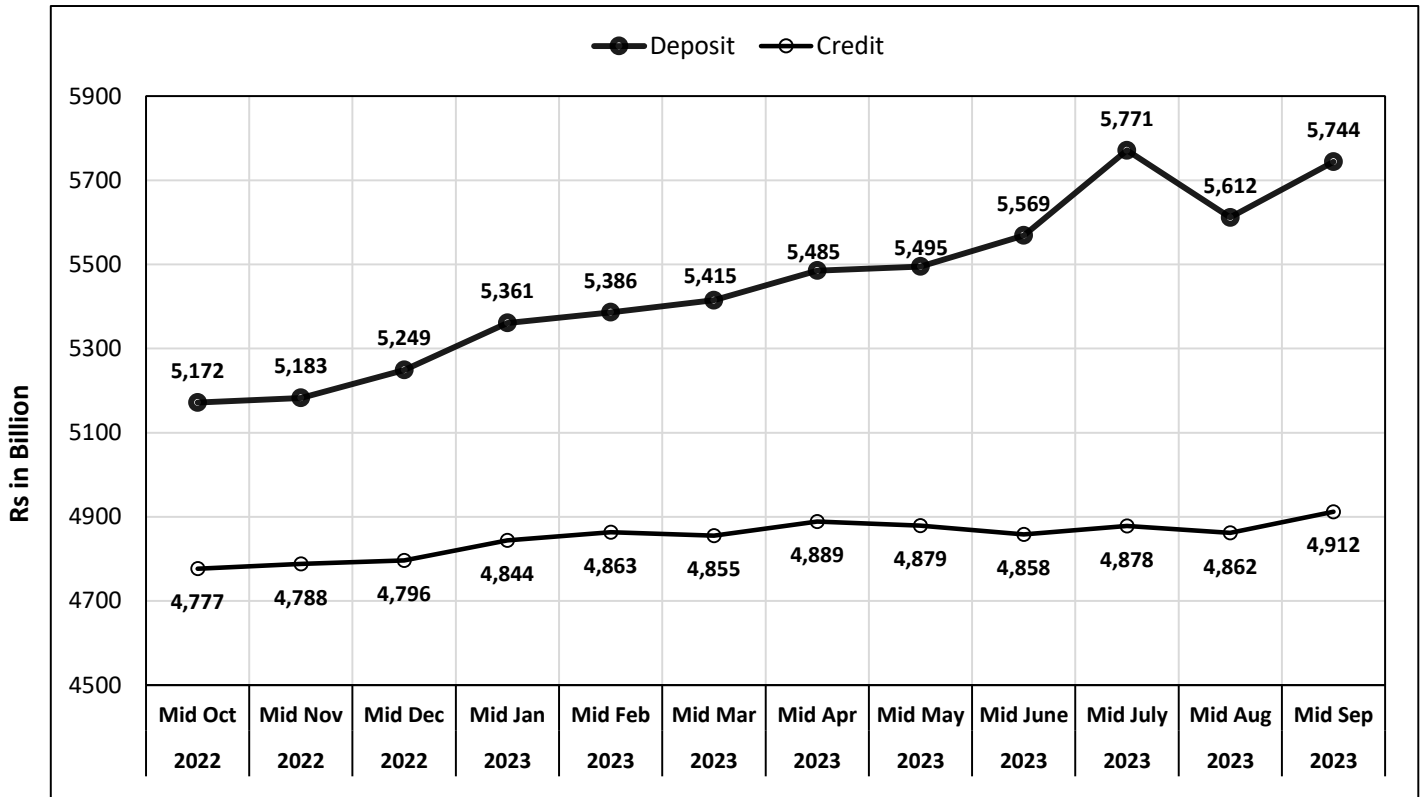


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Bhadau
(Mid-Sept, 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	20	17	17	57	1	112
Total Number of Licensed BFIs	20	17	17	57	1	112

- 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 Bhadau End, 2080 (Mid-Sept, 2023)

	Class "A"	Class "B"	Class "C"	Overall	
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	94.07	10.57	2.09	106.73
2	Total Credit/GDP	80.81	8.76	1.71	91.28
3	Total Credit/ Total Deposit	85.90	82.85	81.87	85.52
4	CD Ratio	82.63	82.04	80.51	82.53
5	Fixed Deposit/Total Deposit	59.49	68.81	74.07	60.70
6	Saving Deposit/Total Deposit	26.21	22.59	16.96	25.67
7	Current Deposit/Total Deposit	7.04	1.37	0.73	6.35
8	Call Deposit/Total Deposit	6.35	7.18	7.31	6.45
9	NPL/ Total Loan [^]	2.98	2.49	7.60	3.02
10	Total LLP /Total Loan	3.43	3.01	7.76	3.47
11	Deprived Sector Loan/Total Loan ^{\$^}	6.49	8.78	8.76	6.75
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.50	6.30	8.36	7.40
2	Investment in Gov. Securities/Total Deposit	17.81	17.87	18.28	17.82
3	Total Liquid Assets/Total Deposit	26.32	26.60	33.07	26.48
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.24	10.11	13.93	10.35
2	Total Capital/RWA	13.03	13.04	15.99	13.12
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,016	1,131	288	6,435
3	No. of Deposit Accounts	44,814,267	6,566,983	802,337	52,183,587
4	No. of Loan Accounts	1,518,728	288,423	41,919	1,849,070
5	No. of Branchless Banking Centers	1,284	17	-	1,301
6	No. of Branchless Banking Customers	320,346	49	-	320,395
7	No. of Mobile Banking Customers	18,926,749	2,869,183	161,760	21,957,692
8	No. of Internet Banking Customers	1,367,716	506,683	13,946	1,888,345
9	No. of ATMs	4,588	346	44	4,978
10	No. of Debit Cards	11,580,159	886,055	63,661	12,529,875
11	No. of Credit Cards	290,966	726	-	291,692
12	No. of Prepaid Cards	145,938	1,564	-	147,502
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit				8.06
	(a) Saving				5.70
	(b) Fixed				10.00
	(c) Call				2.34
2	Wt. Avg Interest Rate on Credit				12.23

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

[^]Data as on Asar 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-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	756,874	755,999	10.79	10.40	-0.12
a. Paid-up Capital	365,820	407,789	425,052	425,120	425,120	11.47	4.23	0.00
b. Statutory Reserves	105,951	120,965	138,151	144,123	145,719	14.17	14.21	1.11
c. Retained Earning	12,331	10,267	(6,633)	37,080	31,725	-16.75	-164.61	-14.44
d. Others Reserves	74,422	79,777	126,558	150,551	153,434	7.20	58.64	1.91
2 BORROWINGS	275,089	500,434	255,302	285,537	271,271	81.92	-48.98	-5.00
a. NRB	118,779	259,218	2,022	2,097	1,933	118.24	-99.22	-7.81
b. "A"Class Licensed Institution	28,829	40,170	18,993	47,913	34,163	39.34	-52.72	-28.70
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	65,273	62,040	125.12	10.98	-4.95
d. Other Financial Ins.	1,267	6,027	6,467	6,839	8,290	375.72	7.30	21.23
e. Bonds and Securities	100,435	136,986	163,416	163,415	164,845	36.39	19.29	0.87
3 DEPOSITS	4,740,066	5,159,175	5,771,238	5,611,596	5,743,757	8.84	11.86	2.36
a. Current	490,765	465,415	454,049	286,210	364,924	-5.17	-2.44	27.50
b. Savings	1,592,152	1,402,182	1,519,064	1,490,148	1,474,290	-11.93	8.34	-1.06
c. Fixed	2,213,503	2,835,817	3,359,257	3,416,955	3,486,218	28.11	18.46	2.03
d. Call Deposits	396,693	391,068	390,785	370,507	370,751	-1.42	-0.07	0.07
e. Others	46,953	64,694	48,082	47,776	47,574	37.78	-25.68	-0.42
4 Bills Payable	3,067	2,782	3,189	3,435	6,559	-9.30	14.61	90.96
5 Other Liabilities	418,432	424,126	502,666	514,261	547,940	1.36	18.52	6.55
1. Loan Loss Provision	89,594	110,300	168,124	169,093	170,378	23.11	52.42	0.76
2. Interest Suspense a/c	20,035	19,628	28,910	35,212	43,553	-2.03	47.29	23.69
3. Others	308,804	294,198	305,633	309,956	334,009	-4.73	3.89	7.76
6 Reconciliation A/c	4,050	512	471	311	493	-87.36	-8.02	58.24
7 Profit & Loss A/c	69,757	79,497	75,002	9,060	17,269	13.96	-5.65	90.62
TOTAL	6,068,987	6,785,324	7,290,996	7,181,075	7,343,288	11.80	7.45	2.26
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	447,271	497,177	-1.80	4.70	11.16
a. Cash Balance	116,799	111,631	102,134	95,148	92,624	-4.43	-8.51	-2.65
Nepalese Notes & Coins	99,422	108,250	99,262	92,858	89,402	8.88	-8.30	-3.72
Foreign Currency	17,377	3,381	2,871	2,290	3,222	-80.55	-15.06	40.70
b. Bank Balance	334,152	302,877	362,361	283,828	332,173	-9.36	19.64	17.03
1. In Nepal Rastra Bank	273,553	220,659	288,687	228,986	269,818	-19.34	30.83	17.83
2. "A"Class Licensed Institution	17,905	28,862	23,870	17,255	16,985	61.19	-17.30	-1.56
3. Other Financial Ins.	3,275	6,959	2,939	1,959	3,846	112.50	-57.76	96.29
4. In Foreign banks	39,419	46,397	46,865	35,628	41,524	17.70	1.01	16.55
c. Money at Call	68,389	95,482	69,463	68,295	72,380	39.62	-27.25	5.98
2 INVESTMENTS	732,619	911,435	1,049,633	996,386	1,026,116	24.41	15.16	2.98
a. Govt. Securities	721,612	909,783	1,029,807	994,029	1,023,759	26.08	13.19	2.99
b. Others	11,007	1,651	19,827	2,357	2,358	-85.00	1100.56	0.05
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	265,035	249,381	-12.95	34.95	-5.91
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	4,860,850	4,911,535	12.91	3.48	1.04
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	4,857,134	4,907,180	12.91	3.50	1.03
a. Private Sector	4,014,771	4,493,912	4,687,782	4,684,962	4,724,111	11.93	4.31	0.84
b. Financial Institutions	152,818	212,907	183,328	167,774	177,341	39.32	-13.89	5.70
c. Government Organizations	2,995	2,231	2,697	4,398	5,728	-25.51	20.86	30.25
4.2 BILLS PURCHASED	4,032	4,487	3,600	3,716	4,354	11.28	-19.76	17.18
5 LOANS AGT. COLLECTED BILLS	412	951	797	725	582	130.70	-16.19	-19.75
6 FIXED ASSETS	82,989	95,030	136,783	137,195	136,815	14.51	43.94	-0.28
7 OTHER ASSETS	331,101	353,788	417,472	452,203	497,688	6.85	18.00	10.06
a. Accrued Interests	171,036	199,589	244,588	283,017	322,638	16.69	22.55	14.00
b. Others	160,065	154,198	172,884	169,186	175,051	-3.66	12.12	3.47
8 Expenses not Written off	342	219	364	356	347	-36.12	66.61	-2.53
9 Non Banking Assets	7,693	10,521	18,689	19,096	19,278	36.76	77.62	0.95
10 Reconciliation Account	5,154	3,241	2,304	1,630	3,890	-37.12	-28.90	138.61
11 Profit & Loss A/c	407	63	1,831	329	480	-84.64	2827.18	45.95
TOTAL	6,068,987	6,785,324	7,290,996	7,181,075	7,343,288	11.80	7.45	2.26

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	500,573	553,626	611,312	677,362	676,679	10.60	10.42	-0.10
a. Paid-up Capital	320,629	356,095	369,857	369,857	369,857	11.06	3.86	0.00
b. Statutory Reserves	96,910	110,434	126,035	132,083	133,673	13.96	14.13	1.20
c. Retained Earning	15,897	14,956	(1,180)	36,881	31,870	-5.92	-107.89	-13.59
d. Others Reserves	67,137	72,140	116,599	138,540	141,279	7.45	61.63	1.98
2 BORROWINGS	261,004	462,083	243,416	274,181	261,777	77.04	-47.32	-4.52
a. NRB	109,436	229,157	1,674	1,669	1,585	109.40	-99.27	-5.02
b. "A"Class Licensed Institution	26,034	38,482	16,193	45,696	33,748	47.81	-57.92	-26.15
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	65,273	62,040	125.12	10.98	-4.95
d. Other Financial Ins.	1,267	5,862	6,164	6,560	8,012	362.68	5.15	22.13
e. Bonds and Securities	98,488	130,549	154,982	154,982	156,393	32.55	18.72	0.91
3 DEPOSITS	4,204,913	4,545,157	5,086,244	4,939,328	5,062,210	8.09	11.90	2.49
a. Current	475,545	453,605	441,571	277,672	356,281	-4.61	-2.65	28.31
b. Savings	1,426,355	1,261,715	1,366,476	1,338,211	1,326,667	-11.54	8.30	-0.86
c. Fixed	1,919,565	2,436,953	2,898,148	2,956,548	3,011,352	26.95	18.93	1.85
d. Call Deposits	338,330	329,895	333,864	320,796	321,668	-2.49	1.20	0.27
e. Others	45,117	62,988	46,186	46,100	46,241	39.61	-26.68	0.31
4 Bills Payable	3,003	2,740	3,163	3,398	6,527	-8.75	15.45	92.11
5 Other Liabilities	383,438	384,228	453,119	463,061	492,364	0.21	17.93	6.33
1. Loan Loss Provision	77,889	95,409	147,603	147,891	149,044	22.49	54.71	0.78
2. Interest Suspense a/c	11,631	10,334	18,049	23,030	29,818	-11.15	74.67	29.48
3. Others	293,919	278,486	287,467	292,139	313,502	-5.25	3.22	7.31
6 Reconciliation A/c	3,962	516	470	309	503	-86.98	-8.96	62.74
7 Profit & Loss A/c	63,462	72,201	68,213	8,225	15,985	13.77	-5.52	94.34
TOTAL	5,420,355	6,020,551	6,465,937	6,365,862	6,516,044	11.07	7.40	2.36
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	385,220	430,818	-5.94	7.12	11.84
a. Cash Balance	107,227	102,537	92,853	86,904	84,287	-4.37	-9.44	-3.01
Nepalese Notes & Coins	89,926	99,279	90,215	84,758	81,321	10.40	-9.13	-4.05
Foreign Currency	17,301	3,258	2,638	2,147	2,966	-81.17	-19.01	38.18
b. Bank Balance	304,444	268,141	324,727	248,918	295,279	-11.92	21.10	18.62
1. In Nepal Rastra Bank	256,583	203,810	263,539	201,385	241,972	-20.57	29.31	20.15
2. "A"Class Licensed Institution	8,327	17,786	14,124	11,720	11,637	113.58	-20.59	-0.71
3. Other Financial Ins.	119	149	201	187	148	25.05	34.61	-20.78
4. In Foreign banks	39,414	46,395	46,864	35,627	41,522	17.71	1.01	16.55
c. Money at Call	35,761	50,160	33,219	49,398	51,252	40.27	-33.78	3.75
2 INVESTMENTS	655,204	820,456	937,730	880,712	903,836	25.22	14.29	2.63
a. Govt. Securities	644,196	818,804	918,942	878,395	901,518	27.10	12.23	2.63
b. Others	11,007	1,651	18,788	2,317	2,318	-85.00	1037.69	0.05
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	246,832	236,055	-13.49	36.32	-4.37
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,298,469	4,347,992	12.44	3.12	1.15
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,294,753	4,343,638	12.44	3.14	1.14
a. Private Sector	3,579,832	4,025,452	4,149,539	4,145,803	4,184,367	12.45	3.08	0.93
b. Financial Institutions	132,741	150,129	156,762	144,562	153,554	13.10	4.42	6.22
c. Government Organizations	2,995	2,231	2,690	4,388	5,718	-25.51	20.53	30.32
4.2 BILLS PURCHASED	4,032	4,487	3,600	3,716	4,354	11.28	-19.76	17.18
5 LOANS AGT. COLLECTED BILLS	412	951	797	725	582	130.70	-16.19	-19.75
6 FIXED ASSETS	75,298	85,850	124,602	124,727	124,351	14.01	45.14	-0.30
7 OTHER ASSETS	307,472	322,804	381,570	411,682	452,467	4.99	18.20	9.91
a. Accrued Interests	155,810	177,208	218,341	253,254	288,941	13.73	23.21	14.09
b. Others	151,662	145,596	163,228	158,428	163,525	-4.00	12.11	3.22
8 Expenses not Written off	241	219	363	354	345	-9.50	66.11	-2.56
9 Non Banking Assets	6,736	8,665	15,306	15,514	15,711	28.63	76.65	1.27
10 Reconciliation Account	5,074	3,240	2,301	1,626	3,888	-36.14	-29.00	139.05
11 Profit & Loss A/c	332	-	1,001	-	-	-100.00	0.00	0.00
TOTAL	5,420,355	6,020,551	6,465,937	6,365,862	6,516,044	11.07	7.40	2.36

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	60,013	59,713	13.49	11.57	-0.50
a. Paid-up Capital	32,232	36,994	40,207	40,207	40,207	14.77	8.69	0.00
b. Statutory Reserves	6,135	7,072	8,341	8,249	8,249	15.28	17.94	-0.01
c. Retained Earning	505	(282)	(355)	5,573	5,241	-155.77	25.97	-5.96
d. Others Reserves	2,816	3,528	4,592	5,984	6,016	25.27	30.15	0.55
2 BORROWINGS	9,690	26,259	9,340	9,289	8,108	170.98	-64.43	-12.72
a. NRB	7,590	20,104	300	300	300	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	1,225	25	-54.55	150.00	-97.96
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	278	278	0.00	83.75	0.00
e. Bonds and Securities	1,000	5,490	7,486	7,486	7,504	448.95	36.38	0.24
3 DEPOSITS	445,827	509,490	571,573	561,590	568,999	14.28	12.19	1.32
a. Current	13,929	9,932	11,059	7,701	7,817	-28.70	11.35	1.51
b. Savings	139,864	120,613	132,843	132,075	128,539	-13.76	10.14	-2.68
c. Fixed	243,409	327,121	380,584	379,796	391,502	34.39	16.34	3.08
d. Call Deposits	48,417	51,614	46,811	41,703	40,861	6.60	-9.31	-2.02
e. Others	207	211	275	315	280	1.50	30.45	-11.08
4 Bills Payable	41	42	23	35	31	1.53	-44.16	-11.46
5 Other Liabilities	19,406	23,291	30,451	30,683	34,281	20.02	30.74	11.73
1. Loan Loss Provision	6,431	9,405	13,887	14,081	14,182	46.24	47.66	0.72
2. Interest Suspense a/c	1,138	1,129	1,931	2,843	3,904	-0.72	70.95	37.33
3. Others	11,837	12,757	14,633	13,760	16,195	7.77	14.71	17.70
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	-100.00
7 Profit & Loss A/c	5,224	6,340	5,715	651	1,165	21.35	-9.85	78.99
TOTAL	521,953	612,733	669,886	662,261	672,296	17.39	9.33	1.52
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	47,477	49,714	25.67	-7.10	4.71
a. Cash Balance	8,134	7,505	7,574	6,832	6,929	-7.73	0.92	1.42
Nepalese Notes & Coins	8,059	7,383	7,341	6,688	6,673	-8.39	-0.56	-0.23
Foreign Currency	76	123	233	143	256	62.05	89.75	78.44
b. Bank Balance	22,731	24,830	28,785	27,695	28,894	9.23	15.93	4.33
1. In Nepal Rastra Bank	13,432	13,435	20,033	22,950	23,074	0.02	49.11	0.54
2. "A"Class Licensed Institution	7,619	6,642	7,521	3,768	3,749	-12.83	13.25	-0.52
3. Other Financial Ins.	1,676	4,752	1,228	975	2,069	183.58	-74.15	112.11
4. In Foreign banks	5	2	2	2	2	-64.18	0.00	0.00
c. Money at Call	24,435	37,162	28,203	12,950	13,891	52.08	-24.11	7.27
2 INVESTMENTS	56,879	68,793	91,763	95,746	101,706	20.95	33.39	6.22
a. Govt. Securities	56,879	68,793	90,725	95,706	101,666	20.95	31.88	6.23
b. Others	-	-	1,038	40	40	0.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	12,897	9,086	4.77	0.69	-29.55
4 (Including Bills Purchased)	383,480	444,934	471,886	469,570	471,401	16.03	6.06	0.39
4.1 LOANS & ADVANCES	383,480	444,934	471,886	469,570	471,401	16.03	6.06	0.39
a. Private Sector	369,145	386,815	451,918	451,152	452,316	4.79	16.83	0.26
b. Financial Institutions	14,335	58,120	19,964	18,415	19,082	305.44	-65.65	3.62
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	5,673	6,410	8,845	8,953	8,950	13.00	38.00	-0.03
7 OTHER ASSETS	11,972	13,338	21,777	24,987	28,790	11.41	63.27	15.22
a. Accrued Interests	6,166	7,075	14,549	17,041	20,315	14.75	105.63	19.21
b. Others	5,806	6,263	7,228	7,946	8,475	7.87	15.42	6.66
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,389	2,395	157.16	80.40	0.23
10 Reconciliation Account	78	0	0	0	2	-99.41	0.00	284.58
11 Profit & Loss A/c	21	56	279	241	253	172.42	397.68	4.84
TOTAL	521,953	612,733	669,886	662,261	672,296	17.39	9.33	1.52

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change			
	2021	2022	2023	2023	2023	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	16,264	17,861	19,031	19,500	19,607	9.82	6.55	0.55	
a. Paid-up Capital	12,959	14,700	14,988	15,056	15,056	13.44	1.96	0.00	
b. Statutory Reserves	2,907	3,459	3,775	3,790	3,798	19.01	9.13	0.20	
c. Retained Earning	(4,071)	(4,408)	(5,098)	(5,374)	(5,385)	8.29	15.66	0.20	
d. Others Reserves	4,469	4,110	5,367	6,028	6,139	-8.05	30.59	1.84	
2 BORROWINGS	4,395	12,092	2,546	2,067	1,386	175.15	-78.94	-32.96	
a. NRB	1,753	9,957	49	129	49	468.05	-99.51	-62.24	
b. "A"Class Licensed Institution	1,695	1,188	1,550	991	390	-29.93	30.49	-60.66	
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	947	947	948	947	947	0.05	0.06	0.00	
3 DEPOSITS	89,326	104,528	113,422	110,678	112,549	17.02	8.51	1.69	
a. Current	1,290	1,878	1,419	837	825	45.55	-24.42	-1.36	
b. Savings	25,932	19,854	19,745	19,862	19,084	-23.44	-0.55	-3.92	
c. Fixed	50,529	71,743	80,525	80,611	83,365	41.98	12.24	3.42	
d. Call Deposits	9,945	9,558	10,110	8,008	8,222	-3.89	5.77	2.68	
e. Others	1,629	1,496	1,622	1,361	1,053	-8.20	8.47	-22.63	
4 Bills Payable	23	0	2	2	1	-98.23	380.57	-63.15	
5 Other Liabilities	15,588	16,607	19,097	20,518	21,295	6.53	14.99	3.79	
1. Loan Loss Provision	5,274	5,486	6,634	7,121	7,151	4.03	20.91	0.42	
2. Interest Suspense a/c	7,267	8,165	8,930	9,339	9,831	12.36	9.36	5.27	
3. Others	3,048	2,955	3,533	4,058	4,312	-3.04	19.56	6.28	
6 Reconciliation A/c	12	(4)	1	3	(10)	-134.24	-125.45	-488.10	
7 Profit & Loss A/c	1,071	957	1,073	184	120	-10.71	12.19	-34.70	
TOTAL	126,679	152,040	155,172	152,951	154,948	20.02	2.06	1.31	
Assets									
1 LIQUID FUNDS	16,607	19,655	18,596	14,574	16,645	18.35	-5.39	14.21	
a. Cash Balance	1,438	1,588	1,706	1,412	1,408	10.48	7.42	-0.27	
Nepalese Notes & Coins	1,438	1,588	1,706	1,412	1,408	10.48	7.42	-0.27	
Foreign Currency	0	0	0	0	0	-41.58	115.37	11.65	
b. Bank Balance	6,977	9,906	8,849	7,215	8,000	41.99	-10.68	10.89	
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,651	4,772	-3.50	49.79	2.60	
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,767	1,600	126.38	-49.85	-9.47	
3. Other Financial Ins.	1,480	2,058	1,510	797	1,628	39.05	-26.60	104.38	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,193	8,160	8,041	5,947	7,237	-0.40	-1.46	21.69	
2 INVESTMENTS	20,536	22,186	20,140	19,928	20,575	8.03	-9.22	3.24	
a. Govt. Securities	20,536	22,186	20,140	19,928	20,575	8.03	-9.22	3.24	
b. Others	-	-	-	-	-	0.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	5,306	4,240	-22.26	52.20	-20.09	
4 LOANS & ADVANCES									
(Including Bills Purchased)	71,536	86,303	92,931	92,810	92,141	20.64	7.68	-0.72	
4.1 LOANS & ADVANCES	71,536	86,303	92,931	92,810	92,141	20.64	7.68	-0.72	
a. Private Sector	65,795	81,645	86,325	88,008	87,429	24.09	5.73	-0.66	
b. Financial Institutions	5,742	4,658	6,602	4,796	4,705	-18.87	41.72	-1.88	
c. Government Organizations	-	-	4	7	7	0.00	0.00	-0.04	
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00	
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00	
6 FIXED ASSETS	2,019	2,771	3,336	3,515	3,514	37.25	20.41	-0.03	
7 OTHER ASSETS	11,657	17,646	14,125	15,534	16,432	51.37	-19.95	5.78	
a. Accrued Interests	9,061	15,306	11,697	12,722	13,382	68.93	-23.58	5.19	
b. Others	2,597	2,340	2,428	2,812	3,050	-9.90	3.76	8.48	
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	6.06	
9 Non Banking Assets	468	599	1,114	1,192	1,172	27.99	85.87	-1.69	
10 Reconciliation Account	2	(0)	3	3	0	-111.62	-1452.60	-94.66	
11 Profit & Loss A/c	55	6	551	87	227	-88.25	8461.23	159.26	
TOTAL	126,679	152,040	155,172	152,951	154,948	20.02	2.06	1.31	

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	224,341	330,008	429,253	42,033	83,290	47.10	30.07	98.15
1.1 Deposit Liabilities	215,183	305,976	402,421	39,877	79,077	42.19	31.52	98.30
1.1.1 Saving A/c	43,601	76,032	88,065	7,854	15,566	74.38	15.83	98.18
1.1.2 Fixed A/c	166,935	223,748	305,845	31,216	61,945	34.03	36.69	98.44
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	1,816	3,562	67.27	92.36	96.12
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	3,362	6,873	71.84	20.83	104.44
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	11,390	22,409	43.83	7.73	96.74
1.1.2.4 Above 1 Year	72,595	81,297	138,814	14,648	29,101	11.99	70.75	98.67
1.1.3 Call Deposit	4,443	6,111	8,461	804	1,561	37.55	38.45	94.21
1.1.4 Certificate of Deposits	204	85	51	3	5	-58.37	-39.75	92.06
1.2 Others	9,158	24,032	26,832	2,156	4,213	162.41	11.65	95.39
2 Commission/Fee Expense	1,735	3,121	4,228	233	523	79.87	35.49	125.05
3 Employees Expenses	48,174	53,727	55,126	4,724	9,638	11.53	2.60	104.02
4 Office Operating Expenses	33,544	38,326	38,127	3,019	6,003	14.26	-0.52	98.80
5 Exchange Fluctuation Loss	1	105	-	1	1	7277.31	-100.00	-12.68
5.1 Due to Change in Exchange Rates	1	34	-	1	1	2639.35	-100.00	20.44
5.2 Due to Foreign Currency Transactions	0	71	-	0	0	36644.30	-100.00	-85.36
6 Non-Operatiing Expenses	89	369	499	50	74	313.83	35.07	48.39
7. Provision for Risk	39,014	25,497	65,952	453	900	-34.65	158.67	98.68
7.1 Loan loss Provision	38,874	25,367	65,818	443	886	-34.74	159.46	100.15
7.1.1 General Loan loss Provision	25,113	12,849	17,473	228	322	-48.83	35.98	41.11
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	114	150	-58.22	18.37	31.87
7.1.1.2 Watch List Provision	3,878	3,976	6,969	114	172	2.54	75.28	50.32
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	485	502	-10.06	277.53	3.44
7.1.3 Additional Loan Loss Provision	321	430	2,711	(271)	62	34.16	529.86	-123.05
7.2. Provision for Non-Banking Assets	48	13	89	4	5	-72.47	563.44	19.02
7.3. Provision for Loss on Investment	3	98	16	6	9	2840.70	-83.24	47.58
7.4. Provision for Loss of Other Assets	88	19	29	-	-	-78.72	54.71	0.00
8 Loan Written Off	814	1,607	2,823	46	203	97.46	75.65	338.90
9 Provision for Staff Bonus	9,238	11,766	10,407	1,389	2,854	27.35	-11.55	105.50
10 Provision for Income Tax	30,913	34,273	32,840	4,025	7,649	10.87	-4.18	90.04
11 Others	248	7	79	0	7	-97.24	1053.58	1923.90
12 Net Profit	71,306	83,438	77,771	9,494	18,144	17.01	-6.79	91.10
TOTAL EXPENSES	459,417	582,244	717,106	65,468	129,286	26.74	23.16	97.48
Income								
1. Interest Income	372,972	509,366	641,877	60,533	119,780	36.57	26.01	97.88
1.1. On Loans and Advance	342,440	464,186	572,265	53,494	105,481	35.55	23.28	97.18
1.2. On Investment	25,974	38,306	57,477	5,528	11,077	47.48	50.05	100.37
1.2.1 Government Bonds	23,335	35,010	53,207	5,031	10,120	50.03	51.98	101.16
1.2.2 Foreign Bonds	215	341	228	39	74	59.06	-33.10	91.06
1.2.3 NRB Bonds	589	343	558	75	126	-41.74	62.57	68.97
1.2.4 Deventure & Bonds	1,835	2,612	3,484	384	757	42.30	33.39	97.09
1.3 Agency Balance	169	174	1,430	110	226	3.00	721.79	105.70
1.4 On Call Deposit	1,193	1,460	2,428	232	533	22.31	66.34	129.10
1.5 Others	3,196	5,239	8,276	1,168	2,463	63.95	57.97	110.85
2. Comission & Discount	24,942	27,259	29,086	2,920	5,529	9.29	6.70	89.38
2.1 Bills Purchase & Discount	228	310	206	37	66	35.78	-33.51	78.98
2.2 Comission	20,920	22,861	22,065	2,350	4,414	9.28	-3.49	87.81
2.3 Others	3,794	4,088	6,815	532	1,049	7.75	66.72	97.04
3 Income From Exchange Fluctuation	10,913	8,121	5,553	433	920	-25.58	-31.62	112.38
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(433)	(365)	-23.41	-19.43	-15.69
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	866	1,286	-25.89	-33.39	48.37
4 Other Operating Income	16,789	12,504	11,095	811	1,545	-25.52	-11.27	90.44
5 Non Operating Income	8,176	3,584	1,971	80	201	-56.17	-45.00	149.56
6 Provision Written Back	24,835	20,530	27,558	435	861	-17.33	34.23	98.03
7 Recovery from Written off Loan	760	669	245	28	41	-12.00	-63.34	44.81
8 Income from Extra Ordinary Expenses	12	156	(1,060)	(46)	-	1252.34	-780.06	-100.00
9 Net Loss	19	56	780	273	410	197.60	1290.13	49.78
TOTAL INCOME	459,417	582,244	717,106	65,468	129,286	26.74	23.16	97.48

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	194,409	284,750	364,419	36,428	72,044	46.47	27.98	97.77
1.1 Deposit Liabilities	185,438	262,357	339,229	34,334	67,985	41.48	29.30	98.01
1.1.1 Saving A/c	37,545	67,417	77,696	7,031	13,887	79.56	15.25	97.52
1.1.2 Fixed A/c	143,928	189,890	254,527	26,619	52,772	31.93	34.04	98.25
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	1,115	2,204	28.09	100.87	97.66
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	2,685	5,434	80.19	16.08	102.36
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	9,519	18,864	41.06	4.89	98.17
1.1.2.4 Above 1 Year	66,414	75,530	125,810	13,300	26,271	13.73	66.57	97.53
1.1.3 Call Deposit	3,760	4,966	6,963	681	1,321	32.07	40.23	93.84
1.1.4 Certificate of Deposits	204	85	43	3	5	-58.37	-49.64	92.06
1.2 Others	8,971	22,393	25,190	2,094	4,059	149.62	12.49	93.81
2 Commission/Fee Expense	1,693	3,057	4,099	225	509	80.52	34.08	126.20
3 Employees Expenses	42,824	47,172	47,816	4,178	8,536	10.15	1.37	104.31
4 Office Operating Expenses	29,235	33,086	32,261	2,615	5,192	13.17	-2.49	98.56
5 Exchange Fluctuation Loss	0	104	-	1	-	283053.30	-100.00	-100.00
5.1 Due to Change in Exchange Rates	0	33	-	0	-	89470.89	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	-	71	-	0	-	0.00	-100.00	-100.00
6 Non-Operatiing Expenses	78	312	462	34	58	301.60	48.10	71.47
7. Provision for Risk	32,424	21,637	57,437	48	376	-33.27	165.46	675.89
7.1 Loan loss Provision	32,326	21,538	57,424	43	367	-33.37	166.62	763.83
7.1.1 General Loan loss Provision	21,420	11,093	15,606	104	135	-48.21	40.69	30.21
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	50	46	-58.82	27.84	-8.32
7.1.1.2 Watch List Provision	2,904	3,468	5,858	54	90	19.42	68.93	65.82
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	266	268	-6.65	291.76	0.91
7.1.3 Additional Loan Loss Provision	174	427	2,569	(327)	(36)	145.12	502.06	-88.92
7.2. Provision for Non-Banking Assets	7	-	0	-	-	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	3	95	13	6	9	3082.32	-85.91	47.58
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
8 Loan Written Off	708	1,489	2,602	43	182	110.40	74.70	324.82
9 Provision for Staff Bonus	8,146	10,673	9,462	1,263	2,646	31.01	-11.34	109.43
10 Provision for Income Tax	27,592	30,803	29,784	3,674	7,010	11.63	-3.31	90.80
11 Others	248	7	72	-	7	-97.29	969.68	0.00
12 Net Profit	63,374	74,801	70,037	8,525	16,649	18.03	-6.37	95.29
TOTAL EXPENSES	400,732	507,892	618,452	57,034	113,208	26.74	21.77	98.49
Income								
1. Interest Income	326,157	442,405	551,682	52,807	104,843	35.64	24.70	98.54
1.1. On Loans and Advance	298,351	402,230	490,121	46,317	91,694	34.82	21.85	97.97
1.2. On Investment	23,895	34,586	51,290	5,119	10,193	44.74	48.30	99.14
1.2.1 Government Bonds	21,509	31,700	47,873	4,711	9,407	47.38	51.02	99.69
1.2.2 Foreign Bonds	215	341	228	39	74	59.06	-33.10	91.06
1.2.3 NRB Bonds	398	1	2	15	15	-99.74	118.89	0.00
1.2.4 Deventure & Bonds	1,774	2,544	3,187	355	698	43.42	25.26	96.76
1.3 Agency Balance	169	171	1,430	110	226	1.01	738.02	105.70
1.4 On Call Deposit	691	673	1,367	217	499	-2.59	103.20	129.57
1.5 Others	3,051	4,745	7,475	1,045	2,231	55.53	57.53	113.58
2. Comission & Discount	23,473	25,927	27,763	2,806	5,289	10.46	7.08	88.47
2.1 Bills Purchase & Discount	228	310	206	37	66	35.78	-33.51	78.98
2.2 Comission	20,103	21,943	21,250	2,271	4,281	9.15	-3.16	88.51
2.3 Others	3,142	3,674	6,307	499	942	16.95	71.64	88.98
3 Income From Exchange Fluctuation	10,900	8,083	5,468	429	913	-25.84	-32.36	112.86
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(432)	(363)	-23.51	-20.55	-15.97
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	861	1,276	-26.17	-34.08	48.21
4 Other Operating Income	12,990	10,325	9,218	676	1,254	-20.52	-10.71	85.54
5 Non Operating Income	5,901	3,087	1,760	67	161	-47.69	-42.99	141.03
6 Provision Written Back	20,596	17,299	23,391	268	709	-16.01	35.22	165.00
7 Recovery from Written off Loan	706	611	231	27	38	-13.46	-62.25	40.61
8 Income from Extra Ordinary Expenses	8	156	(1,060)	(46)	-	1736.57	-780.38	-100.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	57,034	113,208	26.74	21.77	98.49

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	24,027	37,191	53,217	4,616	9,205	54.79	43.09	99.44
1.1 Deposit Liabilities	23,915	35,908	52,034	4,565	9,072	50.15	44.91	98.72
1.1.1 Saving A/c	4,871	7,117	8,737	683	1,396	46.12	22.77	104.46
1.1.2 Fixed A/c	18,531	27,825	42,073	3,784	7,481	50.15	51.21	97.71
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	649	1,279	182.42	89.95	97.17
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	598	1,290	46.20	43.05	115.81
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	1,520	2,886	61.06	19.71	89.86
1.1.2.4 Above 1 Year	4,527	3,944	9,226	1,017	2,026	-12.87	133.90	99.17
1.1.3 Call Deposit	513	967	1,215	99	196	88.34	25.67	97.63
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	50	133	1042.25	-7.75	164.63
2 Commission/Fee Expense	42	63	120	7	13	51.43	90.31	75.48
3 Employees Expenses	4,341	5,225	5,838	440	888	20.37	11.72	101.75
4 Office Operating Expenses	3,441	4,096	4,617	323	639	19.05	12.72	98.09
5 Exchange Fluctuation Loss	1	1	-	0	1	-51.89	-100.00	145.79
5.1 Due to Change in Exchange Rates	1	1	-	0	1	-44.06	-100.00	133.18
5.2 Due to Foreign Currency Transactions	0	-	-	0	0	-100.00	0.00	10413.74
6 Non-Operatiing Expenses	11	30	31	16	16	166.94	4.23	0.27
7. Provision for Risk	5,678	3,329	7,125	262	331	-41.38	114.07	26.32
7.1 Loan loss Provision	5,636	3,301	7,064	262	330	-41.44	114.01	26.01
7.1.1 General Loan loss Provision	3,312	1,459	1,606	47	64	-55.97	10.08	35.67
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	26	34	-58.36	-42.00	29.42
7.1.1.2 Watch List Provision	845	431	1,010	20	29	-48.99	134.31	43.78
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	190	200	-20.46	190.81	5.04
7.1.3 Additional Loan Loss Provision	10	2	106	25	67	-82.35	5763.24	167.27
7.2. Provision for Non-Banking Assets	42	10	31	-	1	-76.01	206.87	0.00
7.3. Provision for Loss on Investment	0	2	3	-	-	628.62	22.60	0.00
7.4. Provision for Loss of Other Assets	-	15	28	-	-	0.00	81.97	0.00
8 Loan Written Off	14	36	150	3	21	150.56	313.66	511.05
9 Provision for Staff Bonus	828	987	844	104	188	19.22	-14.54	80.23
10 Provision for Income Tax	2,486	3,010	2,604	312	577	21.09	-13.51	84.94
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	778	1,351	17.44	-11.18	73.69
TOTAL EXPENSES	46,806	60,939	80,737	6,862	13,231	30.20	32.49	92.81
Income								
1. Interest Income	38,436	55,444	74,528	6,293	12,410	44.25	34.42	97.21
1.1. On Loans and Advance	36,443	51,703	68,237	5,850	11,477	41.87	31.98	96.18
1.2. On Investment	1,525	2,732	4,790	316	695	79.15	75.32	119.93
1.2.1 Government Bonds	1,399	2,485	4,352	266	603	77.57	75.15	126.92
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	50	92	101.96	76.65	83.19
1.2.4 Deventure & Bonds	4	1	2	0	0	-77.28	195.12	82.86
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	8	20	74.16	28.13	155.38
1.5 Others	119	403	725	118	217	238.16	79.68	83.40
2. Comission & Discount	1,273	1,051	1,030	87	196	-17.45	-1.99	126.19
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	61	104	8.33	-20.36	69.89
2.3 Others	596	317	446	26	93	-46.75	40.46	259.35
3 Income From Exchange Fluctuation	13	38	85	4	7	201.05	125.53	65.99
3.1 Due to Change in Exchange Rate	(1)	1	12	(1)	(2)	-276.30	1204.94	113.09
3.2 Due to Foreign Currency Trans.	13	37	73	5	9	181.46	97.78	74.24
4 Other Operating Income	2,257	1,684	1,601	123	257	-25.40	-4.90	109.38
5 Non Operating Income	1,556	219	114	6	24	-85.95	-48.03	310.98
6 Provision Written Back	3,211	2,407	3,135	154	130	-25.06	30.26	-15.44
7 Recovery from Written off Loan	49	41	9	-	0	-16.21	-78.37	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	195	206	419.56	318.72	5.34
TOTAL INCOME	46,806	60,939	80,737	6,862	13,231	30.20	32.49	92.81

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	5,905	8,067	11,618	989	2,041	36.60	44.02	106.29
1.1 Deposit Liabilities	5,830	7,710	11,159	977	2,019	32.24	44.72	106.59
1.1.1 Saving A/c	1,185	1,498	1,631	140	282	26.43	8.85	101.00
1.1.2 Fixed A/c	4,476	6,033	9,245	813	1,692	34.79	53.24	108.03
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	52	79	97.88	30.29	50.51
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	79	149	22.89	30.63	88.98
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	351	659	48.59	29.56	87.81
1.1.2.4 Above 1 Year	1,654	1,823	3,778	331	804	10.23	107.21	143.16
1.1.3 Call Deposit	170	179	283	24	45	5.49	58.07	90.58
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	12	22	376.45	28.87	81.89
2 Commission/Fee Expense	-	1	9	0	1	0.00	1093.33	3446.83
3 Employees Expenses	1,009	1,329	1,472	106	214	31.82	10.73	102.17
4 Office Operating Expenses	868	1,143	1,249	82	172	31.75	9.22	109.37
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	0	27	5	0	0	10983.72	-80.63	99.21
7. Provision for Risk	911	532	1,389	142	193	-41.62	161.23	35.39
7.1 Loan loss Provision	911	528	1,330	138	188	-42.01	151.78	36.50
7.1.1 General Loan loss Provision	381	298	261	77	123	-21.72	-12.48	59.06
7.1.1.1 Pass Loan Loss Provision	252	221	160	38	70	-12.28	-27.62	87.10
7.1.1.2 Watch List Provision	129	77	101	40	53	-40.13	30.76	32.67
7.1.2 Special Loan Loss Provision	394	228	1,033	29	34	-42.01	352.33	16.21
7.1.3 Additional Loan Loss Provision	137	2	36	32	32	-98.56	1737.49	0.00
7.2. Provision for Non-Banking Assets	-	3	58	4	4	0.00	1617.87	0.00
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
8 Loan Written Off	92	81	71	-	-	-11.01	-13.02	0.00
9 Provision for Staff Bonus	264	106	101	22	21	-59.94	-4.38	-3.12
10 Provision for Income Tax	834	460	452	39	62	-44.84	-1.75	59.18
11 Others	-	0	7	0	0	0.00	5969.78	0.00
12 Net Profit	1,996	1,666	1,543	191	144	-16.56	-7.40	-24.77
TOTAL EXPENSES	11,879	13,413	17,917	1,572	2,848	12.91	33.58	81.17
Income								
1. Interest Income	8,379	11,517	15,666	1,433	2,527	37.44	36.03	76.32
1.1. On Loans and Advance	7,645	10,253	13,907	1,327	2,309	34.11	35.64	74.05
1.2. On Investment	554	988	1,397	93	188	78.49	41.42	101.56
1.2.1 Government Bonds	427	826	983	55	111	93.47	19.00	102.21
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	10	19	38.34	25.54	98.63
1.2.4 Deventure & Bonds	58	67	295	29	58	15.64	341.43	101.30
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	7	14	16.89	57.26	86.30
1.5 Others	25	91	76	6	16	256.77	-15.94	182.47
2. Comission & Discount	196	281	293	26	44	42.85	4.51	65.13
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	19	30	31.50	24.94	60.62
2.3 Others	56	96	63	8	14	71.21	-34.69	75.61
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	1,542	496	276	13	34	-67.84	-44.38	167.17
5 Non Operating Income	719	278	98	8	15	-61.29	-64.92	101.61
6 Provision Written Back	1,027	825	1,033	13	22	-19.70	25.20	66.25
7 Recovery from Written off Loan	4	16	6	1	2	264.86	-66.19	174.24
8 Income from Extra Ordinary Expenses	3	-	1	-	-	-100.00	0.00	0.00
9 Net Loss	8	-	545	78	204	-100.00	0.00	161.18
TOTAL INCOME	11,879	13,413	17,917	1,572	2,848	12.91	33.58	81.17

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	366,705	365,072	22.74	9.95	-0.45
Fishery Related	8,956	13,234	15,012	15,296	15,700	47.76	13.44	2.65
Mining Related	8,685	8,789	11,789	12,358	10,160	1.20	34.13	-17.79
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	789,950	806,059	6.89	6.63	2.04
Construction	414,030	190,196	203,379	200,016	206,162	-54.06	6.93	3.07
Electricity, Gas and Water	207,797	246,839	307,457	312,292	314,236	18.79	24.56	0.62
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	71,763	71,075	15.84	-3.00	-0.96
Transport, Communication and Public Utilities	97,505	100,909	98,130	98,062	97,173	3.49	-2.75	-0.91
Wholesaler & Retailer	837,582	947,619	983,500	972,042	988,511	13.14	3.79	1.69
Finance, Insurance and Real Estate	337,170	375,243	365,559	351,232	356,447	11.29	-2.58	1.48
Tourism Service**	183,908	200,494	211,160	213,937	215,526	9.02	5.32	0.74
Other Services	177,036	192,913	196,597	197,018	198,218	8.97	1.91	0.61
Consumption Loans	233,767	867,483	926,138	934,348	940,705	271.09	6.76	0.68
Local Government	1,539	1,125	1,127	1,221	1,221	-26.88	0.12	0.00
Others	641,727	421,635	337,541	325,152	324,199	-34.30	-19.94	-0.29
TOTAL	4,172,747	4,709,039	4,879,851	4,861,392	4,910,463	12.85	3.63	1.01
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,617,470	1,654,807	28.41	31.98	2.31
Overdraft	634,300	718,773	230,782	152,502	141,234	13.32	-67.89	-7.39
Cash Credit Loan	-	-	516,456	569,853	575,292	-	-	0.95
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	77,283	82,907	-61.86	-6.19	7.28
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	877,260	876,205	15.20	-13.20	-0.12
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	359,366	365,201	13.26	3.23	1.62
Real Estate Loan	183,538	228,255	249,588	240,120	241,056	24.36	9.35	0.39
Margin Nature Loan	106,282	80,508	76,535	76,413	77,688	-24.25	-4.93	1.67
Hire Purchase Loan	160,657	157,162	159,216	132,442	131,633	-2.18	1.31	-0.61
Deprived Sector Loan	293,414	335,623	308,356	309,508	314,828	14.39	-8.12	1.72
Bills Purchased	4,403	3,130	4,271	3,840	4,044	-28.92	36.46	5.31
Other Product	473,944	558,470	452,502	445,334	445,567	17.83	-18.97	0.05
Total	4,172,747	4,709,039	4,879,851	4,861,392	4,910,463	12.85	3.63	1.01
Collateral wise								
Gold and Silver	43,111	52,782	55,533	53,319	52,453	22.43	5.21	-1.63
Government Securities	678	783	3,239	3,238	3,212	15.48	313.70	-0.83
Non Governmental Securities	87,213	61,272	58,566	55,928	63,116	-29.74	-4.42	12.85
Fixed Deposit Receipts	29,313	64,221	58,120	52,546	51,422	119.08	-9.50	-2.14
Own	29,081	64,006	57,887	52,325	51,187	120.09	-9.56	-2.18
Other Licences Institutions	232	215	233	221	236	-7.34	8.61	6.48
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,297,179	4,345,458	12.84	4.82	1.12
Fixed Assets	3,118,968	3,538,076	3,749,324	3,711,101	3,752,267	13.44	5.97	1.11
Current Assets	528,641	578,047	565,372	586,077	593,191	9.35	-2.19	1.21
Against security of Bill	47,628	19,623	37,183	36,386	37,221	-58.80	89.48	2.30
Domestic Bills	556	880	771	653	592	58.24	-12.36	-9.32
Foreign Bills	47,072	18,744	36,412	35,733	36,629	-60.18	94.26	2.51
Against Guarantee	181,603	195,088	195,038	183,116	181,845	7.43	-0.03	-0.69
Government Guarantee	2,597	2,307	3,129	3,421	3,718	-11.17	35.67	8.68
Institutional Guarantee	135,679	136,841	127,020	110,319	120,778	0.86	-7.18	9.48
Personal Guarantee	26,424	37,037	41,125	43,219	36,729	40.16	11.04	-15.02
Collective Guarantee	8,130	7,418	7,239	6,415	7,193	-8.76	-2.41	12.14
International Rated Foreign Bank's Guarantee	1,783	1,509	455	402	401	-15.36	-69.84	-0.22
Other Guarantee	6,990	9,977	16,069	19,340	13,026	42.74	61.06	-32.65
Credit Card	2,152	3,521	4,528	4,285	5,093	63.61	28.59	18.88
Others	133,439	195,625	152,948	175,396	170,643	46.60	-21.82	-2.71
Total	4,172,747	4,709,039	4,879,851	4,861,392	4,910,463	12.85	3.63	1.01

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	327,221	325,021	23.84	10.03	-0.67
Fishery Related	7,816	11,666	13,237	13,521	13,898	49.25	13.47	2.78
Mining Related	8,258	8,386	11,383	11,966	9,769	1.55	35.73	-18.36
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	756,442	772,620	6.34	6.55	2.14
Construction	355,404	154,723	167,502	165,833	171,431	-56.47	8.26	3.38
Electricity, Gas and Water	202,483	239,756	298,869	303,563	305,700	18.41	24.66	0.70
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	69,407	68,705	16.94	-2.97	-1.01
Transport, Communication and Public Utilities	78,828	82,970	83,643	83,661	83,003	5.25	0.81	-0.79
Wholesaler & Retailer	763,650	866,464	896,414	885,007	900,108	13.46	3.46	1.71
Finance, Insurance and Real Estate	287,621	315,353	306,730	293,237	297,748	9.64	-2.73	1.54
Tourism Service**	164,941	175,638	182,269	184,933	186,099	6.49	3.78	0.63
Other Services	163,684	177,350	178,117	178,388	179,708	8.35	0.43	0.74
Consumption Loans	205,358	757,464	768,478	788,063	796,944	268.85	1.45	1.13
Local Government	1,492	1,081	1,082	1,176	1,176	-27.54	0.03	0.00
Others	513,833	311,215	260,185	237,513	235,781	-39.43	-16.40	-0.73
TOTAL	3,716,941	4,175,443	4,315,377	4,299,932	4,347,712	12.34	3.35	1.11
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,424,525	1,459,233	30.97	32.48	2.44
Overdraft	548,651	619,856	164,141	101,820	92,864	12.98	-73.52	-8.80
Cash Credit Loan	-	-	493,597	533,688	536,209	-	-	0.47
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	77,171	82,774	-61.88	-6.28	7.26
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	846,035	847,855	15.57	-14.19	0.22
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	288,653	293,676	12.10	0.08	1.74
Real Estate Loan	159,139	199,641	217,964	208,472	209,412	25.45	9.18	0.45
Margin Nature Loan	90,921	64,819	58,679	58,902	60,701	-28.71	-9.47	3.05
Hire Purchase Loan	134,893	131,340	138,262	111,731	111,129	-2.63	5.27	-0.54
Deprived Sector Loan	239,728	279,646	262,365	264,509	268,737	16.65	-6.18	1.60
Bills Purchased	4,403	3,130	4,271	3,840	4,044	-28.92	36.46	5.31
Other Product	427,751	481,430	385,119	380,585	381,079	12.55	-20.01	0.13
Total	3,716,941	4,175,443	4,315,377	4,299,932	4,347,712	12.34	3.35	1.11
Collateral wise								
Gold and Silver	38,492	47,816	50,575	48,363	47,609	24.23	5.77	-1.56
Government Securities	670	722	3,200	3,199	3,172	7.70	343.23	-0.84
Non Governmental Securities	73,593	47,841	43,198	41,132	48,907	-34.99	-9.71	18.90
Fixed Deposit Receipts	24,777	49,275	47,972	43,620	43,113	98.87	-2.64	-1.16
Own	24,545	49,060	47,738	43,398	42,878	99.88	-2.69	-1.20
Other Licences Institutions	232	215	233	221	235	-7.34	8.61	6.39
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,815,441	3,863,573	12.35	4.34	1.26
Fixed Assets	2,741,246	3,095,794	3,268,070	3,229,402	3,270,422	12.93	5.56	1.27
Current Assets	528,603	577,997	565,333	586,039	593,151	9.34	-2.19	1.21
Against security of Bill	47,626	19,623	37,183	36,386	37,221	-58.80	89.48	2.30
Domestic Bills	555	880	771	653	592	58.60	-12.36	-9.32
Foreign Bills	47,072	18,744	36,412	35,733	36,629	-60.18	94.26	2.51
Against Guarantee	130,550	142,452	147,130	137,314	134,260	9.12	3.28	-2.22
Government Guarantee	2,523	2,237	3,065	3,357	3,650	-11.32	36.99	8.74
Institutional Guarantee	105,184	106,032	97,518	82,586	91,931	0.81	-8.03	11.31
Personal Guarantee	12,905	21,700	27,919	30,207	23,174	68.15	28.66	-23.28
Collective Guarantee	1,299	1,103	2,186	1,503	2,182	-15.14	98.29	45.14
International Rated Foreign Bank's Guarantee	1,783	1,509	455	402	401	-15.36	-69.84	-0.22
Other Guarantee	6,855	9,870	15,986	19,258	12,922	43.98	61.96	-32.90
Credit Card	2,152	3,521	4,524	4,280	5,088	63.61	28.48	18.88
Others	129,231	190,401	148,194	170,198	164,768	47.33	-22.17	-3.19
Total	3,716,941	4,175,443	4,315,377	4,299,932	4,347,712	12.34	3.35	1.11

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	32,881	33,452	10.84	10.09	1.74
Fishery Related	1,008	1,341	1,523	1,520	1,550	32.98	13.56	1.94
Mining Related	364	302	321	318	317	-16.93	6.26	-0.29
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	29,561	29,523	20.83	11.03	-0.13
Construction	49,017	31,622	32,104	30,108	30,651	-35.49	1.52	1.80
Electricity, Gas and Water	5,116	6,488	7,578	7,708	7,515	26.83	16.80	-2.51
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,748	1,755	-18.23	1.11	0.43
Transport, Communication and Public Utilities	15,054	13,921	11,060	11,028	10,841	-7.53	-20.55	-1.69
Wholesaler & Retailer	61,627	68,458	73,242	73,124	74,598	11.09	6.99	2.02
Finance, Insurance and Real Estate	39,227	47,742	46,985	46,472	47,132	21.71	-1.58	1.42
Tourism Service**	15,863	20,443	24,215	24,310	24,624	28.87	18.45	1.29
Other Services	11,586	13,088	15,561	15,724	15,844	12.97	18.89	0.76
Consumption Loans	23,284	81,687	128,117	117,786	115,491	250.82	56.84	-1.95
Local Government	11	8	9	9	9	-25.26	12.13	-0.03
Others	110,457	98,812	66,870	76,692	77,468	-10.54	-32.33	1.01
TOTAL	383,430	441,783	471,382	468,988	470,769	15.22	6.70	0.38
Productwise								
Term Loan	115,573	130,209	167,740	169,870	172,657	12.66	28.82	1.64
Overdraft	78,746	87,233	59,343	46,156	43,784	10.78	-31.97	-5.14
Cash Credit Loan	-	-	19,124	29,531	32,264	-	-	9.26
Trust Receipt Loan/Import Loan	10	43	-	-	-	310.67	-100.00	0.00
Short Term Working Capital/Demand Loan	17,949	17,812	24,487	24,462	22,218	-0.76	37.47	-9.17
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	58,753	59,551	18.15	18.35	1.36
Real Estate Loan	17,446	18,717	21,884	22,048	22,066	7.28	16.92	0.08
Margin Nature Loan	12,528	11,773	14,165	13,857	13,637	-6.02	20.31	-1.58
Hire Purchase Loan	21,804	21,814	17,352	17,171	16,988	0.04	-20.45	-1.07
Deprived Sector Loan	47,111	49,167	40,153	39,319	40,210	4.36	-18.33	2.27
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	47,821	47,393	81.41	-12.11	-0.89
Total	383,430	441,783	471,382	468,988	470,769	15.22	6.70	0.38
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,906	3,807	7.01	-1.28	-2.54
Government Securities	3	6	7	7	7	110.93	13.94	0.04
Non Governmental Securities	11,972	10,741	12,465	11,962	11,670	-10.28	16.05	-2.45
Fixed Deposit Receipts	3,688	12,219	8,314	7,410	6,735	231.36	-31.96	-9.10
Own	3,688	12,219	8,314	7,410	6,735	231.36	-31.96	-9.10
Other Licences Institutions	-	-	-	-	0	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	403,845	404,100	15.11	9.75	0.06
Fixed Assets	319,252	367,493	403,343	403,838	404,091	15.11	9.76	0.06
Current Assets	16	9	7	7	9	-40.20	-27.60	29.86
Against security of Bill	1	-	-	-	-	-100.00	0.00	0.00
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	43,691	45,678	41,526	39,598	41,465	4.55	-9.09	4.71
Government Guarantee	34	29	25	24	28	-13.23	-16.22	14.15
Institutional Guarantee	24,143	25,284	24,532	22,984	24,209	4.73	-2.97	5.33
Personal Guarantee	12,644	13,999	11,873	11,636	12,151	10.71	-15.18	4.43
Collective Guarantee	6,831	6,314	5,052	4,911	5,011	-7.56	-19.99	2.04
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	44	66	29.44	-13.88	51.48
Credit Card	-	-	4	5	5	0.00	0.00	11.25
Others	1,086	1,654	1,785	2,255	2,979	52.27	7.93	32.11
Total	383,430	441,783	471,382	468,988	470,769	15.22	6.70	0.38

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,603	6,599	34.37	5.15	-0.05
Fishery Related	132	227	253	254	253	72.67	11.19	-0.49
Mining Related	64	101	85	73	73	59.21	-15.66	-0.01
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,947	3,915	26.16	-7.65	-0.80
Construction	9,609	3,851	3,774	4,076	4,081	-59.92	-2.02	0.13
Electricity, Gas and Water	198	595	1,009	1,020	1,021	200.62	69.75	0.06
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	608	614	27.53	-14.88	1.07
Transport, Communication and Public Utilities	3,623	4,018	3,427	3,373	3,329	10.90	-14.70	-1.32
Wholesaler & Retailer	12,305	12,697	13,844	13,912	13,805	3.18	9.04	-0.77
Finance, Insurance and Real Estate	10,322	12,149	11,844	11,523	11,566	17.70	-2.51	0.38
Tourism Service**	3,104	4,413	4,676	4,693	4,802	42.15	5.96	2.32
Other Services	1,766	2,475	2,919	2,906	2,666	40.12	17.96	-8.26
Consumption Loans	5,125	28,332	29,543	28,500	28,270	452.83	4.27	-0.81
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	10,948	10,951	-33.43	-9.67	0.03
TOTAL	72,376	91,813	93,091	92,472	91,982	26.85	1.39	-0.53
Productwise								
Term Loan	15,994	18,225	22,909	23,074	22,917	13.95	25.70	-0.68
Overdraft	6,903	11,684	7,297	4,526	4,587	69.26	-37.55	1.33
Cash Credit Loan	-	-	3,735	6,634	6,819	-	-	2.79
Trust Receipt Loan/Import Loan	-	-	112	112	133	0.00	0.00	18.66
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,763	6,132	10.03	-0.37	-9.33
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	11,960	11,974	24.11	17.57	0.11
Real Estate Loan	6,953	9,897	9,740	9,601	9,579	42.33	-1.58	-0.23
Margin Nature Loan	2,833	3,915	3,691	3,655	3,350	38.23	-5.73	-8.33
Hire Purchase Loan	3,960	4,007	3,602	3,539	3,516	1.19	-10.11	-0.66
Deprived Sector Loan	6,575	6,811	5,838	5,679	5,882	3.60	-14.29	3.56
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	16,928	17,094	36.80	-13.69	0.98
Total	72,376	91,813	93,091	92,472	91,982	26.85	1.39	-0.53
Collateral wise								
Gold and Silver	898	983	1,027	1,049	1,036	9.41	4.48	-1.23
Government Securities	5	55	32	32	32	1074.45	-41.41	0.09
Non Governmental Securities	1,648	2,690	2,902	2,833	2,539	63.21	7.90	-10.38
Fixed Deposit Receipts	849	2,727	1,835	1,517	1,573	221.27	-32.73	3.73
Own	849	2,727	1,835	1,517	1,573	221.27	-32.73	3.73
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	77,893	77,785	27.93	4.16	-0.14
Fixed Assets	58,471	74,789	77,912	77,861	77,754	27.91	4.18	-0.14
Current Assets	22	40	32	32	31	81.94	-19.99	-1.51
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	7,362	6,959	6,382	6,204	6,120	-5.47	-8.29	-1.35
Government Guarantee	40	40	40	40	40	0.00	0.00	0.00
Institutional Guarantee	6,352	5,525	4,971	4,750	4,638	-13.02	-10.03	-2.35
Personal Guarantee	875	1,338	1,332	1,376	1,404	52.98	-0.42	2.04
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.27
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	39	38	-41.51	-29.99	-1.30
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	2,944	2,896	14.39	-16.84	-1.61
Total	72,376	91,813	93,091	92,472	91,982	26.85	1.39	-0.53

Note: # As per circular dated 2080-04-12, residential personal home loan upto Rs. 15million has revised upto Rs. 20 million.

* Name has been amended to reflect inclusion of non food production(applicable for all previous published monthly statistics report)

**Name has been amended to reflect heading as per form 9.3

S.N.	BFI Name	CFR	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,891.45	2,137.24	1,156.69
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	325.28	328.89	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	199.70	30.76	(152.94)
	g. Others Reserves Fund	183.00	426.04	32.52
2	BORROWINGS	199.45	500.00	438.53
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	-	390.00
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.45	500.00	-
3	DEPOSITS	18,880.82	14,260.31	6,887.12
	a. Current	188.21	-	36.23
	Domestic	188.21	-	36.23
	Foreign	-	-	-
	b. Savings	3,469.56	1,757.29	1,305.65
	Domestic	3,469.56	1,757.29	1,305.65
	Foreign	-	-	-
	c. Fixed	14,275.40	11,134.57	4,893.07
	Domestic	14,275.40	11,134.57	4,893.07
	Foreign	-	-	-
	d. Call Deposits	925.63	1,368.41	652.17
	Domestic	925.63	1,368.41	652.17
	Foreign	-	-	-
	e. Others	22.03	0.05	-
	Domestic	22.03	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.50	-	-
5	Other Liabilities	910.83	1,169.15	598.75
	1. Sundry Creditors	201.18	111.10	7.03
	2. Loan Loss Provision	291.13	423.53	340.20
	3. Interest Suspense a/c	328.43	205.95	98.39
	4. Others	90.08	428.57	153.12
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	30.72	-	1.02
	TOTAL Liabilities	21,913.77	18,066.70	9,082.11
Assets				
1	LIQUID FUNDS	2,359.66	1,433.29	576.12
	a. Cash Balance	244.05	104.18	62.51
	Nepalese Notes & Coins	243.90	104.18	62.51
	Foreign Currency	0.15	-	-
	b. Bank Balance	2,115.61	1,329.11	264.58
	1. In Nepal Rastra Bank	873.45	591.95	264.58
	Domestic Currency	873.45	591.95	264.58
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	616.52	278.99	-
	Domestic Currency	616.52	278.99	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	625.64	458.17	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	249.03
	Domestic Currency	-	-	249.03
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,986.25	2,484.11	1,785.39
	a. Govt. Securities	3,986.25	2,484.11	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	352.32	150.73	191.81
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	352.32	150.73	191.81
4	LOANS & ADVANCES (Including Bills Purchased)	13,886.05	12,556.95	5,736.01
	4.1 LOANS & ADVANCES	13,886.05	12,556.95	5,736.01
	a. Private Sector	13,310.03	11,556.70	5,235.10
	b. Financial Institutions	576.02	1,000.25	500.91
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	464.59	293.26	265.50
7	OTHER ASSETS	860.63	1,122.46	441.82
	a. Accrued Interest:	449.81	435.94	188.45
	Financial Institutions	394.65	109.34	72.96
	Government Enterprises	54.85	88.39	21.11
	Private Sector	0.31	238.22	94.38
	b. Staff Loans / Adv.	135.53	314.34	114.55
	c. Sundry Debtors	71.68	331.08	9.58
	d. Cash In Transit	-	-	-
	e. Others	203.61	41.09	129.25
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	25.91	83.14
10	Reconciliation Account	-	-	0.18
11	Profit & Loss A/c	-	-	2.12
	TOTAL ASSETS	21,913.77	18,066.70	9,082.11

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	3,044.28	3,441.06	5,343.20	4,942.56	1,308.33	4,200.47	2,290.98
1.1 On Deposit Liabilities	2,979.16	3,343.58	5,235.84	4,651.25	1,233.02	4,016.71	2,137.32
1.1.1 Saving Account	762.34	1,231.09	1,049.37	804.00	348.14	664.33	466.58
1.1.2 Fixed Account	2,156.67	2,042.70	4,027.88	3,742.64	828.18	3,270.72	1,621.55
1.1.2.1 Up to 3 months Fixed Account	161.47	-	1,208.36	63.70	-	-	64.98
1.1.2.2 3 to 6 months Fixed Account	240.55	-	604.18	-	64.02	-	51.79
1.1.2.3 6 months to 1 year Fixed Account	1,107.18	-	1,087.53	-	321.09	3,270.72	142.14
1.1.2.4 Above 1 year Fixed Account	647.45	2,042.70	1,127.81	3,678.94	443.07	-	1,362.64
1.1.3 Call Deposit	60.16	69.79	158.59	104.60	56.70	81.66	49.19
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	65.13	97.47	107.36	291.31	75.31	183.76	153.66
2. Commission Expense	13.19	62.18	130.58	75.18	22.82	-	15.28
3. Staff Expense	593.22	698.99	503.25	471.36	177.54	379.87	256.11
4. Office Operating Expenses	206.30	232.60	300.51	361.68	109.41	325.63	169.29
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.09	-	0.03	-	-
7. Provision for Risk	(110.26)	(36.27)	-	-	266.63	-	337.23
7.1 Loan loss Provision	(110.26)	(36.27)	-	-	266.63	-	328.44
7.1.1 General Loan loss Provision	(110.26)	-	-	-	101.23	-	14.02
7.1.1.1 Pass Loan Loss Provision	(110.26)	-	-	-	-	-	14.02
7.1.1.2 Watch List Provision	-	-	-	-	101.23	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	165.40	-	314.42
7.1.3 Additional Loan Loss Provision	-	(36.27)	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	8.79
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	46.31	-
9. Provision for Staff Bonus	51.19	65.45	248.34	236.73	76.91	195.63	43.33
10. Provision for Income Tax	265.44	373.08	670.52	644.02	207.65	528.21	116.99
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	707.14	870.51	1,564.55	1,486.57	484.52	1,232.48	272.97
Total Expenses	4,770.50	5,714.30	8,761.04	8,218.10	2,653.85	6,908.61	3,502.19
Income							
1. Interest Income	4,505.34	5,170.06	8,013.91	7,760.22	2,254.17	6,390.56	3,212.96
1.1 On Loans and Advances	3,912.45	4,378.50	7,042.05	6,956.40	1,664.90	5,822.63	2,578.24
1.2 On Investment	291.01	774.78	758.21	598.21	342.51	390.87	461.54
1.2.1 Government Bonds	291.01	373.07	745.58	598.21	335.62	390.87	459.99
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	12.64	-	-	-	1.55
1.2.4 Debenture & Bonds	-	401.70	-	-	6.89	-	-
1.3 On Agency Balance	3.22	1.35	-	185.47	2.41	-	1.42
1.4 On Call Deposit	-	15.43	149.42	-	139.17	-	-
1.5 On Others	298.67	-	64.23	20.15	105.18	177.06	171.77
2. Commission and Discount	238.12	33.74	607.13	270.82	152.17	175.07	202.58
2.1 Bills Purchase and Discount	-	-	-	0.01	5.17	0.21	0.21
2.2 Commission	238.12	28.62	195.23	270.82	100.94	128.42	86.40
2.3 Others	-	5.12	411.90	-	46.06	46.43	115.97
3. Exchange Flactuation Income	8.70	1.38	99.07	84.58	92.45	60.36	33.21
3.1 Due to Change in Exchange Rate	-	(3.93)	15.30	11.13	7.61	-	8.22
3.2 Due to Foreign Currency Transaction	8.70	5.31	83.77	73.46	84.84	60.36	24.99
4. Other Operating Income	18.33	316.95	9.59	83.16	12.77	28.48	(0.18)
5. Non Operating Income	0.02	1.16	2.43	19.31	-	(1.33)	0.22
6. Write Back from Provisions for loss	-	181.31	7.27	-	139.35	255.47	53.40
7. Recovery of written-off Loan	-	9.70	21.64	-	2.94	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,770.50	5,714.30	8,761.04	8,218.10	2,653.85	6,908.61	3,502.19

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	2,610.69	4,852.04	2,254.79	5,089.60	4,408.89	3,381.42	2,989.02
1.1 On Deposit Liabilities	2,491.81	4,647.07	2,069.68	4,805.80	4,201.94	2,942.24	2,762.26
1.1.1 Saving Account	541.55	1,278.88	420.73	708.00	778.35	541.47	528.63
1.1.2 Fixed Account	1,912.13	3,290.81	1,611.85	4,012.00	3,349.00	2,326.45	2,216.64
1.1.2.1 Up to 3 months Fixed Account	434.46	-	0.00	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	412.25	0.32	-	-	176.44	876.20	-
1.1.2.3 6 months to 1 year Fixed Account	431.18	3.36	57.02	-	2,699.10	944.39	2,215.95
1.1.2.4 Above 1 year Fixed Account	634.24	3,287.12	1,554.82	4,012.00	473.46	505.86	0.69
1.1.3 Call Deposit	38.13	77.39	37.10	85.80	74.59	74.32	16.99
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	118.88	204.97	185.12	283.80	206.94	439.18	226.76
2. Commission Expense	16.43	-	16.17	2.15	0.55	-	1.79
3. Staff Expense	253.70	506.20	304.45	668.66	603.73	365.50	584.71
4. Office Operating Expenses	176.86	421.49	181.25	302.75	380.75	316.18	264.88
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.07	1.56	-	2.11	0.45
7. Provision for Risk	-	-	-	-	-	11.97	-
7.1 Loan loss Provision	-	-	-	-	-	11.97	-
7.1.1 General Loan loss Provision	-	-	-	-	-	11.97	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	11.97	-
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	-	-	-	-	-	-	-
8. Loan Written Off	-	57.36	9.05	-	-	7.57	-
9. Provision for Staff Bonus	113.11	127.07	59.74	188.92	129.22	93.11	47.36
10. Provision for Income Tax	305.40	343.09	161.30	554.97	348.90	251.42	284.14
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	712.59	800.55	376.38	1,145.32	814.09	586.58	615.63
Total Expenses	4,188.78	7,107.82	3,363.22	7,953.93	6,686.27	5,015.86	4,787.98

Income

1. Interest Income	3,865.23	6,570.29	3,109.30	7,426.95	6,297.13	4,666.08	4,524.61
1.1 On Loans and Advances	3,320.91	6,033.91	2,726.55	6,824.66	5,307.07	3,917.47	3,899.25
1.2 On Investment	536.98	492.24	276.88	223.33	540.63	676.64	534.40
1.2.1 Government Bonds	475.27	487.86	42.06	223.33	538.45	661.06	534.28
1.2.2 Foreign Bonds	61.71	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	4.39	234.82	-	2.18	15.57	0.12
1.3 On Agency Balance	-	1.06	-	-	7.77	4.95	-
1.4 On Call Deposit	-	43.07	-	-	125.91	17.98	-
1.5 On Others	7.34	-	105.87	378.96	315.75	49.05	90.96
2. Commission and Discount	274.94	449.57	205.25	408.48	260.85	269.20	93.41
2.1 Bills Purchase and Discount	-	0.55	-	-	25.94	13.69	-
2.2 Commission	274.94	449.02	192.28	404.58	182.93	29.33	87.28
2.3 Others	-	-	12.97	3.90	51.99	226.18	6.12
3. Exchange Fluctuation Income	48.30	15.32	36.08	76.21	33.40	39.61	6.43
3.1 Due to Change in Exchange Rate	2.46	-	4.28	25.03	(456.52)	12.44	-
3.2 Due to Foreign Currency Transaction	45.84	15.32	31.81	51.18	489.92	27.17	6.43
4. Other Operating Income	0.39	72.65	12.59	41.73	62.16	40.64	110.71
5. Non Operating Income	(0.07)	-	-	0.55	32.73	-	20.82
6. Write Back from Provisions for loss	-	-	-	-	-	-	32.00
7. Recovery of written-off Loan	-	-	-	-	-	0.33	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,188.78	7,107.82	3,363.22	7,953.93	6,686.27	5,015.86	4,787.98

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	6,293.55	2,546.06	3,106.47	3,275.63	3,913.87	2,751.20	857.87
1.1 On Deposit Liabilities	6,034.05	2,440.92	2,890.90	2,846.32	3,741.06	2,514.30	838.89
1.1.1 Saving Account	1,258.64	451.62	323.65	541.19	737.51	451.09	140.26
1.1.2 Fixed Account	4,675.94	1,949.58	2,528.12	2,244.28	2,942.31	2,022.89	681.48
1.1.2.1 Up to 3 months Fixed Account	-	241.49	-	29.18	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,201.77	229.97	1,346.88	229.40	-	-	78.68
1.1.2.3 6 months to 1 year Fixed Account	1,663.47	1,325.81	746.33	826.00	-	2,022.89	332.14
1.1.2.4 Above 1 year Fixed Account	1,810.70	152.30	434.91	1,159.70	2,942.31	-	270.66
1.1.3 Call Deposit	99.47	39.72	39.13	55.80	61.23	40.32	17.14
1.1.4 Certificate of Deposit	-	-	-	5.05	-	-	-
1.2 On Borrowing	259.50	105.14	215.58	429.31	172.81	236.90	18.99
2. Commission Expense	90.37	23.26	-	39.24	-	-	2.66
3. Staff Expense	645.25	250.43	191.69	315.05	536.75	229.76	76.78
4. Office Operating Expenses	416.03	184.56	51.77	183.46	390.35	215.97	58.20
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	31.84	-	-	-	-	21.66	-
7. Provision for Risk	(59.99)	-	(60.66)	-	-	27.57	(12.18)
7.1 Loan loss Provision	(59.99)	-	(60.66)	-	-	27.57	(12.18)
7.1.1 General Loan loss Provision	-	-	90.87	-	-	27.57	(13.58)
7.1.1.1 Pass Loan Loss Provision	-	-	102.50	-	-	27.57	34.36
7.1.1.2 Watch List Provision	-	-	(11.62)	-	-	-	(47.94)
7.1.2 Special Loan Loss Provision	(59.99)	-	(151.53)	-	-	-	1.40
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	20.68	40.53	2.52
9. Provision for Staff Bonus	278.70	70.34	132.79	121.75	284.64	81.28	18.19
10. Provision for Income Tax	752.49	189.93	358.52	328.73	105.42	219.47	49.10
11. Others	-	-	-	-	-	0.08	-
12. Net Profit	1,755.80	443.17	836.55	767.03	664.17	512.09	114.57
Total Expenses	10,204.04	3,707.74	4,617.14	5,030.89	5,915.88	4,099.61	1,167.71
Income							
1. Interest Income	9,499.66	3,510.19	4,232.79	4,674.43	5,391.70	3,767.74	1,127.09
1.1 On Loans and Advances	8,260.18	3,113.10	3,749.39	4,179.33	4,791.36	3,216.10	939.31
1.2 On Investment	1,146.66	282.37	351.04	429.67	546.04	539.26	51.23
1.2.1 Government Bonds	1,146.66	282.01	335.44	408.70	546.04	531.22	51.23
1.2.2 Foreign Bonds	-	-	-	4.81	-	7.29	-
1.2.3 NRB Bonds	-	0.36	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	15.60	16.16	-	0.75	-
1.3 On Agency Balance	-	5.32	0.80	-	11.76	-	-
1.4 On Call Deposit	-	0.89	-	1.99	5.00	-	7.34
1.5 On Others	92.82	108.51	131.56	63.44	37.54	12.38	129.21
2. Commission and Discount	583.21	202.01	261.66	303.55	251.48	45.85	22.69
2.1 Bills Purchase and Discount	-	6.03	-	-	14.46	-	-
2.2 Commission	583.21	186.79	259.55	303.55	232.87	45.85	0.91
2.3 Others	-	9.19	2.11	-	4.15	-	21.78
3. Exchange Flactuation Income	96.58	16.13	19.48	44.77	(0.07)	101.04	0.86
3.1 Due to Change in Exchange Rate	0.07	-	(0.68)	8.95	-	2.61	-
3.2 Due to Foreign Currency Transaction	96.51	16.13	20.16	35.82	(0.07)	98.43	0.86
4. Other Operating Income	21.58	(22.74)	97.69	8.14	194.07	144.83	16.91
5. Non Operating Income	-	1.56	5.52	-	78.48	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	40.15	-
7. Recovery of written-off Loan	3.02	0.60	-	-	0.22	-	0.16
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,204.04	3,707.74	4,617.14	5,030.89	5,915.88	4,099.61	1,167.71

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	8.28	72.86	846.56	201.52	107.98	1,907.92	1,286.68
1.1 On Deposit Liabilities	8.28	72.86	835.31	201.52	107.96	1,883.24	1,271.48
1.1.1 Saving Account	0.90	14.81	124.83	46.42	17.96	291.95	187.93
1.1.2 Fixed Account	6.51	52.52	696.46	146.20	88.55	1,556.14	1,055.43
1.1.2.1 Up to 3 months Fixed Account	0.57	-	101.25	-	3.54	324.37	161.23
1.1.2.2 3 to 6 months Fixed Account	0.40	-	349.50	50.74	4.43	177.00	118.53
1.1.2.3 6 months to 1 year Fixed Account	3.35	-	113.76	1.33	30.99	788.56	617.82
1.1.2.4 Above 1 year Fixed Account	2.19	52.52	131.95	94.13	49.59	266.21	157.84
1.1.3 Call Deposit	0.87	5.53	14.03	8.90	1.45	35.15	28.12
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	11.25	-	0.02	24.68	15.20
2. Commission Expense	-	-	3.03	1.55	-	-	1.71
3. Staff Expense	2.96	8.91	86.93	25.13	10.17	177.53	128.25
4. Office Operating Expenses	1.87	6.56	59.58	20.50	7.73	118.24	81.27
5. Foreign Exchange Loss	-	-	-	-	-	0.85	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.85	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.10	-	-	2.39	-
7. Provision for Risk	-	-	-	269.97	-	-	-
7.1 Loan loss Provision	-	-	-	269.97	-	-	-
7.1.1 General Loan loss Provision	-	-	-	77.31	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	77.31	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	192.66	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.48	-	-	15.15	-
9. Provision for Staff Bonus	-	-	19.11	-	-	49.65	26.27
10. Provision for Income Tax	-	-	51.60	-	-	134.07	70.93
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	46.88	120.40	-	-	312.82	165.51
Total Expenses	13.11	135.20	1,188.79	518.66	125.88	2,718.64	1,760.63
Income							
1. Interest Income	5.34	104.75	1,155.34	254.71	117.01	2,614.40	1,702.84
1.1 On Loans and Advances	5.34	104.26	1,031.32	228.07	115.05	2,357.95	1,685.80
1.2 On Investment	-	-	104.92	26.64	1.90	240.66	-
1.2.1 Government Bonds	-	-	104.92	26.64	1.90	154.78	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	85.47	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.42	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	0.48	(0.16)	0.00	0.00	6.77	0.14
1.5 On Others	-	-	19.26	-	0.06	9.01	16.90
2. Commission and Discount	0.02	1.24	32.87	37.95	0.16	4.87	22.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	1.24	3.43	0.92	0.11	4.56	17.90
2.3 Others	-	-	29.44	37.03	0.06	0.31	4.12
3. Exchange Flactuation Income	-	-	0.30	-	-	1.17	1.72
3.1 Due to Change in Exchange Rate	-	-	0.30	-	-	-	(0.63)
3.2 Due to Foreign Currency Transaction	-	-	0.00	-	-	1.17	2.35
4. Other Operating Income	0.11	-	0.28	-	2.31	95.32	34.00
5. Non Operating Income	-	-	-	-	-	2.89	0.05
6. Write Back from Provisions for loss	-	29.22	-	50.92	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.65	-	-	175.09	6.40	-	-
Total Income	13.11	135.20	1,188.79	518.66	125.88	2,718.64	1,760.63

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	890.65	16.64	1,030.23	885.06	876.55	65.91	11.84
1.1 On Deposit Liabilities	875.12	16.64	1,001.56	885.06	858.22	65.91	11.84
1.1.1 Saving Account	122.31	1.70	137.47	173.97	93.85	13.00	5.45
1.1.2 Fixed Account	733.80	13.40	838.24	700.17	746.59	49.26	5.91
1.1.2.1 Up to 3 months Fixed Account	74.03	-	79.73	-	522.80	-	0.92
1.1.2.2 3 to 6 months Fixed Account	139.31	-	113.09	211.79	-	11.02	0.89
1.1.2.3 6 months to 1 year Fixed Account	275.73	7.06	252.07	314.66	78.36	24.87	2.54
1.1.2.4 Above 1 year Fixed Account	244.74	6.33	393.35	173.72	145.44	13.37	1.56
1.1.3 Call Deposit	19.01	1.55	25.86	10.93	17.78	3.66	0.48
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.53	-	28.66	-	18.33	-	-
2. Commission Expense	3.96	-	-	-	-	0.01	-
3. Staff Expense	87.90	2.35	94.48	87.94	57.04	12.58	6.65
4. Office Operating Expenses	80.46	1.46	84.65	50.56	38.02	10.08	1.25
5. Foreign Exchange Loss	0.05	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	0.05	-	-	-	-	-	-
6. Non Operating Expense	-	-	13.78	-	-	0.03	-
7. Provision for Risk	-	(0.41)	66.98	-	0.82	-	-
7.1 Loan loss Provision	-	(0.41)	66.98	-	-	-	-
7.1.1 General Loan loss Provision	-	(0.19)	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	(0.11)	-	-	-	-	-
7.1.1.2 Watch List Provision	-	(0.08)	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(0.22)	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	66.98	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	0.82	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.15	-	-	-	2.05	-	-
9. Provision for Staff Bonus	22.09	4.23	17.38	-	24.88	4.35	-
10. Provision for Income Tax	59.65	11.42	46.91	70.24	67.18	11.76	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	139.17	26.64	109.47	117.19	156.75	27.44	4.01
Total Expenses	1,284.08	62.32	1,463.86	1,210.99	1,223.29	132.17	23.75
Income							
1. Interest Income	1,219.91	61.92	1,409.76	1,167.57	1,190.63	90.44	22.88
1.1 On Loans and Advances	1,130.82	61.92	1,322.04	1,107.25	1,113.17	90.40	22.88
1.2 On Investment	89.03	-	63.84	43.33	72.35	0.15	-
1.2.1 Government Bonds	89.03	-	63.84	43.33	65.65	0.15	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	6.71	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.06	-	5.77	0.02	0.12	(0.43)	0.00
1.5 On Others	-	-	18.10	16.96	4.98	0.32	-
2. Commission and Discount	62.68	0.02	2.64	5.63	1.59	0.73	0.08
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	62.68	0.02	2.64	5.63	1.59	0.73	0.08
2.3 Others	-	0.00	-	-	-	-	-
3. Exchange Flactuation Income	0.12	-	3.29	-	-	-	-
3.1 Due to Change in Exchange Rate	0.12	-	(1.81)	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	5.10	-	-	-	-
4. Other Operating Income	1.38	0.38	32.52	37.55	27.22	1.89	0.79
5. Non Operating Income	-	-	15.64	0.24	3.85	1.19	-
6. Write Back from Provisions for loss	-	-	-	-	-	37.92	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,284.08	62.32	1,463.86	1,210.99	1,223.29	132.17	23.75

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	70.15	68.43	32.14	0.34	124.43	215.07	134.64
1.1 On Deposit Liabilities	70.15	68.43	31.95	0.34	124.43	211.38	133.71
1.1.1 Saving Account	15.25	8.09	5.17	0.34	25.06	26.69	29.29
1.1.2 Fixed Account	51.43	58.67	25.37	-	91.05	181.29	101.97
1.1.2.1 Up to 3 months Fixed Account	-	10.74	-	-	15.01	5.31	-
1.1.2.2 3 to 6 months Fixed Account	20.97	13.23	-	-	14.36	6.25	3.12
1.1.2.3 6 months to 1 year Fixed Account	18.64	23.79	-	-	38.76	53.49	67.13
1.1.2.4 Above 1 year Fixed Account	11.82	10.91	25.37	-	22.92	116.23	31.73
1.1.3 Call Deposit	3.48	1.66	1.41	0.00	8.32	3.39	2.45
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	0.18	-	-	3.70	0.93
2. Commission Expense	-	-	0.04	-	-	-	-
3. Staff Expense	14.15	7.78	8.19	1.24	19.25	17.21	8.82
4. Office Operating Expenses	11.98	6.62	6.59	6.46	11.78	16.57	6.86
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	6.11	-	-	-	31.68	3.93
7.1 Loan loss Provision	-	6.11	-	-	-	31.68	3.93
7.1.1 General Loan loss Provision	-	-	-	-	-	-	3.93
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	3.93
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	6.11	-	-	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	31.68	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	1.64	-	-	5.31	-	1.35
10. Provision for Income Tax	-	4.42	-	-	14.35	-	3.66
11. Others	-	-	-	-	0.36	-	-
12. Net Profit	-	10.32	(22.11)	2.37	33.48	0.17	8.54
Total Expenses	96.28	105.33	24.84	10.40	208.98	280.70	167.81
Income							
1. Interest Income	75.34	89.66	23.74	0.02	183.53	270.14	157.36
1.1 On Loans and Advances	74.17	87.67	19.97	-	169.88	246.56	154.28
1.2 On Investment	1.15	0.26	1.21	-	8.36	23.34	3.08
1.2.1 Government Bonds	1.15	0.26	1.21	-	8.36	23.34	3.08
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.00	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.02	0.04	0.03	0.02	4.97	0.24	0.01
1.5 On Others	-	1.69	2.54	-	0.31	-	-
2. Commission and Discount	1.18	0.09	1.10	-	0.09	6.97	0.05
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.18	0.09	0.14	-	0.09	6.97	0.05
2.3 Others	-	-	0.96	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	3.02	3.28	0.00	0.04	6.76	3.48	4.58
5. Non Operating Income	-	-	-	10.35	0.10	0.11	0.10
6. Write Back from Provisions for loss	-	12.30	-	-	16.47	-	5.72
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	16.74	-	-	-	-	-	-
Total Income	96.28	105.33	24.84	10.40	208.98	280.70	167.81

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhhi
Expenses							
1. Interest Expense	80.59	77.52	66.00	216.47	116.91	26.87	27.66
1.1 On Deposit Liabilities	80.59	77.52	66.00	216.47	116.91	26.87	27.28
1.1.1 Saving Account	13.54	11.69	12.14	23.07	18.32	3.69	4.84
1.1.2 Fixed Account	65.62	62.27	53.20	191.76	98.59	22.04	20.11
1.1.2.1 Up to 3 months Fixed Account	-	6.82	2.90	-	-	0.87	1.60
1.1.2.2 3 to 6 months Fixed Account	-	11.81	2.52	18.23	7.67	4.20	1.74
1.1.2.3 6 months to 1 year Fixed Account	65.62	23.14	32.37	25.60	60.87	7.82	6.74
1.1.2.4 Above 1 year Fixed Account	-	20.50	15.40	147.93	30.06	9.15	10.04
1.1.3 Call Deposit	1.42	3.56	0.66	1.65	-	1.14	2.33
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.00	-
3. Staff Expense	13.08	15.09	2.72	20.32	13.45	3.41	11.48
4. Office Operating Expenses	11.37	15.77	2.91	11.25	11.43	1.89	9.39
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	-	4.33	-	4.28	-	-	117.18
7.1 Loan loss Provision	-	-	-	4.28	-	-	117.18
7.1.1 General Loan loss Provision	-	-	-	3.41	-	-	111.75
7.1.1.1 Pass Loan Loss Provision	-	-	-	3.00	-	-	39.87
7.1.1.2 Watch List Provision	-	-	-	0.40	-	-	71.88
7.1.2 Special Loan Loss Provision	-	-	-	0.88	-	-	5.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	4.33	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	-	-	2.32	0.82	0.20	-	-
10. Provision for Income Tax	-	-	6.26	2.22	5.94	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	1.08	13.19	14.61	5.19	13.86	5.38	-
Total Expenses	106.11	125.90	94.82	260.56	161.79	37.56	165.71
Income							
1. Interest Income	103.67	119.75	94.13	255.63	159.58	36.30	42.87
1.1 On Loans and Advances	93.66	108.22	94.12	243.31	147.73	36.10	38.82
1.2 On Investment	9.83	7.49	-	5.73	11.80	-	3.31
1.2.1 Government Bonds	9.83	-	-	5.73	-	-	3.31
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	7.49	-	-	11.80	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.03	3.65	0.00	0.13	0.05	0.01	0.74
1.5 On Others	0.15	0.40	-	6.46	-	0.20	-
2. Commission and Discount	2.11	0.20	0.12	0.16	2.21	1.26	0.08
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.11	0.20	0.12	0.16	2.21	1.26	0.08
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	0.32	3.03	0.54	4.70	0.00	-	5.44
5. Non Operating Income	-	2.85	0.03	0.07	0.01	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	0.06	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	117.32
Total Income	106.11	125.90	94.82	260.56	161.79	37.56	165.71

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	60.63	132.27	347.63	255.41	126.19
1.1 On Deposit Liabilities	60.63	132.27	343.56	247.12	121.96
1.1.1 Saving Account	0.04	14.72	44.52	25.79	23.37
1.1.2 Fixed Account	60.44	113.21	294.36	211.70	98.59
1.1.2.1 Up to 3 months Fixed Account	-	7.26	16.20	22.89	-
1.1.2.2 3 to 6 months Fixed Account	-	9.88	27.92	31.61	9.88
1.1.2.3 6 months to 1 year Fixed Account	-	46.83	132.83	86.22	12.05
1.1.2.4 Above 1 year Fixed Account	60.44	49.24	117.41	70.97	76.65
1.1.3 Call Deposit	0.15	4.34	4.67	9.64	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	4.08	8.29	4.23
2. Commission Expense	-	-	1.10	-	-
3. Staff Expense	0.82	14.10	24.95	24.60	15.38
4. Office Operating Expenses	0.22	7.02	18.21	18.84	15.45
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	0.16	-	-
7. Provision for Risk	-	-	-	31.39	-
7.1 Loan loss Provision	-	-	-	31.39	-
7.1.1 General Loan loss Provision	-	-	-	3.99	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	23.38	-
7.1.1.2 Watch List Provision	-	-	-	(19.39)	-
7.1.2 Special Loan Loss Provision	-	-	-	27.40	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	-	4.88	5.97	-
10. Provision for Income Tax	-	-	13.17	16.11	-
11. Others	-	-	-	-	-
12. Net Profit	-	-	30.72	37.59	-
Total Expenses	61.67	153.39	440.82	389.90	157.01

Income

1. Interest Income	-	126.17	424.96	376.91	151.89
1.1 On Loans and Advances	-	107.55	379.64	334.89	134.36
1.2 On Investment	-	16.11	39.38	42.31	16.44
1.2.1 Government Bonds	-	-	39.38	-	16.44
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	16.11	-	42.31	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	-	2.52	0.04	-	1.09
1.5 On Others	-	-	5.90	(0.30)	-
2. Commission and Discount	-	0.14	15.87	12.99	0.36
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.10	15.87	0.01	0.36
2.3 Others	-	0.03	-	12.98	-
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.00	2.64	-	-	2.81
5. Non Operating Income	-	0.91	-	-	0.85
6. Write Back from Provisions for loss	-	-	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	61.67	23.53	-	-	1.10
Total Income	61.67	153.39	440.82	389.90	157.01

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,637.51	17,416.06	20,568.52	17,090.72	8,990.08	15,821.44	8,700.49	11,990.20
Fishery Related	771.33	1,085.68	692.40	523.81	-	385.35	61.05	164.00
Mining Related	1,969.30	-	355.67	1,040.68	-	-	238.01	3.40
Agriculture, Forestry, Beverage & Non Food Production Related*	41,900.99	29,584.95	63,005.68	78,767.98	16,233.83	79,625.95	37,399.44	30,792.30
Construction	2,757.26	3,417.51	20,108.16	6,404.91	8,283.50	1,786.82	1,803.89	1,816.07
Electricity, Gas and Water	12,264.67	18,898.77	22,331.45	27,023.10	7,029.70	12,884.63	8,569.92	12,214.69
Metal Products, Mach. & Ele. Eqp.	4,065.05	2,459.94	3,997.43	1,890.81	2,914.61	9,978.89	2,298.42	1,953.59
Tras., Com. and Public Utilities	1,482.56	2,117.58	2,788.80	3,114.41	1,683.30	4,956.42	254.07	1,777.75
Wholesaler & Retailer	35,738.97	52,840.06	82,136.14	65,332.07	23,201.72	49,200.62	26,267.59	42,372.90
Finance, Insurance and Real Estate	6,488.35	22,301.85	11,829.00	28,681.55	4,657.97	20,372.10	6,319.46	13,611.02
Tourism Service**	7,803.35	12,463.05	9,681.81	23,762.22	1,396.30	11,216.35	6,414.11	3,755.36
Other Services	6,248.57	7,799.66	14,957.30	22,025.12	1,901.58	7,771.59	1,826.73	5,460.03
Consumption Loans	55,238.73	68,931.24	59,104.02	39,701.95	14,489.90	17,187.55	15,118.76	34,136.16
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,079.64	1,692.40	41,530.01	5,233.96	14.21	14,843.92	8,746.91	10,463.16
TOTAL sectorwise	186,446.30	241,008.75	353,086.37	320,976.71	90,935.51	246,303.58	124,018.85	170,510.63

Product Wise

Term Loan	45,542.40	58,090.61	101,406.46	110,269.35	11,798.87	92,804.51	35,469.79	52,510.35
Overdraft	-	5,932.28	6,235.49	3,338.06	251.93	5,480.33	151.09	3,127.02
Cash Credit Loan	30,954.99	3,273.90	10,070.88	32,579.35	5,909.12	25,758.05	21,334.70	37,541.68
Trust Receipt Loan/Import Loan	1,943.16	574.28	10,262.22	13,424.51	4,618.40	8,767.54	3,912.69	6,569.39
Short Term Working Capital/Demand Loan	29,037.58	49,001.52	100,360.64	92,675.01	29,701.38	60,219.71	19,283.83	15,055.61
Residential Personal Home Loan (Up to Rs. 20 million)#	8,608.86	22,051.94	23,059.33	9,022.12	8,209.08	5,965.32	2,174.72	23,206.52
Real Estate Loan	11,800.38	11,204.18	21,893.74	26,081.13	8,495.67	14,682.28	4,723.25	6,024.41
Margin Nature Loan	4,277.48	4,095.74	10,189.98	2,835.92	-	2,630.99	24.00	1,192.12
Hire Purchase Loan	2,254.42	4,845.22	8,330.42	5,855.67	3,593.45	7,428.07	2,173.91	3,750.25
Deprived Sector Loan	12,394.56	21,807.76	17,224.00	16,542.76	4,896.80	13,074.35	7,047.82	8,806.33
Bills Purchased	2.59	8.52	9.87	215.48	525.45	11.07	0.08	-
Other Product	39,629.88	60,122.80	44,043.35	8,137.35	12,935.36	9,481.36	27,722.97	12,726.95
Total Product wise Loan	186,446.30	241,008.75	353,086.37	320,976.71	90,935.51	246,303.58	124,018.85	170,510.63

Collateral Wise

Gold and Silver	18,641.06	18,955.45	350.58	1,882.17	-	-	-	-
Government Securities	52.56	4.02	2.97	14.41	3,000.00	-	-	25.48
Non Governmental Securities	903.10	4,091.66	10,101.07	2,840.23	-	2,630.99	24.00	1,191.92
Fixed Deposit Receipts	1,194.66	1,312.55	2,819.16	2,046.97	5,756.20	1,562.45	1,321.70	3,006.17
Own	1,194.66	1,312.55	2,696.02	2,046.97	5,751.93	1,562.45	1,321.70	3,006.17
Other Licences Institutions	-	-	123.14	-	4.28	-	-	-
Collateral of Properties	154,593.28	189,536.02	273,466.22	295,980.58	72,890.81	231,364.08	101,858.72	151,171.71
Fixed Assets	134,253.16	189,285.65	193,143.45	283,192.81	61,076.00	225,398.86	49,311.21	86,939.03
Current Assets	20,340.12	250.37	80,322.78	12,787.77	11,814.81	5,965.22	52,547.51	64,232.68
Against security of Bill	638.78	5.90	2,055.60	367.16	-	11.07	3,912.69	4,225.86
Domestic Bills	124.74	-	1.91	-	-	-	-	9.50
Foreign Bills	514.04	5.90	2,053.69	367.16	-	11.07	3,912.69	4,216.36
Against Guarantee	6,859.30	27,054.17	7,720.67	8,585.54	1,598.81	10,525.15	6,633.50	8,832.32
Government Guarantee	20.02	216.60	1,244.16	383.43	138.81	-	156.08	198.98
Institutional Guarantee	5,596.10	12,685.40	4,960.41	5,560.76	1,460.00	-	6,111.97	8,196.71
Personal Guarantee	841.97	14,107.96	1,511.98	1,323.83	-	-	-	436.63
Collective Guarantee	5.25	44.21	4.12	1,317.20	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	33.51	365.45	-
Other Guarantee	395.96	-	-	0.34	-	10,491.64	-	-
Credit Card	-	10.39	904.39	210.00	421.51	209.83	-	110.25
Others	3,563.55	38.59	55,665.72	9,049.64	7,268.18	-	10,268.24	1,946.92
Total	186,446.30	241,008.75	353,086.37	320,976.71	90,935.51	246,303.58	124,018.85	170,510.63

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	29,189.66	5,453.97	16,152.70	15,233.57	15,421.42	57,783.07	20,371.58	13,466.57
Fishery Related	2,956.90	260.16	876.82	1,043.34	687.15	710.37	866.95	352.44
Mining Related	-	188.08	2,028.54	78.11	625.12	341.68	341.52	365.72
Agriculture, Forestry, Beverage & Non Food Production Related*	11,250.45	26,872.29	56,997.54	36,436.99	30,957.37	12,093.20	78,014.48	21,039.00
Construction	7,921.24	5,670.72	18,705.07	29,473.82	5,083.05	9,995.33	6,692.11	8,647.40
Electricity, Gas and Water	4,004.78	9,647.92	27,335.01	19,933.44	13,716.79	4,708.85	27,025.51	11,648.12
Metal Products, Mach. & Ele. Eqp.	895.41	1,167.98	9,931.00	6,353.77	2,620.03	485.14	4,124.19	439.68
Tras., Com. and Public Utilities	1,525.42	2,121.96	13,445.76	6,398.66	3,832.44	2,940.27	9,276.09	3,556.88
Wholesaler & Retailer	65,890.04	28,304.75	42,327.90	51,953.91	46,762.71	33,955.79	88,873.14	29,036.10
Finance, Insurance and Real Estate	13,772.66	6,267.19	18,287.39	19,392.95	12,028.32	6,147.46	30,969.54	8,458.25
Tourism Service**	6,721.52	5,022.45	14,349.58	9,582.94	7,468.13	4,555.75	15,852.53	2,885.83
Other Services	4,201.93	6,370.62	12,737.95	10,424.83	8,035.87	4,418.32	16,658.71	6,806.94
Consumption Loans	100,718.90	12,666.11	58,856.08	47,689.82	31,838.54	25,685.89	74,407.22	32,919.04
Local Government	-	-	-	231.20	150.72	-	-	-
Others	37,074.21	21,044.90	108.00	1,054.15	12,462.06	19,315.10	14.16	3,677.13
TOTAL sectorwise	286,123.14	131,059.10	292,139.35	255,281.50	191,689.71	183,136.22	373,487.72	143,299.10

Product Wise

Term Loan	82,957.94	64,638.97	135,758.21	76,267.19	83,527.81	18,261.84	143,448.22	50,552.49
Overdraft	1,658.62	377.03	10,218.12	6,228.63	3,172.37	10,147.00	10,470.12	7,064.55
Cash Credit Loan	42,792.37	22,156.69	45,991.64	26,369.29	23,596.72	-	66,143.86	8,195.50
Trust Receipt Loan/Import Loan	318.25	2,149.93	3,624.94	4,744.03	4,327.72	103.15	8,740.18	1,228.18
Short Term Working Capital/Demand Loan	51,561.89	14,962.23	43,268.87	41,051.76	35,606.24	106,170.67	53,312.63	13,360.70
Residential Personal Home Loan (Up to Rs. 20 million)#	51,606.03	6,650.13	10,942.36	20,915.40	9,198.40	8,873.02	29,003.69	9,674.08
Real Estate Loan	24,067.07	1,531.41	1,429.91	10,332.97	5,475.47	1,713.07	15,198.16	3,722.78
Margin Nature Loan	3,093.32	521.56	3,837.94	3,418.24	3,916.71	1,143.82	6,130.53	3,750.03
Hire Purchase Loan	5,460.82	5,216.30	7,931.61	4,645.78	4,716.76	2,823.92	14,045.34	4,560.42
Deprived Sector Loan	12,396.43	6,360.33	14,007.88	17,109.95	10,318.08	30,948.91	19,303.13	15,367.94
Bills Purchased	-	27.27	-	1,348.62	127.53	-	-	-
Other Product	10,210.39	6,467.26	15,127.88	42,849.63	7,705.89	2,950.82	7,691.85	25,822.43
Total Product wise Loan	286,123.14	131,059.10	292,139.35	255,281.50	191,689.71	183,136.22	373,487.72	143,299.10

Collateral Wise

Gold and Silver	89.33	10.53	9.59	444.73	9.77	38.81	0.03	747.73
Government Securities	-	-	56.27	1.70	4.05	-	-	10.85
Non Governmental Securities	3,093.32	521.56	3,865.49	3,418.24	3,920.24	-	-	3,802.97
Fixed Deposit Receipts	2,482.42	1,084.28	2,333.40	2,887.24	2,023.96	1,299.31	3,191.01	1,511.35
Own	2,482.42	1,084.28	2,270.85	2,887.24	2,018.17	1,299.31	3,191.01	1,502.22
Other Licences Institutions	-	-	62.55	-	5.80	-	-	9.14
Collateral of Properties	261,781.20	107,969.05	277,309.29	236,194.40	175,828.98	181,798.10	330,182.67	119,729.47
Fixed Assets	256,866.70	75,628.02	268,217.01	194,970.75	99,073.05	181,798.10	234,786.67	88,208.62
Current Assets	4,914.50	32,341.02	9,092.27	41,223.64	76,755.93	-	95,396.01	31,520.85
Against security of Bill	-	27.27	65.68	1,173.48	3,181.69	-	18,260.83	2,209.13
Domestic Bills	-	27.27	-	-	13.53	-	-	42.54
Foreign Bills	-	-	65.68	1,173.48	3,168.16	-	18,260.83	2,166.59
Against Guarantee	11,847.49	862.39	7,829.46	8,499.73	5,658.38	-	950.97	2,859.64
Government Guarantee	0.18	-	237.17	136.67	152.08	-	326.69	5.23
Institutional Guarantee	9,942.42	-	7,168.29	8,188.76	5,254.55	-	-	304.53
Personal Guarantee	-	862.39	377.20	79.77	249.14	-	624.28	1,844.69
Collective Guarantee	-	-	44.28	-	-	-	-	696.84
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,904.89	-	2.52	94.53	2.61	-	-	8.35
Credit Card	316.31	349.77	589.95	349.38	584.57	-	425.17	109.52
Others	6,513.05	20,234.26	80.21	2,312.59	478.07	-	20,477.05	12,318.44
Total	286,123.14	131,059.10	292,139.35	255,281.50	191,689.71	183,136.22	373,487.72	143,299.10

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	12,800.02	13,548.01	8,937.21	8,447.79	1,550.67	108.10	511.65	2,112.63
Fishery Related	813.07	402.21	401.78	842.98	87.55	11.44	-	49.26
Mining Related	230.80	1,540.42	382.76	39.03	2.84	-	-	6.94
Agriculture, Forestry, Beverage & Non Food Production Related*	17,753.49	32,526.81	43,871.20	27,496.30	1,350.09	0.60	624.31	2,603.60
Construction	10,049.30	4,444.59	10,813.66	7,556.56	6,269.94	72.01	72.99	1,717.36
Electricity, Gas and Water	13,151.58	19,920.26	17,640.44	15,750.55	385.62	-	-	1,271.96
Metal Products, Mach. & Ele. Eqp.	3,334.48	4,248.72	3,277.20	2,269.06	121.72	2.70	-	225.26
Tras., Com. and Public Utilities	2,898.88	4,780.27	9,761.50	4,289.73	735.93	15.22	93.20	1,423.89
Wholesaler & Retailer	23,288.33	47,031.88	39,943.28	25,650.21	8,348.93	65.55	814.54	6,446.53
Finance, Insurance and Real Estate	25,176.95	12,348.07	21,766.67	8,871.40	5,357.01	-	260.00	5,109.51
Tourism Service**	15,210.50	6,834.37	16,040.66	5,082.65	741.94	25.46	-	1,790.96
Other Services	6,552.66	5,903.30	23,708.15	5,898.59	489.09	1.89	564.04	1,744.56
Consumption Loans	21,550.08	34,762.74	38,102.53	13,838.97	16,063.45	124.94	93.19	13,606.77
Local Government	-	-	-	-	-	-	-	3.34
Others	17,783.12	7,225.39	5,283.98	26,134.10	276.30	87.83	-	4,109.18
TOTAL sectorwise	170,593.25	195,517.05	239,931.03	152,167.91	41,781.09	515.75	3,033.92	42,221.75

Product Wise

Term Loan	48,999.35	73,851.62	98,045.20	75,031.86	14,406.42	272.37	721.17	14,952.19
Overdraft	9,244.51	6,823.81	2,218.38	724.85	3,083.34	83.34	391.92	2,374.17
Cash Credit Loan	30,888.33	44,290.87	32,064.19	26,296.70	5,575.74	-	-	5,700.81
Trust Receipt Loan/Import Loan	988.25	2,134.76	2,072.98	2,269.55	-	-	-	-
Short Term Working Capital/Demand Loan	13,873.63	25,739.25	39,107.91	14,503.93	21.88	34.33	717.68	1,035.06
Residential Personal Home Loan (Up to Rs. 20 million)#	7,674.55	14,841.28	14,964.27	7,034.47	5,702.55	38.13	72.99	6,602.20
Real Estate Loan	15,514.30	4,722.54	14,270.08	6,528.85	817.06	22.22	260.00	2,513.51
Margin Nature Loan	3,568.83	1,101.57	3,739.90	1,232.13	1,862.21	4.01	-	927.44
Hire Purchase Loan	5,988.44	5,625.52	6,985.38	4,897.00	1,436.14	31.41	93.20	2,785.93
Deprived Sector Loan	10,313.44	10,023.01	12,582.18	8,210.88	3,816.13	28.02	157.03	4,224.42
Bills Purchased	1,126.77	3.85	-	636.87	-	-	-	-
Other Product	22,412.85	6,358.96	13,880.57	4,800.83	5,059.61	1.92	619.93	1,106.02
Total Product wise Loan	170,593.25	195,517.05	239,931.03	152,167.91	41,781.09	515.75	3,033.92	42,221.75

Collateral Wise

Gold and Silver	6,414.11	1.97	11.48	1.86	220.75	-	-	139.48
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	3,640.11	1,101.57	3,760.20	-	1,862.21	-	-	927.44
Fixed Deposit Receipts	1,347.26	1,317.64	2,508.46	2,107.11	928.25	1.94	93.19	448.61
Own	1,347.26	1,317.64	2,477.88	2,107.11	928.05	1.94	93.19	448.61
Other Licences Institutions	-	-	30.58	-	0.20	-	-	-
Collateral of Properties	147,128.54	189,611.33	221,575.00	143,603.44	34,648.29	444.56	2,940.73	36,227.51
Fixed Assets	144,643.68	178,456.95	200,391.34	124,781.02	34,647.98	444.56	2,940.73	36,227.51
Current Assets	2,484.85	11,154.39	21,183.66	18,822.42	0.31	-	-	-
Against security of Bill	-	6.27	725.17	354.54	-	-	-	-
Domestic Bills	-	-	17.90	354.54	-	-	-	-
Foreign Bills	-	6.27	707.27	-	-	-	-	-
Against Guarantee	9,023.37	623.86	8,270.59	24.70	4,094.62	-	-	4,478.72
Government Guarantee	155.01	87.07	191.86	-	-	-	-	-
Institutional Guarantee	8,821.70	371.29	7,307.63	-	3,831.09	-	-	2,541.83
Personal Guarantee	45.76	132.23	711.85	24.70	259.32	-	-	1,539.98
Collective Guarantee	-	13.80	56.39	-	1.86	-	-	396.90
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.89	19.46	0.36	-	2.35	-	-	-
Credit Card	185.00	222.29	1.58	88.05	-	-	-	-
Others	2,854.87	2,632.11	3,078.56	5,988.22	26.97	69.25	-	-
Total	170,593.25	195,517.05	239,931.03	152,167.91	41,781.09	515.75	3,033.92	42,221.75

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,069.63	301.17	6,336.85	3,426.10	3,058.85	71.36	4,718.37	2,691.39
Fishery Related	15.96	2.70	150.98	301.14	147.97	43.57	155.03	424.02
Mining Related	-	-	15.70	156.82	-	-	47.25	77.83
Agriculture, Forestry, Beverage & Non Food Production Related*	669.91	260.63	4,695.03	3,375.91	1,830.95	146.35	5,843.77	5,865.93
Construction	112.97	227.83	716.14	12,747.25	641.29	168.16	2,103.42	3,370.89
Electricity, Gas and Water	0.08	-	454.01	329.38	182.06	-	1,293.01	-
Metal Products, Mach. & Ele. Eqp.	-	19.31	173.18	323.43	93.96	46.81	510.17	152.53
Tras., Com. and Public Utilities	249.81	243.10	1,661.36	2,152.96	1,422.48	31.47	682.26	1,053.81
Wholesaler & Retailer	3,184.30	576.89	15,961.45	8,479.00	8,350.23	178.25	5,638.64	10,071.21
Finance, Insurance and Real Estate	686.52	399.23	11,470.37	5,437.84	3,647.69	-	4,228.97	3,938.55
Tourism Service**	341.80	36.83	4,050.93	3,411.55	1,534.85	16.18	2,781.11	7,818.96
Other Services	689.32	33.03	2,337.68	1,591.74	1,752.84	27.46	1,079.54	3,109.38
Consumption Loans	3,780.50	1,696.43	23,231.02	3,769.32	13,788.44	243.96	12,174.05	6,347.92
Local Government	-	-	-	0.03	-	-	5.81	-
Others	3.74	680.67	26,718.57	20,097.53	9,999.55	180.41	12,767.25	1,578.82
TOTAL sectorwise	10,804.54	4,477.82	97,973.27	65,600.01	46,451.17	1,153.98	54,028.65	46,501.23

Product Wise

Term Loan	3,207.80	791.63	42,374.48	20,638.22	24,250.17	296.43	22,439.40	14,967.67
Overdraft	476.05	-	4,812.64	10,920.04	4,271.10	63.57	11,842.03	1,069.04
Cash Credit Loan	2,737.79	-	-	221.39	5,319.69	249.02	-	5,929.46
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	185.98	412.33	10,914.27	-	505.94	135.02	491.78	4,964.02
Residential Personal Home Loan (Up to Rs. 20 million)#	1,557.12	905.02	14,106.30	11,501.76	2,670.50	198.60	5,636.36	2,902.88
Real Estate Loan	476.76	64.60	6,919.71	3,038.35	960.03	-	972.88	2,135.11
Margin Nature Loan	425.00	53.00	2,566.79	1,414.15	1,286.03	-	1,570.79	1,487.89
Hire Purchase Loan	492.91	307.15	2,664.96	3,127.38	1,644.65	35.84	1,529.26	1,134.76
Deprived Sector Loan	570.98	812.82	8,513.04	5,026.86	4,270.58	54.66	3,985.85	3,264.29
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	674.16	1,131.27	5,101.08	9,711.85	1,272.48	120.82	5,560.31	8,646.12
Total Product wise Loan	10,804.54	4,477.82	97,973.27	65,600.01	46,451.17	1,153.98	54,028.65	46,501.23

Collateral Wise

Gold and Silver	90.22	-	639.49	965.09	809.18	-	439.17	-
Government Securities	-	-	-	-	-	-	7.21	-
Non Governmental Securities	425.00	53.00	2,572.40	996.62	1,286.03	-	1,571.65	-
Fixed Deposit Receipts	173.03	81.00	1,291.60	842.36	462.98	109.64	838.68	577.70
Own	173.03	81.00	1,291.60	842.36	462.98	109.64	838.68	577.70
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	9,847.11	3,990.58	82,019.43	55,402.83	40,769.70	1,044.34	44,228.39	42,490.77
Fixed Assets	9,847.11	3,990.58	82,019.43	55,402.83	40,769.70	1,044.34	44,219.93	42,490.77
Current Assets	-	-	-	-	-	-	8.46	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	265.83	351.74	11,239.05	6,872.13	3,121.87	-	6,749.01	1,944.86
Government Guarantee	-	-	-	6.80	0.60	-	3.32	-
Institutional Guarantee	179.57	351.74	2,826.03	4,049.72	2,221.08	-	4,368.75	1,927.84
Personal Guarantee	86.27	-	4,565.59	2,102.66	876.11	-	2,291.94	15.96
Collective Guarantee	-	-	3,847.44	652.99	24.09	-	82.17	1.06
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	59.95	-	-	2.84	-
Credit Card	-	-	-	5.34	-	-	-	-
Others	3.35	1.50	211.30	515.64	1.42	-	194.54	1,487.89
Total	10,804.54	4,477.82	97,973.27	65,600.01	46,451.17	1,153.98	54,028.65	46,501.23

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	5,742.42	231.73	306.39	775.49	439.19	99.77	0.09	658.08
Fishery Related	148.19	-	2.44	7.48	2.00	14.98	-	13.02
Mining Related	9.90	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,832.17	200.96	45.36	139.77	37.95	1.96	60.00	240.69
Construction	1,302.11	140.89	5.51	339.34	642.44	45.40	16.83	69.84
Electricity, Gas and Water	3,596.32	-	-	2.06	-	6.82	-	-
Metal Products, Mach. & Ele. Eqp.	66.06	0.67	16.72	-	2.60	43.93	3.45	-
Tras., Com. and Public Utilities	641.97	198.81	0.70	74.55	159.72	59.00	-	114.07
Wholesaler & Retailer	4,321.13	629.57	72.84	1,032.46	426.07	273.34	33.33	901.90
Finance, Insurance and Real Estate	5,589.72	527.35	9.05	378.60	91.89	129.35	40.31	1,247.55
Tourism Service**	1,742.33	136.50	34.16	75.89	84.31	29.97	27.50	188.65
Other Services	2,107.22	60.67	2.20	193.41	59.65	-	-	274.69
Consumption Loans	16,882.34	1,360.48	36.80	1,115.97	1,175.17	757.86	144.30	2,769.49
Local Government	-	-	-	-	-	-	33.18	-
Others	36.35	410.84	167.34	6.69	346.70	93.04	1,886.00	390.21
TOTAL sectorwise	44,018.24	3,898.46	699.51	4,141.71	3,467.69	1,555.42	2,244.98	6,868.20

Product Wise

Term Loan	8,689.24	792.83	236.08	2,003.71	1,617.06	732.28	124.27	1,285.80
Overdraft	3,878.99	73.03	144.45	186.62	113.24	98.81	-	722.11
Cash Credit Loan	5,958.53	-	-	571.95	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,851.95	574.06	-	65.06	308.61	-	147.82	537.77
Residential Personal Home Loan (Up to Rs. 20 million)#	6,210.14	608.13	-	201.27	637.53	249.35	16.83	549.55
Real Estate Loan	3,574.96	31.96	-	205.46	72.92	22.35	1,765.88	482.05
Margin Nature Loan	1,815.52	187.29	-	12.70	24.30	232.18	26.19	172.76
Hire Purchase Loan	1,287.91	202.13	2.72	58.38	153.63	61.47	121.66	191.67
Deprived Sector Loan	4,026.44	445.75	151.84	478.84	382.62	129.35	33.18	761.53
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	6,724.55	983.28	164.41	357.72	157.80	29.63	9.13	2,164.96
Total Product wise Loan	44,018.24	3,898.46	699.51	4,141.71	3,467.69	1,555.42	2,244.98	6,868.20

Collateral Wise

Gold and Silver	180.20	83.78	25.47	172.32	41.97	-	-	623.34
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,815.52	147.29	-	12.70	-	-	26.19	172.76
Fixed Deposit Receipts	718.04	50.77	4.74	46.92	66.03	32.92	0.05	83.43
Own	718.04	50.77	4.74	46.92	66.03	32.92	0.05	83.43
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	39,672.38	2,742.86	665.15	3,705.23	3,259.98	1,159.90	397.29	5,102.73
Fixed Assets	39,672.38	2,742.86	665.15	3,705.23	3,259.98	1,159.90	397.29	5,102.73
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,609.93	455.36	1.96	204.54	75.42	130.42	83.27	885.94
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,307.62	455.36	-	147.74	0.89	129.35	-	758.50
Personal Guarantee	280.56	-	0.99	56.80	74.53	1.07	50.09	127.44
Collective Guarantee	4.56	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.97	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	22.17	418.40	2.19	-	24.30	232.18	1,738.17	-
Total	44,018.24	3,898.46	699.51	4,141.71	3,467.69	1,555.42	2,244.98	6,868.20

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	403.18	580.69	435.00	333.54	651.22	591.44	359.73	463.63
Fishery Related	12.65	43.61	4.87	22.61	-	26.79	9.90	6.74
Mining Related	15.20	-	12.95	-	-	-	20.18	-
Agriculture, Forestry, Beverage & Non Food Production Related*	411.34	330.12	117.90	237.00	197.58	409.61	196.69	30.66
Construction	564.53	1,114.86	470.96	288.03	-	51.19	301.56	10.68
Electricity, Gas and Water	316.35	130.00	36.00	5.64	-	-	-	16.26
Metal Products, Mach. & Ele. Equip.	191.24	42.02	31.50	16.70	-	-	59.69	25.60
Tras., Com. and Public Utilities	960.26	83.76	86.79	49.66	-	575.45	254.93	1.96
Wholesaler & Retailer	935.40	490.36	264.26	562.94	1,269.51	2,277.98	624.58	259.06
Finance, Insurance and Real Estate	1,192.31	605.53	386.67	499.47	149.14	1,452.39	323.60	59.58
Tourism Service**	762.64	234.25	102.69	58.41	92.04	674.44	62.09	16.14
Other Services	628.59	459.81	38.36	93.47	-	83.68	67.01	18.95
Consumption Loans	2,172.35	513.61	1,292.79	1,426.03	38.71	3,344.63	1,457.15	276.92
Local Government	-	-	-	-	-	-	-	-
Others	767.37	952.74	296.83	34.15	628.83	3.67	1,272.89	32.25
TOTAL sectorwise	9,333.40	5,581.34	3,577.55	3,627.63	3,027.03	9,491.26	5,010.01	1,218.42

Product Wise

Term Loan	2,486.84	1,123.47	161.48	316.82	54.55	3,653.32	1,166.88	276.62
Overdraft	-	237.76	274.64	-	424.96	168.02	178.94	383.02
Cash Credit Loan	-	-	-	-	1,411.53	1,525.36	214.85	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	20.92
Short Term Working Capital/Demand Loan	1,948.11	361.53	116.00	150.83	-	556.66	795.20	61.30
Residential Personal Home Loan (Up to Rs. 20 million)#	751.09	909.22	659.19	241.23	10.83	932.93	675.36	41.32
Real Estate Loan	1,045.55	719.30	324.07	435.88	148.77	808.78	210.41	33.46
Margin Nature Loan	289.27	410.11	199.27	157.79	-	157.74	6.08	-
Hire Purchase Loan	816.82	61.07	171.53	129.64	0.36	783.40	258.60	15.08
Deprived Sector Loan	342.33	261.95	194.08	179.89	106.08	667.53	234.87	78.72
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,653.37	1,496.92	1,477.29	2,015.56	869.94	237.53	1,268.82	307.99
Total Product wise Loan	9,333.40	5,581.34	3,577.55	3,627.63	3,027.03	9,491.26	5,010.01	1,218.42

Collateral Wise

Gold and Silver	412.91	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	416.75	410.11	202.22	157.35	-	157.74	6.08	-
Fixed Deposit Receipts	287.43	97.32	101.04	89.45	24.17	75.86	61.29	16.89
Own	287.43	97.32	101.04	89.45	24.17	75.86	61.29	16.89
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,719.57	4,930.36	3,074.82	3,228.95	3,002.86	8,506.95	4,785.03	1,201.54
Fixed Assets	7,719.24	4,930.36	3,074.82	3,198.20	3,002.86	8,506.95	4,785.03	1,201.54
Current Assets	0.33	-	-	30.74	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	394.94	143.55	199.45	149.04	-	750.71	157.60	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.95	143.55	27.49	64.66	-	643.62	157.06	-
Personal Guarantee	92.99	-	166.29	84.38	-	107.09	0.35	-
Collective Guarantee	-	-	-	-	-	-	0.19	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.65	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	93.24	-	0.03	2.85	-	-	-	-
Total	9,333.40	5,581.34	3,577.55	3,627.63	3,027.03	9,491.26	5,010.01	1,218.42

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	203.34	63.14	234.34	476.80	777.26	268.16
Fishery Related	-	-	5.77	63.29	11.63	17.00
Mining Related	-	-	0.95	24.14	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	90.14	202.49	165.73	570.01	305.62	347.79
Construction	240.01	-	112.23	263.74	187.78	343.06
Electricity, Gas and Water	-	-	204.46	205.62	72.50	27.47
Metal Products, Mach. & Ele. Eqp.	43.70	-	7.98	-	116.05	32.47
Tras., Com. and Public Utilities	162.70	2.94	20.62	475.06	308.37	173.20
Wholesaler & Retailer	159.04	68.51	672.12	2,242.55	1,877.22	892.79
Finance, Insurance and Real Estate	39.89	-	695.35	1,878.53	2,101.23	765.57
Tourism Service**	27.79	37.24	260.64	1,483.36	313.30	431.16
Other Services	20.64	-	37.57	673.12	193.09	77.14
Consumption Loans	483.21	1.55	1,749.11	4,743.01	5,123.11	1,976.04
Local Government	2.60	-	-	-	-	-
Others	0.51	421.39	1,830.00	786.83	1,169.81	384.17
TOTAL sectorwise	1,473.56	797.26	5,996.88	13,886.05	12,556.95	5,736.01

Product Wise

Term Loan	458.38	375.34	701.08	5,773.89	2,547.82	1,678.09
Overdraft	147.69	-	363.78	1,012.60	477.50	96.79
Cash Credit Loan	137.27	-	-	2,469.41	265.29	795.03
Trust Receipt Loan/Import Loan	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	0.51	-	220.21	59.10	771.42	405.50
Residential Personal Home Loan (Up to Rs. 20 million)#	179.05	-	1,260.52	1,506.57	3,323.45	667.09
Real Estate Loan	136.89	291.75	394.21	1,294.91	1,157.95	306.78
Margin Nature Loan	81.06	-	295.98	326.53	582.19	413.06
Hire Purchase Loan	160.48	2.27	56.40	372.59	154.46	158.40
Deprived Sector Loan	172.24	-	431.94	760.43	929.37	598.03
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,272.75	310.02	2,347.49	617.24
Total Product wise Loan	1,473.56	797.26	5,996.88	13,886.05	12,556.95	5,736.01

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.45	-	-
Non Governmental Securities	81.06	-	-	326.53	582.19	-
Fixed Deposit Receipts	39.10	-	155.93	197.61	181.82	129.09
Own	39.10	-	155.93	197.61	181.82	129.09
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,186.68	797.26	5,172.27	12,736.53	10,212.69	4,569.33
Fixed Assets	1,186.68	797.26	5,172.27	12,736.53	10,212.69	4,569.33
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	166.72	-	372.40	594.67	1,576.35	515.29
Government Guarantee	2.60	-	-	-	-	-
Institutional Guarantee	11.07	-	371.10	543.25	1,000.25	486.26
Personal Guarantee	144.01	-	1.29	51.42	576.10	1.56
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	9.03	-	-	-	-	27.47
Credit Card	-	-	-	-	-	-
Others	-	-	296.28	7.25	3.90	522.30
Total	1,473.56	797.26	5,996.88	13,886.05	12,556.95	5,736.01

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change		
		2021	2022	2023	2023	2023	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,092	50,334	59,480	64,747	64,462	28.76	18.17	-0.44
	a. Paid-up Capital	24,740	30,093	34,388	34,443	34,443	21.64	14.27	0.00
	b. Statutory Reserves	5,803	9,012	11,190	11,394	11,349	55.31	24.16	-0.40
	c. Retained Earning	3,434	5,520	6,645	11,358	11,281	60.72	20.38	-0.68
	d. Others Reserves	5,115	5,709	7,258	7,552	7,389	11.60	27.14	-2.15
2	BORROWINGS	207,349	233,582	214,238	209,240	210,518	12.65	-8.28	0.61
	a. NRB	8,220	22,655	7,944	8,115	6,837	175.59	-64.94	-15.75
	b. Others	199,129	210,926	206,294	201,125	203,681	5.92	-2.20	1.27
3	DEPOSITS	130,425	159,023	167,093	165,540	164,195	21.93	5.07	-0.81
4	BILLS PAYABLE	11	38	27	21	23	252.05	-27.61	5.62
5	OTHER LIABILITIES	37,483	42,123	46,185	51,248	56,577	12.38	9.64	10.40
	a. Loan Loss Provision	10,760	11,708	18,383	19,534	20,603	8.81	57.01	5.47
	b. Interest Suspense a/c	4,176	4,727	6,921	8,392	9,560	13.20	46.42	13.91
	c. Others	22,547	25,688	20,881	23,322	26,414	13.93	-18.72	13.26
6	RECONCILIATION A/c	19,298	22,174	15,568	18,458	15,543	14.90	-29.79	-15.79
7	PROFIT & LOSS A/c	11,839	12,378	5,191	204	376	4.55	-58.06	84.15
	Total	445,497	519,651	507,782	509,459	511,694	16.65	-2.28	0.44
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	26,480	27,441	-28.17	32.70	3.63
	a. Cash Balance	521	371	494	349	382	-28.73	33.06	9.71
	b. Bank Balance	17,507	10,770	17,249	17,649	16,994	-38.48	60.16	-3.71
	c. Money at Call	10,260	9,178	9,220	8,482	10,064	-10.55	0.46	18.65
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	1,089	1,097	36.16	39.23	0.76
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	8,469	9,321	-62.31	55.27	10.06
4	LOANS & ADVANCES	365,554	449,686	432,237	427,506	428,073	23.01	-3.88	0.13
	Institutional	54,128	90,239	72,928	70,476	69,195	66.71	-19.18	-1.82
	Individual	311,426	359,447	359,310	357,030	358,878	15.42	-0.04	0.52
5	FIXED ASSETS	2,565	3,073	3,258	3,416	3,405	19.79	6.01	-0.32
6	OTHER ASSETS	15,031	18,137	20,078	22,399	23,867	20.66	10.70	6.55
7	EXPENSES NOT WRITTEN OFF	7	3	39	2	2	-54.15	1068.57	-0.12
8	NON BANKING ASSETS	1	1	1	1	1	0.00	0.00	0.00
9	RECONCILIATION A/c	19,325	22,176	14,809	18,598	16,010	14.75	-33.22	-13.91
10	PROFIT & LOSS A/c	13	160	1,054	1,499	2,476	1178.33	558.67	65.17
	Total	445,497	519,651	507,782	509,459	511,694	16.65	-2.28	0.44
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	3,196	6,334	66.98	21.11	98.20
2	COMMISSION/FEE EXPENSES	16	20	45	2	4	23.62	124.12	106.82
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	1,015	1,973	26.43	7.02	94.32
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	318	625	29.98	6.72	96.32
5	NON OPERATING EXPENSES	36	20	14	0	0	-45.12	-27.38	34.28
6	PROVISION FOR RISK	17,303	5,527	25,658	1,917	3,642	-68.06	364.22	89.96
7	LOAN WRITTEN OFF	31	35	123	1	1	12.30	252.87	0.26
8	EXTRAORDINARY EXPENSES	9	18	0	-	-	98.29	-99.36	0.00
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	30	59	5.81	-60.14	100.80
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	85	161	7.76	-54.49	90.03
11	NET PROFIT	11,829	12,376	4,783	(18)	(68)	4.63	-61.35	273.21
	TOTAL EXPENSES	67,152	72,151	87,444	6,546	12,732	7.44	21.20	94.50
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	4,171	8,499	32.40	2.87	103.75
2.	COMMISSION & DISCOUNT	1,420	1,442	618	40	87	1.60	-57.16	117.66
3	OTHER OPERATING INCOME	5,025	5,495	3,971	279	614	9.34	-27.73	120.22
4	NON OPERATING INCOME	270	446	158	10	16	65.02	-64.70	70.30
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	757	1,458	-69.78	365.46	92.74
6	RECOVERY FOR WRITE BACK	9	6	4	1	1	-29.10	-29.94	74.70
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	12	23	30.87	77.81	95.83
8	NET LOSS	3	158	646	1,277	2,032	5531.04	307.55	59.17
	TOTAL INCOME	67,152	72,151	88,416	6,546	12,732	7.44	22.54	94.50
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	22,317	22,201	11.65	-3.48	-0.52
	No. of Total Branches	4,685	5,135	5,133	5,133	5,132	9.61	-0.04	-0.02
	No. of Total Centers	362,982	428,783	445,666	447,296	447,820	18.13	3.94	0.12
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,393,625	1,398,976	14.23	2.88	0.38
	No. of Total Passive Groups	34,163	16,159	19,043	19,512	18,961	-52.70	17.85	-2.82
	No. of Total Members	5,191,363	5,859,530	6,016,101	6,003,280	5,993,953	12.87	2.67	-0.16
	No. of Total Passive Members	329,895	438,040	528,082	537,422	552,898	32.78	20.56	2.88
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,921,464	2,870,164	10.40	-9.65	-1.76
	No. of Total Overdue Borrowers	764,663	382,353	587,163	782,265	962,871	-50.00	53.57	23.09
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,032,671	6,027,004	13.37	2.57	-0.09
	Total Saving Amount (Rs million)	130,472	159,023	167,027	165,538	164,212	21.88	5.03	-0.80

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	23,885.07
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,051.38
	e. Share Premium	-
	f. Retained Earning	1,059.88
	g. Others Reserves Fund	173.80
2	BORROWINGS	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	940.56
	a. Current	239.17
	Domestic	239.17
	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	-
4	Bills Payable	-
5	Other Liabilities	1,732.35
	1. Sundry Creditors	-
	2. Loan Loss Provision	421.29
	3. Interest Suspense a/c	-
	4. Others	1,311.06
6	Reconciliation A/c	-
7	Profit & Loss A/c	295.65
	TOTAL Liabilities	29,143.43
Assets		
1	LIQUID FUNDS	228.93
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	228.90
	1. In Nepal Rastra Bank	173.22
	Domestic Currency	173.22
	Foreign Currency	-
	2. "A" Class Licensed Institution	55.67
	Domestic Currency	55.67
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	4,476.34
	a. Govt. Securities	4,476.34
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,830.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,830.00
4	LOANS & ADVANCES (Including Bills Purchased)	19,021.65
4.1	LOANS & ADVANCES	19,021.65
	a. Infrastructure Project	19,021.65
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	181.04
7	OTHER ASSETS	1,405.47
	a. Accrued Interest:	604.29
	Financial Institutions	-
	Government Enterprises	89.54
	Private Sector	514.75
	b. Staff Loans / Adv.	135.18
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	666.00
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,143.43

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	40.13
1.1 On Deposit Liabilities	11.81
1.2 On Borrowing	28.32
2. Commission Expense	0.00
3. Staff Expense	12.71
4. Office Operating Expenses	8.41
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	-
7. Provision for Risk	6.90
7.1 Loan loss Provision	6.90
7.1.1 General Loan loss Provision	6.90
7.1.1.1 Pass Loan Loss Provision	6.90
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	-
8. Loan Written Off	-
9. Provision for Staff Bonus	46.93
10. Provision for Income Tax	126.71
11. Others	-
12. Net Profit	295.65
Total Expenses	537.44

Income	
1. Interest Income	517.18
1.1 On Loans and Advances	407.42
1.2 On Investment	64.50
1.2.1 Government Bonds	64.50
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	45.26
2. Commission and Discount	0.22
2.1 Bills Purchase and Discount	-
2.2 Commission	0.22
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.06
6. Write Back from Provisions for loss	19.98
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	537.44

Districtwise List of Banks and Financial Institutions Branches (Bhadau, 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	141	54	12	207	998,054	4,822
5	Koshi	Sankhuwasabha	31	-	-	31	158,041	5,098
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	178	62	5	245	1,148,156	4,686
10	Koshi	Sunsari	135	39	13	187	926,962	4,957
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	24	4	-	28	139,552	4,984
14	Koshi	Udayapur	42	7	1	50	340,721	6,814
	Total		756	195	36	987	4,961,412	5,027
15	Madhesh	Saptari	55	7	2	64	706,255	11,035
16	Madhesh	Siraha	85	12	3	100	739,953	7,400
17	Madhesh	Dhanusa	85	8	13	106	867,747	8,186
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	79	14	7	100	862,470	8,625
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	69	14	7	90	654,471	7,272
	Total		576	84	51	711	6,114,600	8,600
23	Bagmati	Dolakha	30	3	-	33	172,767	5,235
24	Bagmati	Ramechhap	23	2	-	25	170,302	6,812
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
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	69	14	8	91	364,039	4,000
31	Bagmati	Kathmandu	921	147	49	1,117	2,041,587	1,828
32	Bagmati	Lalitpur	224	34	16	274	551,667	2,013
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	165	53	18	236	719,859	3,050
	Total		1,811	332	108	2,251	6,116,866	2,717
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	205	78	19	302	600,051	1,987
40	Gandaki	Tanahu	77	23	1	101	321,153	3,180
41	Gandaki	Syangja	41	24	2	67	253,024	3,776
42	Gandaki	Mustang	15	1	-	16	14,452	903
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	69	24	8	101	378,079	3,743
	Total		598	190	37	825	2,466,427	2,990

47	Lumbini	Gulmi	37	15	-	52	246,494	4,740
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	224	77	28	329	1,121,957	3,410
50	Lumbini	Kapilbastu	83	18	6	107	682,961	6,383
51	Lumbini	Arghakhanchi	21	7	-	28	177,086	6,325
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	91	39	3	133	674,993	5,075
56	Lumbini	Banke	81	29	7	117	603,194	5,156
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
Total			742	257	47	1,046	5,122,078	4,897
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	53	10	1	64	415,126	6,486
62	Karnali	Dailekh	24	1	-	25	252,313	10,093
63	Karnali	Jajarkot	13	1	-	14	189,360	13,526
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	22	1	-	23	118,349	5,146
66	Karnali	Kalikot	16	-	-	16	145,292	9,081
67	Karnali	Mugu	8	-	-	8	64,549	8,069
68	Karnali	Humla	9	1	-	10	55,394	5,539
Total			205	21	3	229	1,688,412	7,373
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	131	30	5	166	904,666	5,450
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	65	11	1	77	513,757	6,672
75	Sudur Paschim	Darchula	20	2	-	22	133,310	6,060
76	Sudur Paschim	Baitadi	20	2	-	22	242,157	11,007
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
Total			328	52	6	386	2,694,783	6,981
Grand Total			5,016	1,131	288	6,435	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches [^]	5,016	1,131	288	5,132		11,567
Population per Branch [*] (Served by A, B and C class BFIs)						4,532
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,521

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	756	195	36	869	987	1,856
Madhesh	576	84	51	1,061	711	1,772
Bagmati	1,811	332	108	771	2,251	3,022
Gandaki	598	190	37	577	825	1,402
Lumbini	742	257	47	1,160	1,046	2,206
Karnali	205	21	3	235	229	464
Sudur Paschim	328	52	6	459	386	845
Total	5,016	1,131	288	5,132	6,435	11,567

* 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	141,997.32
	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

Amnt 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

Amnt 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

Amnt 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

Ant 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

Amnt 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

Amnt 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

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	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
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)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43
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	10.27	2,807,185.02	10.13	2,857,985.93
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	9.99	577,833.72	9.69	538,327.21
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	10.33	1,030,140.08	10.18	989,139.54
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	10.45	490,763.95	10.25	576,221.44
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	10.31	708,447.26	10.28	754,297.75
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84
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	2.71	1,904.39	2.72	2,019.56
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23
	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	7.99	4,798,146.91	7.86	4,975,236.85

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)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 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	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26
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	12.70	235,320.12	12.40	224,510.13
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	12.96	506,066.51	12.63	470,193.98
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79
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	11.78	285,589.47	11.56	279,199.94
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	13.23	69,870.36	12.78	63,489.77
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	13.51	74,906.20	13.13	67,563.42
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69
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	12.59	299,534.39	12.33	285,674.09
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44
	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	12.53	4,273,360.88	12.30	4,046,550.26

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)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 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	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97
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	13.28	74,301.37	12.88	60,756.85
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	12.97	939,377.78	12.55	806,884.28
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	12.63	281,268.08	12.43	264,070.32
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	57,814.23	14.16	57,536.38	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	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	12.53	4,273,360.89	12.30	4,046,550.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	9.50	538,720.87	9.45	554,116.19
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53
3	Call	2.34	293,534.43	2.34	294,389.50
4	Certificate of Deposits	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06
6	Non interest bearing deposits	-	289,346.28	-	368,032.44
6.1	Current	-	248,611.14	-	327,012.47
6.2	Margin	-	39,838.34	-	39,716.67
6.3	Other	-	896.80	-	1,303.31
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44
2	Fishery Related	9.79	13,521.43	10.49	13,897.80
3	Mining Related	12.22	11,882.50	12.49	9,685.36
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82
6	Construction	11.88	165,581.52	12.55	171,430.98
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77
13	Other Services	11.93	178,122.27	12.16	179,442.69
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83
15	Local Government	3.50	1,176.10	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33
2	Overdraft	12.04	101,819.68	13.84	92,864.19
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83	12.07	293,675.59
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94
12	Other Product	10.98	380,502.96	12.33	380,994.83
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59

Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Ltd.	NBL	2	Rastriya Banijya Bank Ltd.	RBB
3	Nabil Bank Ltd.	NABIL	4	Nepal Investment Mega Bank Ltd.	NIMB
5	Standard Chartered Bank Nepal Ltd.	SCBNL	6	Himalayan Bank Ltd.	HBL
7	Nepal SBI Bank Ltd.	NSBI	8	Everest Bank Ltd.	EBL
9	NIC Asia Bank Ltd.	NIC	10	Machhapuchhre Bank Ltd.	MBL
11	Kumari Bank Ltd.	Kumari	12	Laxmi Sunrise 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	NMB Bank Ltd.	NMB
19	Prabhu Bank Ltd.	Prabhu	20	Sanima Bank Ltd.	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Ltd.	Mahalaxmi	2	Narayani Development Bank Ltd.	Narayani
3	Karnali Development Bank Ltd.	Karnali	4	Sangrila Development Bank Ltd.	Shangrila
5	Excel Development Bank Ltd.	Excel	6	Miteri Development Bank Ltd.	Miteri
7	Muktinath Bikas Bank Ltd.	Mukti	8	Garima Bikas Bank Ltd.	Garima
9	Kamana Sewa Bikas Bank Ltd.	Kamana	10	Corporate Development Bank Ltd.	Corporate
11	Jyoti Bikas Bank Ltd.	Jyoti	12	Shine Resunga Development Bank Ltd.	Shine
13	Lumbini Bikas Bank Ltd.	LumbiniDB	14	Sindhu Bikas Bank Ltd.	Sindhu
15	Salapa Bikash Bank Ltd.	Salapa	16	Saptakoshi Development Bank Ltd.	Saptakoshi
17	Green Development Bank Ltd.	GreenDB			
C. Finance Companies					
1	Nepal Finance Ltd.	NFL	2	Nepal Share Markets and Finance Ltd.	NSML
3	Gorkhas Finance Ltd.	GURKHAFC	4	Goodwill Finance Ltd.	Goodwill
5	Shree Investment & Finance Co. Ltd.	Shree	6	Best Finance Ltd.	BestFC
7	Progressive Finance Co. Ltd.	Progressive	8	Janaki Finance Co. Ltd.	Janaki
9	Pokhara Finance Ltd.	Pokhara	10	Central Finance Ltd.	PFCL
11	Multipurpose Finance Co. Ltd	Multi	12	Samridhhi Finance Company Limited	Samridhhi
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 Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Mirmire Laghubitta Bittiya Sanstha Ltd.	Mirmire	12	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana
13	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila	14	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi
15	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF	16	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF
17	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF	18	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF
19	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF	20	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF
21	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF	22	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF
23	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF	24	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF
25	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF	26	National Microfinance Laghubitta Bittiya Sanstha Ltd.	NationalMF
27	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF	28	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF
29	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	30	Support Laghubitta Bittiya Sanstha Limited	Support
31	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari	32	Asha Laghubitta Bittiya Sanstha Ltd	Asha
33	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	34	Ganapati Laghubitta Bittiya Sanstha Ltd	Ganapati
35	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity	36	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman
37	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	38	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
39	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	40	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana
41	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj	42	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
43	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique	44	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa
45	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	46	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
47	BPW Laghubitta Bittiya Sanstha Limited	BPW	48	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
49	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	50	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO
51	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	52	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
53	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	54	Kisan Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
55	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	56	Super Laghubitta Bittiya Sanstha Limited	Super
57	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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