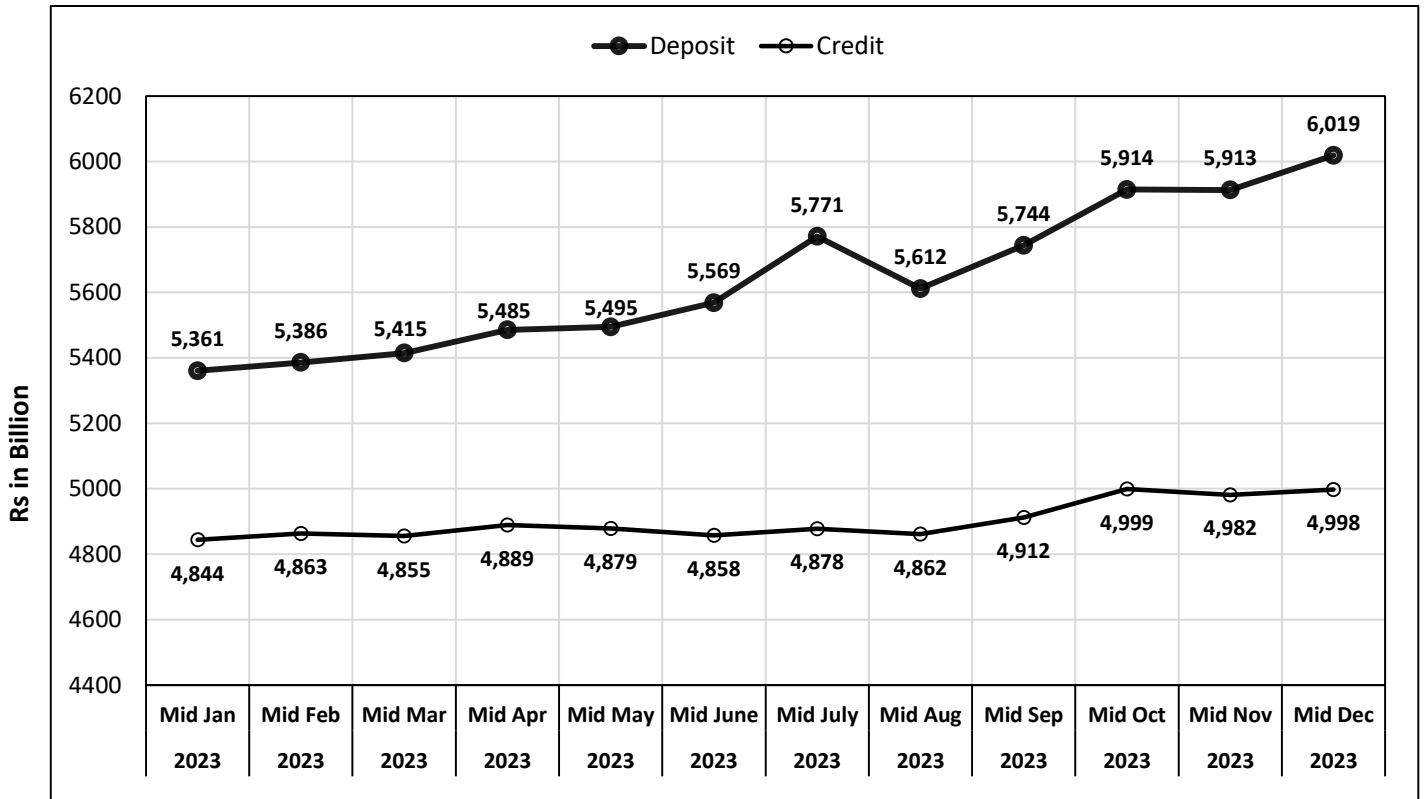


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Mangsir
(Mid-Dec, 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 Mangsir End, 2080 (Mid-Dec, 2023)

	Class "A"	Class "B"	Class "C"	Overall	
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	98.95	10.73	2.16	111.85
2	Total Credit/GDP	82.13	9.00	1.74	92.87
3	Total Credit/ Total Deposit	83.00	83.87	80.58	83.03
4	CD Ratio	79.59	83.05	78.64	79.90
5	Fixed Deposit/Total Deposit	59.18	67.57	72.31	60.24
6	Saving Deposit/Total Deposit	26.54	24.07	17.65	26.13
7	Current Deposit/Total Deposit	7.13	1.41	1.28	6.47
8	Call Deposit/Total Deposit	6.34	6.84	7.86	6.41
9	NPL/ Total Loan [^]	3.61	3.19	8.37	3.66
10	Total LLP /Total Loan	3.79	3.34	8.22	3.83
11	Deprived Sector Loan/Total Loan ^{\$^}	6.42	11.24	7.37	6.90
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.24	6.62	8.01	7.20
2	Investment in Gov. Securities/Total Deposit	18.87	16.82	18.83	18.67
3	Total Liquid Assets/Total Deposit	27.35	26.12	33.86	27.36
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.79	9.70	13.65	9.86
2	Total Capital/RWA	12.59	12.62	15.66	12.64
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,022	1,134	288	6,444
3	No. of Deposit Accounts	45,734,977	6,740,894	827,507	53,303,378
4	No. of Loan Accounts	1,527,714	288,575	42,066	1,858,355
5	No. of Branchless Banking Centers	1,203	17	-	1,220
6	No. of Branchless Banking Customers	299,373	1,462	-	300,835
7	No. of Mobile Banking Customers	19,481,654	2,971,271	171,682	22,624,607
8	No. of Internet Banking Customers	1,254,850	519,205	14,602	1,788,657
9	No. of ATMs	4,682	347	44	5,073
10	No. of Debit Cards	11,695,238	926,594	58,336	12,680,168
11	No. of Credit Cards	302,269	1,451	-	303,720
12	No. of Prepaid Cards	162,399	1,663	-	164,062
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit				7.62
	(a) Saving				5.13
	(b) Fixed				9.69
	(c) Call				2.08
2	Wt. Avg Interest Rate on Credit				11.85

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 Asoj end of FY2080/81 (2023/24)

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-Nov	Mid-Dec	% 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	751,842	741,521	10.79	10.40	-1.37
a. Paid-up Capital	365,820	407,789	425,052	432,190	432,997	11.47	4.23	0.19
b. Statutory Reserves	105,951	120,965	138,151	148,411	148,654	14.17	14.21	0.16
c. Retained Earning	12,331	10,267	(6,633)	12,952	727	-16.75	-164.61	-94.39
d. Others Reserves	74,422	79,777	126,558	158,289	159,143	7.20	58.64	0.54
2 BORROWINGS	275,089	500,434	255,302	290,417	282,749	81.92	-48.98	-2.64
a. NRB	118,779	259,218	2,022	2,845	1,789	118.24	-99.22	-37.12
b. "A"Class Licensed Institution	28,829	40,170	18,993	46,958	31,301	39.34	-52.72	-33.34
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	61,294	59,842	125.12	10.98	-2.37
d. Other Financial Ins.	1,267	6,027	6,467	11,932	16,953	375.72	7.30	42.08
e. Bonds and Securities	100,435	136,986	163,416	167,389	172,864	36.39	19.29	3.27
3 DEPOSITS	4,740,066	5,159,175	5,771,238	5,912,794	6,018,961	8.84	11.86	1.80
a. Current	490,765	465,415	454,049	372,935	389,450	-5.17	-2.44	4.43
b. Savings	1,592,152	1,402,182	1,519,064	1,602,281	1,572,847	-11.93	8.34	-1.84
c. Fixed	2,213,503	2,835,817	3,359,257	3,532,778	3,625,890	28.11	18.46	2.64
d. Call Deposits	396,693	391,068	390,785	358,112	386,018	-1.42	-0.07	7.79
e. Others	46,953	64,694	48,082	46,688	44,756	37.78	-25.68	-4.14
4 Bills Payable	3,067	2,782	3,189	9,566	9,511	-9.30	14.61	-0.57
5 Other Liabilities	418,432	424,126	502,666	561,927	583,920	1.36	18.52	3.91
1. Loan Loss Provision	89,594	110,300	168,124	191,142	191,201	23.11	52.42	0.03
2. Interest Suspense a/c	20,035	19,628	28,910	31,820	34,292	-2.03	47.29	7.77
3. Others	308,804	294,198	305,633	338,965	358,426	-4.73	3.89	5.74
6 Reconciliation A/c	4,050	512	471	542	1,639	-87.36	-8.02	202.15
7 Profit & Loss A/c	69,757	79,497	75,002	22,177	29,369	13.96	-5.65	32.43
TOTAL	6,068,987	6,785,324	7,290,996	7,549,265	7,667,669	11.80	7.45	1.57
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	541,672	522,809	-1.80	4.70	-3.48
a. Cash Balance	116,799	111,631	102,134	78,989	101,921	-4.43	-8.51	29.03
Nepalese Notes & Coins	99,422	108,250	99,262	74,223	97,320	8.88	-8.30	31.12
Foreign Currency	17,377	3,381	2,871	4,766	4,601	-80.55	-15.06	-3.46
b. Bank Balance	334,152	302,877	362,361	374,217	331,165	-9.36	19.64	-11.50
1. In Nepal Rastra Bank	273,553	220,659	288,687	309,006	273,009	-19.34	30.83	-11.65
2. "A"Class Licensed Institution	17,905	28,862	23,870	23,022	20,367	61.19	-17.30	-11.54
3. Other Financial Ins.	3,275	6,959	2,939	2,691	2,972	112.50	-57.76	10.45
4. In Foreign banks	39,419	46,397	46,865	39,498	34,817	17.70	1.01	-11.85
c. Money at Call	68,389	95,482	69,463	88,466	89,723	39.62	-27.25	1.42
2 INVESTMENTS	732,619	911,435	1,049,633	1,086,868	1,179,197	24.41	15.16	8.50
a. Govt. Securities	721,612	909,783	1,029,807	1,084,409	1,123,991	26.08	13.19	3.65
b. Others	11,007	1,651	19,827	2,459	55,206	-85.00	1100.56	2145.43
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	259,230	274,605	-12.95	34.95	5.93
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	4,981,152	4,997,215	12.91	3.48	0.32
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	4,976,477	4,992,929	12.91	3.50	0.33
a. Private Sector	4,014,771	4,493,912	4,687,782	4,782,750	4,795,832	11.93	4.31	0.27
b. Financial Institutions	152,818	212,907	183,328	187,590	190,110	39.32	-13.89	1.34
c. Government Organizations	2,995	2,231	2,697	6,137	6,987	-25.51	20.86	13.87
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,675	4,286	11.28	-19.76	-8.31
5 LOANS AGT. COLLECTED BILLS	412	951	797	633	507	130.70	-16.19	-19.97
6 FIXED ASSETS	82,989	95,030	136,783	140,046	138,737	14.51	43.94	-0.94
7 OTHER ASSETS	331,101	353,788	417,472	514,191	530,480	6.85	18.00	3.17
a. Accrued Interests	171,036	199,589	244,588	324,427	338,819	16.69	22.55	4.44
b. Others	160,065	154,198	172,884	189,764	191,661	-3.66	12.12	1.00
8 Expenses not Written off	342	219	364	334	326	-36.12	66.61	-2.38
9 Non Banking Assets	7,693	10,521	18,689	21,916	22,165	36.76	77.62	1.14
10 Reconciliation Account	5,154	3,241	2,304	1,554	545	-37.12	-28.90	-64.92
11 Profit & Loss A/c	407	63	1,831	1,669	1,082	-84.64	2827.18	-35.16
TOTAL	6,068,987	6,785,324	7,290,996	7,549,265	7,667,669	11.80	7.45	1.57

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	673,680	663,648	10.60	10.42	-1.49
a. Paid-up Capital	320,629	356,095	369,857	376,766	377,124	11.06	3.86	0.09
b. Statutory Reserves	96,910	110,434	126,035	135,665	135,605	13.96	14.13	-0.04
c. Retained Earning	15,897	14,956	(1,180)	15,666	4,500	-5.92	-107.89	-71.27
d. Others Reserves	67,137	72,140	116,599	145,584	146,418	7.45	61.63	0.57
2 BORROWINGS	261,004	462,083	243,416	275,939	270,522	77.04	-47.32	-1.96
a. NRB	109,436	229,157	1,674	2,496	1,440	109.40	-99.27	-42.30
b. "A"Class Licensed Institution	26,034	38,482	16,193	45,323	30,326	47.81	-57.92	-33.09
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	61,294	59,842	125.12	10.98	-2.37
d. Other Financial Ins.	1,267	5,862	6,164	7,907	14,528	362.68	5.15	83.74
e. Bonds and Securities	98,488	130,549	154,982	158,919	164,385	32.55	18.72	3.44
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,226,556	5,325,087	8.09	11.90	1.89
a. Current	475,545	453,605	441,571	364,450	379,828	-4.61	-2.65	4.22
b. Savings	1,426,355	1,261,715	1,366,476	1,438,541	1,413,308	-11.54	8.30	-1.75
c. Fixed	1,919,565	2,436,953	2,898,148	3,066,873	3,151,524	26.95	18.93	2.76
d. Call Deposits	338,330	329,895	333,864	311,485	337,351	-2.49	1.20	8.30
e. Others	45,117	62,988	46,186	45,208	43,076	39.61	-26.68	-4.72
4 Bills Payable	3,003	2,740	3,163	9,470	9,475	-8.75	15.45	0.05
5 Other Liabilities	383,438	384,228	453,119	504,628	524,608	0.21	17.93	3.96
1. Loan Loss Provision	77,889	95,409	147,603	167,296	167,302	22.49	54.71	0.00
2. Interest Suspense a/c	11,631	10,334	18,049	18,496	19,989	-11.15	74.67	8.07
3. Others	293,919	278,486	287,467	318,835	337,317	-5.25	3.22	5.80
6 Reconciliation A/c	3,962	516	470	541	1,646	-86.98	-8.96	204.50
7 Profit & Loss A/c	63,462	72,201	68,213	20,562	27,152	13.77	-5.52	32.05
TOTAL	5,420,355	6,020,551	6,465,937	6,711,377	6,822,139	11.07	7.40	1.65
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	475,849	451,603	-5.94	7.12	-5.10
a. Cash Balance	107,227	102,537	92,853	71,838	93,258	-4.37	-9.44	29.82
Nepalese Notes & Coins	89,926	99,279	90,215	67,674	89,094	10.40	-9.13	31.65
Foreign Currency	17,301	3,258	2,638	4,164	4,164	-81.17	-19.01	0.00
b. Bank Balance	304,444	268,141	324,727	336,173	292,253	-11.92	21.10	-13.06
1. In Nepal Rastra Bank	256,583	203,810	263,539	279,770	244,750	-20.57	29.31	-12.52
2. "A"Class Licensed Institution	8,327	17,786	14,124	16,774	12,612	113.58	-20.59	-24.81
3. Other Financial Ins.	119	149	201	132	76	25.05	34.61	-42.74
4. In Foreign banks	39,414	46,395	46,864	39,496	34,815	17.71	1.01	-11.85
c. Money at Call	35,761	50,160	33,219	67,839	66,092	40.27	-33.78	-2.57
2 INVESTMENTS	655,204	820,456	937,730	967,391	1,059,599	25.22	14.29	9.53
a. Govt. Securities	644,196	818,804	918,942	964,972	1,004,933	27.10	12.23	4.14
b. Others	11,007	1,651	18,788	2,419	54,666	-85.00	1037.69	2160.24
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	246,094	262,800	-13.49	36.32	6.79
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,404,805	4,419,083	12.44	3.12	0.32
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,400,130	4,414,797	12.44	3.14	0.33
a. Private Sector	3,579,832	4,025,452	4,149,539	4,233,574	4,245,056	12.45	3.08	0.27
b. Financial Institutions	132,741	150,129	156,762	160,429	162,760	13.10	4.42	1.45
c. Government Organizations	2,995	2,231	2,690	6,126	6,980	-25.51	20.53	13.94
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,675	4,286	11.28	-19.76	-8.31
5 LOANS AGT. COLLECTED BILLS	412	951	797	633	507	130.70	-16.19	-19.97
6 FIXED ASSETS	75,298	85,850	124,602	127,538	126,245	14.01	45.14	-1.01
7 OTHER ASSETS	307,472	322,804	381,570	468,086	482,725	4.99	18.20	3.13
a. Accrued Interests	155,810	177,208	218,341	289,192	302,082	13.73	23.21	4.46
b. Others	151,662	145,596	163,228	178,895	180,642	-4.00	12.11	0.98
8 Expenses not Written off	241	219	363	333	325	-9.50	66.11	-2.39
9 Non Banking Assets	6,736	8,665	15,306	18,218	18,420	28.63	76.65	1.10
10 Reconciliation Account	5,074	3,240	2,301	1,541	555	-36.14	-29.00	-63.96
11 Profit & Loss A/c	332	-	1,001	888	279	-100.00	0.00	-68.60
TOTAL	5,420,355	6,020,551	6,465,937	6,711,377	6,822,139	11.07	7.40	1.65

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	58,741	58,370	13.49	11.57	-0.63
a. Paid-up Capital	32,232	36,994	40,207	40,207	40,657	14.77	8.69	1.12
b. Statutory Reserves	6,135	7,072	8,341	8,943	9,240	15.28	17.94	3.32
c. Retained Earning	505	(282)	(355)	2,697	1,629	-155.77	25.97	-39.60
d. Others Reserves	2,816	3,528	4,592	6,894	6,844	25.27	30.15	-0.73
2 BORROWINGS	9,690	26,259	9,340	13,072	11,232	170.98	-64.43	-14.08
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	975	-54.55	150.00	-20.41
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	4,025	2,425	0.00	83.75	-39.75
e. Bonds and Securities	1,000	5,490	7,486	7,523	7,532	448.95	36.38	0.12
3 DEPOSITS	445,827	509,490	571,573	572,201	577,465	14.28	12.19	0.92
a. Current	13,929	9,932	11,059	7,540	8,137	-28.70	11.35	7.91
b. Savings	139,864	120,613	132,843	142,588	138,998	-13.76	10.14	-2.52
c. Fixed	243,409	327,121	380,584	384,043	390,186	34.39	16.34	1.60
d. Call Deposits	48,417	51,614	46,811	37,629	39,521	6.60	-9.31	5.03
e. Others	207	211	275	400	624	1.50	30.45	55.96
4 Bills Payable	41	42	23	25	35	1.53	-44.16	36.21
5 Other Liabilities	19,406	23,291	30,451	35,864	37,306	20.02	30.74	4.02
1. Loan Loss Provision	6,431	9,405	13,887	16,164	16,189	46.24	47.66	0.15
2. Interest Suspense a/c	1,138	1,129	1,931	3,661	4,480	-0.72	70.95	22.36
3. Others	11,837	12,757	14,633	16,039	16,637	7.77	14.71	3.73
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	75505670.22
7 Profit & Loss A/c	5,224	6,340	5,715	1,458	2,064	21.35	-9.85	41.52
TOTAL	521,953	612,733	669,886	681,362	686,471	17.39	9.33	0.75
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	51,504	53,709	25.67	-7.10	4.28
a. Cash Balance	8,134	7,505	7,574	6,103	7,174	-7.73	0.92	17.55
Nepalese Notes & Coins	8,059	7,383	7,341	5,501	6,737	-8.39	-0.56	22.46
Foreign Currency	76	123	233	602	437	62.05	89.75	-27.42
b. Bank Balance	22,731	24,830	28,785	30,973	31,073	9.23	15.93	0.32
1. In Nepal Rastra Bank	13,432	13,435	20,033	24,331	23,451	0.02	49.11	-3.62
2. "A"Class Licensed Institution	7,619	6,642	7,521	5,124	6,073	-12.83	13.25	18.52
3. Other Financial Ins.	1,676	4,752	1,228	1,517	1,548	183.58	-74.15	2.02
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	14,427	15,461	52.08	-24.11	7.17
2 INVESTMENTS	56,879	68,793	91,763	97,128	97,676	20.95	33.39	0.56
a. Govt. Securities	56,879	68,793	90,725	97,088	97,136	20.95	31.88	0.05
b. Others	-	-	1,038	40	540	0.00	0.00	1250.00
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	8,827	7,834	4.77	0.69	-11.25
4 (Including Bills Purchased)	383,480	444,934	471,886	482,381	484,335	16.03	6.06	0.41
4.1 LOANS & ADVANCES	383,480	444,934	471,886	482,381	484,335	16.03	6.06	0.41
a. Private Sector	369,145	386,815	451,918	460,467	462,361	4.79	16.83	0.41
b. Financial Institutions	14,335	58,120	19,964	21,911	21,971	305.44	-65.65	0.27
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	8,970	8,945	13.00	38.00	-0.28
7 OTHER ASSETS	11,972	13,338	21,777	29,797	31,155	11.41	63.27	4.56
a. Accrued Interests	6,166	7,075	14,549	21,571	22,677	14.75	105.63	5.13
b. Others	5,806	6,263	7,228	8,226	8,478	7.87	15.42	3.06
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,385	2,440	157.16	80.40	2.28
10 Reconciliation Account	78	0	0	5	0	-99.41	0.00	-90.86
11 Profit & Loss A/c	21	56	279	364	377	172.42	397.68	3.42
TOTAL	521,953	612,733	669,886	681,362	686,471	17.39	9.33	0.75

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	19,421	19,502	9.82	6.55	0.42
a. Paid-up Capital	12,959	14,700	14,988	15,216	15,216	13.44	1.96	0.00
b. Statutory Reserves	2,907	3,459	3,775	3,803	3,808	19.01	9.13	0.13
c. Retained Earning	(4,071)	(4,408)	(5,098)	(5,411)	(5,403)	8.29	15.66	-0.14
d. Others Reserves	4,469	4,110	5,367	5,811	5,881	-8.05	30.59	1.20
2 BORROWINGS	4,395	12,092	2,546	1,406	996	175.15	-78.94	-29.16
a. NRB	1,753	9,957	49	49	49	468.05	-99.51	0.00
b. "A"Class Licensed Institution	1,695	1,188	1,550	410	-	-29.93	30.49	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	947	947	948	947	947	0.05	0.06	0.00
3 DEPOSITS	89,326	104,528	113,422	114,036	116,409	17.02	8.51	2.08
a. Current	1,290	1,878	1,419	945	1,485	45.55	-24.42	57.19
b. Savings	25,932	19,854	19,745	21,152	20,541	-23.44	-0.55	-2.89
c. Fixed	50,529	71,743	80,525	81,862	84,180	41.98	12.24	2.83
d. Call Deposits	9,945	9,558	10,110	8,998	9,146	-3.89	5.77	1.64
e. Others	1,629	1,496	1,622	1,080	1,056	-8.20	8.47	-2.21
4 Bills Payable	23	0	2	70	1	-98.23	380.57	-98.91
5 Other Liabilities	15,588	16,607	19,097	21,435	22,005	6.53	14.99	2.66
1. Loan Loss Provision	5,274	5,486	6,634	7,682	7,710	4.03	20.91	0.37
2. Interest Suspense a/c	7,267	8,165	8,930	9,663	9,823	12.36	9.36	1.65
3. Others	3,048	2,955	3,533	4,091	4,472	-3.04	19.56	9.32
6 Reconciliation A/c	12	(4)	1	2	(8)	-134.24	-125.45	-559.97
7 Profit & Loss A/c	1,071	957	1,073	156	153	-10.71	12.19	-1.86
TOTAL	126,679	152,040	155,172	156,526	159,059	20.02	2.06	1.62
Assets								
1 LIQUID FUNDS	16,607	19,655	18,596	14,319	17,497	18.35	-5.39	22.20
a. Cash Balance	1,438	1,588	1,706	1,048	1,489	10.48	7.42	42.15
Nepalese Notes & Coins	1,438	1,588	1,706	1,047	1,489	10.48	7.42	42.16
Foreign Currency	0	0	0	0	0	-41.58	115.37	-43.54
b. Bank Balance	6,977	9,906	8,849	7,071	7,839	41.99	-10.68	10.85
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,905	4,808	-3.50	49.79	-1.97
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,125	1,682	126.38	-49.85	49.54
3. Other Financial Ins.	1,480	2,058	1,510	1,042	1,349	39.05	-26.60	29.48
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	6,200	8,169	-0.40	-1.46	31.77
2 INVESTMENTS	20,536	22,186	20,140	22,348	21,922	8.03	-9.22	-1.91
a. Govt. Securities	20,536	22,186	20,140	22,348	21,922	8.03	-9.22	-1.91
b. Others	-	-	-	-	-	0.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	4,308	3,972	-22.26	52.20	-7.81
4 LOANS & ADVANCES	71,536	86,303	92,931	93,966	93,797	20.64	7.68	-0.18
(Including Bills Purchased)	71,536	86,303	92,931	93,966	93,797	20.64	7.68	-0.18
4.1 LOANS & ADVANCES	71,536	86,303	92,931	93,966	93,797	20.64	7.68	-0.18
a. Private Sector	65,795	81,645	86,325	88,709	88,415	24.09	5.73	-0.33
b. Financial Institutions	5,742	4,658	6,602	5,250	5,378	-18.87	41.72	2.44
c. Government Organizations	-	-	4	7	4	0.00	0.00	-42.41
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	3,539	3,547	37.25	20.41	0.24
7 OTHER ASSETS	11,657	17,646	14,125	16,308	16,601	51.37	-19.95	1.80
a. Accrued Interests	9,061	15,306	11,697	13,664	14,060	68.93	-23.58	2.90
b. Others	2,597	2,340	2,428	2,644	2,541	-9.90	3.76	-3.88
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	0.00
9 Non Banking Assets	468	599	1,114	1,312	1,306	27.99	85.87	-0.49
10 Reconciliation Account	2	(0)	3	8	(11)	-111.62	-1452.60	-226.57
11 Profit & Loss A/c	55	6	551	416	427	-88.25	8461.23	2.41
TOTAL	126,679	152,040	155,172	156,526	159,059	20.02	2.06	1.62

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	163,433	203,082	47.10	30.07	24.26
1.1 Deposit Liabilities	215,183	305,976	402,421	155,397	193,116	42.19	31.52	24.27
1.1.1 Saving A/c	43,601	76,032	88,065	30,474	37,389	74.38	15.83	22.69
1.1.2 Fixed A/c	166,935	223,748	305,845	121,872	151,965	34.03	36.69	24.69
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	7,024	8,728	67.27	92.36	24.25
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	13,434	17,128	71.84	20.83	27.50
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	43,296	54,405	43.83	7.73	25.66
1.1.2.4 Above 1 Year	72,595	81,297	138,814	58,118	71,705	11.99	70.75	23.38
1.1.3 Call Deposit	4,443	6,111	8,461	3,041	3,750	37.55	38.45	23.32
1.1.4 Certificate of Deposits	204	85	51	10	12	-58.37	-39.75	24.36
1.2 Others	9,158	24,032	26,832	8,037	9,966	162.41	11.65	24.01
2 Commission/Fee Expense	1,735	3,121	4,228	1,146	1,507	79.87	35.49	31.56
3 Employees Expenses	48,174	53,727	55,126	20,223	25,277	11.53	2.60	24.99
4 Office Operating Expenses	33,544	38,326	38,127	12,908	16,331	14.26	-0.52	26.52
5 Exchange Fluctuation Loss	1	105	-	2	0	7277.31	-100.00	-72.19
5.1 Due to Change in Exchange Rates	1	34	-	2	-	2639.35	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	0	71	-	-	0	36644.30	-100.00	0.00
6 Non-Operatiing Expenses	89	369	499	103	252	313.83	35.07	146.27
7. Provision for Risk	39,014	25,497	65,952	31,628	33,898	-34.65	158.67	7.18
7.1 Loan loss Provision	38,874	25,367	65,818	31,458	33,676	-34.74	159.46	7.05
7.1.1 General Loan loss Provision	25,113	12,849	17,473	12,650	13,122	-48.83	35.98	3.73
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	6,563	6,963	-58.22	18.37	6.09
7.1.1.2 Watch List Provision	3,878	3,976	6,969	6,087	6,160	2.54	75.28	1.19
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	18,029	19,749	-10.06	277.53	9.54
7.1.3 Additional Loan Loss Provision	321	430	2,711	779	804	34.16	529.86	3.29
7.2. Provision for Non-Banking Assets	48	13	89	151	164	-72.47	563.44	9.15
7.3. Provision for Loss on Investment	3	98	16	20	58	2840.70	-83.24	195.14
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	899	1,565	97.46	75.65	74.06
9 Provision for Staff Bonus	9,238	11,766	10,407	3,423	4,617	27.35	-11.55	34.89
10 Provision for Income Tax	30,913	34,273	32,840	9,607	13,441	10.87	-4.18	39.91
11 Others	248	7	79	7	7	-97.24	1053.58	0.00
12 Net Profit	71,306	83,438	77,771	22,623	30,918	17.01	-6.79	36.67
TOTAL EXPENSES	459,417	582,244	717,106	266,002	330,896	26.74	23.16	24.40
Income								
1. Interest Income	372,972	509,366	641,877	235,919	294,379	36.57	26.01	24.78
1.1. On Loans and Advance	342,440	464,186	572,265	207,347	259,206	35.55	23.28	25.01
1.2. On Investment	25,974	38,306	57,477	22,488	27,925	47.48	50.05	24.17
1.2.1 Government Bonds	23,335	35,010	53,207	20,596	25,520	50.03	51.98	23.91
1.2.2 Foreign Bonds	215	341	228	151	194	59.06	-33.10	27.86
1.2.3 NRB Bonds	589	343	558	226	245	-41.74	62.57	8.52
1.2.4 Deventure & Bonds	1,835	2,612	3,484	1,515	1,966	42.30	33.39	29.81
1.3 Agency Balance	169	174	1,430	451	531	3.00	721.79	17.77
1.4 On Call Deposit	1,193	1,460	2,428	1,189	1,452	22.31	66.34	22.11
1.5 Others	3,196	5,239	8,276	4,443	5,265	63.95	57.97	18.48
2. Comission & Discount	24,942	27,259	29,086	10,752	13,813	9.29	6.70	28.47
2.1 Bills Purchase & Discount	228	310	206	116	138	35.78	-33.51	19.50
2.2 Comission	20,920	22,861	22,065	8,522	10,991	9.28	-3.49	28.97
2.3 Others	3,794	4,088	6,815	2,114	2,684	7.75	66.72	26.95
3 Income From Exchange Fluctuation	10,913	8,121	5,553	2,009	2,715	-25.58	-31.62	35.13
3.1 Due to Change in Exchange Rate	1,343	1,029	829	224	201	-23.41	-19.43	-10.56
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	1,785	2,514	-25.89	-33.39	40.87
4 Other Operating Income	16,789	12,504	11,095	3,442	4,025	-25.52	-11.27	16.93
5 Non Operating Income	8,176	3,584	1,971	768	671	-56.17	-45.00	-12.64
6 Provision Written Back	24,835	20,530	27,558	12,215	14,396	-17.33	34.23	17.85
7 Recovery from Written off Loan	760	669	245	57	59	-12.00	-63.34	3.34
8 Income from Extra Ordinary Expenses	12	156	(1,060)	9	9	1252.34	-780.06	0.00
9 Net Loss	19	56	780	831	831	197.60	1290.13	-0.07
TOTAL INCOME	459,417	582,244	717,106	266,002	330,896	26.74	23.16	24.40

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	141,476	175,978	46.47	27.98	24.39
1.1 Deposit Liabilities	185,438	262,357	339,229	133,754	166,402	41.48	29.30	24.41
1.1.1 Saving A/c	37,545	67,417	77,696	27,209	33,431	79.56	15.25	22.86
1.1.2 Fixed A/c	143,928	189,890	254,527	103,951	129,765	31.93	34.04	24.83
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	4,413	5,526	28.09	100.87	25.21
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	10,850	13,778	80.19	16.08	26.99
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	36,728	45,697	41.06	4.89	24.42
1.1.2.4 Above 1 Year	66,414	75,530	125,810	51,960	64,764	13.73	66.57	24.64
1.1.3 Call Deposit	3,760	4,966	6,963	2,585	3,194	32.07	40.23	23.58
1.1.4 Certificate of Deposits	204	85	43	10	12	-58.37	-49.64	24.36
1.2 Others	8,971	22,393	25,190	7,722	9,576	149.62	12.49	24.01
2 Commission/Fee Expense	1,693	3,057	4,099	1,118	1,472	80.52	34.08	31.72
3 Employees Expenses	42,824	47,172	47,816	17,729	22,221	10.15	1.37	25.34
4 Office Operating Expenses	29,235	33,086	32,261	11,134	14,171	13.17	-2.49	27.28
5 Exchange Fluctuation Loss	0	104	-	-	0	283053.30	-100.00	0.00
5.1 Due to Change in Exchange Rates	0	33	-	-	-	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	0	0.00	-100.00	0.00
6 Non-Operatiing Expenses	78	312	462	80	229	301.60	48.10	186.47
7. Provision for Risk	32,424	21,637	57,437	27,126	29,169	-33.27	165.46	7.53
7.1 Loan loss Provision	32,326	21,538	57,424	27,106	29,111	-33.37	166.62	7.40
7.1.1 General Loan loss Provision	21,420	11,093	15,606	11,115	11,580	-48.21	40.69	4.18
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	6,465	6,812	-58.82	27.84	5.37
7.1.1.2 Watch List Provision	2,904	3,468	5,858	4,651	4,768	19.42	68.93	2.52
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	15,293	16,809	-6.65	291.76	9.91
7.1.3 Additional Loan Loss Provision	174	427	2,569	698	723	145.12	502.06	3.67
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	20	58	3082.32	-85.91	195.14
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	838	1,504	110.40	74.70	79.43
9 Provision for Staff Bonus	8,146	10,673	9,462	3,172	4,301	31.01	-11.34	35.60
10 Provision for Income Tax	27,592	30,803	29,784	8,815	12,276	11.63	-3.31	39.26
11 Others	248	7	72	7	7	-97.29	969.68	0.00
12 Net Profit	63,374	74,801	70,037	20,732	28,368	18.03	-6.37	36.83
TOTAL EXPENSES	400,732	507,892	618,452	232,227	289,697	26.74	21.77	24.75
Income								
1. Interest Income	326,157	442,405	551,682	206,240	257,708	35.64	24.70	24.96
1.1. On Loans and Advance	298,351	402,230	490,121	180,457	225,806	34.82	21.85	25.13
1.2. On Investment	23,895	34,586	51,290	20,285	25,315	44.74	48.30	24.80
1.2.1 Government Bonds	21,509	31,700	47,873	18,724	23,281	47.38	51.02	24.34
1.2.2 Foreign Bonds	215	341	228	151	194	59.06	-33.10	27.86
1.2.3 NRB Bonds	398	1	2	15	24	-99.74	118.89	67.92
1.2.4 Deventure & Bonds	1,774	2,544	3,187	1,395	1,816	43.42	25.26	30.17
1.3 Agency Balance	169	171	1,430	451	531	1.01	738.02	17.77
1.4 On Call Deposit	691	673	1,367	999	1,246	-2.59	103.20	24.69
1.5 Others	3,051	4,745	7,475	4,048	4,810	55.53	57.53	18.84
2. Comission & Discount	23,473	25,927	27,763	10,309	13,323	10.46	7.08	29.24
2.1 Bills Purchase & Discount	228	310	206	116	138	35.78	-33.51	19.50
2.2 Comission	20,103	21,943	21,250	8,289	10,733	9.15	-3.16	29.49
2.3 Others	3,142	3,674	6,307	1,904	2,452	16.95	71.64	28.77
3 Income From Exchange Fluctuation	10,900	8,083	5,468	1,984	2,674	-25.84	-32.36	34.80
3.1 Due to Change in Exchange Rate	1,344	1,028	817	226	191	-23.51	-20.55	-15.44
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	1,758	2,483	-26.17	-34.08	41.26
4 Other Operating Income	12,990	10,325	9,218	2,766	3,177	-20.52	-10.71	14.86
5 Non Operating Income	5,901	3,087	1,760	604	495	-47.69	-42.99	-18.16
6 Provision Written Back	20,596	17,299	23,391	10,270	12,264	-16.01	35.22	19.42
7 Recovery from Written off Loan	706	611	231	54	56	-13.46	-62.25	3.35
8 Income from Extra Ordinary Expenses	8	156	(1,060)	-	0	1736.57	-780.38	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	232,227	289,697	26.74	21.77	24.75

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	24,027	37,191	53,217	18,007	22,207	54.79	43.09	23.32
1.1 Deposit Liabilities	23,915	35,908	52,034	17,729	21,860	50.15	44.91	23.30
1.1.1 Saving A/c	4,871	7,117	8,737	2,714	3,275	46.12	22.77	20.67
1.1.2 Fixed A/c	18,531	27,825	42,073	14,651	18,145	50.15	51.21	23.85
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	2,455	3,007	182.42	89.95	22.48
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	2,268	2,795	46.20	43.05	23.24
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	5,289	7,298	61.06	19.71	37.98
1.1.2.4 Above 1 Year	4,527	3,944	9,226	4,639	5,045	-12.87	133.90	8.76
1.1.3 Call Deposit	513	967	1,215	364	440	88.34	25.67	20.82
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	278	347	1042.25	-7.75	24.96
2 Commission/Fee Expense	42	63	120	25	31	51.43	90.31	26.85
3 Employees Expenses	4,341	5,225	5,838	2,006	2,451	20.37	11.72	22.18
4 Office Operating Expenses	3,441	4,096	4,617	1,409	1,716	19.05	12.72	21.77
5 Exchange Fluctuation Loss	1	1	-	2	-	-51.89	-100.00	-100.00
5.1 Due to Change in Exchange Rates	1	1	-	2	-	-44.06	-100.00	-100.00
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	11	30	31	16	16	166.94	4.23	0.01
7. Provision for Risk	5,678	3,329	7,125	3,580	3,757	-41.38	114.07	4.93
7.1 Loan loss Provision	5,636	3,301	7,064	3,575	3,738	-41.44	114.01	4.56
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,153	1,136	-55.97	10.08	-1.51
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	21	46	-58.36	-42.00	116.51
7.1.1.2 Watch List Provision	845	431	1,010	1,132	1,090	-48.99	134.31	-3.72
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	2,421	2,602	-20.46	190.81	7.45
7.1.3 Additional Loan Loss Provision	10	2	106	-	-	-82.35	5763.24	0.00
7.2. Provision for Non-Banking Assets	42	10	31	5	19	-76.01	206.87	253.72
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	26	26	150.56	313.66	0.00
9 Provision for Staff Bonus	828	987	844	213	270	19.22	-14.54	26.65
10 Provision for Income Tax	2,486	3,010	2,604	710	1,061	21.09	-13.51	49.42
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	1,629	2,262	17.44	-11.18	38.83
TOTAL EXPENSES	46,806	60,939	80,737	27,624	33,798	30.20	32.49	22.35
Income								
1. Interest Income	38,436	55,444	74,528	24,623	30,438	44.25	34.42	23.62
1.1. On Loans and Advance	36,443	51,703	68,237	22,337	27,772	41.87	31.98	24.33
1.2. On Investment	1,525	2,732	4,790	1,791	2,103	79.15	75.32	17.47
1.2.1 Government Bonds	1,399	2,485	4,352	1,631	1,947	77.57	75.15	19.38
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	159	156	101.96	76.65	-2.18
1.2.4 Deventure & Bonds	4	1	2	1	1	-77.28	195.12	24.39
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	122	133	74.16	28.13	9.71
1.5 Others	119	403	725	373	429	238.16	79.68	14.91
2. Comission & Discount	1,273	1,051	1,030	349	407	-17.45	-1.99	16.56
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	170	210	8.33	-20.36	23.91
2.3 Others	596	317	446	180	197	-46.75	40.46	9.60
3 Income From Exchange Fluctuation	13	38	85	25	41	201.05	125.53	60.60
3.1 Due to Change in Exchange Rate	(1)	1	12	(2)	10	-276.30	1204.94	-679.08
3.2 Due to Foreign Currency Trans.	13	37	73	27	31	181.46	97.78	15.48
4 Other Operating Income	2,257	1,684	1,601	584	712	-25.40	-4.90	21.99
5 Non Operating Income	1,556	219	114	83	85	-85.95	-48.03	2.72
6 Provision Written Back	3,211	2,407	3,135	1,594	1,753	-25.06	30.26	9.92
7 Recovery from Written off Loan	49	41	9	1	1	-16.21	-78.37	14.91
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	364	361	419.56	318.72	-0.99
TOTAL INCOME	46,806	60,939	80,737	27,624	33,798	30.20	32.49	22.35

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% Change		
	2021	2022	2023	2023	2023	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	3,950	4,897	36.60	44.02	23.97
1.1 Deposit Liabilities	5,830	7,710	11,159	3,913	4,854	32.24	44.72	24.03
1.1.1 Saving A/c	1,185	1,498	1,631	551	683	26.43	8.85	24.05
1.1.2 Fixed A/c	4,476	6,033	9,245	3,271	4,055	34.79	53.24	23.98
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	156	195	97.88	30.29	24.59
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	316	555	22.89	30.63	75.56
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	1,278	1,409	48.59	29.56	10.25
1.1.2.4 Above 1 Year	1,654	1,823	3,778	1,520	1,896	10.23	107.21	24.74
1.1.3 Call Deposit	170	179	283	92	116	5.49	58.07	25.86
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	37	43	376.45	28.87	17.38
2 Commission/Fee Expense	-	1	9	3	4	0.00	1093.33	11.97
3 Employees Expenses	1,009	1,329	1,472	489	606	31.82	10.73	23.97
4 Office Operating Expenses	868	1,143	1,249	365	444	31.75	9.22	21.72
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	6	7	10983.72	-80.63	14.73
7. Provision for Risk	911	532	1,389	922	972	-41.62	161.23	5.35
7.1 Loan loss Provision	911	528	1,330	777	827	-42.01	151.78	6.35
7.1.1 General Loan loss Provision	381	298	261	381	407	-21.72	-12.48	6.63
7.1.1.1 Pass Loan Loss Provision	252	221	160	77	105	-12.28	-27.62	35.91
7.1.1.2 Watch List Provision	129	77	101	304	302	-40.13	30.76	-0.78
7.1.2 Special Loan Loss Provision	394	228	1,033	315	339	-42.01	352.33	7.64
7.1.3 Additional Loan Loss Provision	137	2	36	81	81	-98.56	1737.49	0.00
7.2. Provision for Non-Banking Assets	-	3	58	145	145	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	35	35	-11.01	-13.02	0.00
9 Provision for Staff Bonus	264	106	101	38	46	-59.94	-4.38	21.72
10 Provision for Income Tax	834	460	452	82	104	-44.84	-1.75	26.77
11 Others	-	0	7	0	0	0.00	5969.78	0.00
12 Net Profit	1,996	1,666	1,543	262	288	-16.56	-7.40	10.20
TOTAL EXPENSES	11,879	13,413	17,917	6,151	7,402	12.91	33.58	20.33
Income								
1. Interest Income	8,379	11,517	15,666	5,056	6,233	37.44	36.03	23.28
1.1. On Loans and Advance	7,645	10,253	13,907	4,553	5,629	34.11	35.64	23.63
1.2. On Investment	554	988	1,397	413	507	78.49	41.42	22.67
1.2.1 Government Bonds	427	826	983	242	292	93.47	19.00	20.83
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	52	65	38.34	25.54	24.55
1.2.4 Deventure & Bonds	58	67	295	119	150	15.64	341.43	25.59
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	68	72	16.89	57.26	6.34
1.5 Others	25	91	76	22	25	256.77	-15.94	13.97
2. Comission & Discount	196	281	293	93	82	42.85	4.51	-12.06
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	63	48	31.50	24.94	-24.76
2.3 Others	56	96	63	30	34	71.21	-34.69	14.87
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	92	136	-67.84	-44.38	47.00
5 Non Operating Income	719	278	98	80	91	-61.29	-64.92	12.97
6 Provision Written Back	1,027	825	1,033	351	379	-19.70	25.20	7.98
7 Recovery from Written off Loan	4	16	6	2	2	264.86	-66.19	0.00
8 Income from Extra Ordinary Expenses	3	-	1	9	9	-100.00	0.00	0.00
9 Net Loss	8	-	545	467	470	-100.00	0.00	0.65
TOTAL INCOME	11,879	13,413	17,917	6,151	7,402	12.91	33.58	20.33

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

Amt in Mn of Rs

	Mid-July			Mid-Nov	Mid-Dec	% 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	364,343	365,523	22.74	9.95	0.32
Fishery Related	8,956	13,234	15,012	15,756	15,857	47.76	13.44	0.64
Mining Related	8,685	8,789	11,789	11,119	11,633	1.20	34.13	4.62
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	827,696	833,206	6.89	6.63	0.67
Construction	414,030	190,196	203,379	216,203	219,378	-54.06	6.93	1.47
Electricity, Gas and Water	207,797	246,839	307,457	322,637	324,027	18.79	24.56	0.43
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	68,694	67,998	15.84	-3.00	-1.01
Transport, Communication and Public Utilities	97,505	100,909	98,130	96,710	94,332	3.49	-2.75	-2.46
Wholesaler & Retailer	837,582	947,619	983,500	995,381	999,536	13.14	3.79	0.42
Finance, Insurance and Real Estate	337,170	375,243	365,559	363,216	368,677	11.29	-2.58	1.50
Tourism Service**	183,908	200,494	211,160	221,381	220,881	9.02	5.32	-0.23
Other Services	177,036	192,913	196,597	201,692	200,731	8.97	1.91	-0.48
Consumption Loans	233,767	867,483	926,138	949,592	946,947	271.09	6.76	-0.28
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	326,099	325,933	-34.30	-19.94	-0.05
TOTAL	4,172,747	4,709,039	4,879,851	4,981,738	4,995,880	12.85	3.63	0.28
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,717,726	1,742,387	28.41	31.98	1.44
Overdraft	634,300	718,773	230,782	138,520	137,756	13.32	-67.89	-0.55
Cash Credit Loan	-	-	516,456	588,126	591,338	-	-	0.55
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	87,115	84,259	-61.86	-6.19	-3.28
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	852,756	843,736	15.20	-13.20	-1.06
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	376,586	377,668	13.26	3.23	0.29
Real Estate Loan	183,538	228,255	249,588	244,757	244,229	24.36	9.35	-0.22
Margin Nature Loan	106,282	80,508	76,535	81,161	81,190	-24.25	-4.93	0.04
Hire Purchase Loan	160,657	157,162	159,216	128,805	129,013	-2.18	1.31	0.16
Deprived Sector Loan	293,414	335,623	308,356	318,308	316,149	14.39	-8.12	-0.68
Bills Purchased	4,403	3,130	4,271	5,023	4,876	-28.92	36.46	-2.93
Other Product	473,944	558,470	452,502	442,855	443,279	17.83	-18.97	0.10
Total	4,172,747	4,709,039	4,879,851	4,981,738	4,995,880	12.85	3.63	0.28
Collateral wise								
Gold and Silver	43,111	52,782	55,533	51,398	51,769	22.43	5.21	0.72
Government Securities	678	783	3,239	177	230	15.48	313.70	29.86
Non Governmental Securities	87,213	61,272	58,566	67,218	67,187	-29.74	-4.42	-0.05
Fixed Deposit Receipts	29,313	64,221	58,120	50,553	51,258	119.08	-9.50	1.39
Own	29,081	64,006	57,887	50,335	51,077	120.09	-9.56	1.47
Other Licences Institutions	232	215	233	219	182	-7.34	8.61	-16.92
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,409,475	4,413,349	12.84	4.82	0.09
Fixed Assets	3,118,968	3,538,076	3,749,324	3,805,500	3,832,017	13.44	5.97	0.70
Current Assets	528,641	578,047	565,372	603,975	581,333	9.35	-2.19	-3.75
Against security of Bill	47,628	19,623	37,183	36,026	46,540	-58.80	89.48	29.19
Domestic Bills	556	880	771	665	653	58.24	-12.36	-1.84
Foreign Bills	47,072	18,744	36,412	35,360	45,887	-60.18	94.26	29.77
Against Guarantee	181,603	195,088	195,038	188,644	186,777	7.43	-0.03	-0.99
Government Guarantee	2,597	2,307	3,129	4,307	2,866	-11.17	35.67	-33.46
Institutional Guarantee	135,679	136,841	127,020	129,711	129,726	0.86	-7.18	0.01
Personal Guarantee	26,424	37,037	41,125	35,001	34,972	40.16	11.04	-0.08
Collective Guarantee	8,130	7,418	7,239	6,219	6,013	-8.76	-2.41	-3.32
International Rated Foreign Bank's Guarantee	1,783	1,509	455	415	395	-15.36	-69.84	-4.73
Other Guarantee	6,990	9,977	16,069	12,991	12,806	42.74	61.06	-1.42
Credit Card	2,152	3,521	4,528	5,961	6,016	63.61	28.59	0.91
Others	133,439	195,625	152,948	172,286	172,753	46.60	-21.82	0.27
Total	4,172,747	4,709,039	4,879,851	4,981,738	4,995,880	12.85	3.63	0.28

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-Nov	Mid-Dec	% 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	322,451	323,962	23.84	10.03	0.47
Fishery Related	7,816	11,666	13,237	13,957	14,067	49.25	13.47	0.79
Mining Related	8,258	8,386	11,383	10,811	11,284	1.55	35.73	4.37
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	793,338	798,389	6.34	6.55	0.64
Construction	355,404	154,723	167,502	181,176	184,101	-56.47	8.26	1.61
Electricity, Gas and Water	202,483	239,756	298,869	313,850	315,245	18.41	24.66	0.44
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	66,292	65,606	16.94	-2.97	-1.04
Transport, Communication and Public Utilities	78,828	82,970	83,643	83,453	81,277	5.25	0.81	-2.61
Wholesaler & Retailer	763,650	866,464	896,414	905,985	909,899	13.46	3.46	0.43
Finance, Insurance and Real Estate	287,621	315,353	306,730	300,187	305,200	9.64	-2.73	1.67
Tourism Service**	164,941	175,638	182,269	190,673	190,235	6.49	3.78	-0.23
Other Services	163,684	177,350	178,117	182,602	181,633	8.35	0.43	-0.53
Consumption Loans	205,358	757,464	768,478	804,628	801,538	268.85	1.45	-0.38
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	236,270	235,768	-39.43	-16.40	-0.21
TOTAL	3,716,941	4,175,443	4,315,377	4,406,849	4,419,381	12.34	3.35	0.28
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,513,438	1,534,640	30.97	32.48	1.40
Overdraft	548,651	619,856	164,141	91,695	91,867	12.98	-73.52	0.19
Cash Credit Loan	-	-	493,597	546,537	550,286	-	-	0.69
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	87,003	84,147	-61.88	-6.28	-3.28
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	826,452	818,543	15.57	-14.19	-0.96
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	303,327	304,035	12.10	0.08	0.23
Real Estate Loan	159,139	199,641	217,964	211,894	211,230	25.45	9.18	-0.31
Margin Nature Loan	90,921	64,819	58,679	63,600	63,678	-28.71	-9.47	0.12
Hire Purchase Loan	134,893	131,340	138,262	108,885	109,351	-2.63	5.27	0.43
Deprived Sector Loan	239,728	279,646	262,365	270,351	267,508	16.65	-6.18	-1.05
Bills Purchased	4,403	3,130	4,271	5,023	4,876	-28.92	36.46	-2.93
Other Product	427,751	481,430	385,119	378,645	379,219	12.55	-20.01	0.15
Total	3,716,941	4,175,443	4,315,377	4,406,849	4,419,381	12.34	3.35	0.28
Collateral wise								
Gold and Silver	38,492	47,816	50,575	46,675	47,022	24.23	5.77	0.74
Government Securities	670	722	3,200	136	189	7.70	343.23	38.94
Non Governmental Securities	73,593	47,841	43,198	52,481	52,498	-34.99	-9.71	0.03
Fixed Deposit Receipts	24,777	49,275	47,972	42,335	43,347	98.87	-2.64	2.39
Own	24,545	49,060	47,738	42,116	43,165	99.88	-2.69	2.49
Other Licences Institutions	232	215	233	219	182	-7.34	8.61	-16.92
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,919,176	3,921,041	12.35	4.34	0.05
Fixed Assets	2,741,246	3,095,794	3,268,070	3,315,240	3,339,751	12.93	5.56	0.74
Current Assets	528,603	577,997	565,333	603,936	581,290	9.34	-2.19	-3.75
Against security of Bill	47,626	19,623	37,183	36,026	46,540	-58.80	89.48	29.19
Domestic Bills	555	880	771	665	653	58.60	-12.36	-1.84
Foreign Bills	47,072	18,744	36,412	35,360	45,887	-60.18	94.26	29.77
Against Guarantee	130,550	142,452	147,130	140,427	138,630	9.12	3.28	-1.28
Government Guarantee	2,523	2,237	3,065	4,244	2,803	-11.32	36.99	-33.96
Institutional Guarantee	105,184	106,032	97,518	98,290	97,906	0.81	-8.03	-0.39
Personal Guarantee	12,905	21,700	27,919	22,696	22,952	68.15	28.66	1.12
Collective Guarantee	1,299	1,103	2,186	1,868	1,844	-15.14	98.29	-1.32
International Rated Foreign Bank's Guarantee	1,783	1,509	455	415	395	-15.36	-69.84	-4.73
Other Guarantee	6,855	9,870	15,986	12,914	12,731	43.98	61.96	-1.42
Credit Card	2,152	3,521	4,524	5,955	6,004	63.61	28.48	0.82
Others	129,231	190,401	148,194	163,638	164,110	47.33	-22.17	0.29
Total	3,716,941	4,175,443	4,315,377	4,406,849	4,419,381	12.34	3.35	0.28

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-Nov	Mid-Dec	% 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	35,206	34,852	10.84	10.09	-1.01
Fishery Related	1,008	1,341	1,523	1,545	1,537	32.98	13.56	-0.51
Mining Related	364	302	321	246	288	-16.93	6.26	16.72
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,431	30,904	20.83	11.03	1.55
Construction	49,017	31,622	32,104	30,862	31,067	-35.49	1.52	0.66
Electricity, Gas and Water	5,116	6,488	7,578	7,859	7,853	26.83	16.80	-0.08
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,730	1,717	-18.23	1.11	-0.77
Transport, Communication and Public Utilities	15,054	13,921	11,060	10,492	10,342	-7.53	-20.55	-1.43
Wholesaler & Retailer	61,627	68,458	73,242	75,689	75,948	11.09	6.99	0.34
Finance, Insurance and Real Estate	39,227	47,742	46,985	50,926	51,782	21.71	-1.58	1.68
Tourism Service**	15,863	20,443	24,215	25,742	25,678	28.87	18.45	-0.25
Other Services	11,586	13,088	15,561	16,062	16,058	12.97	18.89	-0.03
Consumption Loans	23,284	81,687	128,117	116,404	116,771	250.82	56.84	0.32
Local Government	11	8	9	9	9	-25.26	12.13	-0.05
Others	110,457	98,812	66,870	78,463	78,775	-10.54	-32.33	0.40
TOTAL	383,430	441,783	471,382	481,668	483,582	15.22	6.70	0.40
Productwise								
Term Loan	115,573	130,209	167,740	180,547	182,642	12.66	28.82	1.16
Overdraft	78,746	87,233	59,343	42,552	41,619	10.78	-31.97	-2.19
Cash Credit Loan	-	-	19,124	35,031	35,673	-	-	1.83
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	19,917	19,095	-0.76	37.47	-4.13
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	61,018	61,410	18.15	18.35	0.64
Real Estate Loan	17,446	18,717	21,884	23,276	23,415	7.28	16.92	0.60
Margin Nature Loan	12,528	11,773	14,165	14,091	14,079	-6.02	20.31	-0.09
Hire Purchase Loan	21,804	21,814	17,352	16,482	16,257	0.04	-20.45	-1.36
Deprived Sector Loan	47,111	49,167	40,153	41,522	42,429	4.36	-18.33	2.18
Bills Purchased	-	-	-	0	0	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	47,232	46,962	81.41	-12.11	-0.57
Total	383,430	441,783	471,382	481,668	483,582	15.22	6.70	0.40
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,696	3,717	7.01	-1.28	0.56
Government Securities	3	6	7	9	10	110.93	13.94	0.09
Non Governmental Securities	11,972	10,741	12,465	12,082	12,069	-10.28	16.05	-0.11
Fixed Deposit Receipts	3,688	12,219	8,314	6,936	6,530	231.36	-31.96	-5.86
Own	3,688	12,219	8,314	6,936	6,530	231.36	-31.96	-5.86
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	414,539	416,477	15.11	9.75	0.47
Fixed Assets	319,252	367,493	403,343	414,529	416,464	15.11	9.76	0.47
Current Assets	16	9	7	9	13	-40.20	-27.60	44.40
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	41,526	41,891	4.55	-9.09	0.88
Government Guarantee	34	29	25	24	24	-13.23	-16.22	-0.63
Institutional Guarantee	24,143	25,284	24,532	26,217	27,046	4.73	-2.97	3.16
Personal Guarantee	12,644	13,999	11,873	10,895	10,615	10.71	-15.18	-2.58
Collective Guarantee	6,831	6,314	5,052	4,350	4,169	-7.56	-19.99	-4.17
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	39	38	29.44	-13.88	-3.65
Credit Card	-	-	4	6	11	0.00	0.00	84.78
Others	1,086	1,654	1,785	2,873	2,876	52.27	7.93	0.13
Total	383,430	441,783	471,382	481,668	483,582	15.22	6.70	0.40

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-Nov	Mid-Dec	% 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	6,686	6,708	34.37	5.15	0.33
Fishery Related	132	227	253	254	253	72.67	11.19	-0.30
Mining Related	64	101	85	61	61	59.21	-15.66	-0.05
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,926	3,914	26.16	-7.65	-0.31
Construction	9,609	3,851	3,774	4,165	4,210	-59.92	-2.02	1.10
Electricity, Gas and Water	198	595	1,009	927	929	200.62	69.75	0.20
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	672	676	27.53	-14.88	0.58
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,765	2,713	10.90	-14.70	-1.90
Wholesaler & Retailer	12,305	12,697	13,844	13,706	13,688	3.18	9.04	-0.13
Finance, Insurance and Real Estate	10,322	12,149	11,844	12,102	11,695	17.70	-2.51	-3.36
Tourism Service**	3,104	4,413	4,676	4,967	4,967	42.15	5.96	0.01
Other Services	1,766	2,475	2,919	3,027	3,039	40.12	17.96	0.39
Consumption Loans	5,125	28,332	29,543	28,561	28,637	452.83	4.27	0.27
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	11,365	11,390	-33.43	-9.67	0.22
TOTAL	72,376	91,813	93,091	93,221	92,917	26.85	1.39	-0.33
Productwise								
Term Loan	15,994	18,225	22,909	23,741	25,105	13.95	25.70	5.74
Overdraft	6,903	11,684	7,297	4,274	4,270	69.26	-37.55	-0.10
Cash Credit Loan	-	-	3,735	6,559	5,378	-	-	(18.00)
Trust Receipt Loan/Import Loan	-	-	112	112	112	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,387	6,098	10.03	-0.37	-4.52
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,241	12,224	24.11	17.57	-0.14
Real Estate Loan	6,953	9,897	9,740	9,586	9,584	42.33	-1.58	-0.02
Margin Nature Loan	2,833	3,915	3,691	3,469	3,433	38.23	-5.73	-1.03
Hire Purchase Loan	3,960	4,007	3,602	3,438	3,405	1.19	-10.11	-0.98
Deprived Sector Loan	6,575	6,811	5,838	6,435	6,212	3.60	-14.29	-3.47
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	16,979	17,097	36.80	-13.69	0.70
Total	72,376	91,813	93,091	93,221	92,917	26.85	1.39	-0.33
Collateral wise								
Gold and Silver	898	983	1,027	1,026	1,031	9.41	4.48	0.40
Government Securities	5	55	32	32	32	1074.45	-41.41	0.14
Non Governmental Securities	1,648	2,690	2,902	2,655	2,620	63.21	7.90	-1.32
Fixed Deposit Receipts	849	2,727	1,835	1,282	1,381	221.27	-32.73	7.75
Own	849	2,727	1,835	1,282	1,381	221.27	-32.73	7.75
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	75,761	75,831	27.93	4.16	0.09
Fixed Assets	58,471	74,789	77,912	75,731	75,802	27.91	4.18	0.09
Current Assets	22	40	32	30	29	81.94	-19.99	-1.69
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	6,690	6,256	-5.47	-8.29	-6.49
Government Guarantee	40	40	40	40	40	0.00	0.00	0.00
Institutional Guarantee	6,352	5,525	4,971	5,203	4,773	-13.02	-10.03	-8.27
Personal Guarantee	875	1,338	1,332	1,409	1,406	52.98	-0.42	-0.26
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-4.95
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	38	38	-41.51	-29.99	-0.75
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,775	5,766	14.39	-16.84	-0.15
Total	72,376	91,813	93,091	93,221	92,917	26.85	1.39	-0.33

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	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,876.67	2,205.61	1,156.79
	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	342.89	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	199.72	16.34	(152.85)
	g. Others Reserves Fund	168.19	494.84	32.52
2	BORROWINGS	199.45	500.00	48.53
	a. NRB	-	-	48.53
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.45	500.00	-
3	DEPOSITS	18,252.88	15,658.78	7,264.82
	a. Current	169.11	56.33	51.52
	Domestic	169.11	56.33	51.52
	Foreign	-	-	-
	b. Savings	3,532.78	1,998.29	1,362.51
	Domestic	3,532.78	1,998.29	1,362.51
	Foreign	-	-	-
	c. Fixed	13,595.87	11,883.17	4,880.70
	Domestic	13,595.87	11,883.17	4,880.70
	Foreign	-	-	-
	d. Call Deposits	937.80	1,720.94	962.03
	Domestic	937.80	1,720.94	962.03
	Foreign	-	-	-
	e. Others	17.32	0.05	8.06
	Domestic	17.32	0.05	8.06
	Foreign	-	-	-
4	Bills Payable	0.51	-	-
5	Other Liabilities	985.38	1,290.22	566.36
	1. Sundry Creditors	218.89	114.06	7.06
	2. Loan Loss Provision	349.62	461.33	262.16
	3. Interest Suspense a/c	-	206.96	126.71
	4. Others	416.87	507.86	170.43
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	30.33	-	46.81
	TOTAL Liabilities	21,345.23	19,654.61	9,083.30
Assets				
1	LIQUID FUNDS	1,414.20	1,433.23	569.39
	a. Cash Balance	202.96	98.56	64.03
	Nepalese Notes & Coins	202.94	98.56	64.03
	Foreign Currency	0.02	-	-
	b. Bank Balance	1,211.24	1,334.67	270.27
	1. In Nepal Rastra Bank	706.55	577.82	270.27
	Domestic Currency	706.55	577.82	270.27
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	293.46	529.69	-
	Domestic Currency	293.46	529.69	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	211.22	227.15	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	235.09
	Domestic Currency	-	-	235.09
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,155.44	3,302.88	1,785.39
	a. Govt. Securities	4,155.44	3,302.88	1,785.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	356.32	167.40	194.31
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	356.32	167.40	194.31
4	LOANS & ADVANCES (Including Bills Purchased)	14,028.71	13,185.77	5,683.33
	4.1 LOANS & ADVANCES	14,028.71	13,185.77	5,683.33
	a. Private Sector	13,371.61	12,202.24	5,256.82
	b. Financial Institutions	657.10	983.53	426.51
	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	465.37	335.89	266.68
7	OTHER ASSETS	920.92	1,203.54	453.76
	a. Accrued Interest:	503.00	533.46	204.30
	Financial Institutions	443.92	135.31	76.83
	Government Enterprises	59.07	81.79	21.19
	Private Sector	-	316.36	106.28
	b. Staff Loans / Adv.	140.01	313.79	115.95
	c. Sundry Debtors	62.33	323.33	11.95
	d. Cash In Transit	-	-	-
	e. Others	215.59	32.97	121.56
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	25.91	133.97
10	Reconciliation Account	-	-	(10.63)
11	Profit & Loss A/c	-	-	7.11
	TOTAL ASSETS	21,345.23	19,654.61	9,083.30

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	7,296.85	8,298.48	13,133.97	12,217.18	3,013.00	10,476.05	5,529.27
1.1 On Deposit Liabilities	7,135.31	8,133.82	12,882.63	11,533.04	2,857.14	10,042.90	5,148.55
1.1.1 Saving Account	1,750.99	3,040.05	2,445.33	2,033.68	771.21	1,714.47	1,078.53
1.1.2 Fixed Account	5,251.54	4,919.63	10,082.38	9,233.33	1,929.40	8,112.65	3,949.92
1.1.2.1 Up to 3 months Fixed Account	420.50	-	3,024.71	145.80	-	-	158.29
1.1.2.2 3 to 6 months Fixed Account	570.59	-	1,512.36	-	221.92	-	126.15
1.1.2.3 6 months to 1 year Fixed Account	2,659.90	-	2,722.24	-	632.14	8,112.65	346.24
1.1.2.4 Above 1 year Fixed Account	1,600.56	4,919.63	2,823.07	9,087.54	1,075.34	-	3,319.24
1.1.3 Call Deposit	132.77	174.14	354.92	266.02	156.53	215.78	120.10
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	161.54	164.66	251.34	684.15	155.86	433.16	380.72
2. Commission Expense	34.38	168.26	376.91	202.31	49.78	-	37.49
3. Staff Expense	1,494.08	1,674.54	1,663.61	1,200.42	432.92	1,032.43	647.00
4. Office Operating Expenses	508.83	630.67	819.68	1,027.35	276.46	884.32	450.95
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.11	0.01	0.03	-	-
7. Provision for Risk	1,167.33	1,826.07	1,428.93	5,084.96	527.67	710.31	1,346.63
7.1 Loan loss Provision	1,167.33	1,826.07	1,428.93	5,084.96	527.67	710.31	1,337.22
7.1.1 General Loan loss Provision	1,167.33	851.78	472.13	1,789.98	261.39	-	205.06
7.1.1.1 Pass Loan Loss Provision	1,167.33	699.58	472.13	736.22	-	-	-
7.1.1.2 Watch List Provision	-	152.20	-	1,053.76	261.39	-	205.06
7.1.2 Special Loan Loss Provision	-	961.38	956.80	3,294.98	266.28	-	1,132.16
7.1.3 Additional Loan Loss Provision	-	12.90	-	-	-	710.31	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.40
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	423.82	11.14	46.57	-
9. Provision for Staff Bonus	79.18	106.03	476.79	414.90	199.37	292.83	115.20
10. Provision for Income Tax	291.39	604.37	1,321.74	1,125.08	538.30	830.52	328.75
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	1,213.11	1,410.19	2,969.35	2,609.05	1,256.02	1,804.92	708.06
Total Expenses	12,085.15	14,725.32	22,191.09	24,305.08	6,304.68	16,077.94	9,163.35
Income							
1. Interest Income	11,213.84	13,276.21	19,991.43	18,677.89	5,247.88	15,386.03	7,792.78
1.1 On Loans and Advances	9,737.56	11,414.17	17,646.66	16,660.28	3,915.39	13,964.43	6,244.84
1.2 On Investment	682.05	1,800.32	1,822.34	1,498.68	737.26	937.84	1,190.41
1.2.1 Government Bonds	682.05	790.11	1,809.26	1,498.68	720.51	937.84	1,188.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	0.68	13.08	-	-	-	1.55
1.2.4 Debenture & Bonds	-	1,009.53	-	-	16.75	-	-
1.3 On Agency Balance	14.46	2.11	-	447.71	6.95	-	2.56
1.4 On Call Deposit	-	59.61	353.86	-	417.30	-	-
1.5 On Others	779.77	0.00	168.56	71.21	170.97	483.76	354.98
2. Commission and Discount	476.05	79.14	1,571.15	667.46	476.76	449.73	486.56
2.1 Bills Purchase and Discount	-	-	-	0.01	11.52	0.22	0.55
2.2 Commission	476.05	64.79	470.38	667.45	353.85	334.68	205.37
2.3 Others	-	14.35	1,100.77	-	111.39	114.84	280.64
3. Exchange Fluctuation Income	27.70	10.20	254.34	226.57	265.55	162.31	77.19
3.1 Due to Change in Exchange Rate	-	(99.03)	38.60	26.74	49.36	-	22.52
3.2 Due to Foreign Currency Transaction	27.70	109.23	215.73	199.82	216.18	162.31	54.68
4. Other Operating Income	156.82	607.58	32.38	254.44	34.02	77.04	5.10
5. Non Operating Income	1.04	3.55	2.43	52.66	-	2.82	4.43
6. Write Back from Provisions for loss	209.69	725.92	317.27	4,426.07	277.60	-	797.29
7. Recovery of written-off Loan	-	22.72	22.11	-	2.87	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	12,085.15	14,725.32	22,191.09	24,305.08	6,304.68	16,077.94	9,163.35

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	6,614.10	12,604.72	5,350.39	12,399.32	10,538.91	7,966.55	7,345.36
1.1 On Deposit Liabilities	6,341.22	12,102.63	4,919.92	11,686.15	10,011.71	7,005.87	6,841.56
1.1.1 Saving Account	1,276.99	3,173.08	1,067.53	1,787.67	1,951.88	1,334.21	1,251.26
1.1.2 Fixed Account	4,968.18	8,745.39	3,763.94	9,688.36	7,879.06	5,491.77	5,557.15
1.1.2.1 Up to 3 months Fixed Account	1,128.83	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,071.13	0.61	-	-	414.54	2,068.33	-
1.1.2.3 6 months to 1 year Fixed Account	1,120.32	8.20	125.61	-	6,338.31	2,229.31	5,555.50
1.1.2.4 Above 1 year Fixed Account	1,647.91	8,736.57	3,638.33	9,688.36	1,126.21	1,194.13	1.65
1.1.3 Call Deposit	96.05	184.17	88.44	210.12	180.77	179.89	33.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	272.88	502.09	430.48	713.16	527.20	960.68	503.80
2. Commission Expense	56.98	-	76.66	6.42	3.39	-	5.79
3. Staff Expense	666.78	1,112.79	830.83	1,708.68	1,342.59	985.76	1,424.83
4. Office Operating Expenses	502.49	1,093.32	472.23	814.60	1,004.14	804.31	741.40
5. Foreign Exchange Loss	-	-	-	-	-	-	0.43
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	0.43
6. Non Operating Expense	-	-	1.80	2.00	-	6.58	9.83
7. Provision for Risk	429.50	837.18	191.68	3,406.93	2,420.40	1,487.37	2,966.02
7.1 Loan loss Provision	429.50	837.18	148.61	3,406.93	2,420.40	1,487.37	2,966.02
7.1.1 General Loan loss Provision	429.50	304.48	-	1,526.83	353.15	1,487.37	543.01
7.1.1.1 Pass Loan Loss Provision	429.50	196.79	-	581.78	-	1,487.37	186.15
7.1.1.2 Watch List Provision	-	107.69	-	945.05	353.15	-	356.86
7.1.2 Special Loan Loss Provision	-	532.70	148.61	1,880.09	2,067.25	-	2,423.01
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	43.07	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	953.80	9.05	-	-	7.73	-
9. Provision for Staff Bonus	222.73	294.31	137.38	214.59	142.55	100.04	8.45
10. Provision for Income Tax	601.38	798.67	473.68	629.77	384.87	276.54	35.62
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	1,403.22	1,850.11	762.70	1,301.51	898.04	623.81	125.02
Total Expenses	10,497.19	19,544.90	8,306.41	20,483.80	16,735.04	12,258.72	12,662.75
Income							
1. Interest Income	9,662.43	17,047.04	7,484.33	18,003.66	15,273.40	11,298.31	11,094.45
1.1 On Loans and Advances	8,217.20	15,352.21	6,680.01	16,502.98	13,316.70	9,553.38	9,524.45
1.2 On Investment	1,402.58	1,608.45	663.47	594.51	1,287.90	1,601.56	1,370.33
1.2.1 Government Bonds	1,241.00	1,597.80	83.85	594.51	1,266.11	1,563.69	1,370.19
1.2.2 Foreign Bonds	161.59	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	10.65	579.61	-	21.79	37.87	0.14
1.3 On Agency Balance	-	3.94	-	-	12.69	14.07	-
1.4 On Call Deposit	-	82.45	-	-	284.05	39.01	-
1.5 On Others	42.64	-	140.86	906.17	372.06	90.29	199.66
2. Commission and Discount	658.20	1,155.15	510.46	900.00	703.45	704.31	274.94
2.1 Bills Purchase and Discount	-	1.28	-	-	64.04	30.68	0.00
2.2 Commission	658.20	1,153.86	468.70	890.04	553.08	74.25	255.64
2.3 Others	-	-	41.77	9.96	86.32	599.38	19.30
3. Exchange Fluctuation Income	156.25	53.98	110.01	187.37	116.91	117.75	34.14
3.1 Due to Change in Exchange Rate	33.67	-	7.24	30.19	42.33	13.71	-
3.2 Due to Foreign Currency Transaction	122.58	53.98	102.76	157.18	74.57	104.04	34.14
4. Other Operating Income	20.45	274.60	37.22	164.42	189.08	136.92	386.70
5. Non Operating Income	(0.14)	-	28.06	4.56	178.33	-	36.94
6. Write Back from Provisions for loss	-	1,014.13	136.32	1,223.79	273.88	-	835.58
7. Recovery of written-off Loan	-	-	-	-	-	1.43	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	0.00
9. Net Loss	-	-	-	-	-	-	-
Total Income	10,497.19	19,544.90	8,306.41	20,483.80	16,735.04	12,258.72	12,662.75

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	15,491.27	6,142.62	7,701.07	8,131.49	9,137.26	6,589.90	2,077.37
1.1 On Deposit Liabilities	14,834.24	5,895.44	7,153.37	7,081.63	8,736.06	6,058.93	2,030.98
1.1.1 Saving Account	2,988.48	1,026.14	799.95	1,329.24	1,595.02	1,014.94	331.98
1.1.2 Fixed Account	11,607.71	4,778.43	6,246.86	5,597.89	7,007.20	4,954.58	1,662.07
1.1.2.1 Up to 3 months Fixed Account	-	607.00	-	41.06	-	-	-
1.1.2.2 3 to 6 months Fixed Account	3,341.71	564.60	3,424.94	461.17	-	-	204.64
1.1.2.3 6 months to 1 year Fixed Account	3,951.13	3,214.92	1,963.64	1,762.58	-	4,954.58	765.10
1.1.2.4 Above 1 year Fixed Account	4,314.87	391.92	858.29	3,333.08	7,007.20	-	692.32
1.1.3 Call Deposit	238.05	90.87	106.56	142.42	133.83	89.42	36.93
1.1.4 Certificate of Deposit	-	-	-	12.08	-	-	-
1.2 On Borrowing	657.03	247.18	547.70	1,049.86	401.21	530.97	46.39
2. Commission Expense	279.86	54.11	-	120.00	-	-	7.60
3. Staff Expense	1,773.77	674.88	580.02	895.40	1,482.32	597.41	217.86
4. Office Operating Expenses	1,185.65	489.96	390.67	558.73	956.27	558.93	155.87
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	22.38	-	-	-	186.18	-	-
7. Provision for Risk	1,676.32	565.77	153.44	1,781.23	336.05	825.67	388.53
7.1 Loan loss Provision	1,676.32	565.77	153.44	1,781.23	336.05	820.11	388.53
7.1.1 General Loan loss Provision	510.42	232.31	538.21	461.19	274.89	170.66	198.97
7.1.1.1 Pass Loan Loss Provision	615.35	-	112.14	127.60	-	-	18.21
7.1.1.2 Watch List Provision	(104.93)	232.31	426.06	333.58	274.89	170.66	180.76
7.1.2 Special Loan Loss Provision	1,165.90	333.46	(384.76)	1,320.04	61.16	649.45	189.56
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	5.57	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	51.80	3.17
9. Provision for Staff Bonus	437.74	131.05	306.18	230.37	225.36	165.79	34.46
10. Provision for Income Tax	1,201.75	435.90	826.64	622.00	533.70	415.74	93.04
11. Others	-	-	-	-	-	0.36	-
12. Net Profit	2,737.92	743.59	1,928.94	1,451.34	1,494.55	1,076.38	217.09
Total Expenses	24,806.66	9,237.88	11,886.95	13,790.57	14,351.70	10,281.99	3,194.99
Income							
1. Interest Income	23,119.81	8,551.85	10,964.10	11,481.76	13,038.23	9,102.62	2,814.78
1.1 On Loans and Advances	19,996.85	7,555.67	9,704.62	10,321.07	11,716.38	7,780.67	2,375.09
1.2 On Investment	2,833.86	694.75	1,024.65	1,008.47	1,263.02	1,292.47	148.93
1.2.1 Government Bonds	2,833.86	694.39	990.15	951.60	1,193.78	1,272.84	148.93
1.2.2 Foreign Bonds	-	-	-	14.18	-	17.81	-
1.2.3 NRB Bonds	-	0.36	-	-	8.76	-	-
1.2.4 Debenture & Bonds	-	-	34.51	42.69	60.48	1.81	-
1.3 On Agency Balance	-	13.38	3.04	-	10.28	-	-
1.4 On Call Deposit	-	3.01	-	6.71	-	-	16.34
1.5 On Others	289.10	285.04	231.79	145.51	48.55	29.48	274.41
2. Commission and Discount	1,369.43	479.41	600.10	815.92	838.96	106.26	74.90
2.1 Bills Purchase and Discount	-	13.42	-	-	16.35	-	-
2.2 Commission	1,369.43	445.63	591.20	815.92	778.19	106.26	1.85
2.3 Others	-	20.36	8.90	-	44.42	-	73.05
3. Exchange Flactuation Income	256.31	39.30	54.98	126.53	137.39	259.04	0.96
3.1 Due to Change in Exchange Rate	2.23	-	(2.02)	25.31	0.12	0.18	-
3.2 Due to Foreign Currency Transaction	254.08	39.30	57.00	101.22	137.28	258.86	0.96
4. Other Operating Income	58.02	18.80	229.04	65.30	78.19	351.11	31.00
5. Non Operating Income	-	5.84	38.72	-	2.08	133.32	-
6. Write Back from Provisions for loss	-	139.30	-	1,301.06	256.63	329.64	273.09
7. Recovery of written-off Loan	3.08	3.39	-	-	0.22	-	0.26
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	24,806.66	9,237.88	11,886.95	13,790.57	14,351.70	10,281.99	3,194.99

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	18.60	173.17	2,034.13	481.44	258.77	4,538.44	3,081.09
1.1 On Deposit Liabilities	18.60	173.17	1,999.75	481.44	258.75	4,479.86	3,035.25
1.1.1 Saving Account	2.13	34.99	294.70	110.77	41.98	680.06	430.34
1.1.2 Fixed Account	14.59	126.66	1,667.92	352.45	213.51	3,728.86	2,539.02
1.1.2.1 Up to 3 months Fixed Account	1.39	-	261.07	-	8.54	780.12	413.79
1.1.2.2 3 to 6 months Fixed Account	0.62	-	772.20	122.07	10.68	411.86	283.69
1.1.2.3 6 months to 1 year Fixed Account	7.45	-	327.90	3.11	74.73	1,894.38	1,457.81
1.1.2.4 Above 1 year Fixed Account	5.14	126.66	306.75	227.27	119.57	642.49	383.73
1.1.3 Call Deposit	1.88	11.53	37.13	18.21	3.26	70.94	65.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	34.38	-	0.02	58.58	45.83
2. Commission Expense	-	-	7.40	3.30	-	-	3.73
3. Staff Expense	9.05	26.01	230.66	73.85	27.76	475.08	341.56
4. Office Operating Expenses	8.68	20.17	178.63	51.16	16.47	303.81	218.51
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.14	-	-	2.39	-
7. Provision for Risk	3.35	-	507.66	393.22	23.67	571.85	615.54
7.1 Loan loss Provision	3.35	-	507.66	393.22	23.67	571.85	615.54
7.1.1 General Loan loss Provision	1.82	-	121.73	62.85	3.71	246.76	216.93
7.1.1.1 Pass Loan Loss Provision	(1.58)	-	-	-	(9.08)	96.10	-
7.1.1.2 Watch List Provision	3.40	-	121.73	62.85	12.79	150.66	216.93
7.1.2 Special Loan Loss Provision	1.52	-	385.94	330.37	19.96	325.09	398.62
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.48	-	-	15.15	-
9. Provision for Staff Bonus	-	-	24.71	-	2.16	72.91	22.08
10. Provision for Income Tax	-	-	66.70	-	6.49	196.86	165.76
11. Others	-	-	-	-	-	-	-
12. Net Profit	1.07	42.95	155.64	-	15.14	459.35	386.78
Total Expenses	40.73	262.30	3,207.15	1,002.97	350.46	6,635.85	4,835.05
Income							
1. Interest Income	20.07	228.64	2,776.39	719.83	340.50	6,169.90	4,392.87
1.1 On Loans and Advances	19.48	227.47	2,489.41	657.63	269.24	5,609.45	4,106.83
1.2 On Investment	-	-	237.73	51.38	70.77	527.16	253.82
1.2.1 Government Bonds	-	-	237.73	51.38	70.77	375.90	253.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	150.25	-
1.2.4 Debenture & Bonds	-	-	-	-	-	1.01	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.59	1.17	8.87	10.83	0.42	10.40	11.09
1.5 On Others	-	-	40.37	-	0.06	22.90	21.14
2. Commission and Discount	0.05	3.86	90.56	34.53	0.68	16.60	50.40
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.05	3.86	10.12	3.06	0.51	15.38	39.97
2.3 Others	-	-	80.44	31.46	0.17	1.22	10.43
3. Exchange Flactuation Income	-	-	0.36	0.00	-	8.50	11.21
3.1 Due to Change in Exchange Rate	-	-	0.34	0.00	-	2.10	4.04
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	6.40	7.17
4. Other Operating Income	0.24	-	5.43	-	6.16	220.49	118.73
5. Non Operating Income	-	-	-	0.12	3.12	10.11	0.14
6. Write Back from Provisions for loss	20.37	29.80	334.42	28.16	-	210.25	261.70
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	220.33	-	-	-
Total Income	40.73	262.30	3,207.15	1,002.97	350.46	6,635.85	4,835.05

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,166.17	41.57	2,485.76	2,150.21	2,171.80	159.03	28.78
1.1 On Deposit Liabilities	2,128.41	41.57	2,413.20	2,146.19	2,124.71	158.87	28.78
1.1.1 Saving Account	284.15	4.36	326.22	408.87	222.24	31.25	12.43
1.1.2 Fixed Account	1,803.19	33.67	2,029.03	1,711.40	1,858.59	119.03	15.00
1.1.2.1 Up to 3 months Fixed Account	127.43	-	211.60	-	1,171.31	-	2.11
1.1.2.2 3 to 6 months Fixed Account	349.61	-	278.90	247.87	-	28.08	2.41
1.1.2.3 6 months to 1 year Fixed Account	701.59	18.04	595.48	1,036.79	249.24	58.75	6.42
1.1.2.4 Above 1 year Fixed Account	624.56	15.63	943.04	426.74	438.04	32.19	4.07
1.1.3 Call Deposit	41.07	3.53	57.95	25.92	43.87	8.60	1.36
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	37.76	-	72.56	4.01	47.09	0.15	-
2. Commission Expense	9.39	-	-	-	-	0.03	-
3. Staff Expense	263.25	5.82	240.12	250.02	167.88	36.19	17.24
4. Office Operating Expenses	191.22	4.23	216.14	150.40	122.59	29.11	3.75
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	13.79	-	-	0.03	-
7. Provision for Risk	174.84	13.31	336.41	120.98	363.57	-	17.33
7.1 Loan loss Provision	174.84	13.31	336.41	120.98	344.36	-	17.33
7.1.1 General Loan loss Provision	106.20	(1.08)	114.52	4.29	32.75	-	3.45
7.1.1.1 Pass Loan Loss Provision	-	(0.07)	(82.45)	4.29	18.04	-	0.01
7.1.1.2 Watch List Provision	106.20	(1.02)	196.98	-	14.72	-	3.43
7.1.2 Special Loan Loss Provision	68.64	14.39	221.89	116.69	311.61	-	13.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	19.21	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.15	-	-	-	6.15	-	-
9. Provision for Staff Bonus	36.42	1.74	32.07	-	38.76	2.20	-
10. Provision for Income Tax	131.05	4.69	88.70	190.66	104.54	5.93	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	196.76	10.94	199.94	302.45	244.35	13.84	-
Total Expenses	3,169.27	82.27	3,612.94	3,164.71	3,219.64	246.35	67.10
Income							
1. Interest Income	2,959.63	81.35	3,458.08	2,936.70	2,808.53	237.05	39.93
1.1 On Loans and Advances	2,720.89	78.34	3,218.75	2,726.61	2,594.29	229.03	37.14
1.2 On Investment	214.17	-	197.55	177.34	190.71	3.52	-
1.2.1 Government Bonds	214.17	-	197.55	177.34	190.71	3.52	-
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	10.37	-	23.59	11.12	16.33	3.81	2.79
1.5 On Others	14.20	3.01	18.20	21.63	7.20	0.69	-
2. Commission and Discount	105.18	0.06	8.15	13.83	4.45	1.81	0.23
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	105.18	0.03	8.15	13.83	4.45	1.81	0.23
2.3 Others	-	0.03	-	-	-	-	-
3. Exchange Flactuation Income	0.47	-	19.33	-	-	-	-
3.1 Due to Change in Exchange Rate	0.35	-	2.74	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.11	-	16.59	-	-	-	-
4. Other Operating Income	24.40	0.86	78.74	128.09	72.66	5.76	1.93
5. Non Operating Income	-	-	48.65	8.51	12.96	1.74	-
6. Write Back from Provisions for loss	79.60	-	-	77.07	321.04	-	2.84
7. Recovery of written-off Loan	-	-	-	0.50	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	22.17
Total Income	3,169.27	82.27	3,612.94	3,164.71	3,219.64	246.35	67.10

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHFC	Goodwill	Shree
Expenses							
1. Interest Expense	172.45	168.36	79.23	0.82	306.27	535.08	324.73
1.1 On Deposit Liabilities	172.45	168.01	79.04	0.82	306.27	531.38	323.50
1.1.1 Saving Account	39.57	19.11	12.46	0.82	61.88	74.70	49.15
1.1.2 Fixed Account	125.22	144.34	62.68	-	223.98	448.90	264.28
1.1.2.1 Up to 3 months Fixed Account	-	29.17	-	-	38.66	23.03	-
1.1.2.2 3 to 6 months Fixed Account	51.34	31.16	-	-	35.10	18.32	20.32
1.1.2.3 6 months to 1 year Fixed Account	45.16	56.14	-	-	92.83	173.86	119.75
1.1.2.4 Above 1 year Fixed Account	28.72	27.88	62.68	-	57.39	233.70	124.20
1.1.3 Call Deposit	7.65	4.56	3.91	0.00	20.41	7.78	10.07
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.35	0.18	-	-	3.70	1.23
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	46.04	22.22	23.07	3.60	53.89	45.55	26.56
4. Office Operating Expenses	31.02	14.21	19.74	10.67	36.75	43.87	18.93
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	190.78	35.89	-	-	26.00	81.27	40.97
7.1 Loan loss Provision	190.78	35.89	-	-	26.00	81.27	40.97
7.1.1 General Loan loss Provision	12.78	10.29	-	-	15.32	-	38.65
7.1.1.1 Pass Loan Loss Provision	1.84	0.61	-	-	(5.81)	-	2.89
7.1.1.2 Watch List Provision	10.94	9.68	-	-	21.14	-	35.76
7.1.2 Special Loan Loss Provision	178.01	25.61	-	-	10.68	-	2.31
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	81.27	-
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	-	-	-	-	30.81	-	-
9. Provision for Staff Bonus	-	2.48	-	-	9.54	-	1.03
10. Provision for Income Tax	-	6.69	-	-	26.11	-	2.77
11. Others	-	-	-	-	0.15	-	-
12. Net Profit	-	15.61	-	11.92	30.29	-	6.47
Total Expenses	440.30	265.46	122.03	27.01	519.80	705.77	421.45
Income							
1. Interest Income	222.95	230.76	90.37	3.02	464.92	647.08	398.71
1.1 On Loans and Advances	198.79	213.64	67.82	-	430.66	596.77	371.53
1.2 On Investment	21.09	9.23	17.76	0.40	20.53	47.80	26.18
1.2.1 Government Bonds	21.09	3.82	17.76	-	20.53	47.80	26.18
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	5.42	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.40	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	3.08	2.61	1.94	2.62	13.41	2.52	1.01
1.5 On Others	-	5.27	2.85	-	0.31	-	-
2. Commission and Discount	1.74	0.27	3.92	-	0.42	12.57	0.15
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.74	0.27	0.10	-	0.42	12.57	0.15
2.3 Others	-	-	3.81	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	9.91	7.51	-	0.04	16.08	8.86	10.68
5. Non Operating Income	-	-	-	23.95	36.35	4.10	0.73
6. Write Back from Provisions for loss	87.38	26.93	-	-	-	-	11.19
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	118.31	-	27.74	-	-	33.16	-
Total Income	440.30	265.46	122.03	27.01	519.80	705.77	421.45

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhhi
Expenses							
1. Interest Expense	198.16	194.03	161.49	520.43	284.22	64.64	67.08
1.1 On Deposit Liabilities	198.16	194.03	161.49	520.43	284.22	64.64	66.70
1.1.1 Saving Account	33.36	29.90	29.62	57.90	43.33	9.31	12.29
1.1.2 Fixed Account	161.84	155.50	130.34	458.00	240.89	52.64	49.72
1.1.2.1 Up to 3 months Fixed Account	-	22.14	8.08	-	-	3.24	4.61
1.1.2.2 3 to 6 months Fixed Account	161.84	25.27	5.97	47.54	19.29	7.93	4.14
1.1.2.3 6 months to 1 year Fixed Account	-	55.74	78.28	61.14	147.46	20.00	15.60
1.1.2.4 Above 1 year Fixed Account	-	52.35	38.02	349.32	74.14	21.47	25.37
1.1.3 Call Deposit	2.95	8.63	1.53	4.54	-	2.68	4.69
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.08	-
3. Staff Expense	33.28	43.50	7.55	60.36	37.69	10.26	29.39
4. Office Operating Expenses	28.01	38.44	9.09	30.26	28.95	6.09	23.18
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.19	-	-	-	-	-
7. Provision for Risk	52.93	145.09	72.47	149.95	53.36	6.95	110.72
7.1 Loan loss Provision	52.93	-	72.47	149.95	53.36	6.95	110.72
7.1.1 General Loan loss Provision	10.67	-	66.83	75.28	(14.49)	1.58	110.72
7.1.1.1 Pass Loan Loss Provision	0.39	-	-	-	(3.84)	0.28	110.72
7.1.1.2 Watch List Provision	10.28	-	66.83	75.28	(10.65)	1.31	-
7.1.2 Special Loan Loss Provision	42.26	-	5.64	74.67	67.85	5.37	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	145.09	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	3.95	-	-	-	-	-
9. Provision for Staff Bonus	-	-	2.51	-	-	-	-
10. Provision for Income Tax	-	-	6.78	(25.60)	-	2.82	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	15.81	-	-	12.06	-
Total Expenses	312.38	425.20	275.70	735.41	404.22	102.90	230.37
Income							
1. Interest Income	245.34	194.04	241.39	638.99	383.92	94.11	93.57
1.1 On Loans and Advances	219.47	167.13	232.09	595.12	349.40	89.44	84.46
1.2 On Investment	23.90	18.09	-	24.60	30.50	-	7.32
1.2.1 Government Bonds	23.90	-	-	8.02	-	-	7.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	18.09	-	16.58	30.50	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.82	7.65	9.30	8.89	4.01	2.78	1.79
1.5 On Others	0.15	1.17	-	10.38	-	1.89	-
2. Commission and Discount	7.32	0.39	0.28	8.47	5.78	4.21	0.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	7.32	0.39	0.28	8.02	5.78	4.21	0.21
2.3 Others	-	-	-	0.45	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	16.18	17.89	1.52	5.08	3.46	-	10.90
5. Non Operating Income	-	8.53	3.38	-	-	-	-
6. Write Back from Provisions for loss	11.72	86.84	28.82	37.01	-	4.59	-
7. Recovery of written-off Loan	-	0.06	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	8.71	-	-	-	-	-	-
9. Net Loss	23.12	117.45	-	45.86	11.07	-	125.68
Total Income	312.38	425.20	275.70	735.41	404.22	102.90	230.37

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	60.77	331.98	823.51	642.91	301.57
1.1 On Deposit Liabilities	60.77	331.98	813.52	621.51	295.19
1.1.1 Saving Account	0.09	36.62	110.80	63.59	57.16
1.1.2 Fixed Account	60.44	284.22	690.88	532.57	238.03
1.1.2.1 Up to 3 months Fixed Account	-	18.59	18.84	57.66	-
1.1.2.2 3 to 6 months Fixed Account	-	22.86	87.86	76.58	21.59
1.1.2.3 6 months to 1 year Fixed Account	-	116.02	294.14	210.94	23.46
1.1.2.4 Above 1 year Fixed Account	60.44	126.75	290.04	187.39	192.99
1.1.3 Call Deposit	0.24	11.14	11.84	25.36	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	9.99	21.40	6.39
2. Commission Expense	-	-	3.47	-	-
3. Staff Expense	2.34	39.78	67.09	73.63	48.22
4. Office Operating Expenses	0.98	22.83	44.62	46.40	34.99
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.40	6.58	-	-
7. Provision for Risk	-	92.53	74.98	9.45	55.13
7.1 Loan loss Provision	-	92.53	74.98	9.45	55.13
7.1.1 General Loan loss Provision	-	37.86	11.09	31.34	21.72
7.1.1.1 Pass Loan Loss Provision	-	2.22	-	(2.14)	-
7.1.1.2 Watch List Provision	-	35.63	11.09	33.48	21.72
7.1.2 Special Loan Loss Provision	-	54.67	63.89	(21.89)	33.41
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	-	-	4.81	22.48	5.67
10. Provision for Income Tax	-	-	13.00	60.71	17.01
11. Others	-	-	-	-	-
12. Net Profit	-	-	30.33	141.65	39.70
Total Expenses	64.09	487.51	1,068.39	997.22	502.30

Income

1. Interest Income	0.11	405.87	1,015.53	961.08	354.84
1.1 On Loans and Advances	-	358.41	904.19	850.46	311.82
1.2 On Investment	-	40.98	100.57	108.16	39.90
1.2.1 Government Bonds	-	-	100.57	-	39.90
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	40.98	-	108.16	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	0.11	6.48	4.74	-	3.12
1.5 On Others	-	-	6.02	2.46	-
2. Commission and Discount	-	0.39	7.13	30.02	0.88
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.25	7.13	0.03	0.88
2.3 Others	-	0.13	-	29.99	-
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	7.66	27.60	-	9.96
5. Non Operating Income	1.32	1.31	1.64	6.12	3.45
6. Write Back from Provisions for loss	25.16	24.15	16.50	-	133.17
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	37.50	48.14	-	-	-
Total Income	64.09	487.51	1,068.39	997.22	502.30

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,694.00	17,380.34	21,107.28	17,587.04	5,618.61	15,927.90	8,869.36	12,517.88
Fishery Related	792.58	1,095.38	691.40	556.47	-	382.24	53.86	98.24
Mining Related	2,751.62	-	355.30	1,007.33	-	-	237.52	10.98
Agriculture, Forestry, Beverage & Non Food Production Related*	41,232.13	29,642.56	68,829.66	86,127.52	14,826.91	82,525.16	37,605.61	34,034.80
Construction	2,812.06	3,600.50	20,901.01	6,746.59	7,704.52	1,974.10	1,784.95	2,794.75
Electricity, Gas and Water	12,227.28	19,328.47	22,369.26	26,828.63	7,566.45	14,264.02	8,401.01	13,174.64
Metal Products, Mach. & Ele. Eqp.	3,911.79	2,560.19	4,130.19	1,663.80	2,330.73	9,595.58	2,306.53	1,770.15
Tras., Com. and Public Utilities	1,189.06	2,291.75	2,792.13	3,497.23	1,537.95	4,710.04	250.70	1,344.08
Wholesaler & Retailer	36,301.62	53,128.55	82,006.41	66,445.28	23,689.24	48,280.83	26,958.62	40,197.87
Finance, Insurance and Real Estate	6,636.12	21,824.40	13,732.58	29,002.96	5,007.06	19,851.13	6,277.71	13,247.97
Tourism Service**	8,109.50	12,782.85	10,721.62	24,178.17	1,285.22	11,257.70	6,698.92	3,655.91
Other Services	6,121.80	7,797.11	15,643.59	21,730.32	1,874.77	8,423.66	1,706.69	5,544.93
Consumption Loans	55,833.69	69,733.08	60,953.45	37,552.89	14,715.12	16,097.93	14,931.33	34,183.46
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	1,979.10	1,847.25	42,867.44	5,132.16	203.81	14,704.86	8,715.39	10,711.40
TOTAL sectorwise	187,592.34	243,012.43	367,101.33	328,439.83	86,499.19	248,267.09	124,798.21	173,287.04

Product Wise

Term Loan	46,181.80	59,666.35	114,569.89	110,677.74	11,802.51	95,440.69	39,503.90	57,821.72
Overdraft	-	5,748.08	5,637.46	2,853.20	231.53	5,204.23	184.91	3,205.92
Cash Credit Loan	31,174.84	8,811.32	7,759.89	31,370.96	6,221.35	31,384.28	20,136.91	37,818.40
Trust Receipt Loan/Import Loan	1,596.79	708.00	11,167.05	14,598.83	4,868.81	9,551.25	3,212.33	4,456.99
Short Term Working Capital/Demand Loan	26,684.80	46,436.53	96,073.32	103,980.33	24,608.54	55,098.53	18,029.23	14,962.13
Residential Personal Home Loan (Up to Rs. 20 million)#	8,762.58	22,497.53	23,595.64	8,696.08	8,761.72	5,697.03	2,195.19	23,152.69
Real Estate Loan	13,633.33	9,504.77	22,269.07	23,784.22	7,873.62	14,295.56	4,706.02	6,473.25
Margin Nature Loan	4,458.08	4,260.18	11,086.56	2,286.09	-	2,472.25	23.94	1,366.50
Hire Purchase Loan	2,238.52	5,084.81	9,131.66	5,609.98	3,245.84	7,090.08	2,057.33	3,638.02
Deprived Sector Loan	12,924.80	20,465.02	19,135.79	16,628.61	5,221.84	12,533.34	7,078.42	8,824.93
Bills Purchased	2.59	10.01	16.54	225.07	650.43	-	0.08	-
Other Product	39,934.21	59,819.83	46,658.46	7,728.73	13,013.00	9,499.85	27,669.94	11,566.49
Total Product wise Loan	187,592.34	243,012.43	367,101.33	328,439.83	86,499.19	248,267.09	124,798.21	173,287.04

Collateral Wise

Gold and Silver	18,649.38	18,846.55	297.19	1,735.27	-	-	-	-
Government Securities	39.29	5.02	2.97	3.76	-	-	-	65.21
Non Governmental Securities	1,131.36	4,242.98	11,533.53	2,288.59	-	2,472.25	23.94	1,366.30
Fixed Deposit Receipts	1,192.04	1,375.51	3,000.28	1,963.84	5,735.80	1,462.23	1,263.10	3,469.93
Own	1,192.04	1,375.51	2,936.44	1,963.84	5,731.53	1,462.23	1,263.10	3,469.93
Other Licences Institutions	-	-	63.85	-	4.28	-	-	-
Collateral of Properties	155,297.03	192,371.71	284,500.46	302,665.81	70,303.90	233,836.08	103,307.15	153,983.18
Fixed Assets	130,454.88	191,841.63	203,139.54	284,123.62	58,906.01	232,263.70	48,827.68	89,587.14
Current Assets	24,842.15	530.08	81,360.93	18,542.20	11,397.89	1,572.38	54,479.46	64,396.04
Against security of Bill	517.81	20.36	2,347.05	63.57	-	-	3,212.33	4,027.66
Domestic Bills	-	-	0.95	-	-	-	-	-
Foreign Bills	517.81	20.36	2,346.10	63.57	-	-	3,212.33	4,027.66
Against Guarantee	7,382.97	26,101.02	6,531.18	8,042.41	2,456.81	10,258.24	6,525.54	8,351.69
Government Guarantee	18.97	216.60	379.52	383.43	138.81	-	156.08	198.98
Institutional Guarantee	6,172.01	11,515.20	4,683.89	5,396.95	2,318.00	-	6,070.59	7,740.44
Personal Guarantee	979.11	14,338.00	1,464.62	1,184.32	-	-	-	412.27
Collective Guarantee	5.11	31.22	3.15	1,077.42	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	93.67	298.87	-
Other Guarantee	207.76	-	-	0.30	-	10,164.57	-	-
Credit Card	19.08	10.40	1,470.47	204.99	424.10	238.29	-	149.53
Others	3,363.37	38.88	57,418.19	11,471.58	7,578.58	-	10,466.15	1,873.53
Total	187,592.34	243,012.43	367,101.33	328,439.83	86,499.19	248,267.09	124,798.21	173,287.04

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	29,034.79	5,247.82	16,031.85	14,739.28	15,444.10	59,311.51	20,508.17	13,426.83
Fishery Related	3,125.75	274.16	876.39	986.99	805.90	754.40	805.84	394.57
Mining Related	-	237.40	2,229.91	74.43	632.87	360.90	331.73	903.91
Agriculture, Forestry, Beverage & Non Food Production Related*	10,496.52	26,824.52	57,203.42	37,263.98	31,360.01	14,282.16	79,057.17	21,025.35
Construction	14,996.18	6,579.83	18,011.16	29,733.94	5,014.67	10,022.07	8,853.72	9,679.11
Electricity, Gas and Water	4,049.36	10,933.05	29,100.03	20,613.29	14,203.24	4,837.46	26,535.54	11,763.61
Metal Products, Mach. & Ele. Eqp.	825.08	1,084.38	9,806.35	6,526.11	2,444.44	534.31	4,154.04	399.14
Tras., Com. and Public Utilities	1,389.29	2,089.93	13,755.95	5,839.23	3,679.86	3,014.62	8,840.03	3,413.76
Wholesaler & Retailer	70,364.05	28,267.50	41,393.46	52,519.87	48,251.73	34,584.94	86,228.71	30,510.10
Finance, Insurance and Real Estate	11,187.68	6,772.12	20,011.08	20,148.14	12,714.11	5,838.08	32,398.55	8,356.84
Tourism Service**	6,797.20	4,514.10	14,420.87	9,709.18	7,322.48	4,690.39	15,378.79	2,859.87
Other Services	4,025.79	6,184.30	12,709.43	10,673.90	8,219.91	4,462.74	17,089.96	7,307.02
Consumption Loans	108,879.16	11,757.39	57,843.68	45,021.44	33,293.32	25,309.89	73,042.13	35,538.77
Local Government	-	-	-	231.20	150.72	-	-	-
Others	35,014.66	20,783.54	127.93	995.64	12,555.38	21,416.89	13.52	1,426.97
TOTAL sectorwise	300,185.51	131,550.04	293,521.50	255,076.61	196,092.75	189,420.36	373,237.89	147,005.85

Product Wise

Term Loan	81,564.69	66,177.79	142,841.35	81,832.60	89,005.51	21,826.53	150,099.43	55,770.01
Overdraft	1,546.86	1,028.41	10,428.57	6,039.66	3,253.86	11,262.25	10,008.52	6,745.96
Cash Credit Loan	56,599.68	21,998.47	45,291.24	23,311.62	23,955.79	-	63,871.08	7,455.86
Trust Receipt Loan/Import Loan	293.32	2,387.65	3,817.04	5,705.64	4,593.57	113.32	7,708.74	1,225.41
Short Term Working Capital/Demand Loan	38,501.73	14,510.25	39,748.98	41,284.57	33,452.79	108,802.17	51,531.61	12,852.46
Residential Personal Home Loan (Up to Rs. 20 million)#	59,923.99	6,587.32	11,382.38	20,254.77	10,018.94	8,914.67	29,058.56	9,602.89
Real Estate Loan	30,183.01	1,639.28	1,442.80	10,127.49	4,652.30	1,678.81	14,884.53	3,841.77
Margin Nature Loan	4,605.53	468.22	3,668.38	3,254.19	4,127.66	1,171.22	6,363.84	3,924.54
Hire Purchase Loan	5,026.18	4,829.96	7,543.28	4,423.53	4,625.46	2,943.24	13,623.83	4,730.18
Deprived Sector Loan	11,602.54	6,585.36	14,622.04	14,926.46	10,862.01	29,819.18	18,660.77	15,221.93
Bills Purchased	-	35.92	0.00	1,872.86	99.18	-	-	-
Other Product	10,337.97	5,301.43	12,735.42	42,043.22	7,445.67	2,888.97	7,426.97	25,634.84
Total Product wise Loan	300,185.51	131,550.04	293,521.50	255,076.61	196,092.75	189,420.36	373,237.89	147,005.85

Collateral Wise

Gold and Silver	71.51	5.49	4.68	401.41	13.79	31.87	-	737.58
Government Securities	-	-	52.52	1.70	4.05	-	-	14.14
Non Governmental Securities	4,605.53	468.22	3,690.51	3,254.19	4,127.66	-	-	3,969.45
Fixed Deposit Receipts	2,929.39	709.92	2,774.33	2,055.77	1,932.94	1,189.75	2,753.83	1,438.04
Own	2,929.39	709.92	2,714.70	2,055.77	1,927.14	1,189.75	2,753.83	1,424.75
Other Licences Institutions	-	-	59.63	-	5.80	-	-	13.29
Collateral of Properties	276,463.85	108,766.57	277,459.81	236,048.18	178,268.85	188,198.74	321,262.74	123,811.70
Fixed Assets	272,418.24	76,203.66	268,129.23	194,074.18	99,963.25	188,198.74	251,220.67	89,722.31
Current Assets	4,045.61	32,562.92	9,330.57	41,974.00	78,305.61	-	70,042.07	34,089.38
Against security of Bill	-	35.92	110.75	1,511.69	3,779.88	-	27,700.22	1,836.43
Domestic Bills	-	35.92	42.68	-	39.34	-	-	41.12
Foreign Bills	-	-	68.07	1,511.69	3,740.54	-	27,700.22	1,795.32
Against Guarantee	9,590.74	5,886.15	8,733.91	9,255.13	6,520.92	-	607.17	2,638.27
Government Guarantee	0.18	-	237.19	136.67	152.02	-	326.69	8.91
Institutional Guarantee	7,476.31	4,744.11	8,164.69	8,951.17	6,099.49	-	-	290.27
Personal Guarantee	-	1,141.99	286.90	72.76	266.96	-	231.74	1,708.48
Collective Guarantee	-	-	42.78	-	-	-	-	618.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,114.25	0.05	2.35	94.53	2.45	-	48.75	11.72
Credit Card	347.15	352.51	581.96	376.92	651.20	-	503.04	113.04
Others	6,177.34	15,325.26	113.04	2,171.61	793.46	-	20,410.89	12,447.20
Total	300,185.51	131,550.04	293,521.50	255,076.61	196,092.75	189,420.36	373,237.89	147,005.85

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	13,726.29	12,675.43	8,735.73	8,378.21	1,494.86	107.04	499.26	2,104.06
Fishery Related	665.67	426.76	418.21	862.17	85.98	6.29	-	48.51
Mining Related	183.08	1,541.06	386.67	38.97	2.86	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	20,101.27	33,256.96	43,823.28	28,869.58	1,325.56	0.42	624.30	2,565.58
Construction	9,557.05	4,682.50	11,028.03	7,624.15	6,342.73	72.00	71.80	1,913.39
Electricity, Gas and Water	14,630.22	20,712.54	17,657.42	16,049.71	382.57	-	-	1,429.63
Metal Products, Mach. & Ele. Eqp.	1,785.40	4,652.38	3,357.32	1,767.78	114.50	2.70	-	217.70
Tras., Com. and Public Utilities	2,911.05	5,282.14	9,610.07	3,838.48	702.09	14.58	87.95	1,326.34
Wholesaler & Retailer	25,173.08	49,308.95	40,354.65	25,933.83	9,222.67	61.60	788.37	6,299.21
Finance, Insurance and Real Estate	27,683.90	12,720.42	22,765.86	9,023.04	5,389.07	-	260.00	5,923.04
Tourism Service**	15,761.80	7,369.81	17,466.14	5,254.58	719.09	25.36	-	1,707.89
Other Services	6,542.09	6,225.05	23,477.50	5,872.75	462.20	1.87	531.85	1,736.41
Consumption Loans	22,377.15	35,018.77	35,151.34	14,304.52	16,735.69	113.58	74.72	14,840.66
Local Government	-	-	-	-	-	-	-	3.34
Others	18,671.98	7,299.93	4,978.27	26,322.22	267.09	76.83	-	3,930.09
TOTAL sectorwise	179,770.02	201,172.70	239,210.50	154,139.98	43,246.95	482.26	2,938.24	44,045.85

Product Wise

Term Loan	52,406.19	77,138.20	100,469.98	79,843.26	15,671.70	271.57	712.96	16,212.92
Overdraft	9,300.48	6,463.99	2,080.89	642.43	2,920.86	73.81	374.91	2,493.02
Cash Credit Loan	32,040.58	43,757.65	29,940.47	27,385.58	5,815.51	-	-	5,193.07
Trust Receipt Loan/Import Loan	755.33	3,334.78	2,373.10	1,678.70	-	-	-	-
Short Term Working Capital/Demand Loan	13,470.39	27,703.70	40,299.61	10,511.81	21.97	28.60	699.71	1,103.05
Residential Personal Home Loan (Up to Rs. 20 million)#	8,027.44	15,039.75	14,531.74	7,334.40	5,716.41	38.15	71.80	7,005.48
Real Estate Loan	15,794.87	4,503.29	13,486.06	6,455.74	873.62	13.13	260.00	2,625.93
Margin Nature Loan	4,250.62	1,039.43	3,598.43	1,252.59	2,029.03	-	-	961.21
Hire Purchase Loan	5,890.05	5,829.52	6,694.09	5,095.64	1,390.72	29.71	87.95	2,685.35
Deprived Sector Loan	11,477.03	9,829.85	12,754.95	8,333.08	3,953.58	25.08	155.04	5,038.55
Bills Purchased	1,186.26	32.39	-	744.54	-	-	-	-
Other Product	25,170.78	6,500.14	12,981.19	4,862.22	4,853.56	2.20	575.89	727.28
Total Product wise Loan	179,770.02	201,172.70	239,210.50	154,139.98	43,246.95	482.26	2,938.24	44,045.85

Collateral Wise

Gold and Silver	6,211.88	1.97	11.43	1.86	222.60	-	-	144.29
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,408.86	1,039.43	3,875.01	-	2,029.03	-	-	961.21
Fixed Deposit Receipts	2,283.58	1,702.04	1,914.49	2,200.21	873.47	2.20	74.72	435.70
Own	2,283.58	1,702.04	1,879.61	2,200.21	873.47	2.20	74.72	435.70
Other Licences Institutions	-	-	34.88	-	-	-	-	-
Collateral of Properties	154,134.16	194,331.96	220,983.18	145,046.28	35,836.55	415.89	2,863.53	37,419.99
Fixed Assets	150,760.37	182,716.09	200,553.61	126,646.58	35,836.16	415.89	2,863.53	37,419.99
Current Assets	3,373.79	11,615.87	20,429.57	18,399.70	0.38	-	-	-
Against security of Bill	-	1.50	900.27	474.36	-	-	-	-
Domestic Bills	-	-	18.77	474.36	-	-	-	-
Foreign Bills	-	1.50	881.51	-	-	-	-	-
Against Guarantee	10,048.33	679.44	8,991.95	27.93	4,241.16	-	-	5,084.67
Government Guarantee	155.02	87.07	206.58	-	-	-	-	-
Institutional Guarantee	9,847.74	353.86	8,081.48	-	3,996.91	-	-	3,258.34
Personal Guarantee	44.74	142.50	649.20	27.93	239.86	-	-	1,467.19
Collective Guarantee	-	13.33	51.85	-	2.12	-	-	359.13
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	82.68	0.34	-	2.27	-	-	-
Credit Card	246.92	223.31	1.54	89.94	-	-	-	-
Others	2,436.29	3,193.05	2,532.63	6,299.40	44.15	64.17	-	-
Total	179,770.02	201,172.70	239,210.50	154,139.98	43,246.95	482.26	2,938.24	44,045.85

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,050.61	279.20	7,892.68	3,449.22	2,970.35	70.53	4,680.83	2,655.99
Fishery Related	15.81	2.49	143.57	280.48	151.24	43.10	157.70	412.61
Mining Related	-	-	15.70	84.52	-	-	46.52	127.72
Agriculture, Forestry, Beverage & Non Food Production Related*	661.19	251.59	4,584.48	3,531.80	1,853.75	142.19	5,789.10	7,270.12
Construction	73.70	221.19	636.34	13,248.07	384.70	139.90	2,127.34	3,533.46
Electricity, Gas and Water	0.22	-	511.09	349.52	227.23	-	1,288.31	-
Metal Products, Mach. & Ele. Eqp.	-	16.05	197.08	274.91	104.43	48.71	509.01	137.92
Tras., Com. and Public Utilities	258.43	235.50	1,639.50	2,025.30	1,337.19	29.03	656.91	1,003.88
Wholesaler & Retailer	3,215.26	553.63	15,833.70	8,452.34	7,994.82	184.36	5,538.77	10,714.06
Finance, Insurance and Real Estate	697.18	398.24	11,969.44	6,838.93	4,386.09	-	4,053.67	4,600.32
Tourism Service**	361.80	34.21	4,087.36	3,519.32	1,726.29	16.05	2,757.83	8,495.95
Other Services	679.76	16.34	2,351.15	1,678.97	1,755.81	26.78	1,065.96	3,126.59
Consumption Loans	3,789.14	1,602.14	21,203.38	3,770.23	14,356.10	238.57	12,046.33	6,811.42
Local Government	-	-	-	0.03	-	-	5.80	-
Others	3.19	685.77	27,830.36	20,207.22	9,945.10	180.52	13,051.90	1,596.02
TOTAL sectorwise	10,806.28	4,296.34	98,895.84	67,710.88	47,193.10	1,119.73	53,775.95	50,486.05

Product Wise

Term Loan	3,286.76	786.29	44,376.56	21,594.10	24,330.09	267.94	22,850.49	17,563.27
Overdraft	461.84	-	4,293.51	10,202.80	4,071.79	63.71	11,325.73	1,025.65
Cash Credit Loan	2,759.96	-	-	213.58	5,190.58	251.32	-	9,051.40
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	165.82	389.90	10,444.66	-	431.15	131.96	438.67	2,493.40
Residential Personal Home Loan (Up to Rs. 20 million)#	1,594.70	882.31	14,074.49	11,855.85	2,839.52	185.83	6,021.04	3,090.70
Real Estate Loan	500.34	64.60	7,399.23	3,347.18	1,409.86	-	798.66	2,350.85
Margin Nature Loan	397.48	59.00	2,759.21	1,391.34	1,388.37	-	1,613.04	1,557.17
Hire Purchase Loan	500.04	291.04	2,587.53	2,916.46	1,534.22	32.79	1,434.28	1,097.15
Deprived Sector Loan	536.66	797.70	8,159.37	6,453.00	4,779.23	60.19	3,791.36	3,236.35
Bills Purchased	-	-	0.04	-	-	-	-	-
Other Product	602.66	1,025.50	4,801.23	9,736.56	1,218.30	125.98	5,502.69	9,020.10
Total Product wise Loan	10,806.28	4,296.34	98,895.84	67,710.88	47,193.10	1,119.73	53,775.95	50,486.05

Collateral Wise

Gold and Silver	78.27	-	624.20	966.85	744.26	-	433.83	-
Government Securities	-	-	-	-	-	-	9.50	-
Non Governmental Securities	397.48	59.00	2,764.01	995.02	1,388.37	-	1,616.17	-
Fixed Deposit Receipts	121.14	58.26	1,096.37	874.63	473.82	114.94	769.07	707.60
Own	121.14	58.26	1,096.37	874.63	473.82	114.94	769.07	707.60
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	9,950.53	3,826.91	83,580.60	58,168.57	40,914.17	1,004.79	44,249.27	46,411.86
Fixed Assets	9,950.53	3,826.91	83,580.60	58,168.57	40,914.17	1,004.79	44,236.59	46,411.86
Current Assets	-	-	-	-	-	-	12.68	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	256.00	350.68	10,632.99	6,364.52	3,671.20	-	6,502.24	1,809.42
Government Guarantee	-	-	-	2.73	0.35	-	3.32	-
Institutional Guarantee	173.22	350.68	3,021.26	4,809.44	2,859.94	-	4,274.93	1,788.15
Personal Guarantee	82.78	-	4,213.37	1,220.06	787.14	-	2,140.42	20.25
Collective Guarantee	-	-	3,398.37	299.20	23.76	-	80.91	1.02
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	33.09	-	-	2.67	-
Credit Card	-	-	-	11.22	-	-	-	-
Others	2.87	1.50	197.66	330.07	1.28	-	195.86	1,557.17
Total	10,806.28	4,296.34	98,895.84	67,710.88	47,193.10	1,119.73	53,775.95	50,486.05

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	5,870.57	248.29	298.27	760.27	420.08	100.18	0.09	690.80
Fishery Related	177.42	-	2.42	7.69	2.00	16.41	-	20.20
Mining Related	10.27	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,863.31	198.68	46.47	159.92	35.28	1.93	60.00	206.42
Construction	1,170.32	153.61	5.34	332.86	640.39	58.27	16.83	69.84
Electricity, Gas and Water	3,662.51	-	-	2.05	-	6.80	-	-
Metal Products, Mach. & Ele. Eqp.	74.90	0.64	15.56	-	2.58	49.27	3.45	-
Tras., Com. and Public Utilities	626.81	183.01	0.46	66.62	148.12	70.85	-	111.83
Wholesaler & Retailer	4,797.96	681.46	78.07	1,092.35	439.60	268.62	33.33	938.08
Finance, Insurance and Real Estate	6,344.03	457.13	8.87	369.17	87.00	199.76	40.31	1,137.22
Tourism Service**	1,879.67	139.49	37.05	88.17	82.90	26.75	27.50	200.71
Other Services	2,203.86	58.75	2.17	300.72	59.12	-	-	261.79
Consumption Loans	17,350.89	1,389.61	41.89	1,159.12	1,247.62	757.79	144.30	2,868.88
Local Government	-	-	-	-	-	-	33.18	-
Others	36.24	429.57	201.11	8.48	325.25	162.28	1,886.00	386.22
TOTAL sectorwise	46,068.75	3,940.26	737.70	4,347.42	3,489.94	1,718.91	2,244.98	6,892.00

Product Wise

Term Loan	9,771.32	855.83	244.93	2,156.58	1,688.94	788.57	124.27	1,553.97
Overdraft	3,799.48	76.22	144.73	182.10	108.89	128.81	-	729.04
Cash Credit Loan	6,606.64	-	-	591.36	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,801.92	577.74	-	88.80	277.36	15.00	147.82	462.19
Residential Personal Home Loan (Up to Rs. 20 million)#	6,497.33	656.45	-	244.10	635.39	232.97	16.83	579.14
Real Estate Loan	3,451.19	31.96	-	202.03	86.78	32.33	1,765.88	474.04
Margin Nature Loan	1,698.20	187.74	-	12.74	24.44	232.62	26.19	171.74
Hire Purchase Loan	1,273.54	187.97	4.77	61.33	142.36	81.54	121.66	195.36
Deprived Sector Loan	4,086.76	391.35	156.19	462.64	346.14	189.76	33.18	658.68
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,082.38	975.00	187.07	345.75	179.64	17.31	9.13	2,067.84
Total Product wise Loan	46,068.75	3,940.26	737.70	4,347.42	3,489.94	1,718.91	2,244.98	6,892.00

Collateral Wise

Gold and Silver	185.24	78.54	28.76	169.19	41.00	-	-	582.27
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,698.20	147.74	-	12.74	-	-	26.19	171.74
Fixed Deposit Receipts	771.70	39.92	3.94	35.72	76.98	20.04	0.05	95.03
Own	771.70	39.92	3.94	35.72	76.98	20.04	0.05	95.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	41,101.39	2,830.25	705.00	3,934.05	3,263.51	1,259.92	397.29	5,267.66
Fixed Assets	41,101.39	2,830.25	705.00	3,934.05	3,263.51	1,259.92	397.29	5,267.66
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,295.42	403.30	-	195.72	84.01	207.23	83.27	775.29
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,967.75	403.30	-	142.29	0.22	189.76	-	656.18
Personal Guarantee	306.28	-	-	53.43	83.79	17.48	50.09	119.11
Collective Guarantee	4.21	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	16.79	440.51	-	-	24.44	231.72	1,738.17	-
Total	46,068.75	3,940.26	737.70	4,347.42	3,489.94	1,718.91	2,244.98	6,892.00

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	394.66	586.43	442.66	362.35	649.62	589.27	348.04	479.18
Fishery Related	12.59	43.04	3.73	24.61	-	16.81	9.87	9.39
Mining Related	15.20	-	1.50	-	-	-	20.18	-
Agriculture, Forestry, Beverage & Non Food Production Related*	417.71	330.32	148.56	262.71	191.77	497.69	180.76	30.88
Construction	505.98	1,062.83	453.68	342.88	-	175.22	279.38	10.68
Electricity, Gas and Water	319.85	-	36.00	5.59	-	-	-	18.62
Metal Products, Mach. & Ele. Eqp.	194.86	39.27	33.25	16.13	-	62.92	46.26	28.60
Tras., Com. and Public Utilities	921.30	80.92	77.63	49.45	-	31.20	245.20	1.92
Wholesaler & Retailer	956.13	485.35	249.24	619.81	1,307.63	2,074.18	592.22	279.94
Finance, Insurance and Real Estate	1,155.31	629.40	331.02	739.18	146.25	1,404.32	303.01	60.99
Tourism Service**	776.50	230.69	115.19	63.91	91.95	729.31	63.37	14.79
Other Services	648.40	581.74	37.52	72.16	-	348.55	62.62	22.48
Consumption Loans	2,155.19	487.31	1,290.92	1,448.47	57.35	3,504.61	1,432.59	312.88
Local Government	-	-	-	-	-	-	-	-
Others	772.96	974.29	357.52	32.28	601.39	6.27	1,289.98	33.67
TOTAL sectorwise	9,246.64	5,531.58	3,578.42	4,039.52	3,045.97	9,440.34	4,873.46	1,304.03

Product Wise

Term Loan	2,298.95	986.23	165.30	346.16	1,239.30	3,973.92	1,190.39	338.77
Overdraft	-	242.22	285.68	-	401.40	187.48	171.12	385.19
Cash Credit Loan	-	-	-	-	259.10	1,446.97	221.36	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,996.09	335.52	157.08	153.29	-	374.51	709.11	57.53
Residential Personal Home Loan (Up to Rs. 20 million)#	776.03	877.64	663.46	266.27	9.45	931.30	647.94	38.13
Real Estate Loan	977.38	731.84	295.74	487.44	145.86	795.13	194.82	67.79
Margin Nature Loan	280.64	391.93	226.25	157.71	-	124.82	8.01	-
Hire Purchase Loan	778.66	57.19	151.29	134.25	0.36	742.93	255.44	14.78
Deprived Sector Loan	478.58	404.83	156.88	300.73	100.13	696.68	236.54	81.26
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,660.31	1,504.17	1,476.75	2,193.66	890.37	166.59	1,238.74	320.59
Total Product wise Loan	9,246.64	5,531.58	3,578.42	4,039.52	3,045.97	9,440.34	4,873.46	1,304.03

Collateral Wise

Gold and Silver	448.28	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	406.88	391.93	229.17	157.27	-	124.82	8.01	-
Fixed Deposit Receipts	255.39	78.18	80.57	43.66	44.25	55.23	91.30	20.12
Own	255.39	78.18	80.57	43.66	44.25	55.23	91.30	20.12
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,638.28	4,777.67	3,100.40	3,555.92	145.86	8,452.25	4,626.54	1,283.91
Fixed Assets	7,637.96	4,777.67	3,100.40	3,527.01	145.86	8,452.25	4,626.54	1,283.91
Current Assets	0.33	-	-	28.92	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	393.86	283.80	168.24	279.96	-	808.05	147.61	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.81	283.80	0.99	192.64	-	693.28	146.93	-
Personal Guarantee	92.05	-	161.65	87.32	-	114.77	0.50	-
Collective Guarantee	-	-	-	-	-	-	0.18	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.59	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	95.39	-	0.04	2.71	2,855.86	-	-	-
Total	9,246.64	5,531.58	3,578.42	4,039.52	3,045.97	9,440.34	4,873.46	1,304.03

BFI Name	Samridhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	194.95	63.14	236.68	471.59	802.91	295.50
Fishery Related	-	-	5.75	62.17	11.24	17.00
Mining Related	-	-	0.94	23.64	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	69.34	202.49	155.63	528.06	303.78	326.00
Construction	233.89	-	166.27	289.69	187.39	357.64
Electricity, Gas and Water	-	-	220.66	221.77	72.43	27.40
Metal Products, Mach. & Ele. Equip.	42.67	-	11.91	16.98	113.74	16.23
Tras., Com. and Public Utilities	160.67	2.94	19.63	476.19	308.37	154.77
Wholesaler & Retailer	168.69	68.51	645.17	2,128.47	1,981.53	891.41
Finance, Insurance and Real Estate	28.80	-	614.34	2,010.89	2,123.82	770.87
Tourism Service**	29.17	37.24	261.09	1,555.88	307.70	435.46
Other Services	15.69	-	34.56	683.33	191.55	78.65
Consumption Loans	472.44	1.55	1,696.18	4,670.01	5,333.55	2,003.29
Local Government	2.59	-	-	-	-	-
Others	0.40	401.30	1,838.47	890.04	1,447.77	309.10
TOTAL sectorwise	1,419.29	777.17	5,907.27	14,028.71	13,185.77	5,683.33

Product Wise

Term Loan	472.56	375.34	685.33	5,869.89	2,858.06	1,837.51
Overdraft	141.31	-	-	947.97	555.72	93.56
Cash Credit Loan	110.44	-	-	2,412.31	277.33	650.75
Trust Receipt Loan/Import Loan	-	112.07	-	-	-	-
Short Term Working Capital/Demand Loan	0.40	-	564.66	78.28	658.69	388.04
Residential Personal Home Loan (Up to Rs. 20 million)#	172.08	-	1,262.05	1,501.78	3,517.19	731.27
Real Estate Loan	136.07	271.65	393.03	1,346.62	1,159.52	309.16
Margin Nature Loan	76.38	-	303.55	409.35	618.11	405.87
Hire Purchase Loan	155.79	2.27	58.31	355.18	146.15	153.50
Deprived Sector Loan	154.26	-	352.66	821.98	1,026.65	518.90
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,287.68	285.36	2,368.35	594.76
Total Product wise Loan	1,419.29	777.17	5,907.27	14,028.71	13,185.77	5,683.33

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.48	-	-
Non Governmental Securities	76.38	-	-	409.35	618.11	-
Fixed Deposit Receipts	25.63	-	136.96	175.76	160.86	98.25
Own	25.63	-	136.96	175.76	160.86	98.25
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,166.09	777.17	5,167.65	12,742.69	10,846.04	4,625.78
Fixed Assets	1,166.09	777.17	5,167.65	12,742.69	10,846.04	4,625.78
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	151.20	-	292.24	670.28	1,557.20	438.09
Government Guarantee	2.59	-	-	-	-	-
Institutional Guarantee	-	-	290.97	624.16	983.53	409.15
Personal Guarantee	140.06	-	1.26	46.12	573.67	1.54
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	8.54	-	-	-	-	27.40
Credit Card	-	-	-	-	-	-
Others	-	-	310.43	7.14	3.55	521.21
Total	1,419.29	777.17	5,907.27	14,028.71	13,185.77	5,683.33

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-Nov	Mid-Dec	% 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	64,362	64,022	28.76	18.17	-0.53
	a. Paid-up Capital	24,740	30,093	34,388	34,458	34,476	21.64	14.27	0.05
	b. Statutory Reserves	5,803	9,012	11,190	11,365	11,432	55.31	24.16	0.59
	c. Retained Earning	3,434	5,520	6,645	11,059	10,541	60.72	20.38	-4.68
	d. Others Reserves	5,115	5,709	7,258	7,480	7,573	11.60	27.14	1.24
2	BORROWINGS	207,349	233,582	214,238	216,636	217,231	12.65	-8.28	0.27
	a. NRB	8,220	22,655	7,944	5,015	6,822	175.59	-64.94	36.03
	b. Others	199,129	210,926	206,294	211,620	210,409	5.92	-2.20	-0.57
3	DEPOSITS	130,425	159,023	167,093	165,290	165,267	21.93	5.07	-0.01
4	BILLS PAYABLE	11	38	27	49	26	252.05	-27.61	-47.97
5	OTHER LIABILITIES	37,483	42,123	46,185	56,911	61,312	12.38	9.64	7.73
	a. Loan Loss Provision	10,760	11,708	18,383	22,293	23,215	8.81	57.01	4.13
	b. Interest Suspense a/c	4,176	4,727	6,921	10,609	11,327	13.20	46.42	6.76
	c. Others	22,547	25,688	20,881	24,008	26,770	13.93	-18.72	11.50
6	RECONCILIATION A/c	19,298	22,174	15,568	17,194	17,470	14.90	-29.79	1.61
7	PROFIT & LOSS A/c	11,839	12,378	5,191	836	1,015	4.55	-58.06	21.40
	Total	445,497	519,651	507,782	521,278	526,343	16.65	-2.28	0.97
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	26,984	28,353	-28.17	32.70	5.07
	a. Cash Balance	521	371	494	222	422	-28.73	33.06	90.19
	b. Bank Balance	17,507	10,770	17,249	17,498	18,386	-38.48	60.16	5.07
	c. Money at Call	10,260	9,178	9,220	9,264	9,545	-10.55	0.46	3.03
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	1,479	1,379	36.16	39.23	-6.76
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	11,138	11,224	-62.31	55.27	0.77
4	LOANS & ADVANCES	365,554	449,686	432,237	432,731	434,943	23.01	-3.88	0.51
	Institutional	54,128	90,239	72,928	67,372	66,602	66.71	-19.18	-1.14
	Individual	311,426	359,447	359,310	365,358	368,340	15.42	-0.04	0.82
5	FIXED ASSETS	2,565	3,073	3,258	3,438	3,460	19.79	6.01	0.64
6	OTHER ASSETS	15,031	18,137	20,078	24,663	25,405	20.66	10.70	3.01
7	EXPENSES NOT WRITTEN OFF	7	3	39	3	3	-54.15	1068.57	3.52
8	NON BANKING ASSETS	1	1	1	1	2	0.00	0.00	56.15
9	RECONCILIATION A/c	19,325	22,176	14,809	17,202	17,472	14.75	-33.22	1.57
10	PROFIT & LOSS A/c	13	160	1,054	3,638	4,103	1178.33	558.67	12.79
	Total	445,497	519,651	507,782	521,278	526,343	16.65	-2.28	0.97
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	12,379	15,479	66.98	21.11	25.05
2	COMMISSION/FEE EXPENSES	16	20	45	9	11	23.62	124.12	19.39
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	4,508	5,497	26.43	7.02	21.92
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	1,314	1,637	29.98	6.72	24.64
5	NON OPERATING EXPENSES	36	20	14	4	12	-45.12	-27.38	173.05
6	PROVISION FOR RISK	17,303	5,527	25,658	8,908	10,604	-68.06	364.22	19.04
7	LOAN WRITTEN OFF	31	35	123	5	5	12.30	252.87	0.00
8	EXTRAORDINARY EXPENSES	9	18	0	4	0	98.29	-99.36	-99.82
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	128	158	5.81	-60.14	23.61
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	345	427	7.76	-54.49	23.67
11	NET PROFIT	11,829	12,376	4,783	117	364	4.63	-61.35	212.09
	TOTAL EXPENSES	67,152	72,151	87,444	27,720	34,193	7.44	21.20	23.35
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	17,995	22,610	32.40	2.87	25.65
2.	COMMISSION & DISCOUNT	1,420	1,442	618	249	301	1.60	-57.16	20.64
3	OTHER OPERATING INCOME	5,025	5,495	3,971	1,409	1,776	9.34	-27.73	26.03
4	NON OPERATING INCOME	270	446	158	36	43	65.02	-64.70	20.03
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	5,060	5,952	-69.78	365.46	17.64
6	RECOVERY FOR WRITE BACK	9	6	4	3	3	-29.10	-29.94	9.49
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	50	55	30.87	77.81	11.74
8	NET LOSS	3	158	646	2,918	3,452	5531.04	307.55	18.29
	TOTAL INCOME	67,152	72,151	88,416	27,720	34,193	7.44	22.54	23.35
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	21,976	21,744	11.65	-3.48	-1.06
	No. of Total Branches	4,685	5,135	5,133	5,126	5,126	9.61	-0.04	0.00
	No. of Total Centers	362,982	428,783	445,666	450,047	451,687	18.13	3.94	0.36
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,406,066	1,409,328	14.23	2.88	0.23
	No. of Total Passive Groups	34,163	16,159	19,043	19,093	19,367	-52.70	17.85	1.44
	No. of Total Members	5,191,363	5,859,530	6,016,101	5,990,938	5,988,047	12.87	2.67	-0.05
	No. of Total Passive Members	329,895	438,040	528,082	547,922	557,029	32.78	20.56	1.66
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,805,249	2,768,656	10.40	-9.65	-1.30
	No. of Total Overdue Borrowers	764,663	382,353	587,163	1,053,501	981,461	-50.00	53.57	-6.84
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,024,601	6,020,801	13.37	2.57	-0.06
	Total Saving Amount (Rs million)	130,472	159,023	167,027	165,729	165,267	21.88	5.03	-0.28

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	23,823.45
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,038.56
	e. Share Premium	-
	f. Retained Earning	1,014.01
	g. Others Reserves Fund	170.87
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	834.70
	a. Current	132.74
	Domestic	132.74
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.96
	Domestic	1.96
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,132.35
	1. Sundry Creditors	-
	2. Loan Loss Provision	612.75
	3. Interest Suspense a/c	-
	4. Others	1,519.60
6	Reconciliation A/c	-
7	Profit & Loss A/c	645.39
	TOTAL Liabilities	29,725.70
Assets		
1	LIQUID FUNDS	100.64
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	100.61
	1. In Nepal Rastra Bank	68.10
	Domestic Currency	68.10
	Foreign Currency	-
	2. "A" Class Licensed Institution	32.51
	Domestic Currency	32.51
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	4,386.60
	a. Govt. Securities	4,386.60
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	4,030.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	4,030.00
4	LOANS & ADVANCES (Including Bills Purchased)	19,601.11
	4.1 LOANS & ADVANCES	19,601.11
	a. Infrastructure Project	19,601.11
	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	181.16
7	OTHER ASSETS	1,426.19
	a. Accrued Interest:	624.91
	Financial Institutions	-
	Government Enterprises	51.67
	Private Sector	573.24
	b. Staff Loans / Adv.	134.07
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	667.21
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,725.70

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	97.30
1.1 On Deposit Liabilities	28.68
1.2 On Borrowing	68.62
2. Commission Expense	0.01
3. Staff Expense	36.21
4. Office Operating Expenses	26.48
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	329.97
7.1 Loan loss Provision	329.97
7.1.1 General Loan loss Provision	329.97
7.1.1.1 Pass Loan Loss Provision	329.97
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	-
9. Provision for Staff Bonus	102.44
10. Provision for Income Tax	276.59
11. Others	-
12. Net Profit	645.39
Total Expenses	1,514.40

Income	
1. Interest Income	1,254.76
1.1 On Loans and Advances	979.41
1.2 On Investment	139.13
1.2.1 Government Bonds	139.13
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	136.21
2. Commission and Discount	5.63
2.1 Bills Purchase and Discount	-
2.2 Commission	5.63
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	0.09
6. Write Back from Provisions for loss	253.92
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	1,514.40

Districtwise List of Banks and Financial Institutions Branches (Mangsir, 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	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	142	54	12	208	998,054	4,798
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	27	8	1	36	150,599	4,183
9	Koshi	Morang	179	62	5	246	1,148,156	4,667
10	Koshi	Sunsari	136	39	13	188	926,962	4,931
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	43	7	1	51	340,721	6,681
	Total		760	195	36	991	4,961,412	5,006
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	85	12	3	100	739,953	7,400
17	Madhesh	Dhanusa	86	8	13	107	867,747	8,110
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	70	14	7	91	654,471	7,192
	Total		579	84	51	714	6,114,600	8,564
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
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	60	17	-	77	325,710	4,230
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	68	14	8	90	364,039	4,045
31	Bagmati	Kathmandu	927	149	49	1,125	2,041,587	1,815
32	Bagmati	Lalitpur	229	34	16	279	551,667	1,977
33	Bagmati	Bhaktapur	122	19	5	146	432,132	2,960
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	166	54	18	238	719,859	3,025
	Total		1,819	335	108	2,262	6,116,866	2,704
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	204	78	19	301	600,051	1,994
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	45	9	1	55	249,211	4,531
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		595	190	37	822	2,466,427	3,001

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	223	77	28	328	1,121,957	3,421
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	87	39	3	129	674,993	5,233
56	Lumbini	Banke	79	29	7	115	603,194	5,245
57	Lumbini	Bardiya	44	26	-	70	459,900	6,570
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		736	257	47	1,040	5,122,078	4,925
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	25	5	1	31	238,515	7,694
61	Karnali	Surkhet	52	10	1	63	415,126	6,589
62	Karnali	Dailekh	24	1	-	25	252,313	10,093
63	Karnali	Jajarkot	14	1	-	15	189,360	12,624
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
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	19	1	-	20	189,085	9,454
71	Sudur Paschim	Kailali	130	30	5	165	904,666	5,483
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	64	11	1	76	513,757	6,760
75	Sudur Paschim	Darchula	20	2	-	22	133,310	6,060
76	Sudur Paschim	Baitadi	21	2	-	23	242,157	10,529
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
	Total		328	52	6	386	2,694,783	6,981
	Grand Total		5,022	1,134	288	6,444	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches [^]	5,022	1,134	288	5,126		11,570
Population per Branch [*] (Served by A, B and C class BFIs)						4,526
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	760	195	36	870	991	1,861
Madhesh	579	84	51	1,059	714	1,773
Bagmati	1,819	335	108	769	2,262	3,031
Gandaki	595	190	37	576	822	1,398
Lumbini	736	257	47	1,153	1,040	2,193
Karnali	205	21	3	237	229	466
Sudur Paschim	328	52	6	462	386	848
Total	5,022	1,134	288	5,126	6,444	11,570

* 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

Amnt 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

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.93	409,391.10	11.96	420,621.83	11.84	427,318.03	11.86	439,349.96
2	Overdraft	12.60	378,395.46	12.85	379,082.21	12.80	376,968.92	12.61	385,468.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.12	81,631.46	10.47	84,203.72	10.66	82,954.88	10.30	78,537.98
5	Short Term Working Capital/Demand Loan	12.20	575,433.44	12.13	570,359.86	12.15	573,602.22	12.07	583,929.24
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.04	177,062.15	12.19	179,092.06	12.17	180,209.98	12.39	182,065.08
7	Real Estate Loan	12.91	117,566.02	12.87	116,847.41	12.85	116,723.38	12.71	117,291.93
8	Margin Nature Loan	12.63	33,917.95	12.55	32,898.18	12.40	32,548.71	12.39	33,297.75
9	Hire Purchase Loan	13.11	145,368.12	13.16	146,166.02	13.17	146,314.07	13.12	145,291.21
10	Deprived Sector Loan	11.31	132,138.86	11.42	130,936.53	11.48	130,683.27	11.61	139,084.40
11	Bills Purchased	5.13	3,116.71	6.31	2,858.07	5.64	3,035.34	5.56	3,015.62
12	Other Product	13.14	264,580.52	13.26	266,068.84	13.18	266,940.13	13.08	272,240.48
	Aggregate	12.28	2,318,601.78	12.35	2,329,134.73	12.32	2,337,298.94	12.27	2,379,571.84

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.85	891,339.41	5.09	932,729.42	5.06	919,494.51	4.99	916,195.39
2	Fixed:	9.87	1,307,907.90	9.78	1,341,676.43	9.82	1,367,322.53	9.72	1,387,055.63
2.1	up to 1 month	10.36	26,020.65	9.81	28,695.86	10.14	34,230.66	10.17	29,708.83
2.2	1-3 months	9.64	120,033.15	9.65	144,745.13	9.63	140,842.50	9.47	145,364.64
2.3	3-6 months	9.65	168,192.64	9.56	162,076.34	9.61	165,845.11	9.60	171,897.12
2.4	6-12 months	9.71	511,316.88	9.61	507,498.36	9.64	516,153.21	9.52	547,515.92
2.5	1-2 yrs	10.03	317,154.13	9.93	327,120.69	9.97	338,156.19	9.83	323,415.73
2.6	2 yrs and above	10.41	165,190.45	10.33	171,540.05	10.36	172,094.86	10.40	169,153.41
3	Call	4.23	309,368.33	4.39	307,569.91	4.34	317,770.22	4.16	310,193.54
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.23	3,846.82	8.30	3,693.22	8.09	3,806.08	7.22	4,267.21
6	Non interest bearing deposits	0.00	248,713.57	0.00	266,194.52	0.00	251,567.67	0.00	264,008.08
6.1	Current	0.00	221,698.43	0.00	239,157.53	0.00	224,855.50	0.00	235,830.05
6.2	Margin	0.00	25,585.95	0.00	25,464.94	0.00	25,207.66	0.00	26,262.88
6.3	Other	0.00	1,429.19	0.00	1,572.05	0.00	1,504.51	0.00	1,915.14
	Aggregate	6.80	2,761,176.02	6.75	2,851,863.51	6.81	2,859,961.02	6.80	2,881,719.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)		Kartik, 2076 (Mid Nov, 2019)		Mangsir, 2076 (Mid Dec, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.55	132,056.55	11.49	134,590.81	11.55	137,150.25	11.48	143,771.80
2	Fishery Related	10.62	3,839.40	10.66	4,018.01	10.72	4,040.31	10.72	4,095.53
3	Mining Related	11.81	6,169.83	11.75	6,363.84	12.17	5,435.03	12.09	5,392.01
4	Agriculture, Forestry & Beverage Production Related	11.58	128,841.44	11.49	128,254.61	11.65	126,887.13	11.61	130,540.28
5	Non Food Production Related	11.34	313,491.34	11.54	325,749.68	11.59	330,242.75	11.47	332,532.86
6	Construction	12.27	259,061.79	12.34	266,296.29	12.39	268,386.79	12.37	274,125.41
7	Electricity, Gas and Water	11.29	122,137.75	11.30	126,667.60	11.31	127,608.70	11.31	130,778.47
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.98	30,661.23	11.90	31,748.35	12.05	32,010.05	11.95	33,729.45
9	Transport, Communication and Public Utilities	12.51	61,576.99	12.53	64,422.05	12.56	65,606.58	12.54	65,797.17
10	Wholesaler & Retailer	11.92	561,129.65	11.96	575,153.42	12.08	573,955.24	12.04	577,485.58
11	Finance, Insurance and Real Estate	11.89	200,310.97	11.80	209,379.02	11.97	206,820.04	11.93	209,236.94
12	Hotel or Restaurant	11.66	105,317.16	11.44	109,990.57	11.61	110,494.43	11.63	111,202.36
13	Other Services	11.93	113,481.88	12.05	115,868.80	12.09	116,687.30	12.10	117,212.80
14	Consumption Loans	12.29	133,583.95	12.39	134,816.08	12.48	135,331.21	12.46	135,948.18
15	Local Government	4.92	1,512.81	4.90	1,509.56	4.90	1,509.56	4.90	1,509.54
16	Others	12.92	311,254.59	12.93	321,231.94	12.98	323,500.13	12.95	322,792.03
	Aggregate	11.97	2,484,427.34	11.98	2,556,060.64	12.07	2,565,665.48	11.93	2,596,150.41

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt 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

Amnt 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

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82	10.25	3,023,180.61	9.69	3,106,829.47
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	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81
3	Call	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42
6.3	Other	-	896.80	-	1,303.31	-	1,027.88	-	998.73	-	812.80
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21	7.76	5,107,931.58	7.62	5,205,927.45

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57
2	Fishery Related	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98
3	Mining Related	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95
6	Construction	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29
13	Other Services	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14
2	Overdraft	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42	12.47	825,615.94	12.18	817,808.04
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68
12	Other Product	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	11.85	4,383,914.29

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Dec, 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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