183.58	-2.19
	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	18,217	14,763	-38.32	52.08	-18.96
<b>2</b>	<b>INVESTMENTS</b>	28,288	56,879	68,793	84,085	87,092	101.07	20.95	3.58
	a. Govt. Securities	28,113	56,879	68,793	83,963	87,067	102.33	20.95	3.70
	b. Others	175	-	-	121	25	-100.00	0.00	-79.36
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,484	8,062	8,446	8,417	8,564	79.79	4.77	1.75
<b>4</b>	<b>LOANS &amp; ADVANCES</b>								
	<b>(Including Bills Purchased)</b>	287,580	383,480	444,934	463,310	462,095	33.35	16.03	-0.26
	<b>4.1 LOANS &amp; ADVANCES</b>	287,580	383,480	444,934	463,310	462,095	33.35	16.03	-0.26
	a. Private Sector	284,009	369,145	386,815	441,944	441,468	29.98	4.79	-0.11
	b. Financial Institutions	3,571	14,335	58,120	21,359	20,623	301.39	305.44	-3.45
	c. Government Organizations	-	-	-	6	3	0.00	0.00	-43.79
	<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5</b>	<b>LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6</b>	<b>FIXED ASSETS</b>	6,094	5,673	6,410	8,473	8,468	-6.92	13.00	-0.05
<b>7</b>	<b>OTHER ASSETS</b>	9,692	11,972	13,338	20,447	24,873	23.52	11.41	21.65
	a. Accrued Interests	5,555	6,166	7,075	13,027	16,857	10.99	14.75	29.39
	b. Others	4,137	5,806	6,263	7,419	8,017	40.34	7.87	8.05
<b>8</b>	<b>Expenses not Written off</b>	17	0	-	-	-	-97.19	-100.00	0.00
<b>9</b>	<b>Non Banking Assets</b>	599	489	1,258	1,793	1,793	-18.33	157.16	0.00
<b>10</b>	<b>Reconciliation Account</b>	141	78	0	0	0	-45.12	-99.41	0.00
<b>11</b>	<b>Profit &amp; Loss A/c</b>	15	21	56	64	423	41.19	172.42	560.54
	<b>TOTAL</b>	<b>413,428</b>	<b>521,953</b>	<b>612,733</b>	<b>640,649</b>	<b>644,638</b>	<b>26.25</b>	<b>17.39</b>	<b>0.62</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% Change			
	2020	2021	2022	2023	2023*	2/1	3/2	5/4	
<b>1 CAPITAL FUND</b>	15,051	16,264	17,861	18,252	18,117	8.05	9.82	-0.73	
a. Paid-up Capital	14,101	12,959	14,700	14,920	14,987	-8.10	13.44	0.45	
b. Statutory Reserves	3,021	2,907	3,459	3,631	3,622	-3.79	19.01	-0.26	
c. Retained Earning	(3,750)	(4,071)	(4,408)	(4,413)	(4,901)	8.54	8.29	11.05	
d. Others Reserves	1,680	4,469	4,110	4,114	4,409	166.09	-8.05	7.18	
<b>2 BORROWINGS</b>	2,531	4,395	12,092	5,712	3,897	73.60	175.15	-31.78	
a. NRB	46	1,753	9,957	3,388	1,179	3729.83	468.05	-65.19	
b. "A"Class Licensed Institution	2,036	1,695	1,188	1,376	1,770	-16.73	-29.93	28.62	
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	108,823	107,844	0.53	17.02	-0.90	
a. Current	2,167	1,290	1,878	1,381	915	-40.48	45.55	-33.72	
b. Savings	23,856	25,932	19,854	18,597	18,644	8.70	-23.44	0.26	
c. Fixed	49,766	50,529	71,743	79,510	78,840	1.53	41.98	-0.84	
d. Call Deposits	10,691	9,945	9,558	7,909	7,959	-6.98	-3.89	0.64	
e. Others	2,377	1,629	1,496	1,427	1,485	-31.47	-8.20	4.11	
<b>4 Bills Payable</b>	2	23	0	1	3	1240.71	-98.23	421.43	
<b>5 Other Liabilities</b>	19,319	15,588	16,607	18,917	19,488	-19.31	6.53	3.02	
1. Loan Loss Provision	6,918	5,274	5,486	6,629	6,607	-23.77	4.03	-0.33	
2. Interest Suspense a/c	9,230	7,267	8,165	8,919	9,144	-21.27	12.36	2.52	
3. Others	3,171	3,048	2,955	3,369	3,737	-3.89	-3.04	10.91	
<b>6 Reconciliation A/c</b>	0	12	(4)	(2)	4	21673.05	-134.24	-292.09	
<b>7 Profit &amp; Loss A/c</b>	984	1,071	957	725	839	8.84	-10.71	15.84	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>152,426</b>	<b>150,192</b>	<b>-0.05</b>	<b>20.02</b>	<b>-1.47</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	24,269	16,607	19,655	16,297	13,820	-31.57	18.35	-15.20	
a. Cash Balance	1,897	1,438	1,588	1,417	1,438	-24.21	10.48	1.46	
Nepalese Notes & Coins	1,897	1,438	1,588	1,417	1,438	-24.21	10.48	1.46	
Foreign Currency	0	0	0	0	0	-37.48	-41.58	85.19	
b. Bank Balance	12,727	6,977	9,906	7,952	6,816	-45.18	41.99	-14.29	
1. In Nepal Rastra Bank	4,126	3,538	3,414	5,057	4,394	-14.25	-3.50	-13.11	
2. "A"Class Licensed Institution	6,514	1,959	4,434	1,680	1,311	-69.93	126.38	-21.95	
3. Other Financial Ins.	2,087	1,480	2,058	1,215	1,110	-29.09	39.05	-8.57	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	9,644	8,193	8,160	6,928	5,566	-15.05	-0.40	-19.65	
<b>2 INVESTMENTS</b>	8,072	20,536	22,186	21,368	21,002	154.42	8.03	-1.71	
a. Govt. Securities	8,072	20,536	22,186	21,368	21,002	154.42	8.03	-1.71	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,683	3,698	2,875	3,537	3,509	37.79	-22.26	-0.79	
<b>4 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	92,610	92,607	-4.98	20.64	0.00	
<b>(Including Bills Purchased)</b>									
<b>4.1 LOANS &amp; ADVANCES</b>	75,284	71,536	86,303	92,610	92,607	-4.98	20.64	0.00	
a. Private Sector	71,499	65,795	81,645	87,394	87,604	-7.98	24.09	0.24	
b. Financial Institutions	3,785	5,742	4,658	5,216	5,003	51.69	-18.87	-4.08	
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	3,261	3,302	-23.36	37.25	1.23	
<b>7 OTHER ASSETS</b>	12,986	11,657	17,646	14,290	14,788	-10.23	51.37	3.48	
a. Accrued Interests	10,938	9,061	15,306	12,001	12,585	-17.16	68.93	4.87	
b. Others	2,048	2,597	2,340	2,290	2,203	26.78	-9.90	-3.78	
<b>8 Expenses not Written off</b>	3	100	-	1	1	3834.00	-100.00	-2.89	
<b>9 Non Banking Assets</b>	533	468	599	796	793	-12.08	27.99	-0.50	
<b>10 Reconciliation Account</b>	4	2	(0)	5	1	-56.22	-111.62	-74.29	
<b>11 Profit &amp; Loss A/c</b>	279	55	6	260	370	-80.35	-88.25	42.27	
<b>TOTAL</b>	<b>126,746</b>	<b>126,679</b>	<b>152,040</b>	<b>152,426</b>	<b>150,192</b>	<b>-0.05</b>	<b>20.02</b>	<b>-1.47</b>	



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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	318,912	359,215	-3.70	47.10	12.64
1.1 Deposit Liabilities	227,205	215,183	305,976	298,746	336,939	-5.29	42.19	12.78
1.1.1 Saving A/c	53,627	43,601	76,032	67,826	75,266	-18.70	74.38	10.97
1.1.2 Fixed A/c	157,021	166,935	223,748	224,537	254,578	6.31	34.03	13.38
1.1.2.1 Upto 3 Months Fixed A/c	7,335	6,631	11,092	13,709	17,818	-9.59	67.27	29.97
1.1.2.2 3 to 6 Months fixed A/c	18,168	18,574	31,919	33,710	36,644	2.23	71.84	8.70
1.1.2.3 6 Months to 1 Year Fixed A/c	74,620	69,135	99,440	79,985	87,647	-7.35	43.83	9.58
1.1.2.4 Above 1 Year	56,898	72,595	81,297	97,133	112,470	27.59	11.99	15.79
1.1.3 Call Deposit	16,291	4,443	6,111	6,348	7,057	-72.73	37.55	11.17
1.1.4 Certificate of Deposits	266	204	85	35	38	-23.26	-58.37	7.42
1.2 Others	5,746	9,158	24,032	20,166	22,276	59.39	162.41	10.46
<b>2 Commission/Fee Expense</b>	1,695	1,735	3,121	2,097	2,757	2.36	79.87	31.45
<b>3 Employees Expenses</b>	42,145	48,174	53,727	40,308	45,228	14.30	11.53	12.20
<b>4 Office Operating Expenses</b>	32,395	33,544	38,326	28,069	31,157	3.55	14.26	11.00
<b>5 Exchange Fluctuation Loss</b>	6	1	105	16	89	-74.82	7277.31	444.66
5.1 Due to Change in Exchange Rates	5	1	34	-	72	-74.17	2639.35	0.00
5.2 Due to Foreign Currency Transactions	1	0	71	16	16	-78.28	36644.30	0.00
<b>6 Non-Operatiing Expenses</b>	463	89	369	170	244	-80.71	313.83	43.91
<b>7. Provision for Risk</b>	33,869	39,014	25,497	52,406	53,617	15.19	-34.65	2.31
7.1 Loan loss Provision	33,522	38,874	25,367	52,385	53,592	15.96	-34.74	2.31
7.1.1 General Loan loss Provision	17,257	25,113	12,849	16,199	16,161	45.52	-48.83	-0.23
7.1.1.1 Pass Loan Loss Provision	10,921	21,235	8,873	9,091	8,953	94.45	-58.22	-1.51
7.1.1.2 Watch List Provision	6,336	3,878	3,976	7,108	7,208	-38.80	2.54	1.41
7.1.2 Special Loan Loss Provision	15,094	13,440	12,088	33,445	35,022	-10.96	-10.06	4.71
7.1.3 Additional Loan Loss Provision	1,171	321	430	2,740	2,410	-72.60	34.16	-12.07
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	21	24	-96.39	2840.70	13.89
7.4. Provision for Loss of Other Assets	131	88	19	1	1	-32.93	-78.72	-9.94
<b>8 Loan Written Off</b>	411	814	1,607	2,048	2,097	97.97	97.46	2.38
<b>9 Provision for Staff Bonus</b>	7,499	9,238	11,766	7,161	8,450	23.20	27.35	18.00
<b>10 Provision for Income Tax</b>	24,783	30,913	34,273	21,824	26,274	24.73	10.87	20.39
<b>11 Others</b>	36	248	7	11	21	593.60	-97.24	87.88
<b>12 Net Profit</b>	58,924	71,306	83,438	53,460	62,607	21.01	17.01	17.11
<b>TOTAL EXPENSES</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>526,482</b>	<b>591,753</b>	<b>5.57</b>	<b>26.74</b>	<b>12.40</b>
<b>Income</b>								
<b>1. Interest Income</b>	378,136	372,972	509,366	475,490	536,474	-1.37	36.57	12.83
1.1. On Loans and Advance	350,654	342,440	464,186	427,647	482,188	-2.34	35.55	12.75
1.2. On Investment	19,023	25,974	38,306	39,533	44,876	36.54	47.48	13.52
1.2.1 Government Bonds	17,635	23,335	35,010	36,622	41,550	32.33	50.03	13.45
1.2.2 Foreign Bonds	109	215	341	152	173	97.64	59.06	14.09
1.2.3 NRB Bonds	1,038	589	343	348	421	-43.27	-41.74	20.97
1.2.4 Deventure & Bonds	242	1,835	2,612	2,410	2,732	658.86	42.30	13.35
1.3 Agency Balance	640	169	174	549	649	-73.59	3.00	18.19
1.4 On Call Deposit	4,459	1,193	1,460	1,887	2,086	-73.23	22.31	10.56
1.5 Others	3,360	3,196	5,239	5,874	6,676	-4.90	63.95	13.65
<b>2. Comission &amp; Discount</b>	19,439	24,942	27,259	20,775	23,016	28.31	9.29	10.79
2.1 Bills Purchase & Discount	194	228	310	187	208	17.68	35.78	11.19
2.2 Comission	15,925	20,920	22,861	16,206	17,898	31.37	9.28	10.44
2.3 Others	3,321	3,794	4,088	4,383	4,910	14.24	7.75	12.03
<b>3 Income From Exchange Fluctuation</b>	10,780	10,913	8,121	4,306	4,718	1.23	-25.58	9.57
3.1 Due to Change in Exchange Rate	1,320	1,343	1,029	587	445	1.77	-23.41	-24.19
3.2 Due to Foreign Currency Trans.	9,461	9,569	7,092	3,719	4,273	1.15	-25.89	14.90
<b>4 Other Operating Income</b>	11,434	16,789	12,504	8,080	7,973	46.84	-25.52	-1.33
<b>5 Non Operating Income</b>	2,353	8,176	3,584	1,371	1,410	247.49	-56.17	2.87
<b>6 Provision Written Back</b>	12,606	24,835	20,530	15,793	17,234	97.02	-17.33	9.13
<b>7 Recovery from Written off Loan</b>	449	760	669	141	160	69.26	-12.00	13.45
<b>8 Income from Extra Ordinary Expenses</b>	(98)	12	156	(21)	(21)	-111.72	1252.34	-1.75
<b>9 Net Loss</b>	79	19	56	548	789	-75.98	197.60	44.02
<b>TOTAL INCOME</b>	<b>435,177</b>	<b>459,417</b>	<b>582,244</b>	<b>526,482</b>	<b>591,753</b>	<b>5.57</b>	<b>26.74</b>	<b>12.40</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	270,916	305,659	-2.79	46.47	12.82
1.1 Deposit Liabilities	194,436	185,438	262,357	252,087	284,804	-4.63	41.48	12.98
1.1.1 Saving A/c	45,353	37,545	67,417	59,946	66,549	-17.22	79.56	11.02
1.1.2 Fixed A/c	135,903	143,928	189,890	186,905	212,413	5.91	31.93	13.65
1.1.2.1 Upto 3 Months Fixed A/c	4,900	4,762	6,100	6,743	10,118	-2.82	28.09	50.06
1.1.2.2 3 to 6 Months fixed A/c	15,244	14,410	25,966	27,418	29,615	-5.47	80.19	8.02
1.1.2.3 6 Months to 1 Year Fixed A/c	65,454	58,342	82,295	66,116	70,596	-10.87	41.06	6.78
1.1.2.4 Above 1 Year	50,304	66,414	75,530	86,629	102,083	32.02	13.73	17.84
1.1.3 Call Deposit	12,915	3,760	4,966	5,201	5,805	-70.89	32.07	11.62
1.1.4 Certificate of Deposits	266	204	85	35	38	-23.26	-58.37	7.42
1.2 Others	5,561	8,971	22,393	18,830	20,855	61.33	149.62	10.75
<b>2 Commission/Fee Expense</b>	1,678	1,693	3,057	2,049	2,681	0.90	80.52	30.87
<b>3 Employees Expenses</b>	36,655	42,824	47,172	35,160	39,500	16.83	10.15	12.34
<b>4 Office Operating Expenses</b>	27,815	29,235	33,086	24,004	26,648	5.10	13.17	11.01
<b>5 Exchange Fluctuation Loss</b>	-	0	104	16	89	0.00	283053.30	444.66
5.1 Due to Change in Exchange Rates	-	0	33	-	72	0.00	89470.89	0.00
5.2 Due to Foreign Currency Transactions	-	-	71	16	16	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	458	78	312	139	214	-83.03	301.60	53.92
<b>7. Provision for Risk</b>	28,699	32,424	21,637	44,272	44,885	12.98	-33.27	1.39
7.1 Loan loss Provision	28,485	32,326	21,538	44,251	44,863	13.48	-33.37	1.38
7.1.1 General Loan loss Provision	14,922	21,420	11,093	13,969	13,831	43.54	-48.21	-0.99
7.1.1.1 Pass Loan Loss Provision	10,150	18,516	7,625	8,708	8,495	82.43	-58.82	-2.44
7.1.1.2 Watch List Provision	4,772	2,904	3,468	5,261	5,336	-39.15	19.42	1.41
7.1.2 Special Loan Loss Provision	12,531	10,732	10,019	27,738	28,820	-14.36	-6.65	3.90
7.1.3 Additional Loan Loss Provision	1,032	174	427	2,543	2,212	-83.14	145.12	-13.01
7.2. Provision for Non-Banking Assets	-	7	-	-	-	0.00	-100.00	0.00
7.3. Provision for Loss on Investment	91	3	95	21	22	-96.73	3082.32	6.84
7.4. Provision for Loss of Other Assets	122	88	3	-	-	-27.64	-96.10	0.00
<b>8 Loan Written Off</b>	385	708	1,489	1,919	1,966	83.94	110.40	2.44
<b>9 Provision for Staff Bonus</b>	6,917	8,146	10,673	6,578	7,801	17.77	31.01	18.59
<b>10 Provision for Income Tax</b>	22,858	27,592	30,803	19,998	24,222	20.71	11.63	21.12
<b>11 Others</b>	33	248	7	7	16	649.25	-97.29	144.13
<b>12 Net Profit</b>	54,351	63,374	74,801	48,705	57,163	16.60	18.03	17.37
<b>TOTAL EXPENSES</b>	<b>379,846</b>	<b>400,732</b>	<b>507,892</b>	<b>453,761</b>	<b>510,843</b>	<b>5.50</b>	<b>26.74</b>	<b>12.58</b>
<b>Income</b>								
<b>1. Interest Income</b>	328,666	326,157	442,405	408,658	462,413	-0.76	35.64	13.15
1.1. On Loans and Advance	305,723	298,351	402,230	366,554	414,393	-2.41	34.82	13.05
1.2. On Investment	17,963	23,895	34,586	35,154	40,091	33.02	44.74	14.04
1.2.1 Government Bonds	16,712	21,509	31,700	32,801	37,422	28.71	47.38	14.09
1.2.2 Foreign Bonds	109	215	341	152	173	97.64	59.06	14.09
1.2.3 NRB Bonds	930	398	1	1	1	-57.24	-99.74	13.14
1.2.4 Deventure & Bonds	213	1,774	2,544	2,200	2,494	733.94	43.42	13.34
1.3 Agency Balance	639	169	171	549	649	-73.54	1.01	18.19
1.4 On Call Deposit	1,127	691	673	1,048	1,211	-38.75	-2.59	15.49
1.5 Others	3,214	3,051	4,745	5,352	6,070	-5.08	55.53	13.41
<b>2. Comission &amp; Discount</b>	18,463	23,473	25,927	19,964	22,110	27.14	10.46	10.75
2.1 Bills Purchase & Discount	194	228	310	187	208	17.68	35.78	11.19
2.2 Comission	15,407	20,103	21,943	15,747	17,386	30.48	9.15	10.41
2.3 Others	2,862	3,142	3,674	4,029	4,516	9.78	16.95	12.08
<b>3 Income From Exchange Fluctuation</b>	10,720	10,900	8,083	4,238	4,642	1.68	-25.84	9.53
3.1 Due to Change in Exchange Rate	1,293	1,344	1,028	577	434	3.93	-23.51	-24.80
3.2 Due to Foreign Currency Trans.	9,427	9,556	7,055	3,661	4,208	1.37	-26.17	14.95
<b>4 Other Operating Income</b>	9,346	12,990	10,325	6,677	6,448	38.99	-20.52	-3.42
<b>5 Non Operating Income</b>	1,859	5,901	3,087	1,217	1,243	217.41	-47.69	2.15
<b>6 Provision Written Back</b>	10,461	20,596	17,299	12,899	13,858	96.88	-16.01	7.43
<b>7 Recovery from Written off Loan</b>	431	706	611	130	149	64.00	-13.46	14.61
<b>8 Income from Extra Ordinary Expenses</b>	(100)	8	156	(21)	(21)	-108.46	1736.57	-1.75
<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>453,761</b>	<b>510,843</b>	<b>5.50</b>	<b>26.74</b>	<b>12.58</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	39,372	43,948	-6.18	54.79	11.62
1.1 Deposit Liabilities	25,519	23,915	35,908	38,446	42,954	-6.29	50.15	11.72
1.1.1 Saving A/c	6,462	4,871	7,117	6,670	7,374	-24.63	46.12	10.55
1.1.2 Fixed A/c	16,342	18,531	27,825	30,842	34,561	13.39	50.15	12.06
1.1.2.1 Upto 3 Months Fixed A/c	2,121	1,531	4,324	6,263	6,925	-27.80	182.42	10.57
1.1.2.2 3 to 6 Months fixed A/c	2,524	3,583	5,239	5,587	6,251	41.94	46.20	11.87
1.1.2.3 6 Months to 1 Year Fixed A/c	6,517	8,890	14,318	11,281	14,024	36.41	61.06	24.32
1.1.2.4 Above 1 Year	5,180	4,527	3,944	7,711	7,361	-12.61	-12.87	-4.53
1.1.3 Call Deposit	2,715	513	967	935	1,019	-81.10	88.34	8.98
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	89	112	1,282	926	994	25.95	1042.25	7.36
<b>2 Commission/Fee Expense</b>	16	42	63	48	76	162.17	51.43	57.42
<b>3 Employees Expenses</b>	4,354	4,341	5,225	4,149	4,613	-0.30	20.37	11.19
<b>4 Office Operating Expenses</b>	3,590	3,441	4,096	3,208	3,560	-4.15	19.05	10.95
<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-Operatiing Expenses</b>	3	11	30	28	28	256.13	166.94	1.85
<b>7. Provision for Risk</b>	3,878	5,678	3,329	6,773	7,310	46.42	-41.38	7.93
7.1 Loan loss Provision	3,807	5,636	3,301	6,773	7,309	48.05	-41.44	7.91
7.1.1 General Loan loss Provision	1,863	3,312	1,459	1,826	1,946	77.76	-55.97	6.58
7.1.1.1 Pass Loan Loss Provision	716	2,468	1,028	320	398	244.62	-58.36	24.20
7.1.1.2 Watch List Provision	1,147	845	431	1,506	1,548	-26.39	-48.99	2.83
7.1.2 Special Loan Loss Provision	1,868	2,314	1,840	4,940	5,356	23.83	-20.46	8.41
7.1.3 Additional Loan Loss Provision	75	10	2	7	7	-86.38	-82.35	0.00
7.2. Provision for Non-Banking Assets	66	42	10	-	-	-36.73	-76.01	0.00
7.3. Provision for Loss on Investment	0	0	2	-	1	-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	100	102	272.70	150.56	1.62
<b>9 Provision for Staff Bonus</b>	473	828	987	506	572	75.10	19.22	12.90
<b>10 Provision for Income Tax</b>	1,627	2,486	3,010	1,595	1,815	52.83	21.09	13.80
<b>11 Others</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>12 Net Profit</b>	3,804	5,935	6,970	3,788	4,297	56.04	17.44	13.44
<b>TOTAL EXPENSES</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>59,568</b>	<b>66,320</b>	<b>7.94</b>	<b>30.20</b>	<b>11.34</b>
<b>Income</b>								
<b>1. Interest Income</b>	39,332	38,436	55,444	55,095	61,169	-2.28	44.25	11.03
1.1. On Loans and Advance	36,071	36,443	51,703	50,684	56,359	1.03	41.87	11.20
1.2. On Investment	781	1,525	2,732	3,339	3,636	95.21	79.15	8.90
1.2.1 Government Bonds	739	1,399	2,485	3,080	3,314	89.36	77.57	7.60
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	41	122	247	257	320	195.11	101.96	24.40
1.2.4 Deventure & Bonds	1	4	1	2	2	286.52	-77.28	11.00
1.3 Agency Balance	1	-	-	-	-	-100.00	0.00	0.00
1.4 On Call Deposit	2,413	348	606	628	646	-85.58	74.16	2.88
1.5 Others	67	119	403	444	528	78.91	238.16	18.99
<b>2. Comission &amp; Discount</b>	915	1,273	1,051	676	756	39.02	-17.45	11.83
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	496	677	733	372	417	36.36	8.33	12.20
2.3 Others	419	596	317	304	339	42.17	-46.75	11.37
<b>3 Income From Exchange Fluctuation</b>	60	13	38	68	76	-79.13	201.05	12.19
3.1 Due to Change in Exchange Rate	26	(1)	1	10	11	-102.03	-276.30	11.56
3.2 Due to Foreign Currency Trans.	34	13	37	58	66	-61.19	181.46	12.30
<b>4 Other Operating Income</b>	1,504	2,257	1,684	1,129	1,231	50.12	-25.40	9.03
<b>5 Non Operating Income</b>	180	1,556	219	84	86	764.21	-85.95	2.39
<b>6 Provision Written Back</b>	1,353	3,211	2,407	2,171	2,572	137.39	-25.06	18.50
<b>7 Recovery from Written off Loan</b>	3	49	41	6	6	1364.12	-16.21	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	15	11	56	339	423	-25.97	419.56	24.89
<b>TOTAL INCOME</b>	<b>43,362</b>	<b>46,806</b>	<b>60,939</b>	<b>59,568</b>	<b>66,320</b>	<b>7.94</b>	<b>30.20</b>	<b>11.34</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	8,623	9,609	-19.61	36.60	11.43
1.1 Deposit Liabilities	7,250	5,830	7,710	8,213	9,181	-19.58	32.24	11.79
1.1.1 Saving A/c	1,811	1,185	1,498	1,210	1,343	-34.58	26.43	10.99
1.1.2 Fixed A/c	4,777	4,476	6,033	6,790	7,604	-6.30	34.79	11.99
1.1.2.1 Upto 3 Months Fixed A/c	314	338	668	703	774	7.68	97.88	10.07
1.1.2.2 3 to 6 Months fixed A/c	400	581	714	705	778	45.37	22.89	10.35
1.1.2.3 6 Months to 1 Year Fixed A/c	2,650	1,903	2,827	2,588	3,027	-28.19	48.59	16.94
1.1.2.4 Above 1 Year	1,414	1,654	1,823	2,794	3,026	17.02	10.23	8.31
1.1.3 Call Deposit	662	170	179	212	233	-74.38	5.49	10.01
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	96	75	357	411	428	-21.92	376.45	4.17
<b>2 Commission/Fee Expense</b>	1	-	1	0	0	-100.00	0.00	-59.28
<b>3 Employees Expenses</b>	1,136	1,009	1,329	1,000	1,115	-11.23	31.82	11.53
<b>4 Office Operating Expenses</b>	990	868	1,143	857	949	-12.36	31.75	10.79
<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-Operatiing Expenses</b>	2	0	27	3	2	-85.43	10983.72	-27.89
<b>7. Provision for Risk</b>	1,293	911	532	1,361	1,421	-29.52	-41.62	4.40
7.1 Loan loss Provision	1,229	911	528	1,361	1,420	-25.88	-42.01	4.40
7.1.1 General Loan loss Provision	471	381	298	403	384	-19.23	-21.72	-4.79
7.1.1.1 Pass Loan Loss Provision	55	252	221	62	60	358.80	-12.28	-3.63
7.1.1.2 Watch List Provision	416	129	77	341	324	-69.01	-40.13	-5.00
7.1.2 Special Loan Loss Provision	694	394	228	767	846	-43.28	-42.01	10.33
7.1.3 Additional Loan Loss Provision	64	137	2	190	190	114.82	-98.56	0.00
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	-9.94
<b>8 Loan Written Off</b>	22	92	81	29	29	308.77	-11.01	1.38
<b>9 Provision for Staff Bonus</b>	109	264	106	77	77	142.33	-59.94	0.56
<b>10 Provision for Income Tax</b>	298	834	460	231	236	179.80	-44.84	2.49
<b>11 Others</b>	3	-	0	4	4	-100.00	0.00	0.00
<b>12 Net Profit</b>	770	1,996	1,666	967	1,146	159.33	-16.56	18.57
<b>TOTAL EXPENSES</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>13,152</b>	<b>14,590</b>	<b>-0.75</b>	<b>12.91</b>	<b>10.93</b>
<b>Income</b>								
<b>1. Interest Income</b>	10,138	8,379	11,517	11,737	12,892	-17.34	37.44	9.84
1.1. On Loans and Advance	8,861	7,645	10,253	10,409	11,436	-13.72	34.11	9.86
1.2. On Investment	279	554	988	1,039	1,149	98.59	78.49	10.58
1.2.1 Government Bonds	184	427	826	741	813	131.97	93.47	9.69
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	67	69	95	90	100	3.64	38.34	11.22
1.2.4 Deventure & Bonds	28	58	67	208	236	104.85	15.64	13.46
1.3 Agency Balance	-	-	3	-	-	0.00	0.00	0.00
1.4 On Call Deposit	919	155	181	210	229	-83.13	16.89	8.95
1.5 Others	79	25	91	79	78	-67.95	256.77	-0.22
<b>2. Comission &amp; Discount</b>	61	196	281	135	149	221.90	42.85	10.37
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	21	140	184	86	94	559.38	31.50	9.21
2.3 Others	40	56	96	49	55	41.30	71.21	12.39
<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	274	293	164.08	-67.84	7.01
<b>5 Non Operating Income</b>	314	719	278	71	82	129.12	-61.29	15.84
<b>6 Provision Written Back</b>	792	1,027	825	722	804	29.81	-19.70	11.33
<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	-	209	365	-87.39	-100.00	75.12
<b>TOTAL INCOME</b>	<b>11,969</b>	<b>11,879</b>	<b>13,413</b>	<b>13,152</b>	<b>14,590</b>	<b>-0.75</b>	<b>12.91</b>	<b>10.93</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	189,981	273,901	336,187	368,897	370,822	44.17	22.74	0.52
Fishery Related	5,490	8,956	13,234	14,214	14,542	63.13	47.76	2.31
Mining Related	6,454	8,685	8,789	11,549	10,617	34.58	1.20	-8.07
Agriculture, Forestry & Beverage Production Related	563,969	686,582	733,900	784,229	788,716	21.74	6.89	0.57
Construction	347,420	414,030	190,196	209,162	208,927	19.17	-54.06	-0.11
Electricity, Gas and Water	161,972	207,797	246,839	288,390	291,928	28.29	18.79	1.23
Metal Products, Machinery & Electronic Equipment & Assemblage	46,073	62,562	72,472	75,426	74,761	35.79	15.84	-0.88
Transport, Communication and Public Utilities	97,603	97,505	100,909	100,224	98,249	-0.10	3.49	-1.97
Wholesaler & Retailer	662,828	837,582	947,619	986,832	982,149	26.36	13.14	-0.47
Finance, Insurance and Real Estate	252,638	337,170	375,243	354,998	351,693	33.46	11.29	-0.93
Hotel or Restaurant	148,657	183,908	200,494	205,478	206,043	23.71	9.02	0.27
Other Services	150,620	177,036	192,913	202,281	201,263	17.54	8.97	-0.50
Consumption Loans	158,624	233,767	867,483	916,442	912,219	47.37	271.09	-0.46
Local Government	1,583	1,539	1,125	1,126	1,126	-2.79	-26.88	0.00
Others	472,099	641,727	421,635	345,543	337,554	35.93	-34.30	-2.31
<b>TOTAL</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,864,792</b>	<b>4,850,608</b>	<b>27.76</b>	<b>12.85</b>	<b>-0.29</b>
<b>Productwise</b>								
Term Loan	718,480	932,079	1,196,841	1,425,588	1,450,355	29.73	28.41	1.74
Overdraft*	488,596	634,300	718,773	247,712	239,231	29.82	13.32	-3.42
Cash Credit Loan*	-	-	-	510,327	528,984	-	-	3.66
Trust Receipt Loan/Import Loan	138,316	205,638	78,432	80,825	83,329	48.67	-61.86	3.10
Short Term Working Capital/Demand Loan	702,115	880,234	1,014,048	1,013,840	989,701	25.37	15.20	-2.38
Residential Personal Home Loan (Up to Rs. 15 million)	252,542	298,258	337,799	348,376	347,888	18.10	13.26	-0.14
Real Estate Loan	163,480	183,538	228,255	239,743	242,532	12.27	24.36	1.16
Margin Nature Loan	50,410	106,282	80,508	75,101	74,935	110.84	-24.25	-0.22
Hire Purchase Loan	174,058	160,657	157,162	134,213	138,150	-7.70	-2.18	2.93
Deprived Sector Loan	201,610	293,414	335,623	317,445	310,709	45.54	14.39	-2.12
Bills Purchased	3,304	4,403	3,130	3,022	3,023	33.28	-28.92	0.04
Other Product	373,101	473,944	558,470	468,600	441,772	27.03	17.83	-5.73
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,864,792</b>	<b>4,850,608</b>	<b>27.76</b>	<b>12.85</b>	<b>-0.29</b>
<b>Collateral wise</b>								
Gold and Silver	38,427	43,111	52,782	52,415	52,236	12.19	22.43	-0.34
Government Securities	465	678	783	3,699	3,393	45.85	15.48	-8.27
Non Governmental Securities	39,776	87,213	61,272	58,524	58,105	119.26	-29.74	-0.72
Fixed Deposit Receipts	20,041	29,313	64,221	54,041	52,405	46.27	119.08	-3.03
Own	19,704	29,081	64,006	53,750	52,179	47.59	120.09	-2.92
Other Licences Institutions	336	232	215	291	225	-31.05	-7.34	-22.56
Collateral of Properties	2,913,947	3,647,609	4,116,123	4,299,213	4,292,729	25.18	12.84	-0.15
Fixed Assets	2,489,020	3,118,968	3,538,076	3,703,953	3,704,743	25.31	13.44	0.02
Current Assets	424,927	528,641	578,047	595,260	587,986	24.41	9.35	-1.22
Against security of Bill	33,694	47,628	19,623	40,157	39,988	41.35	-58.80	-0.42
Domestic Bills	720	556	880	509	648	-22.76	58.24	27.21
Foreign Bills	32,974	47,072	18,744	39,647	39,340	42.75	-60.18	-0.78
Against Guarantee	110,038	181,603	195,088	196,247	191,823	65.04	7.43	-2.25
Government Guarantee	2,666	2,597	2,307	2,346	2,343	-2.61	-11.17	-0.10
Institutional Guarantee	80,995	135,679	136,841	131,720	127,891	67.52	0.86	-2.91
Personal Guarantee	9,330	26,424	37,037	34,727	34,789	183.23	40.16	0.18
Collective Guarantee	8,340	8,130	7,418	9,074	8,893	-2.51	-8.76	-2.00
International Rated Foreign Bank's Guarantee	1,901	1,783	1,509	530	545	-6.20	-15.36	2.89
Other Guarantee	6,806	6,990	9,977	17,850	17,362	2.70	42.74	-2.73
Credit Card	1,748	2,152	3,521	4,285	4,446	23.15	63.61	3.77
Others	107,877	133,439	195,625	156,213	155,483	23.70	46.60	-0.47
<b>Total</b>	<b>3,266,012</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,864,792</b>	<b>4,850,608</b>	<b>27.76</b>	<b>12.85</b>	<b>-0.29</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	166,856	242,235	299,987	329,922	331,697	45.18	23.84	0.54
Fishery Related	4,751	7,816	11,666	12,441	12,775	64.51	49.25	2.68
Mining Related	6,218	8,258	8,386	11,130	10,202	32.81	1.55	-8.34
Agriculture, Forestry & Beverage Production Related	540,111	661,515	703,432	751,596	755,804	22.48	6.34	0.56
Construction	295,117	355,404	154,723	174,431	173,990	20.43	-56.47	-0.25
Electricity, Gas and Water	156,730	202,483	239,756	280,276	283,752	29.19	18.41	1.24
Metal Products, Machinery & Electronic Equipment & Assemblage	42,906	59,823	69,958	72,965	72,308	39.43	16.94	-0.90
Transport, Communication and Public Utilities	75,379	78,828	82,970	84,407	82,667	4.58	5.25	-2.06
Wholesaler & Retailer	605,155	763,650	866,464	900,853	895,840	26.19	13.46	-0.56
Finance, Insurance and Real Estate	222,515	287,621	315,353	296,590	293,975	29.26	9.64	-0.88
Hotel or Restaurant	133,795	164,941	175,638	177,613	178,101	23.28	6.49	0.27
Other Services	137,370	163,684	177,350	184,083	183,078	19.16	8.35	-0.55
Consumption Loans	137,969	205,358	757,464	762,210	759,443	48.84	268.85	-0.36
Local Government	1,539	1,492	1,081	1,081	1,081	-3.04	-27.54	0.00
Others	377,177	513,833	311,215	272,234	263,415	36.23	-39.43	-3.24
<b>TOTAL</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,311,832</b>	<b>4,298,128</b>	<b>28.01</b>	<b>12.34</b>	<b>-0.32</b>
<b>Productwise</b>								
Term Loan	623,349	800,512	1,048,407	1,250,922	1,272,990	28.42	30.97	1.76
Overdraft*	421,257	548,651	619,856	179,913	172,609	30.24	12.98	-4.06
Cash Credit Loan*	-	-	-	489,176	507,786	-	-	3.80
Trust Receipt Loan/Import Loan	138,308	205,627	78,389	80,703	83,216	48.67	-61.88	3.11
Short Term Working Capital/Demand Loan	684,538	856,327	989,680	979,811	956,264	25.10	15.57	-2.40
Residential Personal Home Loan (Up to Rs. 15 million)	208,419	248,988	279,106	282,007	281,159	19.47	12.10	-0.30
Real Estate Loan	141,435	159,139	199,641	208,974	211,255	12.52	25.45	1.09
Margin Nature Loan	41,345	90,921	64,819	58,101	57,814	119.91	-28.71	-0.49
Hire Purchase Loan	144,991	134,893	131,340	111,877	116,185	-6.96	-2.63	3.85
Deprived Sector Loan	169,090	239,728	279,646	268,261	262,508	41.78	16.65	-2.14
Bills Purchased	3,304	4,403	3,130	3,021	3,023	33.28	-28.92	0.07
Other Product	327,553	427,751	481,430	399,066	373,319	30.59	12.55	-6.45
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,311,832</b>	<b>4,298,128</b>	<b>28.01</b>	<b>12.34</b>	<b>-0.32</b>
<b>Collateral wise</b>								
Gold and Silver	34,208	38,492	47,816	47,436	47,317	12.52	24.23	-0.25
Government Securities	445	670	722	3,660	3,354	50.59	7.70	-8.36
Non Governmental Securities	31,998	73,593	47,841	43,919	43,408	130.00	-34.99	-1.16
Fixed Deposit Receipts	16,803	24,777	49,275	44,281	43,704	47.45	98.87	-1.30
Own	16,467	24,545	49,060	43,990	43,479	49.06	99.88	-1.16
Other Licences Institutions	336	232	215	291	225	-31.05	-7.34	-22.56
Collateral of Properties	2,598,788	3,269,848	3,673,792	3,830,685	3,822,295	25.82	12.35	-0.22
Fixed Assets	2,174,097	2,741,246	3,095,794	3,235,468	3,234,350	26.09	12.93	-0.03
Current Assets	424,691	528,603	577,997	595,217	587,945	24.47	9.34	-1.22
Against security of Bill	33,694	47,626	19,623	40,157	39,988	41.35	-58.80	-0.42
Domestic Bills	720	555	880	509	648	-22.94	58.60	27.21
Foreign Bills	32,974	47,072	18,744	39,647	39,340	42.75	-60.18	-0.78
Against Guarantee	87,681	130,550	142,452	146,053	142,946	48.89	9.12	-2.13
Government Guarantee	2,196	2,523	2,237	2,281	2,278	14.91	-11.32	-0.09
Institutional Guarantee	69,941	105,184	106,032	101,706	98,837	50.39	0.81	-2.82
Personal Guarantee	6,704	12,905	21,700	21,237	21,500	92.49	68.15	1.24
Collective Guarantee	398	1,299	1,103	2,547	2,518	226.82	-15.14	-1.11
International Rated Foreign Bank's Guarantee	1,698	1,783	1,509	530	545	5.05	-15.36	2.89
Other Guarantee	6,744	6,855	9,870	17,753	17,266	1.65	43.98	-2.74
Credit Card	1,748	2,152	3,521	4,284	4,445	23.15	63.61	3.76
Others	98,224	129,231	190,401	151,358	150,672	31.57	47.33	-0.45
<b>Total</b>	<b>2,903,588</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,311,832</b>	<b>4,298,128</b>	<b>28.01</b>	<b>12.34</b>	<b>-0.32</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% Change		
	2020	2021	2022	2023	2023			
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>2/1</b>	<b>3/2</b>	<b>5/4</b>
Agricultural and Forest Related	18,518	26,987	29,913	32,483	32,578	45.74	10.84	0.29
Fishery Related	677	1,008	1,341	1,516	1,517	48.90	32.98	0.09
Mining Related	178	364	302	332	329	104.18	-16.93	-0.79
Agriculture, Forestry & Beverage Production Related	20,325	21,688	26,206	28,541	28,912	6.71	20.83	1.30
Construction	42,472	49,017	31,622	30,673	30,953	15.41	-35.49	0.91
Electricity, Gas and Water	4,891	5,116	6,488	7,174	7,219	4.60	26.83	0.63
Metal Products, Machinery & Electronic Equipment & Assemblage	2,150	2,141	1,751	1,735	1,736	-0.42	-18.23	0.08
Transport, Communication and Public Utilities	17,516	15,054	13,921	12,202	12,010	-14.06	-7.53	-1.57
Wholesaler & Retailer	46,826	61,627	68,458	72,214	72,409	31.61	11.09	0.27
Finance, Insurance and Real Estate	21,802	39,227	47,742	46,554	46,056	79.93	21.71	-1.07
Hotel or Restaurant	11,734	15,863	20,443	23,286	23,293	35.19	28.87	0.03
Other Services	11,219	11,586	13,088	15,526	15,503	3.27	12.97	-0.15
Consumption Loans	15,664	23,284	81,687	125,199	123,842	48.65	250.82	-1.08
Local Government	11	11	8	9	9	-0.30	-25.26	-0.02
Others	73,157	110,457	98,812	62,989	63,825	50.99	-10.54	1.33
<b>TOTAL</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,432</b>	<b>460,191</b>	<b>33.53</b>	<b>15.22</b>	<b>-0.05</b>
<b>Productwise</b>								
Term Loan	80,772	115,573	130,209	154,601	157,125	43.09	12.66	1.63
Overdraft*	60,457	78,746	87,233	60,322	59,319	30.25	10.78	-1.66
Cash Credit Loan*	-	-	-	18,044	18,155	-	-	0.61
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	27,564	26,899	49.71	-0.76	-2.41
Residential Personal Home Loan (Up to Rs. 15 million)	35,073	41,221	48,705	54,954	55,283	17.53	18.15	0.60
Real Estate Loan	14,628	17,446	18,717	20,705	21,204	19.26	7.28	2.41
Margin Nature Loan	6,446	12,528	11,773	13,236	13,390	94.36	-6.02	1.16
Hire Purchase Loan	23,215	21,804	21,814	18,588	18,309	-6.08	0.04	-1.50
Deprived Sector Loan	26,851	47,111	49,167	43,414	42,591	75.45	4.36	-1.90
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	27,699	31,041	56,310	49,005	47,916	12.07	81.41	-2.22
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,432</b>	<b>460,191</b>	<b>33.53</b>	<b>15.22</b>	<b>-0.05</b>
<b>Collateral wise</b>								
Gold and Silver	3,254	3,721	3,982	3,967	3,919	14.35	7.01	-1.20
Government Securities	-	3	6	7	7	0.00	110.93	-0.27
Non Governmental Securities	6,341	11,972	10,741	11,803	11,864	88.79	-10.28	0.52
Fixed Deposit Receipts	2,395	3,688	12,219	8,094	7,090	53.95	231.36	-12.40
Own	2,395	3,688	12,219	8,094	7,090	53.95	231.36	-12.40
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	257,303	319,268	367,503	390,947	392,904	24.08	15.11	0.50
Fixed Assets	257,300	319,252	367,493	390,940	392,897	24.08	15.11	0.50
Current Assets	3	16	9	7	7	401.57	-40.20	-10.67
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	43,671	42,535	150.74	4.55	-2.60
Government Guarantee	31	34	29	25	25	9.04	-13.23	-0.57
Institutional Guarantee	7,455	24,143	25,284	24,923	24,122	223.86	4.73	-3.22
Personal Guarantee	1,995	12,644	13,999	12,148	11,968	533.92	10.71	-1.48
Collective Guarantee	7,942	6,831	6,314	6,527	6,375	-13.99	-7.56	-2.34
International Rated Foreign Bank's Guarantee	-	-	-	0	0	0.00	0.00	0.00
Other Guarantee	2	40	51	46	45	1650.11	29.44	-2.29
Credit Card	-	-	-	1	1	0.00	0.00	108.39
Others	421	1,086	1,654	1,942	1,869	158.10	52.27	-3.76
<b>Total</b>	<b>287,140</b>	<b>383,430</b>	<b>441,783</b>	<b>460,432</b>	<b>460,191</b>	<b>33.53</b>	<b>15.22</b>	<b>-0.05</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Apr	Mid-May	% 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	4,608	4,679	6,287	6,492	6,547	1.55	34.37	0.85
Fishery Related	62	132	227	257	250	113.16	72.67	-2.67
Mining Related	58	64	101	87	85	10.30	59.21	-1.62
Agriculture, Forestry & Beverage Production Related	3,533	3,379	4,263	4,092	4,000	-4.37	26.16	-2.25
Construction	9,830	9,609	3,851	4,058	3,985	-2.25	-59.92	-1.81
Electricity, Gas and Water	352	198	595	940	956	-43.78	200.62	1.64
Metal Products, Machinery & Electronic Equipment & Assemblage	1,016	598	762	726	717	-41.17	27.53	-1.16
Transport, Communication and Public Utilities	4,708	3,623	4,018	3,615	3,572	-23.05	10.90	-1.20
Wholesaler & Retailer	10,847	12,305	12,697	13,764	13,899	13.45	3.18	0.98
Finance, Insurance and Real Estate	8,322	10,322	12,149	11,855	11,663	24.03	17.70	-1.63
Hotel or Restaurant	3,128	3,104	4,413	4,580	4,650	-0.76	42.15	1.53
Other Services	2,032	1,766	2,475	2,673	2,682	-13.07	40.12	0.33
Consumption Loans	4,991	5,125	28,332	29,033	28,934	2.68	452.83	-0.34
Local Government	33	36	36	36	36	7.85	0.00	0.00
Others	21,765	17,438	11,608	10,321	10,314	-19.88	-33.43	-0.06
<b>TOTAL</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,528</b>	<b>92,289</b>	<b>-3.86</b>	<b>26.85</b>	<b>-0.26</b>
<b>Productwise</b>				-				
Term Loan	14,359	15,994	18,225	20,065	20,241	11.39	13.95	0.88
Overdraft*	6,881	6,903	11,684	7,477	7,303	0.31	69.26	-2.32
Cash Credit Loan*	-	-	-	3,107	3,044	-	-	(2.03)
Trust Receipt Loan/Import Loan	-	-	-	122	112	0.00	0.00	-7.83
Short Term Working Capital/Demand Loan	5,588	5,957	6,555	6,466	6,538	6.61	10.03	1.12
Residential Personal Home Loan (Up to Rs. 15 million)	9,051	8,048	9,988	11,415	11,445	-11.07	24.11	0.26
Real Estate Loan	7,418	6,953	9,897	10,064	10,073	-6.26	42.33	0.09
Margin Nature Loan	2,619	2,833	3,915	3,764	3,731	8.15	38.23	-0.89
Hire Purchase Loan	5,851	3,960	4,007	3,749	3,655	-32.32	1.19	-2.50
Deprived Sector Loan	5,669	6,575	6,811	5,769	5,610	15.98	3.60	-2.76
Bills Purchased	-	-	-	1	-	0.00	0.00	-100.00
Other Product	17,849	15,153	20,730	20,529	20,537	-15.11	36.80	0.04
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,528</b>	<b>92,289</b>	<b>-3.86</b>	<b>26.85</b>	<b>-0.26</b>
<b>Collateral wise</b>								
Gold and Silver	965	898	983	1,012	1,000	-6.90	9.41	-1.16
Government Securities	20	5	55	32	32	-76.37	1074.45	0.24
Non Governmental Securities	1,437	1,648	2,690	2,802	2,832	14.70	63.21	1.06
Fixed Deposit Receipts	842	849	2,727	1,666	1,610	0.84	221.27	-3.34
Own	842	849	2,727	1,666	1,610	0.84	221.27	-3.34
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	57,856	58,493	74,829	77,580	77,530	1.10	27.93	-0.06
Fixed Assets	57,624	58,471	74,789	77,545	77,496	1.47	27.91	-0.06
Current Assets	233	22	40	35	34	-90.53	81.94	-1.66
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	6,523	6,342	49.25	-5.47	-2.78
Government Guarantee	440	40	40	40	40	-90.95	0.00	0.00
Institutional Guarantee	3,599	6,352	5,525	5,091	4,932	76.50	-13.02	-3.12
Personal Guarantee	631	875	1,338	1,342	1,320	38.68	52.98	-1.64
Collective Guarantee	-	0	1	0	0	0.00	129.51	-50.04
International Rated Foreign Bank's Guarantee	204	-	-	-	-	-100.00	0.00	0.00
Other Guarantee	60	95	55	50	50	59.30	-41.51	-0.24
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	9,232	3,122	3,571	2,913	2,942	-66.19	14.39	1.00
<b>Total</b>	<b>75,284</b>	<b>72,376</b>	<b>91,813</b>	<b>92,528</b>	<b>92,289</b>	<b>-3.86</b>	<b>26.85</b>	<b>-0.26</b>









S.N.	BFI Name	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree	BestFC	Progressive
<b>Liabilities</b>												
<b>1</b>	<b>CAPITAL FUND</b>	<b>612.41</b>	<b>372.84</b>	<b>813.63</b>	<b>585.43</b>	<b>964.86</b>	<b>280.41</b>	<b>1,558.38</b>	<b>1,581.45</b>	<b>1,320.48</b>	<b>1,153.50</b>	<b>920.31</b>
	a. Paid-up Capital	557.46	350.00	834.34	519.00	727.30	233.33	867.99	946.12	981.68	854.82	848.11
	b. Calls in Advance	-	-	-	-	48.36	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	43.91	4.97	64.65	35.37	238.57	242.96	413.24	205.82	255.36	234.90	36.83
	e. Share Premium	-	-	-	0.00	51.04	2.48	22.40	2.48	-	14.95	-
	f. Retained Earning	(70.33)	12.14	(114.28)	31.06	(255.11)	(2,024.05)	18.86	(112.74)	(12.37)	(261.80)	(19.13)
	g. Others Reserves Fund	81.37	5.73	28.93	0.00	154.70	1,825.68	235.90	539.77	95.80	310.63	54.50
<b>2</b>	<b>BORROWINGS</b>	<b>16.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,536.70</b>	<b>300.00</b>	<b>-</b>	<b>-</b>
	a. NRB	-	-	-	-	-	-	-	878.95	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	410.00	300.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	16.67	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	247.75	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>4,692.33</b>	<b>805.63</b>	<b>4,708.87</b>	<b>3,665.15</b>	<b>1,722.42</b>	<b>479.47</b>	<b>7,866.71</b>	<b>11,159.10</b>	<b>6,882.32</b>	<b>4,230.94</b>	<b>4,652.25</b>
	a. Current	187.84	60.49	111.66	54.91	27.46	-	88.49	8.92	-	43.24	31.80
	Domestic	187.84	60.49	111.66	54.91	27.46	-	88.49	8.92	-	43.24	31.80
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,173.93	410.89	1,446.83	608.99	339.40	31.67	1,864.58	1,760.86	902.16	1,029.69	852.08
	Domestic	1,173.93	410.89	1,446.83	608.99	339.40	31.67	1,864.58	1,760.86	902.16	1,029.69	852.08
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,627.09	271.26	2,539.54	2,715.44	1,154.75	-	4,410.33	8,851.82	5,688.42	2,950.78	3,159.76
	Domestic	2,627.09	271.26	2,539.54	2,715.44	1,154.75	-	4,410.33	8,851.82	5,688.42	2,950.78	3,159.76
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	702.56	63.00	610.65	285.81	200.81	212.32	1,503.31	536.06	291.73	207.23	606.30
	Domestic	702.56	63.00	610.65	285.81	200.81	212.32	1,503.31	536.06	291.73	207.23	606.30
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.91	-	0.20	-	-	235.48	-	1.43	-	-	2.32
	Domestic	0.91	-	0.20	-	-	235.48	-	1.43	-	-	2.32
	Foreign	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.01</b>
<b>5</b>	<b>Other Liabilities</b>	<b>296.38</b>	<b>111.46</b>	<b>369.04</b>	<b>174.39</b>	<b>803.77</b>	<b>7,402.98</b>	<b>874.38</b>	<b>1,014.46</b>	<b>235.09</b>	<b>361.21</b>	<b>288.62</b>
	1. Sundry Creditors	1.05	1.16	5.61	8.27	42.20	149.27	2.59	301.97	5.62	10.19	12.51
	2. Loan Loss Provision	127.24	43.24	-	106.15	201.78	2,212.20	505.35	465.45	126.04	128.00	154.53
	3. Interest Suspense a/c	-	-	144.27	14.60	398.54	4,965.90	187.24	-	9.18	-	50.81
	4. Others	168.08	67.06	219.16	45.36	161.24	75.60	179.20	247.03	94.24	223.03	70.76
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.77</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.92</b>	<b>7.78</b>	<b>41.70</b>	<b>105.33</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>5,617.78</b>	<b>1,289.93</b>	<b>5,891.55</b>	<b>4,436.89</b>	<b>3,498.83</b>	<b>8,204.60</b>	<b>10,404.80</b>	<b>15,291.71</b>	<b>8,737.88</b>	<b>5,745.65</b>	<b>5,864.95</b>
<b>Assets</b>												
<b>1</b>	<b>LIQUID FUNDS</b>	<b>859.90</b>	<b>366.45</b>	<b>875.25</b>	<b>484.81</b>	<b>375.75</b>	<b>308.45</b>	<b>1,878.99</b>	<b>1,179.06</b>	<b>382.22</b>	<b>356.33</b>	<b>700.23</b>
	a. Cash Balance	65.30	28.97	138.35	58.75	32.56	0.00	262.79	164.32	35.20	45.39	104.97
	Nepalese Notes & Coins	65.30	28.97	138.35	58.75	32.56	0.00	262.79	164.32	35.20	45.39	104.97
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	203.61	46.97	206.69	426.06	100.67	2.59	327.86	460.34	273.02	310.94	186.97
	1. In Nepal Rastra Bank	161.06	-	206.37	147.30	100.67	0.07	327.86	460.34	272.59	180.88	178.81
	Domestic Currency	161.06	-	206.37	147.30	100.67	0.07	327.86	460.34	272.59	180.88	178.81
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	42.55	44.14	0.32	112.27	-	2.52	-	-	0.41	68.72	8.14
	Domestic Currency	42.55	44.14	0.32	112.27	-	2.52	-	-	0.41	68.72	8.14
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	2.82	-	166.49	-	0.01	-	-	0.02	61.34	0.02
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	590.99	290.51	530.22	-	242.52	305.85	1,288.34	554.39	74.00	-	408.29
	Domestic Currency	590.99	290.51	530.22	-	242.52	305.85	1,288.34	554.39	74.00	-	408.29
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>295.56</b>	<b>-</b>	<b>512.24</b>	<b>365.78</b>	<b>762.83</b>	<b>1.00</b>	<b>550.00</b>	<b>2,521.28</b>	<b>2,196.93</b>	<b>929.85</b>	<b>710.45</b>
	a. Govt. Securities	295.56	-	512.24	365.78	762.83	1.00	550.00	2,521.28	2,196.93	929.85	710.45
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>123.31</b>	<b>-</b>	<b>19.75</b>	<b>230.93</b>	<b>81.50</b>	<b>135.58</b>	<b>250.79</b>	<b>515.62</b>	<b>150.43</b>	<b>212.68</b>	<b>139.77</b>
	a. Interbank Lending	40.00	-	-	210.00	20.00	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	83.31	-	19.75	20.93	61.50	135.58	250.79	515.62	150.43	212.68	139.77
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>3,759.50</b>	<b>715.00</b>	<b>3,819.20</b>	<b>3,117.71</b>	<b>1,502.41</b>	<b>2,245.05</b>	<b>6,509.97</b>	<b>10,124.95</b>	<b>5,684.53</b>	<b>3,622.49</b>	<b>3,783.35</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>3,759.50</b>	<b>715.00</b>	<b>3,819.20</b>	<b>3,117.71</b>	<b>1,502.41</b>	<b>2,245.05</b>	<b>6,509.97</b>	<b>10,124.95</b>	<b>5,684.53</b>	<b>3,622.49</b>	<b>3,783.35</b>
	a. Private Sector	3,759.50	715.00	3,785.36	3,117.71	1,402.15	2,245.05	5,922.72	9,719.95	5,373.48	3,602.31	3,654.15
	b. Financial Institutions	-	-	33.84	-	100.26	-	587.25	405.00	311.05	20.18	129.20
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>221.19</b>	<b>25.17</b>	<b>86.65</b>	<b>36.67</b>	<b>193.93</b>	<b>25.94</b>	<b>91.41</b>	<b>447.88</b>	<b>114.35</b>	<b>207.45</b>	<b>156.93</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>282.65</b>	<b>168.90</b>	<b>291.45</b>	<b>200.99</b>	<b>518.13</b>	<b>5,488.58</b>	<b>815.92</b>	<b>449.64</b>	<b>208.42</b>	<b>190.60</b>	<b>253.63</b>
	a. Accrued Interest:	74.27	21.21	38.96	61.42	398.54	4,961.26	444.86	-	133.59	19.70	125.44
	Financial Institutions	-	2.50	-	-	398.54	-	184.77	-	36.27	-	-
	Government Enterprises	-	-	-	-	-	-	19.52	-	31.09	19.70	8.09
	Private Sector	74.27	18.70	38.96	61.42	-	4,961.26	240.56	-	66.23	-	117.35
	b. Staff Loans / Adv.	38.99	112.86	-	53.01	8.61	-	96.07	-	39.76	-	60.06
	c. Sundry Debtors	1.16	6.35	207.18	1.09	28.11	427.21	85.57	-	7.15	1.79	6.17
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	-	-
	e. Others	168.24	28.49	45.31	85.47	82.87	100.11	189.42	449.64	27.91	169.11	61.96
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>53.03</b>	<b>-</b>	<b>2.49</b>	<b>-</b>	<b>64.28</b>	<b>-</b>	<b>307.73</b>	<b>53.28</b>	<b>1.00</b>	<b>226.25</b>	<b>15.05</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>22.64</b>	<b>14.</b>									

S.N.	BFI Name	Janaki	Pokhara	Central	Multi	Sanridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Liabilities</b>											
<b>1</b>	<b>CAPITAL FUND</b>	<b>777.60</b>	<b>1,416.17</b>	<b>1,135.14</b>	<b>499.00</b>	<b>497.63</b>	<b>(361.20)</b>	<b>1,358.38</b>	<b>1,708.29</b>	<b>1,932.25</b>	<b>1,374.74</b>
	a. Paid-up Capital	690.47	1,082.56	948.88	452.00	818.91	935.07	1,012.18	1,183.47	1,351.55	1,053.01
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	184.35	238.58	174.52	16.17	97.16	343.20	186.89	325.28	287.89	139.85
	e. Share Premium	-	-	0.44	-	19.70	2.61	-	-	-	1.14
	f. Retained Earning	(210.90)	0.71	(62.93)	(7.91)	(514.79)	(1,642.08)	24.71	16.53	42.58	119.42
	g. Others Reserves Fund	113.68	94.32	74.24	38.75	76.63	0.00	134.60	183.00	250.23	61.33
<b>2</b>	<b>BORROWINGS</b>	-	-	135.00	-	117.00	-	210.00	199.45	890.00	508.53
	a. NRB	-	-	135.00	-	117.00	-	-	-	-	48.53
	b. Interbank Borrowing	-	-	-	-	-	-	210.00	-	390.00	460.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	199.45	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>3,447.36</b>	<b>11,632.74</b>	<b>6,365.50</b>	<b>1,384.30</b>	<b>1,786.95</b>	<b>555.54</b>	<b>7,085.53</b>	<b>18,708.57</b>	<b>13,063.35</b>	<b>6,821.02</b>
	a. Current	15.31	91.23	20.25	13.56	317.55	-	67.72	146.10	-	43.77
	Domestic	15.31	91.23	20.25	13.56	317.55	-	67.72	146.10	-	43.77
	Foreign	-	-	-	-	-	-	-	-	-	-
	b. Savings	791.97	2,019.24	965.61	239.25	277.86	21.90	1,113.70	3,313.11	1,810.83	1,310.23
	Domestic	791.97	2,019.24	965.61	239.25	277.86	21.90	1,113.70	3,313.11	1,810.83	1,310.23
	Foreign	-	-	-	-	-	-	-	-	-	-
	c. Fixed	2,558.51	9,066.74	4,677.17	910.56	954.29	-	5,402.99	14,473.01	9,773.63	4,807.00
	Domestic	2,558.51	9,066.74	4,677.17	910.56	954.29	-	5,402.99	14,473.01	9,773.63	4,807.00
	Foreign	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	81.57	455.53	-	220.92	237.24	-	497.12	771.93	1,478.84	658.52
	Domestic	81.57	455.53	-	220.92	237.24	-	497.12	771.93	1,478.84	658.52
	Foreign	-	-	-	-	-	-	-	-	-	-
	e. Others	-	-	702.47	-	-	533.64	4.00	4.42	0.05	1.50
	Domestic	-	-	702.47	-	-	533.64	4.00	4.42	0.05	1.50
	Foreign	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	-	2.17	-	-	-	-	-	0.46	-	-
<b>5</b>	<b>Other Liabilities</b>	<b>408.91</b>	<b>721.40</b>	<b>325.66</b>	<b>15.61</b>	<b>525.73</b>	<b>3,797.60</b>	<b>291.99</b>	<b>893.29</b>	<b>1,150.58</b>	<b>377.07</b>
	1. Sundry Creditors	12.88	3.34	3.48	0.10	5.08	65.48	14.10	223.70	111.33	7.21
	2. Loan Loss Provision	-	383.98	200.38	-	232.26	812.26	194.49	351.14	457.54	181.51
	3. Interest Suspense a/c	280.23	-	-	-	49.73	2,863.10	-	-	245.22	94.51
	4. Others	115.79	334.08	121.80	15.52	238.67	56.76	83.41	318.45	336.49	93.83
<b>6</b>	<b>Reconciliation A/c</b>	-	-	-	-	-	-	-	-	-	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>21.84</b>	<b>46.14</b>	<b>30.88</b>	<b>8.17</b>	<b>47.26</b>	<b>475.26</b>	<b>97.56</b>	<b>97.56</b>	<b>4.64</b>	<b>4.64</b>
	<b>TOTAL Liabilities</b>	<b>4,655.71</b>	<b>13,818.61</b>	<b>7,992.18</b>	<b>1,907.08</b>	<b>2,927.30</b>	<b>4,467.20</b>	<b>8,945.90</b>	<b>21,607.62</b>	<b>17,036.19</b>	<b>9,086.00</b>
<b>Assets</b>											
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,484.42</b>	<b>1,340.39</b>	<b>692.82</b>	<b>381.11</b>	<b>541.80</b>	<b>641.50</b>	<b>552.58</b>	<b>1,294.77</b>	<b>1,201.79</b>	<b>507.88</b>
	a. Cash Balance	34.79	153.93	65.62	17.69	42.17	0.29	58.83	231.36	124.85	63.32
	Nepalese Notes & Coins	34.79	153.93	65.62	17.69	42.17	0.29	58.83	231.36	124.85	63.32
	Foreign Currency	-	-	-	-	-	-	0.01	0.01	-	-
	b. Bank Balance	147.80	512.97	627.20	57.15	499.64	641.21	308.43	1,063.41	1,076.95	218.41
	1. In Nepal Rastra Bank	147.37	494.35	274.66	57.15	107.04	3.11	303.30	772.98	494.42	218.41
	Domestic Currency	147.37	494.35	274.66	57.15	107.04	3.11	303.30	772.98	494.42	218.41
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	0.42	18.62	134.34	-	66.21	631.30	5.11	210.46	164.88	-
	Domestic Currency	0.42	18.62	134.34	-	66.21	631.30	5.11	210.46	164.88	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.00	-	218.20	-	326.39	6.80	0.02	79.97	417.65	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,301.83	673.49	-	306.26	-	-	185.32	-	-	226.15
	Domestic Currency	1,301.83	673.49	-	306.26	-	-	185.32	-	-	226.15
	Foreign Currency	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	-	1,253.94	1,326.60	44.39	182.88	-	1,470.83	4,744.93	2,484.26	1,821.82
	a. Govt. Securities	-	1,253.94	1,326.60	44.39	182.88	-	1,470.83	4,744.93	2,484.26	1,821.82
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>44.03</b>	<b>477.49</b>	<b>328.93</b>	<b>113.97</b>	<b>92.65</b>	<b>0.03</b>	<b>418.34</b>	<b>349.32</b>	<b>10.50</b>	<b>187.14</b>
	a. Interbank Lending	-	350.00	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-
	c. Others	44.03	127.49	328.93	113.97	92.65	0.03	418.34	349.32	10.50	187.14
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>2,631.28</b>	<b>9,818.82</b>	<b>5,315.05</b>	<b>1,148.83</b>	<b>1,609.73</b>	<b>812.26</b>	<b>5,953.60</b>	<b>13,947.93</b>	<b>12,049.82</b>	<b>5,846.93</b>
<b>4.1</b>	<b>LOANS &amp; ADVANCES</b>	<b>2,631.28</b>	<b>9,818.82</b>	<b>5,315.05</b>	<b>1,148.83</b>	<b>1,609.73</b>	<b>812.26</b>	<b>5,953.60</b>	<b>13,947.93</b>	<b>12,049.82</b>	<b>5,846.93</b>
	a. Private Sector	2,630.94	9,034.16	5,112.74	1,148.83	1,593.21	812.26	5,560.84	13,211.67	11,148.18	5,431.18
	b. Financial Institutions	0.34	784.66	202.30	-	16.51	-	392.76	736.27	901.64	415.75
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-
<b>4.2</b>	<b>BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>51.19</b>	<b>191.04</b>	<b>227.85</b>	<b>173.52</b>	<b>125.52</b>	<b>79.73</b>	<b>160.55</b>	<b>488.76</b>	<b>312.24</b>	<b>253.36</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>443.82</b>	<b>736.92</b>	<b>100.25</b>	<b>41.15</b>	<b>132.53</b>	<b>2,913.35</b>	<b>332.34</b>	<b>777.65</b>	<b>951.67</b>	<b>433.29</b>
	a. Accrued Interest:	280.23	469.08	11.06	13.50	55.53	2,863.10	109.53	406.45	397.25	164.60
	Financial Institutions	-	-	-	4.46	28.92	2,863.10	28.89	274.76	99.22	62.27
	Government Enterprises	-	9.89	11.06	-	3.91	-	17.06	131.69	94.59	28.46
	Private Sector	280.23	459.19	-	9.04	22.70	-	63.58	-	203.44	73.86
	b. Staff Loans / Adv.	7.77	66.10	-	8.71	38.76	0.38	1.42	107.62	273.39	107.50
	c. Sundry Debtors	53.67	3.96	0.11	0.91	0.16	2.95	2.04	40.00	246.08	8.52
	d. Cash In Transit	-	-	0.44	-	-	-	-	-	-	-
	e. Others	102.14	197.78	88.64	18.03	38.08	46.92	219.34	223.58	34.94	152.67
<b>8</b>	<b>Expenses not Written off</b>	-	-	-	-	-	-	1.18	-	-	-
<b>9</b>	<b>Non Banking Assets</b>	<b>0.97</b>	<b>-</b>	<b>0.68</b>	<b>4.10</b>	<b>44.08</b>	<b>20.34</b>	<b>-</b>	<b>4.27</b>	<b>25.91</b>	<b>24.57</b>
<b>10</b>	<b>Reconciliation Account</b>	-	-	-	-	-	-	-	-	-	1.28
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-	-	-	-	198.12	-	56.49	-	-	9.71
	<b>TOTAL ASSETS</b>	<b>4,655.71</b>	<b>13,818.61</b>	<b>7,992.18</b>	<b>1,907.08</b>	<b>2,927.30</b>	<b>4,467.20</b>	<b>8,945.90</b>	<b>21,607.62</b>	<b>17,036.19</b>	<b>9,086.00</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>12,807.96</b>	<b>15,054.54</b>	<b>23,289.93</b>	<b>17,755.94</b>	<b>5,448.14</b>	<b>14,893.06</b>	<b>9,735.14</b>
1.1 On Deposit Liabilities	12,200.92	14,448.88	22,576.15	16,418.99	5,272.40	13,926.93	9,101.86
1.1.1 Saving Account	3,895.73	6,565.36	4,868.51	3,297.25	1,669.82	2,769.60	2,233.89
1.1.2 Fixed Account	7,958.21	7,501.06	17,165.04	12,674.62	3,488.88	10,818.25	6,707.00
1.1.2.1 Up to 3 months Fixed Account	687.77	-	5,149.51	258.87	-	-	268.78
1.1.2.2 3 to 6 months Fixed Account	850.41	-	2,574.76	-	456.77	-	214.20
1.1.2.3 6 months to 1 year Fixed Account	4,149.22	-	4,634.56	-	1,943.14	10,818.25	587.92
1.1.2.4 Above 1 year Fixed Account	2,270.81	7,501.06	4,806.21	12,415.75	1,088.97	-	5,636.09
1.1.3 Call Deposit	346.99	382.46	542.61	447.12	113.71	339.09	160.98
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	607.03	605.65	713.78	1,336.94	175.74	966.13	633.27
<b>2. Commission Expense</b>	<b>72.57</b>	<b>298.84</b>	<b>524.75</b>	<b>356.95</b>	<b>174.15</b>	<b>-</b>	<b>80.04</b>
<b>3. Staff Expense</b>	<b>3,032.50</b>	<b>3,018.23</b>	<b>1,834.53</b>	<b>2,179.29</b>	<b>809.56</b>	<b>1,428.23</b>	<b>1,211.84</b>
<b>4. Office Operating Expenses</b>	<b>971.30</b>	<b>1,322.24</b>	<b>1,596.26</b>	<b>1,454.26</b>	<b>573.72</b>	<b>1,272.99</b>	<b>899.74</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>64.81</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,836.41</b>	<b>2,777.71</b>	<b>3,964.71</b>	<b>4,615.39</b>	<b>712.23</b>	<b>1,962.63</b>	<b>792.53</b>
7.1 Loan loss Provision	1,836.41	2,777.71	3,964.71	4,615.39	712.23	1,962.63	777.23
7.1.1 General Loan loss Provision	1,836.41	516.18	696.78	2,308.38	263.31	-	79.56
7.1.1.1 Pass Loan Loss Provision	1,836.41	211.35	696.78	270.85	-	-	79.56
7.1.1.2 Watch List Provision	-	304.83	-	2,037.53	263.31	-	-
7.1.2 Special Loan Loss Provision	-	2,261.54	3,267.93	2,307.01	448.93	-	697.67
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	1,962.63	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	15.30
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>9.96</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>164.85</b>	<b>304.89</b>	<b>971.49</b>	<b>-</b>	<b>442.24</b>	<b>421.24</b>	<b>321.49</b>
<b>10. Provision for Income Tax</b>	<b>670.51</b>	<b>1,737.87</b>	<b>2,623.03</b>	<b>1,670.25</b>	<b>1,194.05</b>	<b>1,149.33</b>	<b>886.85</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>2,461.68</b>	<b>4,055.02</b>	<b>6,120.41</b>	<b>3,897.24</b>	<b>2,786.13</b>	<b>2,641.79</b>	<b>2,006.53</b>
<b>Total Expenses</b>	<b>22,017.77</b>	<b>28,569.34</b>	<b>41,130.57</b>	<b>33,229.66</b>	<b>12,150.19</b>	<b>23,769.26</b>	<b>15,934.15</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>20,309.17</b>	<b>25,836.13</b>	<b>37,105.08</b>	<b>27,096.78</b>	<b>10,390.80</b>	<b>22,584.81</b>	<b>14,460.89</b>
1.1 On Loans and Advances	17,671.73	22,320.33	33,440.99	24,143.68	8,640.30	20,654.34	12,408.66
1.2 On Investment	1,332.67	3,392.51	2,993.34	2,435.21	905.40	1,567.30	1,555.31
1.2.1 Government Bonds	1,332.67	2,197.02	2,993.34	2,435.21	872.10	1,567.30	1,555.31
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	1,195.49	-	-	33.31	-	-
1.3 On Agency Balance	24.89	7.57	-	458.01	15.05	-	5.07
1.4 On Call Deposit	-	115.59	385.83	-	329.65	-	-
1.5 On Others	1,279.89	0.12	284.92	59.88	500.40	363.17	491.84
<b>2. Commission and Discount</b>	<b>770.47</b>	<b>226.52</b>	<b>2,724.33</b>	<b>1,220.93</b>	<b>1,174.84</b>	<b>747.63</b>	<b>1,042.03</b>
2.1 Bills Purchase and Discount	-	-	0.03	0.52	21.53	0.56	1.13
2.2 Commission	770.47	164.35	1,044.17	1,220.41	882.84	570.56	449.07
2.3 Others	-	62.17	1,680.14	-	270.47	176.52	591.82
<b>3. Exchange Fluctuation Income</b>	<b>48.95</b>	<b>56.98</b>	<b>528.43</b>	<b>429.09</b>	<b>481.01</b>	<b>302.32</b>	<b>262.04</b>
3.1 Due to Change in Exchange Rate	-	(148.54)	122.32	1.77	111.56	-	(0.45)
3.2 Due to Foreign Currency Transaction	48.95	205.52	406.11	427.32	369.45	302.32	262.50
<b>4. Other Operating Income</b>	<b>238.09</b>	<b>1,049.15</b>	<b>105.36</b>	<b>444.95</b>	<b>64.62</b>	<b>141.50</b>	<b>11.28</b>
<b>5. Non Operating Income</b>	<b>18.60</b>	<b>129.36</b>	<b>-</b>	<b>123.67</b>	<b>1.96</b>	<b>17.32</b>	<b>8.55</b>
<b>6. Write Back from Provisions for loss</b>	<b>632.49</b>	<b>1,228.22</b>	<b>633.00</b>	<b>3,913.48</b>	<b>36.97</b>	<b>-</b>	<b>138.51</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>42.99</b>	<b>34.37</b>	<b>0.76</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>(24.32)</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>22,017.77</b>	<b>28,569.34</b>	<b>41,130.57</b>	<b>33,229.66</b>	<b>12,150.19</b>	<b>23,769.26</b>	<b>15,934.15</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>12,226.05</b>	<b>21,702.18</b>	<b>11,513.60</b>	<b>18,032.99</b>	<b>10,880.40</b>	<b>15,939.27</b>	<b>12,669.20</b>
1.1 On Deposit Liabilities	11,507.29	20,591.47	10,520.51	17,059.68	10,159.08	14,021.41	11,336.32
1.1.1 Saving Account	2,902.41	6,253.01	2,268.68	2,477.25	1,843.34	2,966.21	2,468.12
1.1.2 Fixed Account	8,389.93	14,050.20	8,070.26	14,168.78	7,966.46	10,677.93	8,828.89
1.1.2.1 Up to 3 months Fixed Account	1,906.28	-	0.02	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,808.85	1.16	-	-	1,304.61	4,021.56	-
1.1.2.3 6 months to 1 year Fixed Account	1,891.91	6.26	363.42	-	3,401.16	4,334.56	8,823.83
1.1.2.4 Above 1 year Fixed Account	2,782.88	14,042.78	7,706.82	14,168.78	3,260.69	2,321.81	5.05
1.1.3 Call Deposit	214.95	288.25	181.57	413.64	349.28	377.28	39.31
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	718.76	1,110.71	993.09	973.31	721.33	1,917.86	1,332.88
<b>2. Commission Expense</b>	<b>118.37</b>	<b>16.37</b>	<b>165.99</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23.65</b>
<b>3. Staff Expense</b>	<b>1,413.67</b>	<b>2,916.41</b>	<b>1,536.57</b>	<b>2,524.73</b>	<b>1,201.78</b>	<b>2,078.15</b>	<b>2,676.09</b>
<b>4. Office Operating Expenses</b>	<b>976.83</b>	<b>2,557.28</b>	<b>979.91</b>	<b>1,265.97</b>	<b>1,098.02</b>	<b>1,453.00</b>	<b>1,285.22</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>0.10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.29</b>
5.1 Due to Change in Exchange Rates	-	0.10	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	16.29
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>31.25</b>	<b>41.11</b>	<b>0.40</b>	<b>21.86</b>	<b>54.55</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>2,169.58</b>	<b>3,304.79</b>
7.1 Loan loss Provision	551.50	533.17	823.44	6,575.50	1,343.49	2,169.58	3,304.79
7.1.1 General Loan loss Provision	551.50	160.44	77.81	1,985.70	595.51	2,169.58	1,088.05
7.1.1.1 Pass Loan Loss Provision	551.50	160.44	-	1,438.86	45.93	2,169.58	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>93.76</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>437.88</b>	<b>697.25</b>	<b>248.23</b>	<b>301.10</b>	<b>227.33</b>	<b>287.19</b>	<b>91.38</b>
<b>10. Provision for Income Tax</b>	<b>1,182.27</b>	<b>1,882.59</b>	<b>670.22</b>	<b>899.31</b>	<b>583.21</b>	<b>787.95</b>	<b>513.49</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>2,758.64</b>	<b>4,392.71</b>	<b>1,563.84</b>	<b>1,810.60</b>	<b>1,462.79</b>	<b>1,796.72</b>	<b>1,222.65</b>
<b>Total Expenses</b>	<b>19,665.22</b>	<b>34,791.81</b>	<b>17,551.08</b>	<b>31,451.30</b>	<b>17,037.99</b>	<b>24,534.89</b>	<b>21,857.31</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>18,443.79</b>	<b>31,730.94</b>	<b>16,080.92</b>	<b>27,251.74</b>	<b>15,537.63</b>	<b>22,691.03</b>	<b>19,462.92</b>
1.1 On Loans and Advances	16,125.55	28,866.42	14,648.53	25,369.11	14,473.35	19,746.28	17,043.89
1.2 On Investment	2,223.61	2,782.16	1,120.11	1,003.16	746.99	2,802.93	2,196.28
1.2.1 Government Bonds	2,115.28	2,759.05	149.62	1,003.16	721.14	2,802.93	2,194.94
1.2.2 Foreign Bonds	108.33	-	1.67	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	1.30	-	-
1.2.4 Debenture & Bonds	-	23.11	968.83	-	24.55	-	1.35
1.3 On Agency Balance	-	13.12	-	-	-	14.68	-
1.4 On Call Deposit	-	69.24	-	-	-	60.53	-
1.5 On Others	94.63	-	312.27	879.46	317.30	66.61	222.75
<b>2. Commission and Discount</b>	<b>1,028.05</b>	<b>2,237.15</b>	<b>1,105.14</b>	<b>785.47</b>	<b>499.20</b>	<b>1,380.05</b>	<b>637.36</b>
2.1 Bills Purchase and Discount	-	2.51	-	-	57.86	70.93	-
2.2 Commission	1,028.05	2,234.64	1,053.84	386.55	441.34	185.82	598.24
2.3 Others	-	-	51.30	398.92	-	1,123.30	39.11
<b>3. Exchange Fluctuation Income</b>	<b>181.44</b>	<b>126.80</b>	<b>341.22</b>	<b>288.70</b>	<b>154.56</b>	<b>240.64</b>	<b>48.05</b>
3.1 Due to Change in Exchange Rate	43.15	-	49.24	57.74	2.70	85.90	-
3.2 Due to Foreign Currency Transaction	138.29	126.80	291.97	230.96	151.86	154.74	48.05
<b>4. Other Operating Income</b>	<b>11.72</b>	<b>392.77</b>	<b>11.95</b>	<b>506.65</b>	<b>436.13</b>	<b>210.74</b>	<b>436.31</b>
<b>5. Non Operating Income</b>	<b>0.21</b>	<b>-</b>	<b>8.01</b>	<b>3.47</b>	<b>155.43</b>	<b>-</b>	<b>89.52</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>297.88</b>	<b>3.85</b>	<b>2,615.28</b>	<b>248.47</b>	<b>-</b>	<b>1,183.16</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>6.28</b>	<b>-</b>	<b>-</b>	<b>6.57</b>	<b>12.43</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>19,665.22</b>	<b>34,791.81</b>	<b>17,551.08</b>	<b>31,451.30</b>	<b>17,037.99</b>	<b>24,534.89</b>	<b>21,857.31</b>

BFI Name	Global	Citizen	Prime	Sunrise	NIMB	Prabhu	Sanima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>24,885.97</b>	<b>12,319.53</b>	<b>13,142.13</b>	<b>10,220.06</b>	<b>14,959.91</b>	<b>15,853.24</b>	<b>12,329.75</b>
1.1 On Deposit Liabilities	23,770.82	11,565.38	12,200.41	9,344.94	13,250.95	14,332.18	11,197.68
1.1.1 Saving Account	5,824.61	2,279.70	1,584.61	1,869.28	2,593.30	3,593.71	2,324.20
1.1.2 Fixed Account	17,504.73	9,122.13	10,373.81	7,338.55	10,399.64	10,513.13	8,695.16
1.1.2.1 Up to 3 months Fixed Account	-	1,363.78	-	-	483.21	-	-
1.1.2.2 3 to 6 months Fixed Account	4,340.75	853.06	6,623.40	5,424.72	1,141.23	-	-
1.1.2.3 6 months to 1 year Fixed Account	7,907.39	6,059.83	1,955.05	139.18	4,885.23	-	8,695.16
1.1.2.4 Above 1 year Fixed Account	5,256.58	845.46	1,795.37	1,774.65	3,889.97	10,513.13	-
1.1.3 Call Deposit	441.49	163.55	241.99	137.11	220.39	225.34	178.32
1.1.4 Certificate of Deposit	-	-	-	-	37.62	-	-
1.2 On Borrowing	1,115.14	754.14	941.72	875.12	1,708.96	1,521.05	1,132.07
<b>2. Commission Expense</b>	<b>512.21</b>	<b>114.81</b>	<b>-</b>	<b>4.69</b>	<b>217.71</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>2,682.13</b>	<b>1,349.45</b>	<b>1,109.39</b>	<b>1,204.83</b>	<b>1,865.09</b>	<b>2,315.74</b>	<b>1,111.39</b>
<b>4. Office Operating Expenses</b>	<b>2,094.64</b>	<b>999.36</b>	<b>771.19</b>	<b>1,107.92</b>	<b>1,146.60</b>	<b>1,666.40</b>	<b>1,154.85</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>72.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	72.36	-	-	-	-	-
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>1,136.32</b>	<b>1,029.62</b>	<b>1,484.91</b>	<b>2,487.35</b>	<b>2,683.60</b>	<b>1,389.40</b>
7.1 Loan loss Provision	2,710.77	1,136.32	1,029.62	1,484.91	2,487.35	2,683.60	1,382.52
7.1.1 General Loan loss Provision	282.09	-	10.49	232.30	469.65	203.49	303.82
7.1.1.1 Pass Loan Loss Provision	(269.70)	-	155.40	12.83	131.25	203.49	-
7.1.1.2 Watch List Provision	551.79	-	(144.90)	219.47	338.40	-	303.82
7.1.2 Special Loan Loss Provision	2,428.69	1,136.32	1,019.13	1,252.61	1,768.21	2,480.11	1,078.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	249.49	-	-
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>70.16</b>	<b>50.45</b>
<b>9. Provision for Staff Bonus</b>	<b>829.34</b>	<b>229.04</b>	<b>452.58</b>	<b>217.85</b>	<b>468.70</b>	<b>375.98</b>	<b>310.63</b>
<b>10. Provision for Income Tax</b>	<b>2,122.87</b>	<b>631.00</b>	<b>1,273.53</b>	<b>588.20</b>	<b>1,253.30</b>	<b>1,073.56</b>	<b>828.30</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16.33</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>5,341.16</b>	<b>1,430.35</b>	<b>2,799.66</b>	<b>1,372.47</b>	<b>2,965.03</b>	<b>2,310.22</b>	<b>1,967.36</b>
<b>Total Expenses</b>	<b>41,179.09</b>	<b>18,282.20</b>	<b>20,578.08</b>	<b>16,234.42</b>	<b>25,387.31</b>	<b>26,348.89</b>	<b>19,142.12</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>38,498.90</b>	<b>17,259.13</b>	<b>19,245.30</b>	<b>14,901.37</b>	<b>22,188.46</b>	<b>23,537.86</b>	<b>17,799.69</b>
1.1 On Loans and Advances	35,113.81	15,569.95	17,750.40	13,404.37	20,313.04	20,893.25	15,795.48
1.2 On Investment	3,148.74	1,196.00	1,397.37	1,307.32	1,689.03	2,419.70	1,875.42
1.2.1 Government Bonds	3,148.74	1,196.00	1,251.71	1,296.84	1,572.80	2,419.70	1,837.47
1.2.2 Foreign Bonds	-	-	-	-	28.26	-	34.89
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	145.66	10.48	87.96	-	3.06
1.3 On Agency Balance	-	60.66	7.08	11.67	-	30.91	-
1.4 On Call Deposit	-	85.08	-	111.52	24.39	28.79	-
1.5 On Others	236.36	347.46	90.44	66.49	162.00	165.21	128.79
<b>2. Commission and Discount</b>	<b>2,129.50</b>	<b>815.46</b>	<b>740.43</b>	<b>566.84</b>	<b>1,506.84</b>	<b>511.14</b>	<b>261.01</b>
2.1 Bills Purchase and Discount	-	23.29	-	26.81	-	2.62	-
2.2 Commission	2,129.50	761.36	725.78	479.34	1,506.84	492.28	261.01
2.3 Others	-	30.81	14.65	60.69	-	16.23	-
<b>3. Exchange Fluctuation Income</b>	<b>406.41</b>	<b>75.15</b>	<b>130.31</b>	<b>141.78</b>	<b>244.89</b>	<b>(11.60)</b>	<b>164.70</b>
3.1 Due to Change in Exchange Rate	1.28	-	(1.77)	27.54	48.98	-	32.84
3.2 Due to Foreign Currency Transaction	405.13	75.15	132.08	114.24	195.91	(11.60)	131.86
<b>4. Other Operating Income</b>	<b>138.43</b>	<b>34.47</b>	<b>380.08</b>	<b>326.13</b>	<b>130.04</b>	<b>797.13</b>	<b>580.84</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>15.98</b>	<b>81.96</b>	<b>102.77</b>	<b>6.09</b>	<b>383.95</b>	<b>96.35</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>82.00</b>	<b>-</b>	<b>194.82</b>	<b>1,302.76</b>	<b>1,107.25</b>	<b>239.54</b>
<b>7. Recovery of written-off Loan</b>	<b>5.84</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>41,179.09</b>	<b>18,282.20</b>	<b>20,578.08</b>	<b>16,234.42</b>	<b>25,387.31</b>	<b>26,348.89</b>	<b>19,142.12</b>



BFI Name	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,891.72</b>	<b>37.77</b>	<b>347.70</b>	<b>4,415.05</b>	<b>937.78</b>	<b>519.45</b>	<b>9,331.24</b>
1.1 On Deposit Liabilities	3,861.06	37.77	347.70	4,334.15	928.49	514.91	9,148.37
1.1.1 Saving Account	752.77	4.86	113.59	652.57	237.91	107.45	1,593.74
1.1.2 Fixed Account	3,008.85	29.46	214.54	3,592.63	655.11	399.79	7,382.13
1.1.2.1 Up to 3 months Fixed Account	-	4.05	-	161.46	-	15.99	1,576.70
1.1.2.2 3 to 6 months Fixed Account	546.71	4.01	-	2,181.07	280.38	19.99	857.10
1.1.2.3 6 months to 1 year Fixed Account	1,727.98	12.49	-	350.83	5.28	139.93	3,851.69
1.1.2.4 Above 1 year Fixed Account	734.16	8.91	214.54	899.28	369.44	223.88	1,096.64
1.1.3 Call Deposit	99.45	3.45	19.57	88.95	35.46	7.68	172.50
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	30.66	-	-	80.89	9.29	4.53	182.88
<b>2. Commission Expense</b>	<b>13.41</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.61</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>442.19</b>	<b>17.19</b>	<b>49.73</b>	<b>455.69</b>	<b>141.06</b>	<b>59.96</b>	<b>914.28</b>
<b>4. Office Operating Expenses</b>	<b>309.47</b>	<b>21.20</b>	<b>41.06</b>	<b>365.38</b>	<b>103.92</b>	<b>36.61</b>	<b>638.11</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>0.45</b>	<b>27.05</b>	<b>0.00</b>	<b>0.49</b>
<b>7. Provision for Risk</b>	<b>1,121.34</b>	<b>13.12</b>	<b>23.07</b>	<b>505.65</b>	<b>389.24</b>	<b>30.67</b>	<b>1,238.52</b>
7.1 Loan loss Provision	1,121.34	13.12	23.07	505.65	389.24	30.67	1,238.52
7.1.1 General Loan loss Provision	202.82	9.02	23.07	48.65	88.65	4.72	503.42
7.1.1.1 Pass Loan Loss Provision	49.52	1.51	23.07	-	-	(4.71)	190.81
7.1.1.2 Watch List Provision	153.30	7.51	-	48.65	88.65	9.43	312.61
7.1.2 Special Loan Loss Provision	918.52	4.10	-	457.00	300.59	25.95	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>5.51</b>	<b>-</b>	<b>-</b>	<b>1.70</b>	<b>0.99</b>	<b>-</b>	<b>1.41</b>
<b>9. Provision for Staff Bonus</b>	<b>72.32</b>	<b>-</b>	<b>-</b>	<b>47.20</b>	<b>-</b>	<b>14.30</b>	<b>151.94</b>
<b>10. Provision for Income Tax</b>	<b>195.26</b>	<b>-</b>	<b>-</b>	<b>127.43</b>	<b>-</b>	<b>42.90</b>	<b>410.24</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>455.60</b>	<b>-</b>	<b>12.67</b>	<b>297.33</b>	<b>-</b>	<b>100.10</b>	<b>957.22</b>
<b>Total Expenses</b>	<b>6,506.81</b>	<b>89.28</b>	<b>474.23</b>	<b>6,215.88</b>	<b>1,608.65</b>	<b>803.98</b>	<b>13,643.44</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,525.11</b>	<b>49.20</b>	<b>461.47</b>	<b>5,975.58</b>	<b>1,425.73</b>	<b>788.95</b>	<b>12,726.69</b>
1.1 On Loans and Advances	5,020.09	48.35	460.77	5,424.37	1,292.55	648.09	11,620.63
1.2 On Investment	180.34	0.08	-	412.39	99.14	131.65	980.64
1.2.1 Government Bonds	180.34	0.08	-	412.39	99.14	131.65	746.04
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	232.53
1.2.4 Debenture & Bonds	-	-	-	-	-	-	2.07
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	130.32	0.77	0.69	60.14	33.94	1.39	53.45
1.5 On Others	194.36	-	-	78.68	0.10	7.82	71.97
<b>2. Commission and Discount</b>	<b>145.37</b>	<b>0.32</b>	<b>12.76</b>	<b>132.71</b>	<b>60.54</b>	<b>1.35</b>	<b>38.98</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.64	0.32	12.76	18.39	7.92	0.67	36.00
2.3 Others	141.73	-	-	114.32	52.62	0.68	2.97
<b>3. Exchange Fluctuation Income</b>	<b>1.11</b>	<b>-</b>	<b>-</b>	<b>0.84</b>	<b>0.04</b>	<b>-</b>	<b>15.03</b>
3.1 Due to Change in Exchange Rate	-	-	-	0.76	0.04	-	2.74
3.2 Due to Foreign Currency Transaction	1.11	-	-	0.07	-	-	12.30
<b>4. Other Operating Income</b>	<b>34.70</b>	<b>2.84</b>	<b>-</b>	<b>2.58</b>	<b>-</b>	<b>11.32</b>	<b>398.87</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>0.77</b>	<b>2.37</b>	<b>4.39</b>
<b>6. Write Back from Provisions for loss</b>	<b>794.76</b>	<b>-</b>	<b>-</b>	<b>104.17</b>	<b>56.59</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>36.91</b>	<b>-</b>	<b>-</b>	<b>64.98</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>6,506.81</b>	<b>89.28</b>	<b>474.23</b>	<b>6,215.88</b>	<b>1,608.65</b>	<b>803.98</b>	<b>13,643.44</b>

BFI Name	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>6,116.39</b>	<b>4,286.49</b>	<b>74.19</b>	<b>4,941.73</b>	<b>3,967.86</b>	<b>4,037.23</b>	<b>343.20</b>
1.1 On Deposit Liabilities	6,027.71	4,160.75	69.86	4,667.47	3,944.98	3,870.95	340.35
1.1.1 Saving Account	983.32	625.53	7.99	698.74	894.43	479.92	69.98
1.1.2 Fixed Account	4,901.41	3,404.71	52.40	3,825.78	3,018.09	3,302.24	249.72
1.1.2.1 Up to 3 months Fixed Account	814.68	640.23	-	620.82	-	3,020.70	-
1.1.2.2 3 to 6 months Fixed Account	581.48	584.29	-	402.85	518.63	44.54	64.98
1.1.2.3 6 months to 1 year Fixed Account	2,935.80	1,256.30	33.77	1,331.15	1,882.06	149.80	126.43
1.1.2.4 Above 1 year Fixed Account	569.44	923.88	18.63	1,470.95	617.40	87.20	58.31
1.1.3 Call Deposit	142.98	130.51	9.47	142.95	32.46	88.79	20.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	88.68	125.74	4.33	274.26	22.88	166.28	2.85
<b>2. Commission Expense</b>	<b>14.56</b>	<b>17.47</b>	<b>-</b>	<b>-</b>	<b>21.45</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>554.09</b>	<b>489.94</b>	<b>13.14</b>	<b>514.36</b>	<b>432.54</b>	<b>304.46</b>	<b>66.29</b>
<b>4. Office Operating Expenses</b>	<b>478.47</b>	<b>365.81</b>	<b>10.48</b>	<b>463.25</b>	<b>289.48</b>	<b>265.51</b>	<b>57.16</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>22.44</b>	<b>714.57</b>	<b>335.29</b>	<b>923.83</b>	<b>58.79</b>
7.1 Loan loss Provision	829.93	432.39	22.44	714.57	335.29	923.83	57.33
7.1.1 General Loan loss Provision	317.91	184.76	7.07	122.58	127.92	206.22	-
7.1.1.1 Pass Loan Loss Provision	-	-	0.47	(31.92)	79.41	66.93	-
7.1.1.2 Watch List Provision	317.91	184.76	6.60	154.50	48.51	139.29	-
7.1.2 Special Loan Loss Provision	512.02	247.63	15.37	591.99	207.37	710.29	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	-	-	-	-	-	-	1.46
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>58.79</b>	<b>2.64</b>	<b>45.92</b>	<b>-</b>	<b>73.05</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>295.78</b>	<b>158.72</b>	<b>7.14</b>	<b>124.00</b>	<b>269.08</b>	<b>179.71</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>690.16</b>	<b>370.35</b>	<b>16.65</b>	<b>289.32</b>	<b>618.33</b>	<b>477.75</b>	<b>-</b>
<b>Total Expenses</b>	<b>9,082.86</b>	<b>6,268.59</b>	<b>146.67</b>	<b>7,093.21</b>	<b>5,934.05</b>	<b>6,265.05</b>	<b>525.44</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8,629.25</b>	<b>5,981.63</b>	<b>143.69</b>	<b>6,825.82</b>	<b>5,666.19</b>	<b>5,479.54</b>	<b>475.88</b>
1.1 On Loans and Advances	8,010.20	5,635.80	129.56	6,486.07	5,131.72	5,062.05	457.59
1.2 On Investment	513.89	263.50	-	234.38	441.76	352.77	-
1.2.1 Government Bonds	513.89	263.50	-	234.38	441.76	270.19	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	82.58	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	52.67	82.32	-	100.73	24.64	58.99	15.96
1.5 On Others	52.49	-	14.14	4.64	68.07	5.74	2.33
<b>2. Commission and Discount</b>	<b>104.67</b>	<b>202.67</b>	<b>0.11</b>	<b>18.31</b>	<b>18.97</b>	<b>8.37</b>	<b>3.45</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	78.32	202.67	0.06	18.31	18.97	8.37	3.45
2.3 Others	26.36	-	0.05	-	-	-	-
<b>3. Exchange Fluctuation Income</b>	<b>16.39</b>	<b>1.30</b>	<b>-</b>	<b>41.71</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	2.99	1.28	-	3.09	-	-	-
3.2 Due to Foreign Currency Transaction	13.41	0.03	-	38.61	-	-	-
<b>4. Other Operating Income</b>	<b>212.42</b>	<b>4.40</b>	<b>2.14</b>	<b>186.39</b>	<b>206.89</b>	<b>124.96</b>	<b>11.94</b>
<b>5. Non Operating Income</b>	<b>0.95</b>	<b>-</b>	<b>-</b>	<b>20.84</b>	<b>13.35</b>	<b>41.02</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>28.65</b>	<b>611.16</b>	<b>9.71</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>22.64</b>
<b>Total Income</b>	<b>9,082.86</b>	<b>6,268.59</b>	<b>146.67</b>	<b>7,093.21</b>	<b>5,934.05</b>	<b>6,265.05</b>	<b>525.44</b>

BFI Name	Salapa	Septakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>53.38</b>	<b>349.54</b>	<b>296.85</b>	<b>137.05</b>	<b>1.61</b>	<b>607.12</b>	<b>1,126.67</b>
1.1 On Deposit Liabilities	53.38	349.01	296.85	137.05	1.61	606.88	1,043.93
1.1.1 Saving Account	27.70	85.12	38.20	20.79	1.60	135.19	166.27
1.1.2 Fixed Account	24.48	251.38	248.61	110.33	-	428.29	862.77
1.1.2.1 Up to 3 months Fixed Account	2.93	-	67.64	-	-	109.36	99.83
1.1.2.2 3 to 6 months Fixed Account	4.74	107.98	52.15	-	-	74.14	48.65
1.1.2.3 6 months to 1 year Fixed Account	11.90	92.29	116.13	-	-	152.35	449.07
1.1.2.4 Above 1 year Fixed Account	4.92	51.11	12.70	110.33	-	92.44	265.21
1.1.3 Call Deposit	1.20	12.51	10.03	5.94	0.01	43.40	14.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.53	-	-	-	0.24	82.74
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.09</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>31.90</b>	<b>89.54</b>	<b>36.55</b>	<b>42.86</b>	<b>5.08</b>	<b>107.37</b>	<b>94.17</b>
<b>4. Office Operating Expenses</b>	<b>8.97</b>	<b>73.73</b>	<b>31.11</b>	<b>48.44</b>	<b>14.23</b>	<b>83.09</b>	<b>88.65</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>509.00</b>	<b>125.29</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>179.20</b>
7.1 Loan loss Provision	37.37	509.00	125.29	-	-	-	179.20
7.1.1 General Loan loss Provision	10.84	49.32	39.16	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	2.46	9.31	10.97	-	-	-	-
7.1.1.2 Watch List Provision	8.39	40.00	28.19	-	-	-	-
7.1.2 Special Loan Loss Provision	26.53	459.68	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>29.21</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>1.89</b>	<b>-</b>	<b>-</b>	<b>16.72</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>5.11</b>	<b>-</b>	<b>-</b>	<b>45.14</b>	<b>12.84</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>11.92</b>	<b>7.78</b>	<b>41.70</b>	<b>105.33</b>	<b>31.53</b>
<b>Total Expenses</b>	<b>131.62</b>	<b>1,021.80</b>	<b>508.71</b>	<b>236.22</b>	<b>62.62</b>	<b>994.26</b>	<b>1,533.07</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>94.59</b>	<b>496.49</b>	<b>423.54</b>	<b>207.28</b>	<b>14.50</b>	<b>894.44</b>	<b>1,473.83</b>
1.1 On Loans and Advances	83.88	475.09	371.77	153.72	0.76	822.96	1,317.46
1.2 On Investment	-	11.77	13.96	39.72	1.23	34.21	139.38
1.2.1 Government Bonds	-	11.77	8.82	39.72	-	34.21	139.38
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	5.14	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	1.23	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	10.71	9.63	10.07	8.03	12.51	37.27	16.99
1.5 On Others	-	-	27.74	5.80	-	-	-
<b>2. Commission and Discount</b>	<b>0.79</b>	<b>5.56</b>	<b>1.17</b>	<b>8.99</b>	<b>-</b>	<b>0.89</b>	<b>37.49</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.79	5.56	1.17	0.98	-	0.89	37.49
2.3 Others	-	-	-	8.01	-	-	-
<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>6.46</b>	<b>10.79</b>	<b>14.71</b>	<b>12.52</b>	<b>-</b>	<b>24.03</b>	<b>21.09</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45.99</b>	<b>2.80</b>	<b>0.65</b>
<b>6. Write Back from Provisions for loss</b>	<b>15.36</b>	<b>224.46</b>	<b>69.28</b>	<b>7.43</b>	<b>2.13</b>	<b>72.10</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>14.41</b>	<b>284.50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>131.62</b>	<b>1,021.80</b>	<b>508.71</b>	<b>236.22</b>	<b>62.62</b>	<b>994.26</b>	<b>1,533.07</b>

BFI Name	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>642.24</b>	<b>365.41</b>	<b>381.97</b>	<b>309.05</b>	<b>1,017.29</b>	<b>551.02</b>	<b>128.05</b>
1.1 On Deposit Liabilities	589.51	364.00	371.07	309.05	1,010.94	538.05	108.18
1.1.1 Saving Account	68.62	66.53	51.05	54.03	127.97	83.13	14.30
1.1.2 Fixed Account	512.67	292.17	301.09	251.38	861.08	454.93	85.73
1.1.2.1 Up to 3 months Fixed Account	-	-	74.79	19.36	-	-	6.96
1.1.2.2 3 to 6 months Fixed Account	40.48	-	34.31	13.36	107.99	66.54	6.56
1.1.2.3 6 months to 1 year Fixed Account	32.32	292.17	117.57	153.76	123.60	271.20	31.79
1.1.2.4 Above 1 year Fixed Account	439.87	-	74.41	64.91	629.49	117.19	40.41
1.1.3 Call Deposit	8.22	5.30	18.94	3.63	21.89	-	8.16
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	52.72	1.42	10.89	-	6.35	12.97	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>48.92</b>	<b>71.94</b>	<b>72.94</b>	<b>14.07</b>	<b>114.72</b>	<b>64.92</b>	<b>16.94</b>
<b>4. Office Operating Expenses</b>	<b>41.06</b>	<b>57.39</b>	<b>84.52</b>	<b>17.45</b>	<b>68.32</b>	<b>63.27</b>	<b>9.73</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>-</b>	<b>1.70</b>	<b>0.08</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>65.94</b>	<b>105.85</b>	<b>97.89</b>	<b>116.63</b>	<b>182.59</b>	<b>58.19</b>	<b>15.44</b>
7.1 Loan loss Provision	65.94	105.85	97.89	116.63	182.59	58.19	15.44
7.1.1 General Loan loss Provision	63.26	26.87	23.94	29.30	70.61	21.94	10.61
7.1.1.1 Pass Loan Loss Provision	53.64	5.74	-	-	-	(9.76)	7.08
7.1.1.2 Watch List Provision	9.63	21.13	23.94	29.30	70.61	31.70	3.53
7.1.2 Special Loan Loss Provision	2.68	78.98	67.55	87.33	111.98	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>8.49</b>	<b>-</b>	<b>-</b>	<b>3.47</b>	<b>7.32</b>	<b>4.90</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>22.93</b>	<b>12.25</b>	<b>-</b>	<b>9.36</b>	<b>19.77</b>	<b>13.24</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>53.50</b>	<b>19.68</b>	<b>-</b>	<b>21.84</b>	<b>46.14</b>	<b>30.88</b>	<b>8.17</b>
<b>Total Expenses</b>	<b>883.08</b>	<b>636.51</b>	<b>637.32</b>	<b>491.86</b>	<b>1,457.85</b>	<b>786.50</b>	<b>180.73</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>822.86</b>	<b>477.44</b>	<b>489.89</b>	<b>471.24</b>	<b>1,402.64</b>	<b>768.10</b>	<b>162.54</b>
1.1 On Loans and Advances	718.13	425.72	424.93	441.56	1,309.27	700.85	131.29
1.2 On Investment	98.94	41.97	40.85	-	46.27	58.95	0.64
1.2.1 Government Bonds	98.94	41.97	-	-	46.27	-	0.64
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	40.85	-	-	58.95	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.79	7.86	13.70	29.68	31.77	8.30	9.34
1.5 On Others	-	1.89	10.40	-	15.33	-	21.26
<b>2. Commission and Discount</b>	<b>0.51</b>	<b>13.29</b>	<b>0.71</b>	<b>0.54</b>	<b>1.39</b>	<b>16.86</b>	<b>9.38</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.51	13.29	0.71	0.54	1.39	16.86	9.38
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>23.59</b>	<b>63.46</b>	<b>15.01</b>	<b>2.50</b>	<b>26.51</b>	<b>1.38</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>1.86</b>	<b>-</b>	<b>4.98</b>	<b>3.91</b>	<b>0.66</b>	<b>0.16</b>	<b>1.23</b>
<b>6. Write Back from Provisions for loss</b>	<b>34.26</b>	<b>82.30</b>	<b>20.98</b>	<b>13.68</b>	<b>26.65</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>105.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>883.08</b>	<b>636.51</b>	<b>637.32</b>	<b>491.86</b>	<b>1,457.85</b>	<b>786.50</b>	<b>180.73</b>

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Expenses</b>						
<b>1. Interest Expense</b>	<b>156.82</b>	<b>1.93</b>	<b>641.80</b>	<b>1,733.01</b>	<b>1,160.52</b>	<b>647.08</b>
1.1 On Deposit Liabilities	148.09	1.74	625.13	1,633.98	1,104.63	587.12
1.1.1 Saving Account	23.47	0.18	75.04	219.12	128.18	107.79
1.1.2 Fixed Account	105.18	-	531.94	1,391.33	936.27	479.34
1.1.2.1 Up to 3 months Fixed Account	17.23	-	59.37	185.90	201.49	-
1.1.2.2 3 to 6 months Fixed Account	9.82	-	51.69	116.69	142.58	65.04
1.1.2.3 6 months to 1 year Fixed Account	37.00	-	265.92	624.14	429.18	46.64
1.1.2.4 Above 1 year Fixed Account	41.13	-	154.95	464.60	163.02	367.65
1.1.3 Call Deposit	19.43	1.56	18.15	23.53	40.18	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-
1.2 On Borrowing	8.73	0.19	16.67	99.03	55.89	59.95
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>50.48</b>	<b>4.71</b>	<b>71.76</b>	<b>141.17</b>	<b>111.48</b>	<b>81.78</b>
<b>4. Office Operating Expenses</b>	<b>39.18</b>	<b>3.19</b>	<b>52.10</b>	<b>117.19</b>	<b>92.98</b>	<b>68.36</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.56</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>190.27</b>	<b>-</b>	<b>124.47</b>	<b>137.15</b>	<b>96.78</b>	<b>50.68</b>
7.1 Loan loss Provision	189.62	-	124.47	137.15	96.78	50.68
7.1.1 General Loan loss Provision	13.79	-	43.60	36.65	41.82	1.61
7.1.1.1 Pass Loan Loss Provision	(7.60)	-	3.67	-	5.52	1.61
7.1.1.2 Watch List Provision	21.39	-	39.93	36.65	36.30	-
7.1.2 Special Loan Loss Provision	175.83	-	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	0.65	-	-	-	-	-
<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>15.49</b>	<b>19.71</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>3.61</b>	<b>41.81</b>	<b>53.21</b>	<b>-</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>475.26</b>	<b>82.84</b>	<b>97.56</b>	<b>124.16</b>	<b>-</b>
<b>Total Expenses</b>	<b>436.75</b>	<b>485.09</b>	<b>978.48</b>	<b>2,283.38</b>	<b>1,658.83</b>	<b>847.88</b>
<b>Income</b>						
<b>1. Interest Income</b>	<b>225.53</b>	<b>10.21</b>	<b>867.10</b>	<b>2,191.14</b>	<b>1,611.42</b>	<b>801.61</b>
1.1 On Loans and Advances	200.45	-	790.41	1,891.75	1,426.79	679.59
1.2 On Investment	13.65	-	69.11	282.85	165.45	115.73
1.2.1 Government Bonds	13.65	-	-	282.85	-	115.73
1.2.2 Foreign Bonds	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	69.11	-	165.45	-
1.3 On Agency Balance	-	-	-	-	-	-
1.4 On Call Deposit	11.44	10.21	7.58	11.98	-	6.29
1.5 On Others	-	-	-	4.56	19.17	-
<b>2. Commission and Discount</b>	<b>0.22</b>	<b>-</b>	<b>1.17</b>	<b>8.54</b>	<b>47.37</b>	<b>1.94</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-
2.2 Commission	0.22	-	1.00	8.54	0.23	1.94
2.3 Others	-	-	0.17	-	47.14	-
<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>1.10</b>	<b>0.20</b>	<b>17.57</b>	<b>57.99</b>	<b>0.04</b>	<b>25.83</b>
<b>5. Non Operating Income</b>	<b>4.63</b>	<b>2.83</b>	<b>4.61</b>	<b>5.24</b>	<b>-</b>	<b>2.17</b>
<b>6. Write Back from Provisions for loss</b>	<b>2.09</b>	<b>471.85</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>198.12</b>	<b>-</b>	<b>56.49</b>	<b>-</b>	<b>-</b>	<b>5.08</b>
<b>Total Income</b>	<b>436.75</b>	<b>485.09</b>	<b>978.48</b>	<b>2,283.38</b>	<b>1,658.83</b>	<b>847.88</b>

BFI Name	NBL	REB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,510.08	16,742.22	19,423.55	16,370.62	12,379.92	15,783.92	8,262.00	11,957.36
Fishery Related	638.54	1,055.35	702.92	544.62	-	356.00	62.00	172.27
Mining Related	3,042.32	-	350.12	1,116.77	-	-	253.18	5.07
Manufacturing (Producing) Related	39,567.08	31,357.12	62,733.58	76,815.94	15,101.42	76,847.43	36,131.40	27,688.74
Construction	1,687.54	3,610.90	17,770.92	7,264.54	7,550.57	1,863.23	1,955.39	1,751.98
Electricity, Gas and Water	12,076.08	17,642.65	21,140.61	25,661.45	6,943.77	12,151.03	8,136.35	10,883.24
Metal Products, Mach. & Ele. Eqp.	4,741.84	2,435.07	4,254.79	1,682.37	3,176.36	9,273.97	2,370.93	1,921.63
Tras., Com. and Public Utilities	2,863.11	2,046.62	2,681.38	2,803.46	2,452.86	5,932.25	257.51	1,838.54
Wholesaler & Retailer	31,990.55	52,133.89	76,608.88	66,579.07	24,341.49	52,405.64	28,067.91	42,244.84
Finance, Insurance and Real Estate	6,680.45	24,344.24	11,526.48	29,444.17	4,379.19	21,936.22	5,473.25	13,066.17
Hotel or Restaurant	7,465.95	12,113.78	9,163.85	23,389.94	1,426.16	11,005.53	6,447.65	3,268.24
Other Services	6,784.43	7,562.20	14,717.26	23,088.20	1,668.56	7,657.98	1,943.30	5,050.48
Consumption Loans	52,159.05	66,251.99	53,234.13	27,663.37	15,538.40	17,635.42	15,542.89	33,728.37
Local Government	-	-	-	383.43	138.81	271.73	-	-
Others	4,833.50	948.15	40,287.95	19,040.88	51.51	15,534.41	8,835.69	11,119.29
<b>TOTAL sectorwise</b>	<b>182,040.52</b>	<b>238,244.18</b>	<b>334,596.44</b>	<b>321,848.82</b>	<b>95,149.01</b>	<b>248,654.75</b>	<b>123,739.44</b>	<b>164,696.25</b>

**Product Wise**

Term Loan	42,796.86	57,329.07	82,078.93	111,105.81	10,031.01	78,654.73	30,370.02	41,989.34
Overdraft	-	19,527.62	7,667.12	26,436.35	213.86	5,625.35	181.94	3,342.66
Cash Credit Loan	31,514.39	-	35,189.83	14,973.84	7,076.54	13,810.84	26,351.81	38,775.16
Trust Receipt Loan/Import Loan	2,055.59	1,355.45	11,100.23	12,643.01	6,456.16	9,748.79	3,298.96	4,557.35
Short Term Working Capital/Demand Loan	30,029.92	38,797.17	82,685.33	90,159.71	32,950.52	84,382.73	19,953.77	23,932.93
Residential Personal Home Loan (Up to Rs. 15 million)	7,963.45	21,130.73	20,333.79	9,198.18	8,969.21	6,135.58	2,021.51	23,136.71
Real Estate Loan	10,972.06	17,000.79	22,488.42	22,971.22	7,850.40	15,143.74	5,184.63	6,691.35
Margin Nature Loan	3,683.44	4,111.73	8,230.18	3,756.73	-	3,022.18	22.20	940.78
Hire Purchase Loan	2,466.60	4,805.39	7,852.57	6,383.09	4,098.13	8,164.21	2,349.72	2,645.26
Deprived Sector Loan	11,312.22	15,760.38	16,679.16	16,335.47	4,651.65	14,193.09	6,400.60	8,396.51
Bills Purchased	2.59	8.52	9.66	461.30	322.70	28.86	0.08	-
Other Product	39,243.39	58,417.33	40,281.23	7,424.09	12,528.84	9,744.65	27,604.19	10,288.19
<b>Total Product wise Loan</b>	<b>182,040.52</b>	<b>238,244.18</b>	<b>334,596.44</b>	<b>321,848.82</b>	<b>95,149.01</b>	<b>248,654.75</b>	<b>123,739.44</b>	<b>164,696.25</b>

**Collateral Wise**

Gold and Silver	17,996.39	19,258.66	415.74	1,977.08	-	-	-	-
Government Securities	46.04	220.62	1.07	-	3,000.00	-	-	2.04
Non Governmental Securities	234.97	4,111.74	8,130.82	3,763.02	-	3,022.18	22.20	940.59
Fixed Deposit Receipts	1,090.68	1,251.59	2,510.42	2,082.54	9,216.17	1,363.27	1,183.14	2,157.09
Own	1,090.68	1,251.59	2,403.17	2,082.54	9,211.89	1,363.27	1,183.14	2,157.09
Other Licences Institutions	-	-	107.25	-	4.28	-	-	-
Collateral of Properties	152,765.67	186,459.30	259,507.01	297,030.45	74,195.67	234,914.79	103,573.86	147,931.18
Fixed Assets	136,929.39	186,229.02	177,780.06	282,096.62	57,229.05	234,863.68	50,361.90	84,128.86
Current Assets	15,836.29	230.28	81,726.95	14,933.83	16,966.62	51.10	53,211.96	63,802.33
Against security of Bill	997.36	5.89	3,425.93	-	-	28.86	3,298.96	2,813.92
Domestic Bills	274.74	-	14.86	-	-	27.00	-	55.00
Foreign Bills	722.62	5.89	3,411.07	-	-	1.85	3,298.96	2,758.92
Against Guarantee	6,337.78	26,888.25	7,072.42	7,614.50	1,218.81	9,096.67	5,795.83	8,700.69
Government Guarantee	26.93	-	91.30	383.43	138.81	-	156.08	198.98
Institutional Guarantee	5,372.28	14,730.02	5,306.00	4,138.69	1,080.00	-	5,274.30	7,964.17
Personal Guarantee	532.75	12,113.96	1,668.61	1,508.39	-	-	-	537.54
Collective Guarantee	5.18	44.27	6.51	1,583.63	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	179.65	365.45	-
Other Guarantee	400.63	-	-	0.37	-	8,917.02	-	-
Credit Card	-	8.40	704.38	74.02	424.20	228.98	-	0.93
Others	2,571.63	39.73	52,828.65	9,307.20	7,094.17	-	9,865.43	2,149.81
<b>Total</b>	<b>182,040.52</b>	<b>238,244.18</b>	<b>334,596.44</b>	<b>321,848.82</b>	<b>95,149.01</b>	<b>248,654.75</b>	<b>123,739.44</b>	<b>164,696.25</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	28,812.95	5,606.17	15,585.09	6,502.93	17,514.76	57,080.60	22,834.02	14,761.25
Fishery Related	2,366.35	262.01	787.17	553.13	670.96	543.24	866.51	388.65
Mining Related	-	185.82	1,818.76	77.58	200.72	305.10	338.84	1,401.70
Manufacturing (Producing) Related	10,824.13	25,002.14	57,581.53	18,751.17	30,222.76	10,769.49	79,025.71	20,212.11
Construction	3,769.07	6,172.99	24,624.20	26,717.24	4,783.16	9,452.74	7,926.12	8,131.61
Electricity, Gas and Water	3,711.02	8,739.19	22,580.57	8,329.91	12,134.54	4,245.34	26,915.64	10,265.02
Metal Products, Mach. & Ele. Eqp.	794.61	1,158.00	9,733.55	5,521.39	2,976.97	481.34	7,569.67	724.90
Tras., Com. and Public Utilities	1,785.43	2,027.62	11,901.44	5,891.89	4,230.18	2,328.06	11,059.61	1,812.71
Wholesaler & Retailer	64,293.88	30,352.35	41,508.61	25,837.26	45,637.51	33,912.14	85,616.44	27,310.07
Finance, Insurance and Real Estate	15,475.57	6,932.24	17,535.67	9,561.44	10,788.24	5,947.53	30,405.89	8,377.57
Hotel or Restaurant	5,696.10	5,024.65	13,482.33	6,071.27	7,279.76	4,308.05	16,183.78	2,613.71
Other Services	4,092.20	6,627.35	13,197.76	7,526.25	7,760.47	4,394.74	16,668.17	7,853.50
Consumption Loans	94,189.11	12,319.73	48,145.06	13,007.24	31,167.07	24,971.15	72,335.62	37,188.45
Local Government	-	-	-	136.67	150.72	-	-	-
Others	39,850.47	21,778.82	8,725.17	1,028.88	14,069.23	21,611.92	22.02	1,560.89
<b>TOTAL sectorwise</b>	<b>275,660.87</b>	<b>132,189.07</b>	<b>287,206.90</b>	<b>135,514.26</b>	<b>189,587.05</b>	<b>180,351.44</b>	<b>377,768.04</b>	<b>142,602.14</b>

**Product Wise**

Term Loan	81,567.39	55,460.39	109,721.91	39,016.19	66,873.48	13,831.33	123,869.38	45,399.11
Overdraft	2,076.25	501.18	48,135.65	2,269.53	3,280.95	9,625.35	11,276.76	7,591.40
Cash Credit Loan	33,683.25	24,394.32	7,451.37	10,043.76	26,275.52	-	70,986.95	9,647.23
Trust Receipt Loan/Import Loan	169.06	1,666.64	3,846.82	4,506.83	4,734.22	114.02	7,023.59	1,305.75
Short Term Working Capital/Demand Loan	61,218.52	24,243.92	57,288.46	24,140.44	46,837.32	106,621.30	74,430.13	15,028.86
Residential Personal Home Loan (Up to Rs. 15 million)	45,252.58	6,336.89	10,157.01	6,085.33	8,303.40	8,737.64	27,953.27	8,901.45
Real Estate Loan	22,186.98	1,971.67	1,971.66	5,524.94	5,706.16	1,657.86	15,767.21	4,296.31
Margin Nature Loan	1,106.22	598.66	3,569.24	2,304.64	3,757.94	1,157.19	6,278.54	3,667.38
Hire Purchase Loan	6,218.30	5,860.24	8,371.21	1,620.61	5,115.96	2,883.70	14,477.36	4,520.93
Deprived Sector Loan	12,493.64	5,915.66	14,675.74	9,053.34	11,113.18	32,761.15	18,153.37	16,058.70
Bills Purchased	-	19.69	14.49	133.39	147.29	-	-	24.90
Other Product	9,688.67	5,219.82	22,003.36	30,815.26	7,441.62	2,961.90	7,551.49	26,160.11
<b>Total Product wise Loan</b>	<b>275,660.87</b>	<b>132,189.07</b>	<b>287,206.90</b>	<b>135,514.26</b>	<b>189,587.05</b>	<b>180,351.44</b>	<b>377,768.04</b>	<b>142,602.14</b>

**Collateral Wise**

Gold and Silver	97.93	11.36	28.23	382.72	9.41	50.09	7.02	791.59
Government Securities	-	-	53.67	-	9.61	-	-	1.11
Non Governmental Securities	1,106.22	598.66	3,649.65	-	3,758.83	-	-	3,705.75
Fixed Deposit Receipts	2,107.61	964.34	2,625.94	1,198.95	1,972.26	1,380.89	3,383.49	1,451.20
Own	2,107.61	964.34	2,561.17	1,198.95	1,966.23	1,380.89	3,383.49	1,439.00
Other Licences Institutions	-	-	64.77	-	6.03	-	-	12.19
Collateral of Properties	253,678.44	108,152.38	270,837.21	123,515.27	171,483.78	178,920.46	333,509.84	118,113.91
Fixed Assets	248,658.86	75,628.05	260,027.58	88,029.69	96,101.62	178,920.46	240,588.66	85,742.54
Current Assets	5,019.59	32,524.33	10,809.63	35,485.58	75,382.16	-	92,921.18	32,371.37
Against security of Bill	-	19.69	78.17	-	4,907.42	-	20,380.36	1,990.73
Domestic Bills	-	19.69	-	-	87.12	-	-	84.19
Foreign Bills	-	-	78.17	-	4,820.30	-	20,380.36	1,906.54
Against Guarantee	12,455.88	928.86	8,341.15	136.67	6,277.96	-	19,492.52	3,144.64
Government Guarantee	0.18	-	237.18	136.67	145.02	-	328.68	2.70
Institutional Guarantee	10,970.49	-	7,692.57	-	5,903.44	-	12,562.91	324.75
Personal Guarantee	-	928.86	360.94	-	226.98	-	271.62	2,053.49
Collective Guarantee	-	-	47.60	-	-	-	-	755.59
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,485.21	-	2.87	-	2.51	-	6,329.31	8.10
Credit Card	186.54	363.47	556.13	160.70	460.23	-	455.73	98.14
Others	6,028.24	21,150.31	1,036.75	10,119.95	707.55	-	539.08	13,305.06
<b>Total</b>	<b>275,660.87</b>	<b>132,189.07</b>	<b>287,206.90</b>	<b>135,514.26</b>	<b>189,587.05</b>	<b>180,351.44</b>	<b>377,768.04</b>	<b>142,602.14</b>

BFI Name	Prime	Sunrise	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali
<b>Sector Wise</b>								
Agricultural and Forest Related	12,971.97	9,966.33	13,737.17	9,099.83	8,794.01	1,603.10	110.83	514.86
Fishery Related	802.71	513.16	352.09	347.82	789.57	96.85	10.00	-
Mining Related	161.68	7.75	503.36	391.41	42.15	3.01	-	-
Manufacturing (Producing) Related	19,050.07	15,786.26	32,823.22	43,791.36	25,721.70	1,364.63	0.75	624.31
Construction	9,639.61	6,347.78	5,034.56	10,106.30	7,829.30	5,731.87	73.06	74.57
Electricity, Gas and Water	10,900.41	11,081.81	18,573.22	17,146.47	14,494.13	396.42	-	-
Metal Products, Mach. & Ele. Eqp.	1,626.68	2,039.58	3,797.83	3,598.96	2,427.27	122.56	2.70	-
Tras., Com. and Public Utilities	2,698.89	681.09	3,013.06	10,121.16	4,239.88	892.06	16.30	98.33
Wholesaler & Retailer	22,988.02	27,798.75	50,209.63	40,981.18	25,021.79	7,680.20	76.54	842.61
Finance, Insurance and Real Estate	24,064.59	8,114.82	9,747.79	22,266.67	7,906.57	5,682.86	-	260.00
Hotel or Restaurant	13,367.36	3,630.60	5,667.29	15,822.29	4,672.35	726.23	28.14	-
Other Services	6,451.51	3,205.87	5,231.10	25,883.07	5,714.06	476.55	1.91	616.01
Consumption Loans	20,404.81	33,602.01	34,737.35	42,273.82	13,347.76	15,412.70	135.80	86.99
Local Government	-	-	-	-	-	-	-	-
Others	17,006.68	329.63	9,130.62	1,292.73	26,356.48	447.48	106.68	-
<b>TOTAL sectorwise</b>	<b>162,134.98</b>	<b>123,105.44</b>	<b>192,558.27</b>	<b>243,123.06</b>	<b>147,357.02</b>	<b>40,636.53</b>	<b>562.70</b>	<b>3,117.69</b>

**Product Wise**

Term Loan	44,276.84	25,767.09	65,880.07	84,695.48	62,275.65	12,923.30	293.93	707.94
Overdraft	9,463.06	4,585.47	7,422.03	2,526.82	859.52	8,860.01	128.43	1,178.85
Cash Credit Loan	33,004.33	20,077.44	46,159.16	33,692.04	24,678.12	-	-	-
Trust Receipt Loan/Import Loan	1,010.27	1,395.33	2,876.57	1,660.09	1,691.75	-	-	-
Short Term Working Capital/Demand Loan	14,724.69	23,912.78	28,664.36	50,926.65	25,334.30	21.91	-	-
Residential Personal Home Loan (Up to Rs. 15 million)	7,396.85	14,714.28	15,984.53	15,739.46	6,706.92	5,260.25	38.91	74.57
Real Estate Loan	15,333.22	4,659.94	2,850.41	14,671.21	6,354.69	814.55	32.14	260.00
Margin Nature Loan	3,256.24	1,666.47	1,373.65	3,958.92	1,351.87	2,009.72	7.49	-
Hire Purchase Loan	6,071.43	3,597.35	5,782.33	7,648.29	5,252.46	1,569.57	35.31	98.33
Deprived Sector Loan	10,245.16	8,511.98	9,616.96	12,231.35	7,948.32	4,085.67	20.40	156.68
Bills Purchased	624.15	676.44	18.90	-	529.95	-	-	-
Other Product	16,728.76	13,540.87	5,929.29	15,372.75	4,373.47	5,091.54	6.10	641.31
<b>Total Product wise Loan</b>	<b>162,134.98</b>	<b>123,105.44</b>	<b>192,558.27</b>	<b>243,123.06</b>	<b>147,357.02</b>	<b>40,636.53</b>	<b>562.70</b>	<b>3,117.69</b>

**Collateral Wise**

Gold and Silver	6,192.79	-	2.04	93.20	2.73	221.80	-	-
Government Securities	-	1.70	-	17.81	-	-	-	-
Non Governmental Securities	3,273.63	1,666.47	1,373.65	4,050.06	-	2,010.18	-	-
Fixed Deposit Receipts	1,286.22	1,176.96	1,353.40	1,886.38	2,061.35	763.97	6.10	86.99
Own	1,286.22	1,176.96	1,353.40	1,855.60	2,061.35	763.97	6.10	86.99
Other Licences Institutions	-	-	-	30.78	-	-	-	-
Collateral of Properties	140,454.88	116,022.03	186,601.16	225,121.68	139,505.65	33,250.32	476.49	3,030.69
Fixed Assets	138,848.85	111,136.88	175,376.80	203,765.56	121,905.79	33,250.51	476.49	3,030.69
Current Assets	1,606.03	4,885.15	11,224.35	21,356.12	17,599.86	(0.19)	-	-
Against security of Bill	-	1,006.46	10.12	983.74	40.00	-	-	-
Domestic Bills	-	-	-	45.01	40.00	-	-	-
Foreign Bills	-	1,006.46	10.12	938.73	-	-	-	-
Against Guarantee	7,719.04	2,918.24	344.29	8,436.12	25.55	4,356.93	-	-
Government Guarantee	155.12	-	87.53	189.83	-	-	-	-
Institutional Guarantee	7,376.73	2,741.09	60.59	7,339.26	-	4,066.38	-	-
Personal Guarantee	186.06	82.62	158.35	844.60	25.55	285.38	-	-
Collective Guarantee	-	-	14.84	60.76	-	2.69	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1.14	94.53	22.98	1.67	-	2.47	-	-
Credit Card	226.91	215.07	205.36	1.80	74.23	-	-	-
Others	2,981.50	98.52	2,668.26	2,532.27	5,647.51	33.33	80.12	-
<b>Total</b>	<b>162,134.98</b>	<b>123,105.44</b>	<b>192,558.27</b>	<b>243,123.06</b>	<b>147,357.02</b>	<b>40,636.53</b>	<b>562.70</b>	<b>3,117.69</b>



BFI Name	Shangrila	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti
<b>Sector Wise</b>								
Agricultural and Forest Related	2,181.90	420.77	320.77	6,558.99	3,278.92	3,059.41	80.18	4,655.43
Fishery Related	42.43	16.04	3.05	143.70	248.25	146.12	45.40	158.60
Mining Related	6.57	-	-	21.69	163.47	-	-	39.78
Manufacturing (Producing) Related	2,582.33	669.20	288.67	4,447.79	3,075.37	1,859.62	171.51	5,717.10
Construction	1,808.80	109.39	242.57	679.10	11,600.71	2,746.42	146.17	1,879.78
Electricity, Gas and Water	1,149.56	0.03	-	398.58	321.77	132.52	-	1,367.27
Metal Products, Mach. & Ele. Eqp.	135.85	1.49	20.94	193.37	340.55	103.97	52.69	514.40
Tras., Com. and Public Utilities	1,614.87	165.28	239.04	1,780.81	2,370.77	1,745.84	32.23	765.30
Wholesaler & Retailer	6,580.82	3,086.54	595.22	14,847.18	8,224.65	8,187.74	169.56	5,485.12
Finance, Insurance and Real Estate	4,944.43	923.14	562.65	10,637.90	5,048.06	3,426.48	-	4,057.71
Hotel or Restaurant	1,769.35	317.87	43.97	3,904.62	3,101.25	1,462.04	12.07	2,733.43
Other Services	1,783.19	618.02	35.35	2,315.64	1,515.13	1,692.82	24.17	1,190.10
Consumption Loans	13,636.26	4,350.91	1,860.66	25,030.02	3,414.83	11,503.97	246.95	23,161.16
Local Government	3.34	-	-	-	0.03	-	-	5.82
Others	4,387.23	2.37	704.18	23,750.37	21,430.62	9,292.51	177.14	1,408.71
<b>TOTAL sectorwise</b>	<b>42,626.91</b>	<b>10,681.07</b>	<b>4,917.08</b>	<b>94,709.76</b>	<b>64,134.41</b>	<b>45,359.48</b>	<b>1,158.06</b>	<b>53,139.70</b>

**Product Wise**

Term Loan	14,197.29	3,118.44	804.90	38,055.10	19,198.08	22,055.72	265.51	20,650.18
Overdraft	2,541.27	502.83	435.95	5,475.53	10,179.67	10,481.64	70.97	13,435.51
Cash Credit Loan	6,284.50	-	-	-	-	-	251.94	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,051.39	2,897.64	-	11,564.54	388.65	552.62	150.10	274.15
Residential Personal Home Loan (Up to Rs. 15 million)	6,467.36	1,530.11	966.15	13,223.15	10,683.16	2,288.15	205.05	5,196.03
Real Estate Loan	2,447.62	591.14	60.83	6,262.44	2,669.91	1,084.88	-	972.00
Margin Nature Loan	1,037.07	235.60	53.00	2,649.87	1,320.67	1,338.64	-	1,712.08
Hire Purchase Loan	3,064.52	487.35	311.35	2,825.60	3,411.82	1,783.96	40.34	1,675.84
Deprived Sector Loan	3,971.08	644.50	963.92	9,208.48	6,425.87	4,466.88	49.42	3,685.44
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,564.82	673.45	1,320.98	5,445.04	9,856.57	1,306.99	124.74	5,538.47
<b>Total Product wise Loan</b>	<b>42,626.91</b>	<b>10,681.07</b>	<b>4,917.08</b>	<b>94,709.76</b>	<b>64,134.41</b>	<b>45,359.48</b>	<b>1,158.06</b>	<b>53,139.70</b>

**Collateral Wise**

Gold and Silver	128.60	104.01	-	651.79	1,036.74	795.83	-	480.14
Government Securities	-	-	-	-	-	-	-	7.38
Non Governmental Securities	1,037.07	235.60	53.00	2,658.77	897.54	1,338.64	-	1,712.96
Fixed Deposit Receipts	910.68	166.41	90.03	1,481.77	834.46	507.16	118.43	763.37
Own	910.68	166.41	90.03	1,481.77	834.46	507.16	118.43	763.37
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	36,160.67	9,830.19	4,252.17	77,396.65	54,885.13	39,455.52	1,039.63	43,079.69
Fixed Assets	36,160.67	9,830.19	4,252.17	77,396.65	54,885.13	39,455.52	1,039.63	43,072.96
Current Assets	-	-	-	-	-	-	-	6.73
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	4,389.89	342.61	520.39	12,165.48	6,154.05	3,260.71	-	6,894.41
Government Guarantee	-	-	-	-	3.95	0.60	-	3.32
Institutional Guarantee	2,456.85	250.36	520.39	2,743.44	3,330.28	2,271.71	-	4,406.79
Personal Guarantee	1,544.85	92.25	-	4,960.94	1,371.44	963.29	-	2,398.33
Collective Guarantee	388.19	-	-	4,461.10	1,408.39	25.11	-	83.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	0.00	-	-
Other Guarantee	-	-	-	-	40.00	0.00	-	2.94
Credit Card	-	-	-	-	1.27	0.00	-	-
Others	-	2.24	1.50	355.30	325.22	1.62	-	201.75
<b>Total</b>	<b>42,626.91</b>	<b>10,681.07</b>	<b>4,917.08</b>	<b>94,709.76</b>	<b>64,134.41</b>	<b>45,359.48</b>	<b>1,158.06</b>	<b>53,139.70</b>

BFI Name	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML
<b>Sector Wise</b>								
Agricultural and Forest Related	2,511.62	5,416.56	329.00	313.72	787.73	434.18	112.57	0.09
Fishery Related	433.35	155.70	-	2.47	6.37	8.77	14.57	-
Mining Related	92.62	2.03	-	-	-	-	-	-
Manufacturing (Producing) Related	5,783.98	1,867.12	223.56	51.40	137.46	47.44	1.99	60.00
Construction	3,219.83	1,560.83	217.43	5.79	327.10	529.31	208.58	16.83
Electricity, Gas and Water	-	3,451.23	-	-	2.09	-	4.83	-
Metal Products, Mach. & Ele. Eqp.	154.23	80.79	0.73	9.13	-	2.67	45.00	3.45
Tras., Com. and Public Utilities	1,136.09	704.65	207.84	0.91	82.09	157.55	53.21	-
Wholesaler & Retailer	10,123.66	4,424.44	610.83	86.10	1,070.90	317.31	266.41	33.33
Finance, Insurance and Real Estate	4,537.44	5,204.43	385.54	9.30	302.51	73.19	106.51	40.31
Hotel or Restaurant	7,067.48	1,563.89	348.16	35.98	78.40	99.84	33.16	27.50
Other Services	2,826.89	2,089.08	57.81	2.10	198.27	59.65	-	-
Consumption Loans	5,785.87	15,655.17	1,362.33	38.21	1,109.98	1,049.80	562.77	144.37
Local Government	-	-	-	-	-	-	-	33.18
Others	1,578.89	19.79	16.27	159.88	5.19	338.00	92.82	1,886.00
<b>TOTAL sectorwise</b>	<b>45,251.94</b>	<b>42,195.70</b>	<b>3,759.50</b>	<b>715.00</b>	<b>4,108.08</b>	<b>3,117.71</b>	<b>1,502.41</b>	<b>2,245.05</b>

**Product Wise**

Term Loan	12,525.28	7,992.64	689.91	235.43	2,001.69	1,409.31	614.67	124.27
Overdraft	1,204.33	4,132.11	55.64	135.82	197.60	302.50	192.08	-
Cash Credit Loan	4,248.42	6,471.39	310.74	-	587.68	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	7,475.67	1,907.04	412.25	-	85.35	118.00	-	147.82
Residential Personal Home Loan (Up to Rs. 15 million)	2,750.13	5,380.85	536.32	-	165.62	517.61	12.68	16.83
Real Estate Loan	2,211.54	3,387.96	86.24	-	247.13	75.33	191.16	1,765.88
Margin Nature Loan	1,082.87	1,760.14	149.99	-	13.71	19.09	277.61	26.19
Hire Purchase Loan	1,228.23	1,334.90	222.50	3.82	65.10	150.91	1.29	121.74
Deprived Sector Loan	3,898.44	3,850.17	246.04	171.24	355.93	391.06	97.59	33.18
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,627.03	5,978.50	1,049.86	168.69	388.27	133.90	115.34	9.13
<b>Total Product wise Loan</b>	<b>45,251.94</b>	<b>42,195.70</b>	<b>3,759.50</b>	<b>715.00</b>	<b>4,108.08</b>	<b>3,117.71</b>	<b>1,502.41</b>	<b>2,245.05</b>

**Collateral Wise**

Gold and Silver	-	181.60	103.17	20.52	158.96	36.22	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	-	1,756.86	149.99	-	13.71	-	-	26.19
Fixed Deposit Receipts	535.25	616.70	54.50	9.62	82.68	62.26	46.39	0.05
Own	535.25	616.70	54.50	9.62	82.68	62.26	46.39	0.05
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	41,580.57	37,892.13	3,168.06	684.86	3,761.25	2,959.82	1,137.52	397.37
Fixed Assets	41,580.57	37,892.13	3,168.06	684.86	3,761.25	2,959.82	1,137.52	397.37
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,322.72	1,736.19	260.29	-	91.49	40.31	98.52	83.27
Government Guarantee	-	17.19	-	-	-	-	-	33.18
Institutional Guarantee	2,319.56	1,462.53	260.29	-	28.89	4.57	97.34	-
Personal Guarantee	2.00	251.62	-	-	62.61	35.75	1.18	50.09
Collective Guarantee	1.16	4.84	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	813.41	12.23	23.49	-	-	19.09	219.98	1,738.17
<b>Total</b>	<b>45,251.94</b>	<b>42,195.70</b>	<b>3,759.50</b>	<b>715.00</b>	<b>4,108.08</b>	<b>3,117.71</b>	<b>1,502.41</b>	<b>2,245.05</b>

BFI Name	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central
<b>Sector Wise</b>								
Agricultural and Forest Related	633.85	413.38	577.91	445.49	307.20	636.83	621.47	380.69
Fishery Related	3.95	10.79	42.74	4.74	27.18	-	26.98	9.93
Mining Related	-	16.07	-	12.94	-	-	-	20.90
Manufacturing (Producing) Related	230.54	431.39	312.70	122.78	276.46	199.03	423.04	187.52
Construction	50.00	593.33	1,089.71	66.92	488.81	-	48.31	265.53
Electricity, Gas and Water	-	306.11	130.00	36.00	7.10	-	-	-
Metal Products, Mach. & Ele. Eqp.	-	203.28	41.98	35.32	28.35	-	-	73.79
Tras., Com. and Public Utilities	163.31	1,031.30	81.03	91.26	66.89	-	631.16	256.73
Wholesaler & Retailer	770.70	1,055.89	494.45	239.58	533.12	1,132.78	2,387.79	647.89
Finance, Insurance and Real Estate	1,123.80	1,346.82	581.27	370.80	344.23	176.49	1,574.96	329.87
Hotel or Restaurant	149.42	801.84	164.46	106.21	96.75	92.07	676.19	70.25
Other Services	230.03	619.41	676.67	42.07	91.49	-	79.49	70.06
Consumption Loans	2,692.67	2,195.43	529.87	1,894.83	1,455.81	46.69	3,345.07	1,561.36
Local Government	-	-	-	-	-	-	-	-
Others	461.71	707.60	961.75	32.25	59.97	674.60	4.36	1,286.23
<b>TOTAL sectorwise</b>	<b>6,509.97</b>	<b>9,732.64</b>	<b>5,684.53</b>	<b>3,501.20</b>	<b>3,783.35</b>	<b>2,958.49</b>	<b>9,818.82</b>	<b>5,160.76</b>

**Product Wise**

Term Loan	868.53	2,542.31	1,197.07	105.72	304.39	4.69	3,935.24	1,151.96
Overdraft	757.67	-	251.60	306.41	-	1,326.11	1,831.69	203.90
Cash Credit Loan	-	-	-	-	-	-	-	197.86
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	652.37	2,063.14	281.61	117.50	197.97	-	635.95	815.00
Residential Personal Home Loan (Up to Rs. 15 million)	559.94	803.49	904.10	618.92	214.13	11.71	877.01	665.44
Real Estate Loan	529.55	1,090.17	705.64	331.24	469.78	176.15	790.30	228.47
Margin Nature Loan	195.62	330.90	445.84	189.53	192.24	-	199.85	6.60
Hire Purchase Loan	208.53	843.22	50.06	151.01	123.00	0.36	856.40	295.77
Deprived Sector Loan	591.32	469.81	392.69	200.34	236.47	114.20	468.56	232.84
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	2,146.44	1,589.58	1,455.93	1,480.53	2,045.37	1,325.26	223.83	1,362.92
<b>Total Product wise Loan</b>	<b>6,509.97</b>	<b>9,732.64</b>	<b>5,684.53</b>	<b>3,501.20</b>	<b>3,783.35</b>	<b>2,958.49</b>	<b>9,818.82</b>	<b>5,160.76</b>

**Collateral Wise**

Gold and Silver	643.57	356.31	-	-	-	-	-	-
Government Securities	-	8.55	-	-	-	-	-	-
Non Governmental Securities	195.62	492.63	445.84	196.84	189.41	-	199.85	6.60
Fixed Deposit Receipts	92.62	273.38	80.81	79.81	78.66	31.20	78.71	90.47
Own	92.62	273.38	80.81	79.81	78.66	31.20	78.71	90.47
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	4,853.70	8,096.67	4,846.83	3,024.55	3,286.15	2,927.28	8,661.20	4,901.18
Fixed Assets	4,853.70	8,096.32	4,846.83	3,024.54	3,252.61	2,927.28	8,661.20	4,901.18
Current Assets	-	0.35	-	0.00	33.54	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	724.46	435.25	311.05	199.97	222.18	-	879.06	162.51
Government Guarantee	-	-	-	4.02	-	-	-	-
Institutional Guarantee	587.25	407.08	311.05	23.48	129.20	-	784.66	162.30
Personal Guarantee	137.21	28.17	-	170.77	92.98	-	94.41	-
Collective Guarantee	-	-	-	-	-	-	-	0.21
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	1.71	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	-	69.85	-	0.03	6.93	-	-	-
<b>Total</b>	<b>6,509.97</b>	<b>9,732.64</b>	<b>5,684.53</b>	<b>3,501.20</b>	<b>3,783.35</b>	<b>2,958.49</b>	<b>9,818.82</b>	<b>5,160.76</b>

BFI Name	Multi	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>							
Agricultural and Forest Related	370.25	239.92	63.14	244.20	461.35	766.36	272.68
Fishery Related	9.32	-	-	5.80	65.52	11.47	17.00
Mining Related	8.90	-	-	0.95	25.44	-	-
Manufacturing (Producing) Related	29.54	77.41	217.49	172.34	610.87	305.97	340.53
Construction	10.70	163.55	-	93.84	284.55	210.28	393.79
Electricity, Gas and Water	12.36	-	-	178.46	180.42	72.82	27.50
Metal Products, Mach. & Ele. Eqp.	16.60	41.92	-	8.04	8.97	141.73	68.81
Tras., Com. and Public Utilities	2.02	127.25	2.94	27.41	489.98	347.99	199.55
Wholesaler & Retailer	242.44	195.90	68.51	710.56	2,403.34	1,853.29	863.25
Finance, Insurance and Real Estate	73.22	133.27	-	645.99	2,064.81	2,097.16	653.07
Hotel or Restaurant	19.74	53.20	37.24	250.15	1,308.91	330.55	431.94
Other Services	18.56	20.69	-	38.96	516.87	199.56	77.71
Consumption Loans	322.02	553.65	1.55	1,735.57	5,011.90	4,785.20	2,095.47
Local Government	-	2.60	-	-	-	-	-
Others	35.85	0.35	421.39	1,841.31	514.98	927.44	405.63
<b>TOTAL sectorwise</b>	<b>1,171.52</b>	<b>1,609.73</b>	<b>812.26</b>	<b>5,953.60</b>	<b>13,947.93</b>	<b>12,049.82</b>	<b>5,846.93</b>

**Product Wise**

Term Loan	218.92	538.56	390.34	714.93	5,120.05	2,408.98	-
Overdraft	384.30	106.85	-	406.51	1,108.61	347.12	80.32
Cash Credit Loan	-	200.14	-	-	2,645.82	-	-
Trust Receipt Loan/Import Loan	-	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	66.15	0.35	-	195.49	69.88	1,294.74	-
Residential Personal Home Loan (Up to Rs. 15 million)	38.47	182.82	-	1,200.27	1,533.52	3,096.99	709.00
Real Estate Loan	44.38	120.99	291.75	389.56	1,320.26	1,324.51	303.66
Margin Nature Loan	-	115.06	-	320.42	437.61	533.18	460.25
Hire Purchase Loan	6.29	160.36	2.27	63.02	421.96	165.30	184.43
Deprived Sector Loan	61.41	184.04	-	454.53	961.56	595.31	516.00
Bills Purchased	-	-	-	-	-	-	-
Other Product	351.59	0.56	15.84	2,208.85	328.66	2,283.69	3,593.27
<b>Total Product wise Loan</b>	<b>1,171.52</b>	<b>1,609.73</b>	<b>812.26</b>	<b>5,953.60</b>	<b>13,947.93</b>	<b>12,049.82</b>	<b>5,846.93</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-	-
Government Securities	-	-	-	-	23.48	-	-
Non Governmental Securities	-	108.45	-	-	437.61	533.18	-
Fixed Deposit Receipts	29.45	34.73	-	158.55	191.70	171.94	171.91
Own	29.45	34.73	-	158.55	191.70	171.94	171.91
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	1,142.07	1,262.77	812.26	5,082.89	12,514.02	9,907.25	4,676.76
Fixed Assets	1,142.07	1,262.43	812.26	5,082.89	12,514.02	9,907.25	4,676.76
Current Assets	-	0.35	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	203.77	-	390.09	773.10	1,433.01	425.69
Government Guarantee	-	2.60	-	-	-	-	-
Institutional Guarantee	-	16.51	-	388.75	725.79	901.64	396.60
Personal Guarantee	-	163.61	-	1.34	47.31	531.37	1.59
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	21.05	-	-	-	-	27.50
Credit Card	-	-	-	-	-	-	-
Others	-	0.00	-	322.07	8.02	4.44	572.58
<b>Total</b>	<b>1,171.52</b>	<b>1,609.73</b>	<b>812.26</b>	<b>5,953.60</b>	<b>13,947.93</b>	<b>12,049.82</b>	<b>5,846.93</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Apr	Mid-May	% change		
	2020	2021	2022	2022	2023	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	33,424	39,092	50,334	59,338	59,393	16.96	28.76	0.09
a. Paid-up Capital	21,495	24,740	30,093	33,871	34,198	15.09	21.64	0.96
b. Statutory Reserves	4,814	5,803	9,012	11,201	11,195	20.55	55.31	-0.06
c. Retained Earning	2,790	3,434	5,520	6,789	6,739	23.08	60.72	-0.73
d. Others Reserves	4,324	5,115	5,709	7,477	7,261	18.29	11.60	-2.88
<b>2 BORROWINGS</b>	142,095	207,349	233,582	219,158	211,963	45.92	12.65	-3.28
a. NRB	8	8,220	22,655	15,959	16,849	100236.37	175.59	5.58
b. Others	142,086	199,129	210,926	203,199	195,114	40.15	5.92	-3.98
<b>3 DEPOSITS</b>	106,150	130,425	159,023	168,469	166,267	22.87	21.93	-1.31
<b>4 BILLS PAYABLE</b>	41	11	38	31	35	-73.99	252.05	10.69
<b>5 OTHER LIABILITIES</b>	29,558	37,483	42,123	47,955	52,444	26.81	12.38	9.36
a. Loan Loss Provision	7,631	10,760	11,708	18,152	19,768	41.01	8.81	8.90
b. Interest Suspense a/c	4,003	4,176	4,727	7,210	8,254	4.32	13.20	14.49
c. Others	17,924	22,547	25,688	22,593	24,421	25.79	13.93	8.09
<b>6 RECONCILIATION A/c</b>	8,482	19,298	22,174	19,510	19,291	127.52	14.90	-1.12
<b>7 PROFIT &amp; LOSS A/c</b>	5,419	11,839	12,378	3,785	3,506	118.45	4.55	-7.38
<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>518,246</b>	<b>512,897</b>	<b>37.00</b>	<b>16.65</b>	<b>-1.03</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	30,382	28,288	20,320	22,939	20,125	-6.89	-28.17	-12.27
a. Cash Balance	379	521	371	324	433	37.33	-28.73	33.66
b. Bank Balance	16,872	17,507	10,770	14,394	12,234	3.76	-38.48	-15.01
c. Money at Call	13,130	10,260	9,178	8,221	7,458	-21.86	-10.55	-9.28
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	468	559	762	974	1,065	19.63	36.16	9.36
<b>3 SHARE &amp; OTHER INVESTMENT</b>	9,732	14,153	5,334	8,722	8,453	45.43	-62.31	-3.08
<b>4 LOANS &amp; ADVANCES</b>	262,732	365,554	449,686	441,379	436,849	39.14	23.01	-1.03
Institutional	39,721	54,128	90,239	72,668	71,955	36.27	66.71	-0.98
Individual	223,012	311,426	359,447	368,711	364,894	39.65	15.42	-1.04
<b>5 FIXED ASSETS</b>	2,223	2,565	3,073	3,352	3,371	15.42	19.79	0.57
<b>6 OTHER ASSETS</b>	11,063	15,031	18,137	20,515	21,794	35.86	20.66	6.24
<b>7 EXPENSES NOT WRITTEN OFF</b>	11	7	3	4	35	-34.99	-54.15	867.72
<b>8 NON BANKING ASSETS</b>	1	1	1	1	1	0.00	0.00	0.00
<b>9 RECONCILIATION A/c</b>	8,469	19,325	22,176	19,567	19,484	128.18	14.75	-0.42
<b>10 PROFIT &amp; LOSS A/c</b>	88	13	160	794	1,720	-85.79	1178.33	116.66
<b>Total</b>	<b>325,169</b>	<b>445,497</b>	<b>519,651</b>	<b>518,246</b>	<b>512,897</b>	<b>37.00</b>	<b>16.65</b>	<b>-1.03</b>
<b>Profit &amp; Loss A/c</b>								
<b>Expenses</b>								
<b>1 INTEREST EXPENSES</b>	21,965	18,279	30,522	28,614	31,865	-16.78	66.98	11.36
<b>2 COMMISSION/FEE EXPENSES</b>	38	16	20	26	29	-57.81	23.62	13.58
<b>3 EMPLOYEE EXPENSES</b>	8,757	9,379	11,857	9,488	10,504	7.09	26.43	10.70
<b>4 OFFICE OPERATING EXPENSES</b>	2,907	3,353	4,358	3,242	3,604	15.32	29.98	11.14
<b>5 NON OPERATING EXPENSES</b>	140	36	20	4	5	-74.52	-45.12	2.73
<b>6 PROVISION FOR RISK</b>	6,648	17,303	5,527	13,192	16,189	160.26	-68.06	22.71
<b>7 LOAN WRITTEN OFF</b>	5	31	35	3	3	485.19	12.30	0.00
<b>8 EXTRAORDINARY EXPENSES</b>	18	9	18	8	9	-49.22	98.29	10.59
<b>9 PROVISION FOR STAFF BONUS</b>	836	1,848	1,955	594	567	121.03	5.81	-4.60
<b>10 PROVISION FOR INCOME TAX</b>	2,353	5,069	5,462	1,624	1,543	115.41	7.76	-5.04
<b>11 NET PROFIT</b>	5,394	11,829	12,376	3,640	3,108	119.31	4.63	-14.63
<b>TOTAL EXPENSES</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>60,437</b>	<b>67,424</b>	<b>36.87</b>	<b>7.44</b>	<b>11.56</b>
<b>Income</b>								
<b>1. INTEREST INCOME</b>	41,259	45,304	59,985	46,902	51,397	9.80	32.40	9.58
<b>2. COMMISSION &amp; DISCOUNT</b>	718	1,420	1,442	709	782	97.74	1.60	10.22
<b>3 OTHER OPERATING INCOME</b>	3,726	5,025	5,495	3,397	3,671	34.86	9.34	8.04
<b>4 NON OPERATING INCOME</b>	153	270	446	126	121	76.96	65.02	-3.35
<b>5 PROVISION FOR WRITTEN BACK</b>	3,134	15,072	4,555	8,566	10,031	380.95	-69.78	17.10
<b>6 RECOVERY FOR WRITE BACK</b>	2	9	6	3	3	292.16	-29.10	2.47
<b>7 INCOME FOR EXTRA ORDINARY EXPENSES</b>	18	48	63	84	97	166.79	30.87	15.54
<b>8 NET LOSS</b>	52	3	158	649	1,322	-94.57	5531.04	103.64
<b>TOTAL INCOME</b>	<b>49,062</b>	<b>67,152</b>	<b>72,151</b>	<b>60,437</b>	<b>67,424</b>	<b>36.87</b>	<b>7.44</b>	<b>11.56</b>
<b>Miscellaneous Information</b>								
<b>No. of Total Staffs</b>	19,017	20,872	23,303	23,046	22,903	9.75	11.65	-0.62
<b>No. of Total Branches</b>	4,057	4,685	5,135	5,164	5,153	15.48	9.61	-0.21
<b>No. of Total Centers</b>	310,895	362,982	428,783	444,127	444,481	16.75	18.13	0.08
<b>No. of Total Groups</b>	1,039,696	1,183,364	1,351,729	1,390,539	1,391,812	13.82	14.23	0.09
<b>No. of Total Passive Groups</b>	9,398	34,163	16,159	18,066	18,349	263.51	-52.70	1.57
<b>No. of Total Members</b>	4,686,659	5,191,363	5,859,530	5,999,313	5,988,153	10.77	12.87	-0.19
<b>No. of Total Passive Members</b>	195,311	329,895	438,040	559,302	574,221	68.91	32.78	2.67
<b>No. of Total Borrowers</b>	2,783,222	2,992,068	3,303,100	3,161,616	3,110,019	7.50	10.40	-1.63
<b>No. of Total Overdue Borrowers</b>	1,001,407	764,663	382,353	843,180	928,310	-23.64	-50.00	10.10
<b>No. of Total Saving Members</b>	4,679,987	5,193,582	5,888,077	6,028,921	6,017,745	10.97	13.37	-0.19
<b>Total Saving Amount (Rs million)</b>	106,150	130,472	159,023	168,468	166,267	22.91	21.88	-1.31

S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	22,421.33
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	758.73
	e. Share Premium	-
	f. Retained Earning	38.05
	g. Others Reserves Fund	24.55
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	800.86
	a. Current	99.48
	Domestic	99.48
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.39
	Domestic	1.39
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	1,288.90
	1. Sundry Creditors	-
	2. Loan Loss Provision	205.56
	3. Interest Suspense a/c	-
	4. Others	1,083.33
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,317.44
	<b>TOTAL Liabilities</b>	<b>28,118.34</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	78.89
	a. Cash Balance	0.06
	Nepalese Notes & Coins	0.06
	Foreign Currency	-
	b. Bank Balance	78.83
	1. In Nepal Rastra Bank	70.98
	Domestic Currency	70.98
	Foreign Currency	-
	2. "A"Class Licensed Institution	7.85
	Domestic Currency	7.85
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	3,664.00
	a. Govt. Securities	3,664.00
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,730.00
	a. Interbank Lending	150.00
	b. Non Residents	-
	c. Others	2,580.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	20,556.30
	<b>4.1 LOANS &amp; ADVANCES</b>	20,556.30
	a. Infrastructure Project	20,556.30
	<b>4.2 BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	178.74
<b>7</b>	<b>OTHER ASSETS</b>	910.42
	a. Accrued Interest:	322.66
	Financial Institutions	-
	Government Enterprises	51.31
	Private Sector	271.35
	b. Staff Loans / Adv.	109.73
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	478.04
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>28,118.34</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>103.49</b>
1.1 On Deposit Liabilities	34.19
1.2 On Borrowing	69.29
<b>2. Commission Expense</b>	<b>0.03</b>
<b>3. Staff Expense</b>	<b>73.37</b>
<b>4. Office Operating Expenses</b>	<b>51.92</b>
<b>5. Foreign Exchange Loss</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>7. Provision for Risk</b>	<b>113.09</b>
7.1 Loan loss Provision	113.09
7.1.1 General Loan loss Provision	113.09
7.1.1.1 Pass Loan Loss Provision	113.09
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>209.12</b>
<b>10. Provision for Income Tax</b>	<b>564.62</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,317.44</b>
<b>Total Expenses</b>	<b>2,433.07</b>

**Income**

<b>1. Interest Income</b>	<b>2,352.22</b>
1.1 On Loans and Advances	1,845.68
1.2 On Investment	52.46
1.2.1 Government Bonds	52.46
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	454.08
<b>2. Commission and Discount</b>	<b>17.44</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	17.44
2.3 Others	-
<b>3. Exchange Flactuation Income</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>-</b>
<b>5. Non Operating Income</b>	<b>0.05</b>
<b>6. Write Back from Provisions for loss</b>	<b>63.35</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>2,433.07</b>

**Districtwise List of Banks and Financial Institutions Branches ( Baisakh, 2080)**

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	23	-	-	23	120,590	5,243
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	39	9	1	49	279,534	5,705
4	Koshi	Jhapa	143	54	12	209	998,054	4,775
5	Koshi	Sankhuwasabha	29	-	-	29	158,041	5,450
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	19	3	-	22	88,731	4,033
8	Koshi	Dhankuta	26	8	1	35	150,599	4,303
9	Koshi	Morang	179	62	5	246	1,148,156	4,667
10	Koshi	Sunsari	136	39	12	187	926,962	4,957
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>758</b>	<b>194</b>	<b>35</b>	<b>987</b>	<b>4,961,412</b>	<b>5,027</b>
15	Madhesh	Saptari	54	7	2	63	706,255	11,210
16	Madhesh	Siraha	85	12	2	99	739,953	7,474
17	Madhesh	Dhanusa	85	8	13	106	867,747	8,186
18	Madhesh	Mahottari	61	7	9	77	706,994	9,182
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	82	13	6	101	763,137	7,556
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	<b>Total</b>		<b>574</b>	<b>84</b>	<b>48</b>	<b>706</b>	<b>6,114,600</b>	<b>8,661</b>
23	Bagmati	Dolakha	29	3	-	32	172,767	5,399
24	Bagmati	Ramechhap	24	2	-	26	170,302	6,550
25	Bagmati	Sindhuli	35	2	2	39	300,026	7,693
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	61	17	-	78	325,710	4,176
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	37	11	-	48	262,624	5,471
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	913	147	49	1,109	2,041,587	1,841
32	Bagmati	Lalitpur	219	34	16	269	551,667	2,051
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	57	14	8	79	466,073	5,900
35	Bagmati	Chitawan	167	53	18	238	719,859	3,025
	<b>Total</b>		<b>1,802</b>	<b>332</b>	<b>108</b>	<b>2,242</b>	<b>6,116,866</b>	<b>2,728</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	43	6	2	51	155,852	3,056
39	Gandaki	Kaski	205	78	19	302	600,051	1,987
40	Gandaki	Tanahu	77	23	1	101	321,153	3,180
41	Gandaki	Syangja	42	24	2	68	253,024	3,721
42	Gandaki	Mustang	16	1	-	17	14,452	850
43	Gandaki	Baglung	47	9	1	57	249,211	4,372
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	68	24	8	100	378,079	3,781
	<b>Total</b>		<b>598</b>	<b>190</b>	<b>37</b>	<b>825</b>	<b>2,466,427</b>	<b>2,990</b>



47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	230	77	28	335	1,121,957	3,349
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	92	39	3	134	674,993	5,037
56	Lumbini	Banke	82	29	7	118	603,194	5,112
57	Lumbini	Bardiya	43	26	-	69	459,900	6,665
58	Lumbini	Nawalparasi West	61	20	3	84	386,868	4,606
<b>Total</b>			<b>743</b>	<b>257</b>	<b>46</b>	<b>1,046</b>	<b>5,122,078</b>	<b>4,897</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	52	10	1	63	415,126	6,589
62	Karnali	Dailekh	23	1	-	24	252,313	10,513
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>201</b>	<b>21</b>	<b>3</b>	<b>225</b>	<b>1,688,412</b>	<b>7,504</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	132	30	5	167	904,666	5,417
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	66	11	1	78	513,757	6,587
75	Sudur Paschim	Darchula	19	2	-	21	133,310	6,348
76	Sudur Paschim	Baitadi	17	2	-	19	242,157	12,745
77	Sudur Paschim	Dadeldhura	25	1	-	26	139,602	5,369
<b>Total</b>			<b>327</b>	<b>52</b>	<b>6</b>	<b>385</b>	<b>2,694,783</b>	<b>6,999</b>
<b>Grand Total</b>			<b>5,003</b>	<b>1,130</b>	<b>283</b>	<b>6,416</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>	5,003	1,130	283	5,153		11,569
Population per Branch <sup>*</sup> (Served by A, B and C class BFI's)						4,546
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFI's)						2,521

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	758	194	35	870	987	1,857
Madhesh	574	84	48	1,061	706	1,767
Bagmati	1,802	332	108	776	2,242	3,018
Gandaki	598	190	37	581	825	1,406
Lumbini	743	257	46	1,168	1,046	2,214
Karnali	201	21	3	237	225	462
Sudur Paschim	327	52	6	460	385	845
<b>Total</b>	<b>5,003</b>	<b>1,130</b>	<b>283</b>	<b>5,153</b>	<b>6,416</b>	<b>11,569</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

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

Amt in Mn of Rs

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	2,329,134.73	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

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

Amt in Mn of Rs

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

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

Amt in Mn of Rs

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	735,654.04	8.44	753,952.41	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	4,074,940.67

**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	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

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

Amt in Mn of Rs

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)	
S.N.	Description	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
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
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
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
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
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
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
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
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	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

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)	
S.N.	Description	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
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
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
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
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
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
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
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
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
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
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
12	Hotel or Restaurant	11.29	170,299.14	11.35	172,999.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
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
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
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	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
	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

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)	
S.N.	Description	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
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
3	Cash Credit Loan												
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
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
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
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
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
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
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	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	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
	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

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

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76

## Annex-I

**Name list of Banks and Financial Institutions  
(Mid-May, 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 Lagubitta Bittiya Sastha Ltd.	Asha	34	Gurans Laghubitta Bittiya Sastha Ltd.	Gurans
35	Ganapati Lagubitta Bittiya Sastha 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	Jalapa
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 Samriddha 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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