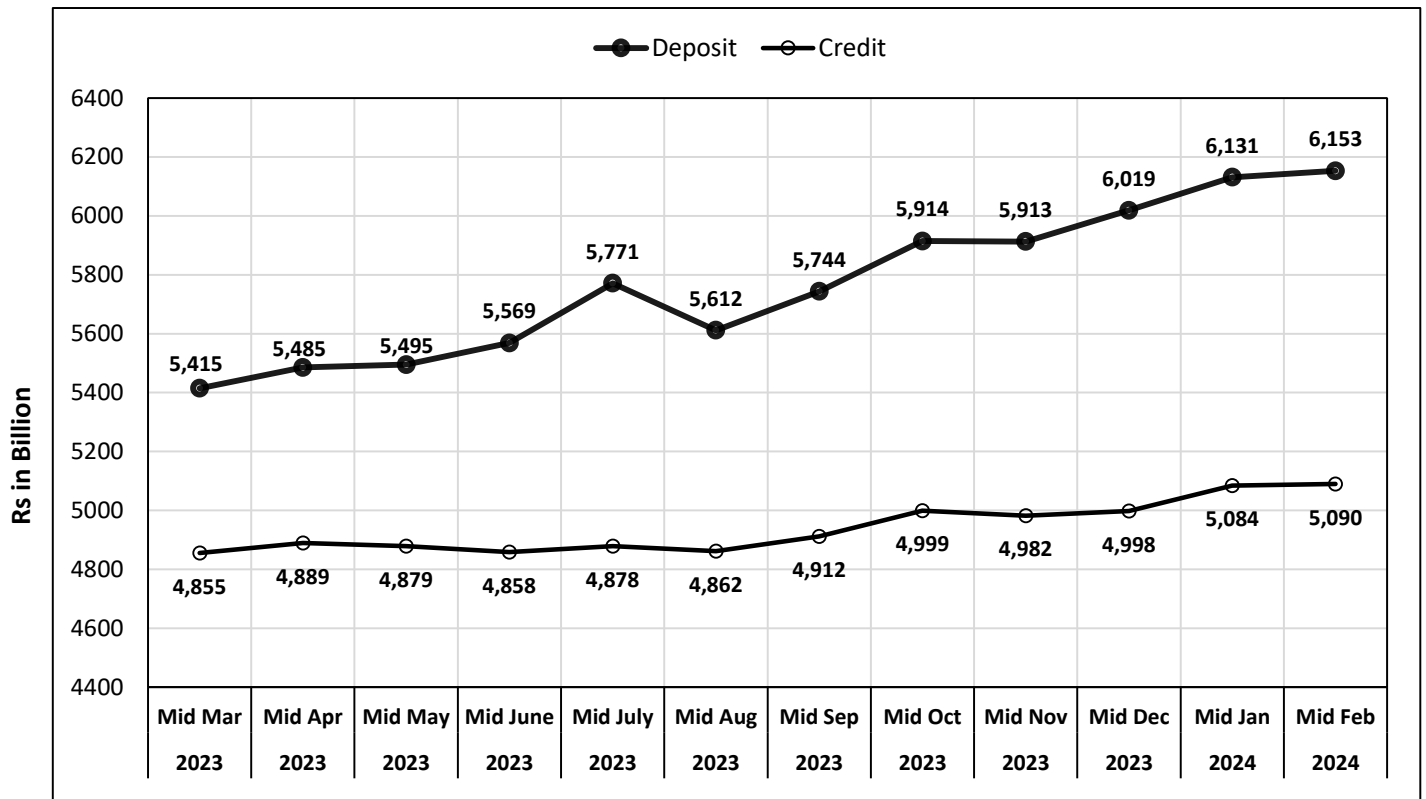


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Magh
(Mid-Feb, 2024)

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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 Magh End, 2080 (Mid-Feb, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	101.15	10.95	2.24	114.34
2	Total Credit/GDP	83.61	9.21	1.77	94.58
3	Total Credit/ Total Deposit	82.66	84.11	78.74	82.72
4	CD Ratio	79.81	82.44	77.16	80.01
5	Fixed Deposit/Total Deposit	58.07	68.29	72.76	59.34
6	Saving Deposit/Total Deposit	27.68	24.10	18.05	27.15
7	Current Deposit/Total Deposit	7.00	1.48	1.08	6.35
8	Call Deposit/Total Deposit	6.46	6.09	7.29	6.44
9	NPL/ Total Loan [^]	3.63	3.61	9.18	3.73
10	Total LLP /Total Loan	4.26	3.69	8.63	4.29
11	Deprived Sector Loan/Total Loan ^{\$^}	6.32	11.18	7.06	6.80
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.94	6.40	8.06	6.91
2	Investment in Gov. Securities/Total Deposit	18.73	16.23	18.66	18.49
3	Total Liquid Assets/Total Deposit	26.60	24.98	35.57	26.62
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.52	9.69	13.24	9.60
2	Total Capital/RWA	12.28	12.59	15.28	12.36
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,036	1,134	288	6,458
3	No. of Deposit Accounts	46,368,298	6,864,807	844,368	54,077,473
4	No. of Loan Accounts	1,540,263	289,096	42,300	1,871,659
5	No. of Branchless Banking Centers	1,196	17	-	1,213
6	No. of Branchless Banking Customers	302,967	1,522	-	304,489
7	No. of Mobile Banking Customers	20,218,210	3,108,604	179,214	23,506,028
8	No. of Internet Banking Customers	1,282,055	538,587	15,207	1,835,849
9	No. of ATMs	4,686	348	44	5,078
10	No. of Debit Cards	11,483,486	983,590	57,045	12,524,121
11	No. of Credit Cards	281,273	1,672	-	282,945
12	No. of Prepaid Cards	157,375	1,717	-	159,092

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	7.01
	(a) Saving	4.42
	(b) Fixed	9.51
	(c) Call	1.83
2	Wt. Avg Interest Rate on Credit	11.08

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 Poush 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-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	719,247	719,556	10.79	10.40	0.04
a. Paid-up Capital	365,820	407,789	425,052	436,024	436,412	11.47	4.23	0.09
b. Statutory Reserves	105,951	120,965	138,151	147,697	147,824	14.17	14.21	0.09
c. Retained Earning	12,331	10,267	(6,633)	(23,064)	(28,502)	-16.75	-164.61	23.58
d. Others Reserves	74,422	79,777	126,558	158,591	163,822	7.20	58.64	3.30
2 BORROWINGS	275,089	500,434	255,302	286,258	283,643	81.92	-48.98	-0.91
a. NRB	118,779	259,218	2,022	2,042	5,093	118.24	-99.22	149.45
b. "A"Class Licensed Institution	28,829	40,170	18,993	38,290	27,969	39.34	-52.72	-26.95
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,084	64,110	125.12	10.98	8.51
d. Other Financial Ins.	1,267	6,027	6,467	10,907	10,582	375.72	7.30	-2.98
e. Bonds and Securities	100,435	136,986	163,416	175,934	175,888	36.39	19.29	-0.03
3 DEPOSITS	4,740,066	5,159,175	5,771,238	6,131,062	6,153,159	8.84	11.86	0.36
a. Current	490,765	465,415	454,049	420,716	391,029	-5.17	-2.44	-7.06
b. Savings	1,592,152	1,402,182	1,519,064	1,628,514	1,670,566	-11.93	8.34	2.58
c. Fixed	2,213,503	2,835,817	3,359,257	3,648,303	3,651,299	28.11	18.46	0.08
d. Call Deposits	396,693	391,068	390,785	386,225	396,173	-1.42	-0.07	2.58
e. Others	46,953	64,694	48,082	47,304	44,092	37.78	-25.68	-6.79
4 Bills Payable	3,067	2,782	3,189	7,626	6,020	-9.30	14.61	-21.06
5 Other Liabilities	418,432	424,126	502,666	571,139	573,750	1.36	18.52	0.46
1. Loan Loss Provision	89,594	110,300	168,124	218,009	218,313	23.11	52.42	0.14
2. Interest Suspense a/c	20,035	19,628	28,910	28,469	29,419	-2.03	47.29	3.34
3. Others	308,804	294,198	305,633	324,661	326,018	-4.73	3.89	0.42
6 Reconciliation A/c	4,050	512	471	442	1,118	-87.36	-8.02	152.86
7 Profit & Loss A/c	69,757	79,497	75,002	30,880	37,406	13.96	-5.65	21.14
TOTAL	6,068,987	6,785,324	7,290,996	7,746,653	7,774,653	11.80	7.45	0.36
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	539,188	500,233	-1.80	4.70	-7.22
a. Cash Balance	116,799	111,631	102,134	102,968	93,711	-4.43	-8.51	-8.99
Nepalese Notes & Coins	99,422	108,250	99,262	98,956	89,347	8.88	-8.30	-9.71
Foreign Currency	17,377	3,381	2,871	4,013	4,364	-80.55	-15.06	8.75
b. Bank Balance	334,152	302,877	362,361	357,395	331,600	-9.36	19.64	-7.22
1. In Nepal Rastra Bank	273,553	220,659	288,687	294,876	279,059	-19.34	30.83	-5.36
2. "A"Class Licensed Institution	17,905	28,862	23,870	20,663	18,936	61.19	-17.30	-8.35
3. Other Financial Ins.	3,275	6,959	2,939	2,483	2,573	112.50	-57.76	3.62
4. In Foreign banks	39,419	46,397	46,865	39,373	31,031	17.70	1.01	-21.19
c. Money at Call	68,389	95,482	69,463	78,825	74,922	39.62	-27.25	-4.95
2 INVESTMENTS	732,619	911,435	1,049,633	1,170,661	1,216,797	24.41	15.16	3.94
a. Govt. Securities	721,612	909,783	1,029,807	1,123,011	1,137,853	26.08	13.19	1.32
b. Others	11,007	1,651	19,827	47,650	78,943	-85.00	1100.56	65.67
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	296,307	302,233	-12.95	34.95	2.00
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,082,822	5,088,474	12.91	3.48	0.11
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	5,078,661	5,083,659	12.91	3.50	0.10
a. Private Sector	4,014,771	4,493,912	4,687,782	4,875,849	4,884,122	11.93	4.31	0.17
b. Financial Institutions	152,818	212,907	183,328	195,309	191,296	39.32	-13.89	-2.05
c. Government Organizations	2,995	2,231	2,697	7,503	8,241	-25.51	20.86	9.84
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,161	4,815	11.28	-19.76	15.72
5 LOANS AGT. COLLECTED BILLS	412	951	797	961	1,393	130.70	-16.19	44.91
6 FIXED ASSETS	82,989	95,030	136,783	140,223	138,471	14.51	43.94	-1.25
7 OTHER ASSETS	331,101	353,788	417,472	490,791	500,740	6.85	18.00	2.03
a. Accrued Interests	171,036	199,589	244,588	289,219	301,836	16.69	22.55	4.36
b. Others	160,065	154,198	172,884	201,571	198,905	-3.66	12.12	-1.32
8 Expenses not Written off	342	219	364	325	323	-36.12	66.61	-0.55
9 Non Banking Assets	7,693	10,521	18,689	23,711	23,783	36.76	77.62	0.31
10 Reconciliation Account	5,154	3,241	2,304	527	1,559	-37.12	-28.90	196.00
11 Profit & Loss A/c	407	63	1,831	1,139	648	-84.64	2827.18	-43.11
TOTAL	6,068,987	6,785,324	7,290,996	7,746,653	7,774,653	11.80	7.45	0.36

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	500,573	553,626	611,312	643,573	643,853	10.60	10.42	0.04
a. Paid-up Capital	320,629	356,095	369,857	378,641	379,020	11.06	3.86	0.10
b. Statutory Reserves	96,910	110,434	126,035	134,637	134,731	13.96	14.13	0.07
c. Retained Earning	15,897	14,956	(1,180)	(16,363)	(21,456)	-5.92	-107.89	31.12
d. Others Reserves	67,137	72,140	116,599	146,658	151,558	7.45	61.63	3.34
2 BORROWINGS	261,004	462,083	243,416	272,628	273,208	77.04	-47.32	0.21
a. NRB	109,436	229,157	1,674	1,693	5,093	109.40	-99.27	200.80
b. "A"Class Licensed Institution	26,034	38,482	16,193	35,040	26,519	47.81	-57.92	-24.32
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	59,084	64,110	125.12	10.98	8.51
d. Other Financial Ins.	1,267	5,862	6,164	9,417	10,092	362.68	5.15	7.17
e. Bonds and Securities	98,488	130,549	154,982	167,393	167,393	32.55	18.72	0.00
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,429,688	5,443,148	8.09	11.90	0.25
a. Current	475,545	453,605	441,571	409,599	380,994	-4.61	-2.65	-6.98
b. Savings	1,426,355	1,261,715	1,366,476	1,465,123	1,506,772	-11.54	8.30	2.84
c. Fixed	1,919,565	2,436,953	2,898,148	3,170,307	3,161,053	26.95	18.93	-0.29
d. Call Deposits	338,330	329,895	333,864	338,819	351,512	-2.49	1.20	3.75
e. Others	45,117	62,988	46,186	45,839	42,817	39.61	-26.68	-6.59
4 Bills Payable	3,003	2,740	3,163	7,500	5,988	-8.75	15.45	-20.16
5 Other Liabilities	383,438	384,228	453,119	514,491	515,233	0.21	17.93	0.14
1. Loan Loss Provision	77,889	95,409	147,603	191,564	191,844	22.49	54.71	0.15
2. Interest Suspense a/c	11,631	10,334	18,049	15,665	16,399	-11.15	74.67	4.69
3. Others	293,919	278,486	287,467	307,262	306,989	-5.25	3.22	-0.09
6 Reconciliation A/c	3,962	516	470	456	1,134	-86.98	-8.96	148.89
7 Profit & Loss A/c	63,462	72,201	68,213	28,452	34,565	13.77	-5.52	21.48
TOTAL	5,420,355	6,020,551	6,465,937	6,896,789	6,917,129	11.07	7.40	0.29
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	471,540	428,266	-5.94	7.12	-9.18
a. Cash Balance	107,227	102,537	92,853	94,361	84,887	-4.37	-9.44	-10.04
Nepalese Notes & Coins	89,926	99,279	90,215	90,724	80,954	10.40	-9.13	-10.77
Foreign Currency	17,301	3,258	2,638	3,637	3,933	-81.17	-19.01	8.13
b. Bank Balance	304,444	268,141	324,727	321,069	293,009	-11.92	21.10	-8.74
1. In Nepal Rastra Bank	256,583	203,810	263,539	268,435	250,003	-20.57	29.31	-6.87
2. "A"Class Licensed Institution	8,327	17,786	14,124	13,173	11,889	113.58	-20.59	-9.75
3. Other Financial Ins.	119	149	201	90	88	25.05	34.61	-1.87
4. In Foreign banks	39,414	46,395	46,864	39,371	31,029	17.71	1.01	-21.19
c. Money at Call	35,761	50,160	33,219	56,110	50,370	40.27	-33.78	-10.23
2 INVESTMENTS	655,204	820,456	937,730	1,048,941	1,092,712	25.22	14.29	4.17
a. Govt. Securities	644,196	818,804	918,942	1,003,226	1,019,703	27.10	12.23	1.64
b. Others	11,007	1,651	18,788	45,716	73,009	-85.00	1037.69	59.70
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	283,642	289,501	-13.49	36.32	2.07
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,491,333	4,497,788	12.44	3.12	0.14
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,487,172	4,492,973	12.44	3.14	0.13
a. Private Sector	3,579,832	4,025,452	4,149,539	4,312,127	4,321,073	12.45	3.08	0.21
b. Financial Institutions	132,741	150,129	156,762	167,549	163,662	13.10	4.42	-2.32
c. Government Organizations	2,995	2,231	2,690	7,495	8,237	-25.51	20.53	9.90
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,161	4,815	11.28	-19.76	15.72
5 LOANS AGT. COLLECTED BILLS	412	951	797	961	1,393	130.70	-16.19	44.91
6 FIXED ASSETS	75,298	85,850	124,602	127,777	126,063	14.01	45.14	-1.34
7 OTHER ASSETS	307,472	322,804	381,570	451,437	459,613	4.99	18.20	1.81
a. Accrued Interests	155,810	177,208	218,341	260,636	272,029	13.73	23.21	4.37
b. Others	151,662	145,596	163,228	190,801	187,584	-4.00	12.11	-1.69
8 Expenses not Written off	241	219	363	323	322	-9.50	66.11	-0.54
9 Non Banking Assets	6,736	8,665	15,306	19,877	19,915	28.63	76.65	0.19
10 Reconciliation Account	5,074	3,240	2,301	523	1,555	-36.14	-29.00	197.11
11 Profit & Loss A/c	332	-	1,001	434	-	-100.00	0.00	-100.00
TOTAL	5,420,355	6,020,551	6,465,937	6,896,789	6,917,129	11.07	7.40	0.29

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	57,334	57,370	13.49	11.57	0.06
a. Paid-up Capital	32,232	36,994	40,207	42,166	42,175	14.77	8.69	0.02
b. Statutory Reserves	6,135	7,072	8,341	9,274	9,291	15.28	17.94	0.18
c. Retained Earning	505	(282)	(355)	(586)	(765)	-155.77	25.97	30.42
d. Others Reserves	2,816	3,528	4,592	6,480	6,668	25.27	30.15	2.90
2 BORROWINGS	9,690	26,259	9,340	12,633	9,487	170.98	-64.43	-24.90
a. NRB	7,590	20,104	300	300	-	164.87	-98.51	-100.00
b. "A"Class Licensed Institution	1,100	500	1,250	3,250	1,450	-54.55	150.00	-55.38
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	1,490	490	0.00	83.75	-67.12
e. Bonds and Securities	1,000	5,490	7,486	7,593	7,547	448.95	36.38	-0.61
3 DEPOSITS	445,827	509,490	571,573	584,036	589,290	14.28	12.19	0.90
a. Current	13,929	9,932	11,059	9,673	8,732	-28.70	11.35	-9.74
b. Savings	139,864	120,613	132,843	141,962	141,999	-13.76	10.14	0.03
c. Fixed	243,409	327,121	380,584	393,220	402,414	34.39	16.34	2.34
d. Call Deposits	48,417	51,614	46,811	38,753	35,860	6.60	-9.31	-7.46
e. Others	207	211	275	428	285	1.50	30.45	-33.43
4 Bills Payable	41	42	23	125	31	1.53	-44.16	-75.15
5 Other Liabilities	19,406	23,291	30,451	34,437	35,497	20.02	30.74	3.08
1. Loan Loss Provision	6,431	9,405	13,887	18,117	18,267	46.24	47.66	0.83
2. Interest Suspense a/c	1,138	1,129	1,931	2,487	3,535	-0.72	70.95	42.10
3. Others	11,837	12,757	14,633	13,832	13,696	7.77	14.71	-0.99
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	-46.09
7 Profit & Loss A/c	5,224	6,340	5,715	2,145	2,545	21.35	-9.85	18.62
TOTAL	521,953	612,733	669,886	690,710	694,219	17.39	9.33	0.51
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	50,727	51,557	25.67	-7.10	1.64
a. Cash Balance	8,134	7,505	7,574	7,120	7,413	-7.73	0.92	4.12
Nepalese Notes & Coins	8,059	7,383	7,341	6,745	6,982	-8.39	-0.56	3.52
Foreign Currency	76	123	233	376	431	62.05	89.75	14.82
b. Bank Balance	22,731	24,830	28,785	28,670	30,277	9.23	15.93	5.60
1. In Nepal Rastra Bank	13,432	13,435	20,033	21,365	23,300	0.02	49.11	9.06
2. "A"Class Licensed Institution	7,619	6,642	7,521	5,969	5,656	-12.83	13.25	-5.24
3. Other Financial Ins.	1,676	4,752	1,228	1,335	1,320	183.58	-74.15	-1.18
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	14,937	13,867	52.08	-24.11	-7.16
2 INVESTMENTS	56,879	68,793	91,763	99,417	101,304	20.95	33.39	1.90
a. Govt. Securities	56,879	68,793	90,725	97,483	95,620	20.95	31.88	-1.91
b. Others	-	-	1,038	1,934	5,684	0.00	0.00	193.90
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	9,144	8,478	4.77	0.69	-7.28
4 LOANS & ADVANCES								
(Including Bills Purchased)	383,480	444,934	471,886	496,945	495,625	16.03	6.06	-0.27
4.1 LOANS & ADVANCES	383,480	444,934	471,886	496,945	495,625	16.03	6.06	-0.27
a. Private Sector	369,145	386,815	451,918	474,686	473,277	4.79	16.83	-0.30
b. Financial Institutions	14,335	58,120	19,964	22,255	22,349	305.44	-65.65	0.42
c. Government Organizations	-	-	3	3	-	0.00	0.00	-100.00
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	8,987	8,979	13.00	38.00	-0.09
7 OTHER ASSETS	11,972	13,338	21,777	22,721	25,438	11.41	63.27	11.96
a. Accrued Interests	6,166	7,075	14,549	14,807	16,499	14.75	105.63	11.43
b. Others	5,806	6,263	7,228	7,915	8,939	7.87	15.42	12.94
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,517	2,519	157.16	80.40	0.10
10 Reconciliation Account	78	0	0	-	-	-99.41	0.00	0.00
11 Profit & Loss A/c	21	56	279	253	318	172.42	397.68	25.69
TOTAL	521,953	612,733	669,886	690,710	694,219	17.39	9.33	0.51

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	16,264	17,861	19,031	18,339	18,333	9.82	6.55	-0.03
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	3,786	3,803	19.01	9.13	0.45
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,115)	(6,281)	8.29	15.66	2.72
d. Others Reserves	4,469	4,110	5,367	5,452	5,596	-8.05	30.59	2.63
2 BORROWINGS	4,395	12,092	2,546	996	948	175.15	-78.94	-4.87
a. NRB	1,753	9,957	49	49	-	468.05	-99.51	-100.00
b. "A"Class Licensed Institution	1,695	1,188	1,550	-	-	-29.93	30.49	0.00
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	948	948	0.05	0.06	0.00
3 DEPOSITS	89,326	104,528	113,422	117,338	120,721	17.02	8.51	2.88
a. Current	1,290	1,878	1,419	1,443	1,304	45.55	-24.42	-9.66
b. Savings	25,932	19,854	19,745	21,429	21,796	-23.44	-0.55	1.71
c. Fixed	50,529	71,743	80,525	84,776	87,832	41.98	12.24	3.60
d. Call Deposits	9,945	9,558	10,110	8,653	8,801	-3.89	5.77	1.71
e. Others	1,629	1,496	1,622	1,037	989	-8.20	8.47	-4.60
4 Bills Payable	23	0	2	1	1	-98.23	380.57	13.11
5 Other Liabilities	15,588	16,607	19,097	22,210	23,020	6.53	14.99	3.64
1. Loan Loss Provision	5,274	5,486	6,634	8,328	8,202	4.03	20.91	-1.51
2. Interest Suspense a/c	7,267	8,165	8,930	10,317	9,486	12.36	9.36	-8.05
3. Others	3,048	2,955	3,533	3,566	5,333	-3.04	19.56	49.53
6 Reconciliation A/c	12	(4)	1	(13)	(16)	-134.24	-125.45	16.88
7 Profit & Loss A/c	1,071	957	1,073	282	297	-10.71	12.19	5.14
TOTAL	126,679	152,040	155,172	159,154	163,304	20.02	2.06	2.61
Assets								
1 LIQUID FUNDS	16,607	19,655	18,596	16,921	20,409	18.35	-5.39	20.62
a. Cash Balance	1,438	1,588	1,706	1,487	1,411	10.48	7.42	-5.13
Nepalese Notes & Coins	1,438	1,588	1,706	1,487	1,411	10.48	7.42	-5.13
Foreign Currency	0	0	0	0	0	-41.58	115.37	-11.89
b. Bank Balance	6,977	9,906	8,849	7,656	8,313	41.99	-10.68	8.59
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,076	5,756	-3.50	49.79	13.39
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,521	1,392	126.38	-49.85	-8.52
3. Other Financial Ins.	1,480	2,058	1,510	1,058	1,165	39.05	-26.60	10.16
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	7,778	10,685	-0.40	-1.46	37.37
2 INVESTMENTS	20,536	22,186	20,140	22,302	22,780	8.03	-9.22	2.14
a. Govt. Securities	20,536	22,186	20,140	22,302	22,530	8.03	-9.22	1.02
b. Others	-	-	-	-	250	0.00	0.00	0.00
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	3,521	4,253	-22.26	52.20	20.79
4 LOANS & ADVANCES	71,536	86,303	92,931	94,544	95,061	20.64	7.68	0.55
(Including Bills Purchased)	71,536	86,303	92,931	94,544	95,061	20.64	7.68	0.55
4.1 LOANS & ADVANCES	65,795	81,645	86,325	89,036	89,772	24.09	5.73	0.83
a. Private Sector	65,795	81,645	86,325	89,036	89,772	24.09	5.73	0.83
b. Financial Institutions	5,742	4,658	6,602	5,505	5,285	-18.87	41.72	-4.00
c. Government Organizations	-	-	4	4	4	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,019	2,771	3,336	3,460	3,429	37.25	20.41	-0.90
7 OTHER ASSETS	11,657	17,646	14,125	16,632	15,689	51.37	-19.95	-5.67
a. Accrued Interests	9,061	15,306	11,697	13,777	13,307	68.93	-23.58	-3.41
b. Others	2,597	2,340	2,428	2,855	2,382	-9.90	3.76	-16.57
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	-4.75
9 Non Banking Assets	468	599	1,114	1,318	1,349	27.99	85.87	2.39
10 Reconciliation Account	2	(0)	3	3	4	-111.62	-1452.60	15.94
11 Profit & Loss A/c	55	6	551	451	329	-88.25	8461.23	-26.98
TOTAL	126,679	152,040	155,172	159,154	163,304	20.02	2.06	2.61

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	224,341	330,008	429,253	240,720	277,226	47.10	30.07	15.17
1.1 Deposit Liabilities	215,183	305,976	402,421	228,879	263,494	42.19	31.52	15.12
1.1.1 Saving A/c	43,601	76,032	88,065	43,585	49,521	74.38	15.83	13.62
1.1.2 Fixed A/c	166,935	223,748	305,845	180,864	208,915	34.03	36.69	15.51
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	10,335	11,855	67.27	92.36	14.71
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	20,100	22,921	71.84	20.83	14.03
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	64,737	74,657	43.83	7.73	15.32
1.1.2.4 Above 1 Year	72,595	81,297	138,814	85,691	99,482	11.99	70.75	16.09
1.1.3 Call Deposit	4,443	6,111	8,461	4,416	5,041	37.55	38.45	14.17
1.1.4 Certificate of Deposits	204	85	51	14	17	-58.37	-39.75	16.59
1.2 Others	9,158	24,032	26,832	11,840	13,732	162.41	11.65	15.97
2 Commission/Fee Expense	1,735	3,121	4,228	1,862	2,162	79.87	35.49	16.14
3 Employees Expenses	48,174	53,727	55,126	30,511	35,532	11.53	2.60	16.45
4 Office Operating Expenses	33,544	38,326	38,127	19,855	23,441	14.26	-0.52	18.06
5 Exchange Fluctuation Loss	1	105	-	(1)	-	7277.31	-100.00	-100.00
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	-100.00
6 Non-Operating Expenses	89	369	499	349	431	313.83	35.07	23.30
7. Provision for Risk	39,014	25,497	65,952	50,857	53,784	-34.65	158.67	5.75
7.1 Loan loss Provision	38,874	25,367	65,818	50,752	53,687	-34.74	159.46	5.78
7.1.1 General Loan loss Provision	25,113	12,849	17,473	19,555	19,502	-48.83	35.98	-0.27
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	9,448	9,243	-58.22	18.37	-2.16
7.1.1.2 Watch List Provision	3,878	3,976	6,969	10,107	10,259	2.54	75.28	1.50
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	29,224	32,134	-10.06	277.53	9.96
7.1.3 Additional Loan Loss Provision	321	430	2,711	1,973	2,051	34.16	529.86	3.92
7.2. Provision for Non-Banking Assets	48	13	89	81	72	-72.47	563.44	-11.23
7.3. Provision for Loss on Investment	3	98	16	19	20	2840.70	-83.24	6.36
7.4. Provision for Loss of Other Assets	88	19	29	6	6	-78.72	54.71	0.00
8 Loan Written Off	814	1,607	2,823	1,689	1,716	97.46	75.65	1.62
9 Provision for Staff Bonus	9,238	11,766	10,407	4,664	5,756	27.35	-11.55	23.41
10 Provision for Income Tax	30,913	34,273	32,840	14,083	17,862	10.87	-4.18	26.83
11 Others	248	7	79	8	9	-97.24	1053.58	11.29
12 Net Profit	71,306	83,438	77,771	31,527	38,807	17.01	-6.79	23.09
TOTAL EXPENSES	459,417	582,244	717,106	396,124	456,726	26.74	23.16	15.30
Income								
1. Interest Income	372,972	509,366	641,877	349,006	402,871	36.57	26.01	15.43
1.1. On Loans and Advance	342,440	464,186	572,265	306,554	353,754	35.55	23.28	15.40
1.2. On Investment	25,974	38,306	57,477	33,684	38,942	47.48	50.05	15.61
1.2.1 Government Bonds	23,335	35,010	53,207	30,691	35,530	50.03	51.98	15.77
1.2.2 Foreign Bonds	215	341	228	237	279	59.06	-33.10	18.09
1.2.3 NRB Bonds	589	343	558	296	344	-41.74	62.57	16.26
1.2.4 Deventure & Bonds	1,835	2,612	3,484	2,461	2,789	42.30	33.39	13.33
1.3 Agency Balance	169	174	1,430	681	790	3.00	721.79	16.06
1.4 On Call Deposit	1,193	1,460	2,428	1,871	2,176	22.31	66.34	16.35
1.5 Others	3,196	5,239	8,276	6,217	7,208	63.95	57.97	15.95
2. Comission & Discount	24,942	27,259	29,086	17,120	19,760	9.29	6.70	15.42
2.1 Bills Purchase & Discount	228	310	206	174	207	35.78	-33.51	18.45
2.2 Comission	20,920	22,861	22,065	13,556	15,670	9.28	-3.49	15.59
2.3 Others	3,794	4,088	6,815	3,390	3,883	7.75	66.72	14.56
3 Income From Exchange Fluctuation	10,913	8,121	5,553	3,292	3,790	-25.58	-31.62	15.13
3.1 Due to Change in Exchange Rate	1,343	1,029	829	263	282	-23.41	-19.43	7.28
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	3,029	3,508	-25.89	-33.39	15.81
4 Other Operating Income	16,789	12,504	11,095	5,102	5,642	-25.52	-11.27	10.57
5 Non Operating Income	8,176	3,584	1,971	967	1,108	-56.17	-45.00	14.60
6 Provision Written Back	24,835	20,530	27,558	19,857	22,830	-17.33	34.23	14.97
7 Recovery from Written off Loan	760	669	245	79	81	-12.00	-63.34	2.60
8 Income from Extra Ordinary Expenses	12	156	(1,060)	35	9	1252.34	-780.06	-74.23
9 Net Loss	19	56	780	665	635	197.60	1290.13	-4.40
TOTAL INCOME	459,417	582,244	717,106	396,124	456,726	26.74	23.16	15.30

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	194,409	284,750	364,419	208,716	240,428	46.47	27.98	15.19
1.1 Deposit Liabilities	185,438	262,357	339,229	197,338	227,230	41.48	29.30	15.15
1.1.1 Saving A/c	37,545	67,417	77,696	38,969	44,280	79.56	15.25	13.63
1.1.2 Fixed A/c	143,928	189,890	254,527	154,580	178,610	31.93	34.04	15.55
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	6,586	7,614	28.09	100.87	15.60
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	16,328	18,589	80.19	16.08	13.85
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	54,214	62,522	41.06	4.89	15.32
1.1.2.4 Above 1 Year	66,414	75,530	125,810	77,452	89,886	13.73	66.57	16.05
1.1.3 Call Deposit	3,760	4,966	6,963	3,774	4,323	32.07	40.23	14.53
1.1.4 Certificate of Deposits	204	85	43	14	17	-58.37	-49.64	16.59
1.2 Others	8,971	22,393	25,190	11,378	13,199	149.62	12.49	16.00
2 Commission/Fee Expense	1,693	3,057	4,099	1,815	2,111	80.52	34.08	16.26
3 Employees Expenses	42,824	47,172	47,816	26,846	31,258	10.15	1.37	16.43
4 Office Operating Expenses	29,235	33,086	32,261	17,126	20,208	13.17	-2.49	18.00
5 Exchange Fluctuation Loss	0	104	-	0	-	283053.30	-100.00	-100.00
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	-100.00
6 Non-Operatiing Expenses	78	312	462	326	405	301.60	48.10	24.24
7. Provision for Risk	32,424	21,637	57,437	44,091	46,509	-33.27	165.46	5.48
7.1 Loan loss Provision	32,326	21,538	57,424	44,062	46,479	-33.37	166.62	5.48
7.1.1 General Loan loss Provision	21,420	11,093	15,606	17,528	17,486	-48.21	40.69	-0.24
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	9,312	9,129	-58.82	27.84	-1.96
7.1.1.2 Watch List Provision	2,904	3,468	5,858	8,216	8,356	19.42	68.93	1.71
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	24,571	26,952	-6.65	291.76	9.69
7.1.3 Additional Loan Loss Provision	174	427	2,569	1,963	2,041	145.12	502.06	3.94
7.2. Provision for Non-Banking Assets	7	-	0	10	10	-100.00	0.00	0.00
7.3. Provision for Loss on Investment	3	95	13	19	20	3082.32	-85.91	6.36
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	1,610	1,616	110.40	74.70	0.36
9 Provision for Staff Bonus	8,146	10,673	9,462	4,281	5,303	31.01	-11.34	23.88
10 Provision for Income Tax	27,592	30,803	29,784	12,688	16,253	11.63	-3.31	28.10
11 Others	248	7	72	8	9	-97.29	969.68	12.04
12 Net Profit	63,374	74,801	70,037	28,738	35,492	18.03	-6.37	23.50
TOTAL EXPENSES	400,732	507,892	618,452	346,246	399,592	26.74	21.77	15.41
Income								
1. Interest Income	326,157	442,405	551,682	304,965	352,187	35.64	24.70	15.48
1.1. On Loans and Advance	298,351	402,230	490,121	266,854	307,886	34.82	21.85	15.38
1.2. On Investment	23,895	34,586	51,290	30,208	35,067	44.74	48.30	16.08
1.2.1 Government Bonds	21,509	31,700	47,873	27,725	32,128	47.38	51.02	15.88
1.2.2 Foreign Bonds	215	341	228	237	279	59.06	-33.10	18.09
1.2.3 NRB Bonds	398	1	2	36	79	-99.74	118.89	118.93
1.2.4 Deventure & Bonds	1,774	2,544	3,187	2,211	2,581	43.42	25.26	16.74
1.3 Agency Balance	169	171	1,430	681	790	1.01	738.02	16.06
1.4 On Call Deposit	691	673	1,367	1,529	1,811	-2.59	103.20	18.41
1.5 Others	3,051	4,745	7,475	5,693	6,634	55.53	57.53	16.52
2. Comission & Discount	23,473	25,927	27,763	16,499	19,004	10.46	7.08	15.18
2.1 Bills Purchase & Discount	228	310	206	174	207	35.78	-33.51	18.45
2.2 Comission	20,103	21,943	21,250	13,238	15,250	9.15	-3.16	15.20
2.3 Others	3,142	3,674	6,307	3,087	3,548	16.95	71.64	14.95
3 Income From Exchange Fluctuation	10,900	8,083	5,468	3,252	3,748	-25.84	-32.36	15.26
3.1 Due to Change in Exchange Rate	1,344	1,028	817	257	281	-23.51	-20.55	9.28
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	2,995	3,467	-26.17	-34.08	15.77
4 Other Operating Income	12,990	10,325	9,218	3,970	4,406	-20.52	-10.71	10.97
5 Non Operating Income	5,901	3,087	1,760	767	887	-47.69	-42.99	15.63
6 Provision Written Back	20,596	17,299	23,391	16,697	19,288	-16.01	35.22	15.52
7 Recovery from Written off Loan	706	611	231	70	72	-13.46	-62.25	2.92
8 Income from Extra Ordinary Expenses	8	156	(1,060)	27	0	1736.57	-780.38	-99.91
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	346,246	399,592	26.74	21.77	15.41

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	24,027	37,191	53,217	26,210	30,106	54.79	43.09	14.87
1.1 Deposit Liabilities	23,915	35,908	52,034	25,796	29,628	50.15	44.91	14.85
1.1.1 Saving A/c	4,871	7,117	8,737	3,813	4,319	46.12	22.77	13.27
1.1.2 Fixed A/c	18,531	27,825	42,073	21,477	24,743	50.15	51.21	15.20
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	3,508	3,964	182.42	89.95	13.00
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	3,292	3,779	46.20	43.05	14.77
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	8,636	9,975	61.06	19.71	15.51
1.1.2.4 Above 1 Year	4,527	3,944	9,226	6,041	7,025	-12.87	133.90	16.29
1.1.3 Call Deposit	513	967	1,215	506	566	88.34	25.67	11.91
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	413	478	1042.25	-7.75	15.66
2 Commission/Fee Expense	42	63	120	42	48	51.43	90.31	14.71
3 Employees Expenses	4,341	5,225	5,838	2,941	3,428	20.37	11.72	16.59
4 Office Operating Expenses	3,441	4,096	4,617	2,166	2,578	19.05	12.72	19.01
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	15	17	166.94	4.23	16.82
7. Provision for Risk	5,678	3,329	7,125	5,758	6,252	-41.38	114.07	8.58
7.1 Loan loss Provision	5,636	3,301	7,064	5,737	6,231	-41.44	114.01	8.61
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,747	1,731	-55.97	10.08	-0.93
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	122	81	-58.36	-42.00	-32.98
7.1.1.2 Watch List Provision	845	431	1,010	1,625	1,649	-48.99	134.31	1.47
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	3,990	4,500	-20.46	190.81	12.79
7.1.3 Additional Loan Loss Provision	10	2	106	0	0	-82.35	5763.24	0.00
7.2. Provision for Non-Banking Assets	42	10	31	16	16	-76.01	206.87	0.00
7.3. Provision for Loss on Investment	0	2	3	-	-	628.62	22.60	0.00
7.4. Provision for Loss of Other Assets	-	15	28	6	6	0.00	81.97	0.00
8 Loan Written Off	14	36	150	30	42	150.56	313.66	40.56
9 Provision for Staff Bonus	828	987	844	328	393	19.22	-14.54	19.81
10 Provision for Income Tax	2,486	3,010	2,604	1,232	1,424	21.09	-13.51	15.63
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	2,404	2,853	17.44	-11.18	18.68
TOTAL EXPENSES	46,806	60,939	80,737	41,123	47,142	30.20	32.49	14.64
Income								
1. Interest Income	38,436	55,444	74,528	36,654	42,013	44.25	34.42	14.62
1.1. On Loans and Advance	36,443	51,703	68,237	33,116	38,108	41.87	31.98	15.08
1.2. On Investment	1,525	2,732	4,790	2,818	3,122	79.15	75.32	10.80
1.2.1 Government Bonds	1,399	2,485	4,352	2,579	2,958	77.57	75.15	14.71
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	167	163	101.96	76.65	-2.45
1.2.4 Deventure & Bonds	4	1	2	72	1	-77.28	195.12	-97.97
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	225	236	74.16	28.13	4.82
1.5 Others	119	403	725	495	547	238.16	79.68	10.46
2. Comission & Discount	1,273	1,051	1,030	529	607	-17.45	-1.99	14.77
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	271	316	8.33	-20.36	16.66
2.3 Others	596	317	446	258	291	-46.75	40.46	12.78
3 Income From Exchange Fluctuation	13	38	85	41	43	201.05	125.53	4.80
3.1 Due to Change in Exchange Rate	(1)	1	12	6	2	-276.30	1204.94	-75.21
3.2 Due to Foreign Currency Trans.	13	37	73	34	41	181.46	97.78	19.30
4 Other Operating Income	2,257	1,684	1,601	939	1,052	-25.40	-4.90	11.98
5 Non Operating Income	1,556	219	114	99	104	-85.95	-48.03	5.18
6 Provision Written Back	3,211	2,407	3,135	2,602	3,004	-25.06	30.26	15.41
7 Recovery from Written off Loan	49	41	9	6	6	-16.21	-78.37	0.00
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	253	315	419.56	318.72	24.15
TOTAL INCOME	46,806	60,939	80,737	41,123	47,142	30.20	32.49	14.64

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	5,794	6,691	36.60	44.02	15.49
1.1 Deposit Liabilities	5,830	7,710	11,159	5,745	6,636	32.24	44.72	15.52
1.1.1 Saving A/c	1,185	1,498	1,631	803	921	26.43	8.85	14.79
1.1.2 Fixed A/c	4,476	6,033	9,245	4,807	5,563	34.79	53.24	15.72
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	241	277	97.88	30.29	15.07
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	480	553	22.89	30.63	15.24
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	1,887	2,160	48.59	29.56	14.47
1.1.2.4 Above 1 Year	1,654	1,823	3,778	2,199	2,572	10.23	107.21	16.97
1.1.3 Call Deposit	170	179	283	135	152	5.49	58.07	12.62
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	49	55	376.45	28.87	11.97
2 Commission/Fee Expense	-	1	9	4	3	0.00	1093.33	-24.17
3 Employees Expenses	1,009	1,329	1,472	725	846	31.82	10.73	16.66
4 Office Operating Expenses	868	1,143	1,249	563	656	31.75	9.22	16.45
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	0	27	5	9	8	10983.72	-80.63	-1.45
7. Provision for Risk	911	532	1,389	1,008	1,023	-41.62	161.23	1.51
7.1 Loan loss Provision	911	528	1,330	953	977	-42.01	151.78	2.55
7.1.1 General Loan loss Provision	381	298	261	280	286	-21.72	-12.48	2.02
7.1.1.1 Pass Loan Loss Provision	252	221	160	14	32	-12.28	-27.62	129.51
7.1.1.2 Watch List Provision	129	77	101	266	253	-40.13	30.76	-4.73
7.1.2 Special Loan Loss Provision	394	228	1,033	663	681	-42.01	352.33	2.82
7.1.3 Additional Loan Loss Provision	137	2	36	10	10	-98.56	1737.49	0.00
7.2. Provision for Non-Banking Assets	-	3	58	55	46	0.00	1617.87	-16.48
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	49	58	-11.01	-13.02	19.32
9 Provision for Staff Bonus	264	106	101	55	60	-59.94	-4.38	8.74
10 Provision for Income Tax	834	460	452	163	184	-44.84	-1.75	13.11
11 Others	-	0	7	1	1	0.00	5969.78	0.00
12 Net Profit	1,996	1,666	1,543	384	462	-16.56	-7.40	20.05
TOTAL EXPENSES	11,879	13,413	17,917	8,754	9,992	12.91	33.58	14.14
Income								
1. Interest Income	8,379	11,517	15,666	7,388	8,671	37.44	36.03	17.37
1.1. On Loans and Advance	7,645	10,253	13,907	6,584	7,760	34.11	35.64	17.87
1.2. On Investment	554	988	1,397	658	753	78.49	41.42	14.35
1.2.1 Government Bonds	427	826	983	387	444	93.47	19.00	14.52
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	93	102	38.34	25.54	9.97
1.2.4 Deventure & Bonds	58	67	295	178	207	15.64	341.43	16.29
1.3 Agency Balance	-	3	-	-	-	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	117	130	16.89	57.26	11.52
1.5 Others	25	91	76	29	28	256.77	-15.94	-3.60
2. Comission & Discount	196	281	293	92	149	42.85	4.51	61.08
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	47	104	31.50	24.94	122.10
2.3 Others	56	96	63	45	45	71.21	-34.69	-1.75
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	192	184	-67.84	-44.38	-4.41
5 Non Operating Income	719	278	98	102	118	-61.29	-64.92	15.99
6 Provision Written Back	1,027	825	1,033	558	538	-19.70	25.20	-3.56
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	4.04
9 Net Loss	8	-	545	411	321	-100.00	0.00	-21.99
TOTAL INCOME	11,879	13,413	17,917	8,754	9,992	12.91	33.58	14.14

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

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	369,497	368,183	22.74	9.95	-0.36
Fishery Related	8,956	13,234	15,012	15,949	16,036	47.76	13.44	0.55
Mining Related	8,685	8,789	11,789	11,811	11,938	1.20	34.13	1.08
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	846,945	852,931	6.89	6.63	0.71
Construction	414,030	190,196	203,379	211,276	212,338	-54.06	6.93	0.50
Electricity, Gas and Water	207,797	246,839	307,457	333,663	338,002	18.79	24.56	1.30
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	72,451	72,807	15.84	-3.00	0.49
Transport, Communication and Public Utilities	97,505	100,909	98,130	106,614	90,008	3.49	-2.75	-15.58
Wholesaler & Retailer	837,582	947,619	983,500	1,003,740	1,014,062	13.14	3.79	1.03
Finance, Insurance and Real Estate	337,170	375,243	365,559	378,379	380,568	11.29	-2.58	0.58
Tourism Service**	183,908	200,494	211,160	221,122	225,120	9.02	5.32	1.81
Other Services	177,036	192,913	196,597	205,081	205,837	8.97	1.91	0.37
Consumption Loans	233,767	867,483	926,138	991,611	985,188	271.09	6.76	-0.65
Local Government	1,539	1,125	1,127	1,222	1,221	-26.88	0.12	-0.05
Others	641,727	421,635	337,541	314,495	313,858	-34.30	-19.94	-0.20
TOTAL	4,172,747	4,709,039	4,879,851	5,083,855	5,088,096	12.85	3.63	0.08
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,788,623	1,801,264	28.41	31.98	0.71
Overdraft	634,300	718,773	230,782	136,817	133,721	13.32	-67.89	-2.26
Cash Credit Loan	-	-	516,456	658,842	650,582	-	-	(1.25)
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	77,862	81,760	-61.86	-6.19	5.01
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	798,966	803,119	15.20	-13.20	0.52
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	380,867	380,655	13.26	3.23	-0.06
Real Estate Loan	183,538	228,255	249,588	245,032	248,746	24.36	9.35	1.52
Margin Nature Loan	106,282	80,508	76,535	84,290	85,172	-24.25	-4.93	1.05
Hire Purchase Loan	160,657	157,162	159,216	127,470	126,962	-2.18	1.31	-0.40
Deprived Sector Loan	293,414	335,623	308,356	318,753	313,060	14.39	-8.12	-1.79
Bills Purchased	4,403	3,130	4,271	4,861	5,236	-28.92	36.46	7.72
Other Product	473,944	558,470	452,502	461,473	457,818	17.83	-18.97	-0.79
Total	4,172,747	4,709,039	4,879,851	5,083,855	5,088,096	12.85	3.63	0.08
Collateral wise								
Gold and Silver	43,111	52,782	55,533	53,175	53,320	22.43	5.21	0.27
Government Securities	678	783	3,239	3,225	3,382	15.48	313.70	4.85
Non Governmental Securities	87,213	61,272	58,566	70,912	71,439	-29.74	-4.42	0.74
Fixed Deposit Receipts	29,313	64,221	58,120	52,109	50,099	119.08	-9.50	-3.86
Own	29,081	64,006	57,887	51,929	49,763	120.09	-9.56	-4.17
Other Licences Institutions	232	215	233	180	336	-7.34	8.61	86.97
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,484,754	4,494,005	12.84	4.82	0.21
Fixed Assets	3,118,968	3,538,076	3,749,324	3,905,551	3,904,963	13.44	5.97	-0.02
Current Assets	528,641	578,047	565,372	579,203	589,042	9.35	-2.19	1.70
Against security of Bill	47,628	19,623	37,183	46,268	48,096	-58.80	89.48	3.95
Domestic Bills	556	880	771	684	638	58.24	-12.36	-6.74
Foreign Bills	47,072	18,744	36,412	45,584	47,457	-60.18	94.26	4.11
Against Guarantee	181,603	195,088	195,038	194,025	188,763	7.43	-0.03	-2.71
Government Guarantee	2,597	2,307	3,129	2,858	2,866	-11.17	35.67	0.26
Institutional Guarantee	135,679	136,841	127,020	139,409	135,004	0.86	-7.18	-3.16
Personal Guarantee	26,424	37,037	41,125	33,539	33,595	40.16	11.04	0.17
Collective Guarantee	8,130	7,418	7,239	4,951	4,689	-8.76	-2.41	-5.29
International Rated Foreign Bank's Guarantee	1,783	1,509	455	365	387	-15.36	-69.84	5.81
Other Guarantee	6,990	9,977	16,069	12,902	12,223	42.74	61.06	-5.26
Credit Card	2,152	3,521	4,528	5,577	5,357	63.61	28.59	-3.95
Others	133,439	195,625	152,948	173,810	173,635	46.60	-21.82	-0.10
Total	4,172,747	4,709,039	4,879,851	5,083,855	5,088,096	12.85	3.63	0.08

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-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	327,885	326,833	23.84	10.03	-0.32
Fishery Related	7,816	11,666	13,237	14,156	14,214	49.25	13.47	0.41
Mining Related	8,258	8,386	11,383	11,451	11,582	1.55	35.73	1.14
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	812,382	818,204	6.34	6.55	0.72
Construction	355,404	154,723	167,502	187,118	188,293	-56.47	8.26	0.63
Electricity, Gas and Water	202,483	239,756	298,869	324,545	328,531	18.41	24.66	1.23
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	69,851	70,235	16.94	-2.97	0.55
Transport, Communication and Public Utilities	78,828	82,970	83,643	93,767	77,123	5.25	0.81	-17.75
Wholesaler & Retailer	763,650	866,464	896,414	912,177	922,924	13.46	3.46	1.18
Finance, Insurance and Real Estate	287,621	315,353	306,730	311,696	308,210	9.64	-2.73	-1.12
Tourism Service**	164,941	175,638	182,269	193,209	193,361	6.49	3.78	0.08
Other Services	163,684	177,350	178,117	185,722	186,739	8.35	0.43	0.55
Consumption Loans	205,358	757,464	768,478	813,837	815,335	268.85	1.45	0.18
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	236,869	238,466	-39.43	-16.40	0.67
TOTAL	3,716,941	4,175,443	4,315,377	4,495,841	4,501,225	12.34	3.35	0.12
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,577,100	1,587,899	30.97	32.48	0.68
Overdraft	548,651	619,856	164,141	91,756	89,596	12.98	-73.52	-2.35
Cash Credit Loan	-	-	493,597	615,436	607,717	-	-	(1.25)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	77,754	81,652	-61.88	-6.28	5.01
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	774,317	779,270	15.57	-14.19	0.64
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	306,110	305,526	12.10	0.08	-0.19
Real Estate Loan	159,139	199,641	217,964	210,984	213,363	25.45	9.18	1.13
Margin Nature Loan	90,921	64,819	58,679	65,862	66,594	-28.71	-9.47	1.11
Hire Purchase Loan	134,893	131,340	138,262	108,339	108,092	-2.63	5.27	-0.23
Deprived Sector Loan	239,728	279,646	262,365	268,902	264,286	16.65	-6.18	-1.72
Bills Purchased	4,403	3,130	4,271	4,861	5,236	-28.92	36.46	7.72
Other Product	427,751	481,430	385,119	394,420	391,994	12.55	-20.01	-0.62
Total	3,716,941	4,175,443	4,315,377	4,495,841	4,501,225	12.34	3.35	0.12
Collateral wise								
Gold and Silver	38,492	47,816	50,575	48,359	48,523	24.23	5.77	0.34
Government Securities	670	722	3,200	3,182	3,338	7.70	343.23	4.91
Non Governmental Securities	73,593	47,841	43,198	54,880	55,402	-34.99	-9.71	0.95
Fixed Deposit Receipts	24,777	49,275	47,972	42,810	41,471	98.87	-2.64	-3.13
Own	24,545	49,060	47,738	42,630	41,134	99.88	-2.69	-3.51
Other Licences Institutions	232	215	233	180	336	-7.34	8.61	86.97
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,985,463	3,994,584	12.35	4.34	0.23
Fixed Assets	2,741,246	3,095,794	3,268,070	3,406,404	3,405,687	12.93	5.56	-0.02
Current Assets	528,603	577,997	565,333	579,059	588,897	9.34	-2.19	1.70
Against security of Bill	47,626	19,623	37,183	46,268	48,096	-58.80	89.48	3.95
Domestic Bills	555	880	771	684	638	58.60	-12.36	-6.74
Foreign Bills	47,072	18,744	36,412	45,584	47,457	-60.18	94.26	4.11
Against Guarantee	130,550	142,452	147,130	144,078	139,989	9.12	3.28	-2.84
Government Guarantee	2,523	2,237	3,065	2,798	2,805	-11.32	36.99	0.26
Institutional Guarantee	105,184	106,032	97,518	105,161	101,533	0.81	-8.03	-3.45
Personal Guarantee	12,905	21,700	27,919	21,920	22,132	68.15	28.66	0.97
Collective Guarantee	1,299	1,103	2,186	997	973	-15.14	98.29	-2.32
International Rated Foreign Bank's Guarantee	1,783	1,509	455	365	387	-15.36	-69.84	5.81
Other Guarantee	6,855	9,870	15,986	12,837	12,159	43.98	61.96	-5.28
Credit Card	2,152	3,521	4,524	5,570	5,346	63.61	28.48	-4.03
Others	129,231	190,401	148,194	165,232	164,478	47.33	-22.17	-0.46
Total	3,716,941	4,175,443	4,315,377	4,495,841	4,501,225	12.34	3.35	0.12

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-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	34,902	34,659	10.84	10.09	-0.70
Fishery Related	1,008	1,341	1,523	1,530	1,521	32.98	13.56	-0.59
Mining Related	364	302	321	301	300	-16.93	6.26	-0.46
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,738	30,860	20.83	11.03	0.40
Construction	49,017	31,622	32,104	19,879	19,835	-35.49	1.52	-0.22
Electricity, Gas and Water	5,116	6,488	7,578	8,175	8,531	26.83	16.80	4.35
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,922	1,907	-18.23	1.11	-0.79
Transport, Communication and Public Utilities	15,054	13,921	11,060	10,132	9,947	-7.53	-20.55	-1.82
Wholesaler & Retailer	61,627	68,458	73,242	77,727	77,246	11.09	6.99	-0.62
Finance, Insurance and Real Estate	39,227	47,742	46,985	54,610	60,258	21.71	-1.58	10.34
Tourism Service**	15,863	20,443	24,215	22,901	26,734	28.87	18.45	16.74
Other Services	11,586	13,088	15,561	16,395	16,162	12.97	18.89	-1.42
Consumption Loans	23,284	81,687	128,117	148,593	140,734	250.82	56.84	-5.29
Local Government	11	8	9	10	9	-25.26	12.13	-6.13
Others	110,457	98,812	66,870	65,957	63,420	-10.54	-32.33	-3.85
TOTAL	383,430	441,783	471,382	493,771	492,123	15.22	6.70	-0.33
Productwise								
Term Loan	115,573	130,209	167,740	187,451	188,708	12.66	28.82	0.67
Overdraft	78,746	87,233	59,343	40,699	39,724	10.78	-31.97	-2.40
Cash Credit Loan	-	-	19,124	36,980	36,505	-	-	(1.28)
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	18,316	17,605	-0.76	37.47	-3.88
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	62,434	62,783	18.15	18.35	0.56
Real Estate Loan	17,446	18,717	21,884	24,323	25,615	7.28	16.92	5.31
Margin Nature Loan	12,528	11,773	14,165	14,771	14,900	-6.02	20.31	0.87
Hire Purchase Loan	21,804	21,814	17,352	15,700	15,487	0.04	-20.45	-1.36
Deprived Sector Loan	47,111	49,167	40,153	43,379	42,386	4.36	-18.33	-2.29
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	49,719	48,410	81.41	-12.11	-2.63
Total	383,430	441,783	471,382	493,771	492,123	15.22	6.70	-0.33
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,772	3,750	7.01	-1.28	-0.58
Government Securities	3	6	7	12	11	110.93	13.94	-0.10
Non Governmental Securities	11,972	10,741	12,465	13,215	13,215	-10.28	16.05	0.00
Fixed Deposit Receipts	3,688	12,219	8,314	7,678	7,142	231.36	-31.96	-6.98
Own	3,688	12,219	8,314	7,678	7,142	231.36	-31.96	-6.98
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	422,732	422,225	15.11	9.75	-0.12
Fixed Assets	319,252	367,493	403,343	422,617	422,107	15.11	9.76	-0.12
Current Assets	16	9	7	115	118	-40.20	-27.60	1.97
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	43,600	42,457	4.55	-9.09	-2.62
Government Guarantee	34	29	25	21	21	-13.23	-16.22	0.00
Institutional Guarantee	24,143	25,284	24,532	29,393	28,664	4.73	-2.97	-2.48
Personal Guarantee	12,644	13,999	11,873	10,205	10,030	10.71	-15.18	-1.72
Collective Guarantee	6,831	6,314	5,052	3,954	3,715	-7.56	-19.99	-6.04
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	27	26	29.44	-13.88	-2.55
Credit Card	-	-	4	7	11	0.00	0.00	55.36
Others	1,086	1,654	1,785	2,755	3,312	52.27	7.93	20.21
Total	383,430	441,783	471,382	493,771	492,123	15.22	6.70	-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

Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Jan	Mid-Feb	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,709	6,691	34.37	5.15	-0.28
Fishery Related	132	227	253	263	301	72.67	11.19	14.43
Mining Related	64	101	85	59	57	59.21	-15.66	-3.80
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,825	3,867	26.16	-7.65	1.08
Construction	9,609	3,851	3,774	4,279	4,210	-59.92	-2.02	-1.60
Electricity, Gas and Water	198	595	1,009	943	940	200.62	69.75	-0.35
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	678	665	27.53	-14.88	-1.95
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,715	2,937	10.90	-14.70	8.17
Wholesaler & Retailer	12,305	12,697	13,844	13,837	13,891	3.18	9.04	0.39
Finance, Insurance and Real Estate	10,322	12,149	11,844	12,072	12,100	17.70	-2.51	0.23
Tourism Service**	3,104	4,413	4,676	5,011	5,025	42.15	5.96	0.28
Other Services	1,766	2,475	2,919	2,965	2,936	40.12	17.96	-0.97
Consumption Loans	5,125	28,332	29,543	29,182	29,119	452.83	4.27	-0.22
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	11,668	11,973	-33.43	-9.67	2.61
TOTAL	72,376	91,813	93,091	94,243	94,748	26.85	1.39	0.54
Productwise								
Term Loan	15,994	18,225	22,909	24,072	24,657	13.95	25.70	2.43
Overdraft	6,903	11,684	7,297	4,362	4,401	69.26	-37.55	0.89
Cash Credit Loan	-	-	3,735	6,426	6,360	-	-	(1.03)
Trust Receipt Loan/Import Loan	-	-	112	108	108	0.00	0.00	0.00
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,333	6,244	10.03	-0.37	-1.41
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,323	12,346	24.11	17.57	0.19
Real Estate Loan	6,953	9,897	9,740	9,725	9,768	42.33	-1.58	0.44
Margin Nature Loan	2,833	3,915	3,691	3,657	3,678	38.23	-5.73	0.56
Hire Purchase Loan	3,960	4,007	3,602	3,431	3,383	1.19	-10.11	-1.39
Deprived Sector Loan	6,575	6,811	5,838	6,472	6,388	3.60	-14.29	-1.29
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,334	17,415	36.80	-13.69	0.47
Total	72,376	91,813	93,091	94,243	94,748	26.85	1.39	0.54
Collateral wise								
Gold and Silver	898	983	1,027	1,043	1,047	9.41	4.48	0.35
Government Securities	5	55	32	32	32	1074.45	-41.41	0.09
Non Governmental Securities	1,648	2,690	2,902	2,818	2,823	63.21	7.90	0.18
Fixed Deposit Receipts	849	2,727	1,835	1,622	1,487	221.27	-32.73	-8.32
Own	849	2,727	1,835	1,622	1,487	221.27	-32.73	-8.32
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	76,558	77,196	27.93	4.16	0.83
Fixed Assets	58,471	74,789	77,912	76,530	77,168	27.91	4.18	0.83
Current Assets	22	40	32	28	28	81.94	-19.99	-1.51
Against security of Bill	-	-	-	-	-	0.00	0.00	0.00
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	7,362	6,959	6,382	6,347	6,317	-5.47	-8.29	-0.47
Government Guarantee	40	40	40	40	40	0.00	0.00	0.00
Institutional Guarantee	6,352	5,525	4,971	4,855	4,807	-13.02	-10.03	-0.99
Personal Guarantee	875	1,338	1,332	1,415	1,433	52.98	-0.42	1.30
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.74
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	37	37	-41.51	-29.99	-0.30
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,823	5,846	14.39	-16.84	0.39
Total	72,376	91,813	93,091	94,243	94,748	26.85	1.39	0.54

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	NBL	RBB	NABIL	NIMB	SCBNL	FBL	MSBI	EBL	N/C	MBL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	37,592.66	51,266.05	52,111.70	55,789.37	17,645.56	32,661.40	17,423.28	24,091.67	28,767.72	16,061.61	35,015.04	37,576.12	24,561.57
	a. Paid-up Capital	14,694.02	15,637.38	27,057.00	34,128.59	9,429.45	21,656.62	10,500.15	11,767.90	14,917.57	11,621.36	26,225.86	23,187.15	14,089.98
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	8,144.46	11,854.13	13,905.32	11,553.34	5,928.26	6,941.79	3,780.54	6,406.33	5,479.39	2,690.50	5,982.39	6,101.50	4,409.20
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(1,042.08)	(2,726.69)	118.33	(3,471.72)	5.70	(3,242.63)	2.82	17.33	(434.90)	12.48	(4,639.05)	(1,871.07)	70.42
	g. Others Reserves Fund	15,796.26	26,501.24	11,031.04	13,579.16	2,282.14	7,305.62	3,139.76	5,661.65	8,805.66	1,706.39	7,445.83	10,158.54	5,991.98
2	BORROWINGS	3,514.69	2,560.00	9,207.11	16,730.46	2,400.00	10,035.08	13,081.20	10,944.86	15,252.26	11,258.50	17,985.50	12,424.50	27,861.72
	a. NRB	20.00	-	-	87.42	-	-	-	20.00	4,500.00	13.00	-	-	391.92
	b. Interbank Borrowing	-	-	-	43.04	-	-	-	4,664.25	-	4,000.00	-	-	8,350.00
	c. Foreign Banks and Fin. Ins.	-	-	-	10,600.00	-	1,992.00	1,328.00	2,657.00	-	1,992.00	3,985.50	4,424.50	7,457.24
	d. Other Financial Ins.	-	60.00	-	-	-	-	5,710.40	-	-	-	-	-	-
	e. Bonds and Securities	3,494.69	2,500.00	9,207.11	6,000.00	2,400.00	8,043.08	6,042.80	3,603.61	10,752.26	5,253.50	14,000.00	8,000.00	11,662.56
3	DEPOSITS	263,318.82	351,921.87	438,162.10	400,758.31	119,142.33	301,991.38	172,877.87	214,686.79	367,678.47	154,036.27	332,064.91	308,735.60	225,042.78
	a. Current	30,608.14	45,843.61	34,744.67	28,038.00	24,023.26	16,917.17	7,746.90	12,833.44	33,983.22	7,776.79	14,845.86	16,038.69	12,034.59
	Domestic	30,269.90	45,781.63	29,594.16	24,711.49	14,412.45	13,687.70	7,341.99	12,252.70	33,859.59	7,649.91	14,286.63	13,687.82	11,332.02
	Foreign	338.25	61.98	5,150.51	3,866.51	9,610.81	3,229.47	404.91	580.73	123.63	126.88	559.24	2,350.87	702.57
	b. Savings	86,767.10	146,378.65	111,517.41	95,338.69	39,945.55	63,562.41	46,191.40	60,145.14	97,800.42	47,787.45	77,865.22	85,838.34	67,226.06
	Domestic	86,744.36	146,364.36	108,458.99	93,838.29	36,626.36	62,339.73	45,864.95	60,006.59	97,728.73	47,663.67	77,564.33	85,122.61	67,056.71
	Foreign	22.74	14.29	3,058.42	1,500.40	3,319.19	1,222.68	326.45	138.54	71.69	123.79	300.89	715.73	169.35
	c. Fixed	128,336.68	135,354.21	250,293.31	238,995.54	39,336.01	197,940.72	101,073.26	122,127.30	219,319.21	88,566.57	216,475.17	187,879.98	127,606.46
	Domestic	127,849.64	135,317.67	247,996.63	236,430.96	38,178.33	186,282.94	101,011.99	121,759.92	218,998.49	86,775.87	212,419.30	183,905.59	126,423.91
	Foreign	487.04	36.54	2,296.68	2,564.58	1,157.68	11,657.78	61.27	367.37	320.72	1,790.70	4,055.87	3,974.39	1,182.55
	d. Call Deposits	16,061.71	23,059.77	37,623.46	33,869.91	14,156.72	20,470.17	15,982.19	16,240.10	16,345.18	8,496.43	20,620.95	16,637.24	16,782.48
	Domestic	16,053.40	21,715.14	36,039.95	28,489.88	5,506.97	17,588.33	11,159.23	14,781.03	16,269.61	8,375.81	20,277.37	16,320.21	16,534.08
	Foreign	8.30	1,344.63	1,583.50	5,380.03	8,649.75	2,881.84	4,822.96	1,439.38	75.56	120.62	343.58	317.03	248.40
	e. Others	1,545.19	1,285.63	3,983.25	4,516.16	1,680.79	3,100.91	1,884.12	3,360.52	230.44	1,409.03	2,257.71	2,341.35	1,393.19
	Domestic	1,411.14	1,285.63	3,962.73	3,876.00	1,375.95	2,643.04	1,397.68	3,359.92	222.92	1,400.66	2,257.71	2,301.76	1,393.19
	Foreign	134.05	-	20.53	640.17	304.84	457.87	486.44	0.60	7.51	8.37	-	39.59	-
4	Bills Payable	16.47	3,056.86	1,282.14	-	142.42	33.23	248.08	106.73	70.34	594.06	163.11	44.63	-
5	Other Liabilities	21,607.10	26,377.48	43,128.99	59,607.03	9,146.44	28,297.40	14,462.12	14,038.29	28,102.86	12,179.88	41,806.82	24,031.42	25,055.94
	1. Sundry Creditors	633.10	1,716.40	19,048.45	7,301.39	247.49	46.99	1,415.92	1,037.33	6,849.32	1,900.90	10,786.07	55.30	4,654.64
	2. Loan Loss Provision	8,021.37	10,667.82	15,204.70	18,780.33	2,373.49	15,056.55	4,950.61	3,605.77	6,286.01	3,942.62	19,110.00	11,428.13	6,163.25
	3. Interest Suspense a/c	-	-	767.42	2,806.08	70.35	1,896.85	1,418.39	-	-	168.57	4,624.50	-	-
	4. Others	12,952.63	13,993.26	8,108.43	30,645.23	6,455.11	11,297.01	6,677.20	9,395.19	14,967.53	6,167.80	7,286.26	12,547.98	14,238.05
6	Reconciliation A/c	1,374.03	(242.67)	-	1.84	-	-	-	0.76	-	-	-	-	-
7	Profit & Loss A/c	959.17	2,683.03	3,986.52	2,380.09	1,941.79	1,837.42	852.42	1,989.92	2,143.04	980.41	1,121.94	1,408.71	1,418.31
	TOTAL Liabilities	328,382.94	437,622.63	547,878.56	535,267.10	150,418.54	374,855.91	218,944.97	265,859.02	442,014.68	195,110.73	428,157.31	384,220.98	303,940.33
Assets														
1	LIQUID FUNDS	27,582.55	42,012.74	28,238.37	31,608.46	16,021.41	27,108.86	19,576.34	13,894.53	24,065.17	11,797.03	21,505.51	19,819.39	14,313.92
	a. Cash Balance	5,828.75	6,389.03	6,073.65	6,525.70	1,036.87	3,395.10	873.48	2,120.71	7,575.22	2,422.14	7,205.88	4,434.45	2,988.27
	Nepalese Notes & Coins	5,761.16	6,177.02	5,375.54	6,136.30	941.97	3,215.26	863.07	2,090.83	7,350.73	2,246.17	6,826.50	4,292.65	2,727.10
	Foreign Currency	67.58	212.02	698.11	389.41	94.90	179.84	10.41	29.88	224.50	175.98	379.38	141.80	261.17
	b. Bank Balance	13,703.80	21,664.52	22,164.72	21,332.75	4,486.31	22,613.76	9,207.66	11,773.83	16,489.94	9,374.88	14,299.63	12,884.94	11,325.65
	1. In Nepal Rastra Bank	12,508.29	19,759.95	20,796.86	15,295.33	4,092.87	18,795.52	7,196.44	9,798.37	15,295.63	7,307.22	12,829.08	11,336.39	10,505.64
	Domestic Currency	12,508.29	19,705.01	20,641.93	15,104.12	3,948.40	18,741.10	7,131.35	9,715.81	15,199.97	7,129.62	12,103.64	11,244.05	10,459.64
	Foreign Currency	-	54.94	154.92	191.21	144.47	54.42	65.09	82.56	95.66	177.60	725.44	92.35	46.01
	2. "A" Class Licensed Institution	136.37	1,194.48	150.04	2,106.35	18.80	-	472.87	258.25	172.16	500.94	153.58	679.01	508.16
	Domestic Currency	136.37	1,112.04	106.71	2,094.73	18.80	-	472.87	123.64	172.16	218.52	153.32	463.92	143.66
	Foreign Currency	-	82.44	43.33	11.62	-	-	-	134.61	-	282.42	0.26	215.09	364.50
	3. Other Financial Ins.	-	-	-	-	-	65.94	-	-	-	-	-	0.54	-
	4. In Foreign Banks	1,059.14	710.09	1,217.83	3,931.08	374.63	3,752.29	1,538.35	1,717.21	1,022.15	1,566.72	1,316.97	869.00	311.85
	c. Money at Call	8,050.00	13,959.20	-	3,750.00	10,498.24	1,100.00	9,495.20	-	-	-	-	2,500.00	-
	Domestic Currency	8,050.00	11,300.00	-	3,750.00	-	1,100.00	-	-	-	-	-	2,500.00	-
	Foreign Currency	-	2,659.20	-	-	10,498.24	-	9,495.20	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	63,926.52	82,771.74	74,128.66	77,593.45	19,239.85	43,897.74	52,352.45	50,804.53	71,306.86	26,253.97	54,058.03	56,549.44	45,305.06
	a. Govt. Securities	63,926.52	67,521.74	68,536.77	65,593.45	12,739.85	43,897.74	51,952.45	50,804.53	69,306.86	26,253.97	54,058.03	46,549.44	45,305.06
	b. NRB Bond	-	15,250.00	4,000.00	12,000.00	6,500.00	-	400.00	-	2,000.00	-	-	10,000.00	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	10,959.55	7,353.94	21,978.45	30,477.13	15,672.84	25,626.77	3,405.07	11,396.07	8,199.81	6,709.54	17,327.83	23,764.80	16,306.25
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	2,132.85	-	-
	b. Non Residents	4,245.51	-	14,489.70	22,337.84	13,819.62	16,520.32	2,988.00	8,004.21	3,154.00	4,780.80	9,823.26	13,021.04	8,989.60
	c. Others	6,714.04	7,353.94	7,488.74	8,139.29	1,853.23	9,106.45	417.07	3,391.86	5,045.81	1,928.74	5,371.72	10,743.76	7,316.65
4	LOANS & ADVANCES (Including Bills Purchased)	189,740.90	248,473.51	376,349.10	332,984.65	92,660.30	250,916.91	128,644.46	177,781.98	298,428.40	132,400.57	295,600.46	257,150.65	200,007.11
	4.1 LOANS & ADVANCES	189,740.90	248											

S.N.	BFI Name	ADB/NL	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila	Excel	Miteri
Liabilities														
1	CAPITAL FUND	33,671.30	54,825.60	19,983.79	27,199.08	26,553.28	32,387.14	18,669.21	6,178.13	58.84	485.82	4,473.78	1,767.97	1,444.37
	a. Paid-up Capital	18,884.39	36,128.77	14,200.97	19,402.58	18,366.71	23,542.49	13,581.53	4,171.32	262.47	502.83	3,430.97	1,249.69	1,111.43
	b. Calls in Advance	-	-	-	-	-	-	-	-	20.02	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	9,581.85	11,328.22	3,402.68	4,774.06	4,961.23	4,123.37	3,382.26	1,394.35	108.17	23.30	664.73	264.81	268.65
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	0.46	-	-	9.55
	f. Retained Earning	(603.08)	(1,300.00)	(57.22)	(666.95)	(702.61)	(1,308.74)	383.40	0.23	(387.61)	(75.12)	30.32	(12.06)	0.18
	g. Others Reserves Fund	5,808.15	8,668.61	2,437.36	3,689.39	3,927.96	6,030.03	1,322.02	612.24	45.69	34.35	347.76	255.97	64.11
2	BORROWINGS	22,909.77	24,001.07	8,016.16	15,804.21	26,156.02	8,504.54	14,560.64	994.76	-	-	746.57	-	-
	a. NRB	-	-	-	-	-	0.95	59.93	-	-	-	-	-	-
	b. Interbank Borrowing	411.68	-	2,550.00	3,000.00	-	-	3,500.00	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	11,420.80	-	2,656.00	14,003.76	-	1,593.60	-	-	-	-	-	-
	d. Other Financial Ins.	2,024.56	397.06	-	996.00	240.32	664.00	-	-	-	-	-	-	-
	e. Bonds and Securities	20,473.53	12,183.20	5,466.16	9,152.21	11,911.94	7,839.59	9,407.12	994.76	-	-	746.57	-	-
3	DEPOSITS	228,572.50	468,866.81	183,083.37	205,724.38	231,709.23	288,893.11	185,881.16	54,782.36	553.19	4,631.93	53,580.38	14,283.97	6,432.85
	a. Current	19,114.78	27,829.41	6,851.56	6,108.45	9,407.00	16,915.37	9,332.76	846.81	14.38	30.74	514.85	286.92	152.70
	Domestic	18,636.47	26,191.42	6,614.96	5,984.89	8,755.24	16,537.44	8,912.88	844.35	14.38	30.74	514.85	286.92	152.70
	Foreign	478.31	1,637.99	236.60	123.57	651.77	377.93	419.88	2.46	-	-	-	-	-
	b. Savings	56,440.56	140,604.16	46,447.23	35,341.16	64,869.45	84,579.41	52,125.76	14,552.78	71.99	1,475.38	12,192.75	4,999.20	1,811.68
	Domestic	56,438.65	140,130.78	46,248.12	35,302.17	64,660.13	84,488.43	50,793.60	14,548.74	71.99	1,475.38	12,192.75	4,999.20	1,811.68
	Foreign	1.91	473.38	199.11	38.99	209.32	90.98	1,332.17	4.04	-	-	-	-	-
	c. Fixed	145,924.53	273,613.17	118,138.43	151,077.38	137,831.08	167,208.49	113,955.71	36,023.30	349.70	2,557.79	37,508.91	7,041.50	4,212.76
	Domestic	145,924.53	270,915.66	114,596.26	147,715.64	136,582.39	163,744.01	111,623.04	36,023.26	349.70	2,557.79	37,508.91	7,041.50	4,212.76
	Foreign	-	2,697.51	3,542.16	3,361.74	1,248.68	3,464.48	2,332.67	0.04	-	-	-	-	-
	d. Call Deposits	6,441.20	23,418.93	10,658.34	10,989.70	16,803.85	17,847.47	9,026.21	3,337.38	115.73	568.03	3,338.46	1,951.33	254.26
	Domestic	6,441.20	23,223.92	10,559.02	10,955.04	15,961.05	17,729.13	8,492.92	3,337.38	115.73	568.03	3,338.46	1,951.33	254.26
	Foreign	-	195.01	99.31	34.67	842.80	118.34	533.29	-	-	-	-	-	-
	e. Others	651.43	3,401.13	987.81	2,207.69	2,797.85	2,342.38	1,440.71	22.09	1.38	-	25.41	5.01	1.46
	Domestic	651.43	3,236.09	987.81	2,206.02	2,559.37	2,342.38	1,334.09	22.09	1.38	-	25.41	5.01	1.46
	Foreign	-	165.04	-	191.67	238.48	-	106.63	-	-	-	-	-	-
4	Bills Payable	-	19.00	89.68	99.34	22.01	-	-	3.26	-	-	6.51	-	-
5	Other Liabilities	41,050.24	35,387.14	11,153.39	19,688.56	25,744.23	25,831.23	8,535.95	4,390.01	214.27	178.55	2,760.06	1,093.23	179.22
	1. Sundry Creditors	9,386.46	1,559.94	11.08	46.49	66.43	1,824.54	44.70	21.89	16.65	5.12	53.51	25.02	-
	2. Loan Loss Provision	7,939.51	18,133.37	5,632.87	8,813.64	7,115.89	14,458.66	4,159.60	1,902.30	139.80	101.51	1,851.61	802.41	111.79
	3. Interest Suspense a/c	954.23	-	-	834.58	-	2,784.04	-	1,049.52	34.81	-	-	-	-
	4. Others	22,770.04	15,693.83	5,509.44	9,993.85	18,561.91	6,763.99	4,331.64	1,416.30	23.01	71.91	854.94	265.79	67.42
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,573.33	2,682.95	997.81	2,546.93	1,659.75	-	1,401.28	334.09	-	46.49	154.93	-	48.87
	TOTAL Liabilities	327,777.14	585,782.57	223,324.19	271,062.51	311,844.52	355,616.02	229,048.24	66,682.61	826.30	5,342.79	61,722.23	17,145.16	8,105.30
Assets														
1	LIQUID FUNDS	14,871.09	32,250.11	14,761.11	13,709.39	18,234.84	20,700.67	16,194.86	5,245.34	173.34	1,570.67	4,018.35	2,593.12	530.27
	a. Cash Balance	3,948.03	5,640.91	4,510.29	2,655.32	4,364.92	4,753.56	2,144.66	687.08	17.09	81.50	539.89	420.41	53.76
	Nepalese Notes & Coins	3,898.91	5,511.53	4,379.03	2,601.16	3,968.52	4,590.82	1,999.95	662.14	17.09	81.50	538.31	420.41	53.76
	Foreign Currency	49.12	129.38	131.25	54.15	396.40	162.74	144.72	24.94	-	-	1.58	-	-
	b. Bank Balance	10,923.06	26,609.20	9,506.46	11,054.08	13,596.46	15,947.11	14,050.20	2,318.30	30.09	173.51	2,244.44	1,172.57	275.72
	1. In Nepal Rastra Bank	10,699.35	20,778.89	8,313.17	7,729.74	11,211.32	13,846.52	11,906.58	2,318.30	30.09	173.51	2,135.97	420.71	267.04
	Domestic Currency	10,630.38	20,683.96	8,227.08	7,692.96	9,690.53	13,783.72	6,785.76	2,318.30	30.09	173.51	2,132.92	420.71	267.04
	Foreign Currency	68.97	94.93	86.09	36.78	1,520.79	62.79	5,120.82	0.00	-	-	3.06	-	-
	2. "A" Class Licensed Institution	145.76	986.83	467.80	2,640.52	329.51	722.37	244.73	-	-	-	106.76	751.85	8.62
	Domestic Currency	30.88	489.15	274.06	288.74	329.51	544.77	242.97	-	-	-	81.58	751.85	8.62
	Foreign Currency	114.87	497.68	193.74	2,351.78	-	177.61	1.76	-	-	-	25.18	-	-
	3. Other Financial Ins.	-	-	-	-	1.04	20.79	-	-	-	-	-	-	0.05
	4. In Foreign Banks	77.95	4,843.48	725.49	683.82	2,054.59	1,357.43	1,898.89	-	-	-	1.71	-	-
	c. Money at Call	-	-	744.36	-	273.46	-	-	2,239.96	126.16	1,315.65	1,234.02	1,000.14	200.80
	Domestic Currency	-	-	-	-	-	-	-	2,153.84	126.16	1,315.65	1,234.02	1,000.12	200.80
	Foreign Currency	-	-	744.36	-	273.46	-	-	86.12	-	-	-	0.02	-
2	INVESTMENT IN SECURITIES	63,791.76	101,506.40	31,605.74	43,345.43	46,545.32	49,477.73	38,251.71	10,787.82	38.06	-	8,766.05	1,887.20	3,112.39
	a. Govt. Securities	63,791.76	95,006.40	31,605.74	43,345.43	35,523.89	46,477.73	37,505.95	10,787.82	4.00	-	8,516.05	1,687.15	2,962.39
	b. NRB Bond	-	6,500.00	-	-	11,021.43	3,000.00	-	-	-	-	250.00	200.05	150.00
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	34.06	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	745.76	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	12,835.70	23,309.45	6,982.27	10,744.00	15,230.30	17,007.91	4,213.01	1,117.35	4.75	-	740.12	214.31	26.90
	a. Interbank Lending	-	2,727.20	-	-	4,043.52	-	21.51	200.00	-	-	-	-	-
	b. Non Residents	-	14,014.25	4,945.06	7,994.56	6,192.10	7,329.23	1,181.01	-	-	-	-	-	-
	c. Others	12,835.70	6,568.01	2,037.20	2,749.44	4,994.67	9,678.68	3,010.48	917.35	4.75	-	740.12	214.31	26.90
4	LOANS & ADVANCES (Including Bills Purchased)	192,703.12	388,461.81	153,670.35	182,779.03	201,584.10	240,333.48	157,117.20	45,084.91	475.18	3,548.89	44,775.90	11,106.76	4,156.08
	4.1 LOANS & ADVANCES	192,703.12	388,461.81	153,670.35	181,390.03	201,584.10	240,115.13	157,117.20	45,084.91	475.18	3,548.89	44,775.90	11,106.76	4,156.08
	a. Private Sector	189,142.57	371,106.34	151,349.05	171,816.66	194,311.53	226,354.12	151,918.44	41,214.46					

S.N.	BFI Name	Mukti	Gairma	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
Liabilities													
1	CAPITAL FUND	9,243.36	7,744.28	5,027.81	759.82	5,782.07	6,152.44	6,044.27	619.27	367.37	630.36	589.74	994.71
	a. Paid-up Capital	7,046.94	5,684.93	3,281.16	525.00	4,395.79	4,733.69	3,518.13	557.46	350.00	834.34	519.00	729.50
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,477.13	1,221.21	791.98	70.84	802.92	991.12	1,034.06	50.54	8.95	64.65	53.31	242.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.06
	f. Retained Earning	(54.68)	(1.11)	134.65	35.20	2.95	3.80	13.32	(56.90)	0.19	(415.37)	17.42	(212.98)
	g. Others Reserves Fund	773.97	839.26	820.01	104.86	580.41	423.83	1,478.76	68.18	8.24	146.75	0.00	136.07
2	BORROWINGS	1,736.57	1,005.51	995.16	-	2,950.00	14.58	1,009.17	11.67	-	-	22.92	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	1,450.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	430.21	10.42	-	-	-	14.58	-	11.67	-	-	22.92	-
	e. Bonds and Securities	1,306.36	995.09	995.16	-	1,500.00	-	1,009.17	-	-	-	-	-
3	DEPOSITS	113,554.66	82,495.81	58,118.95	1,460.54	62,499.53	62,711.88	57,934.05	5,333.02	913.42	5,539.69	4,463.61	2,234.35
	a. Current	1,480.78	1,626.85	695.05	54.15	1,127.25	678.49	820.35	103.62	49.06	184.28	65.43	40.77
	Domestic	1,480.78	1,626.85	695.05	54.15	1,126.50	678.49	820.34	103.62	49.06	184.28	65.43	40.77
	Foreign	0.02	-	-	-	0.75	-	0.01	-	-	-	-	-
	b. Savings	28,771.16	19,411.70	12,183.12	167.58	14,168.03	18,341.64	9,882.67	1,266.24	391.73	1,653.58	657.35	401.38
	Domestic	28,768.94	19,411.70	12,183.12	167.58	14,166.02	18,341.64	9,882.66	1,266.24	391.73	1,653.58	657.35	401.38
	Foreign	2.21	-	-	-	2.01	-	0.01	-	-	-	-	-
	c. Fixed	77,769.78	55,964.39	41,735.48	955.12	42,905.73	41,122.87	44,247.89	3,372.11	351.20	3,003.50	3,292.40	1,445.73
	Domestic	77,769.78	55,964.39	41,735.48	955.12	42,879.16	41,122.87	44,247.89	3,372.11	351.20	3,003.50	3,292.40	1,445.73
	Foreign	-	-	-	-	26.57	-	-	-	-	-	-	-
	d. Call Deposits	5,452.69	5,471.99	3,505.31	281.70	4,207.66	2,558.01	2,959.94	590.92	121.38	696.82	448.43	346.09
	Domestic	5,452.69	5,471.99	3,505.31	281.70	4,207.66	2,558.01	2,959.94	590.92	121.38	696.82	448.43	346.09
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	80.26	20.88	-	2.00	90.86	10.87	23.20	0.13	0.05	1.50	-	0.38
	Domestic	80.26	20.88	-	2.00	90.86	10.87	23.20	0.13	0.05	1.50	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	11.99	7.01	-	-	-	-	2.27	-	-	-	-	-
5	Other Liabilities	5,127.45	3,590.28	3,448.69	151.98	4,187.51	2,957.85	5,490.38	247.40	106.05	1,080.30	294.19	407.48
	1. Sundry Creditors	-	4.68	4.09	2.71	21.63	77.33	86.20	1.05	26.01	6.35	0.70	45.67
	2. Loan Loss Provision	2,774.90	2,183.57	1,940.07	50.37	2,603.41	1,234.28	1,732.26	88.27	39.06	581.11	130.34	197.65
	3. Interest Suspense a/c	-	-	266.39	85.09	-	715.41	1,188.52	-	-	157.41	37.42	-
	4. Others	2,352.55	1,402.03	1,238.14	13.80	1,562.47	930.82	2,483.40	158.08	40.97	335.44	125.73	164.16
6	Reconciliation A/c	0.03	-	-	-	0.00	-	-	-	-	-	-	-
7	Profit & Loss A/c	532.35	558.08	-	10.73	177.66	437.15	211.31	16.81	-	-	16.04	-
	TOTAL Liabilities	130,206.41	95,400.97	67,590.61	2,383.08	75,596.76	72,273.89	70,691.45	6,228.16	1,386.84	7,250.35	5,386.49	3,636.54
Assets													
1	LIQUID FUNDS	7,951.22	5,789.60	3,622.15	891.57	4,478.60	4,701.47	6,454.84	900.75	354.33	1,285.47	996.26	604.64
	a. Cash Balance	1,524.64	803.71	602.37	9.85	938.15	753.55	656.87	80.19	31.01	141.28	71.76	33.29
	Nepalese Notes & Coins	1,475.05	625.18	594.74	9.85	770.04	753.55	656.01	80.19	31.01	141.28	71.76	33.29
	Foreign Currency	49.59	178.53	7.63	-	168.11	-	0.86	-	-	-	-	-
	b. Bank Balance	4,643.15	3,201.87	3,019.78	881.72	2,478.67	2,619.40	5,797.97	214.15	47.27	234.09	924.50	114.10
	1. In Nepal Rastra Bank	4,641.65	3,201.87	1,950.11	58.20	2,436.20	2,612.43	2,529.51	107.30	-	233.77	183.38	114.10
	Domestic Currency	4,615.96	3,201.87	1,949.89	58.20	2,434.13	2,612.43	2,529.51	107.30	-	233.77	183.38	114.10
	Foreign Currency	25.69	-	0.22	-	2.07	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.50	-	951.11	533.79	42.47	6.88	2,881.65	106.85	39.12	0.32	225.01	-
	Domestic Currency	-	-	938.88	533.79	42.10	6.51	2,870.39	106.85	39.12	0.32	225.01	-
	Foreign Currency	1.50	-	12.23	-	0.37	0.37	11.26	-	-	-	-	-
	3. Other Financial Ins.	-	-	118.56	289.73	-	0.09	386.82	-	8.15	-	516.11	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,783.43	1,784.02	-	-	1,061.78	1,328.52	-	606.41	276.05	910.10	-	457.25
	Domestic Currency	1,783.43	1,772.87	-	-	1,016.51	1,328.52	-	606.41	276.05	910.10	-	457.25
	Foreign Currency	-	11.15	-	-	45.27	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	17,203.77	16,117.86	11,095.48	-	10,091.74	10,723.55	9,713.22	597.54	-	753.23	416.12	598.85
	a. Govt. Securities	16,453.77	15,117.86	10,495.48	-	10,091.74	9,423.55	8,613.22	297.54	-	753.23	416.12	598.85
	b. NRB Bond	750.00	1,000.00	600.00	-	-	1,300.00	1,100.00	300.00	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	784.97	701.28	943.02	-	1,367.36	371.61	2,081.79	78.09	-	29.29	12.63	84.44
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	4.98
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	784.97	701.28	943.02	-	1,367.36	371.61	2,081.79	78.09	-	29.29	12.63	84.44
4	LOANS & ADVANCES (Including Bills Purchased)	100,523.55	69,098.69	48,264.36	1,094.30	54,539.93	52,627.98	47,439.02	4,152.48	773.06	4,365.36	3,598.71	1,973.30
	4.1 LOANS & ADVANCES	100,523.55	69,098.69	48,264.36	1,094.30	54,539.93	52,627.98	47,439.02	4,152.48	773.06	4,365.36	3,598.71	1,973.30
	a. Private Sector	97,551.95	64,601.73	45,077.26	1,094.30	51,454.04	50,662.95	45,363.38	4,152.48	773.06	4,291.63	3,598.71	1,973.30
	b. Financial Institutions	2,971.59	4,496.97	3,187.10	-	3,085.90	1,965.04	2,075.64	-	-	73.73	-	-
	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	1,423.30	621.90	1,116.33	101.41	1,269.47	646.28	1,248.39	219.69	35.15	158.01	30.40	184.77
7	OTHER ASSETS	2,063.97	2,844.12	2,213.62	163.00	3,688.88	3,123.86	3,494.01	226.58	221.50	534.83	327.39	125.43
	a. Accrued Interest:	212.47	1,292.11	995.57	107.4								

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	CBMFL
Liabilities														
1	CAPITAL FUND	318.09	1,264.99	1,651.41	1,306.39	1,137.32	626.51	639.91	1,445.47	1,230.51	678.41	545.60	101.52	1,367.09
	a. Paid-up Capital	233.33	867.99	946.12	981.68	854.82	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	242.96	418.61	240.70	264.57	240.31	36.83	184.35	249.03	175.29	17.93	97.16	343.20	200.86
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,986.36)	(624.77)	(282.63)	(35.83)	(323.98)	(345.88)	(349.17)	(251.14)	(81.19)	(1.32)	(422.73)	(1,179.36)	(44.73)
	g. Others Reserves Fund	1,825.68	580.76	744.75	95.97	351.23	87.45	114.26	365.03	187.09	41.05	32.56	(0.00)	198.79
2	BORROWINGS	-	-	248.35	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.35	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	481.10	8,863.46	12,352.48	7,470.76	4,887.98	5,772.36	3,845.43	12,836.02	7,088.35	1,690.39	1,690.43	213.57	8,360.99
	a. Current	-	294.18	11.40	37.17	64.91	119.44	16.08	82.31	75.94	164.53	11.61	-	33.44
	Domestic	-	294.18	11.40	37.17	64.91	119.44	16.08	82.31	75.94	164.53	11.61	-	33.44
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	32.08	2,047.19	2,001.90	1,172.00	1,123.53	1,141.02	988.99	2,459.50	1,161.84	366.76	362.57	22.03	1,260.94
	Domestic	32.08	2,047.19	2,001.90	1,172.00	1,123.53	1,141.02	988.99	2,459.50	1,161.84	366.76	362.57	22.03	1,260.94
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,377.82	9,717.22	5,905.52	3,533.53	3,879.17	2,760.08	9,741.71	5,312.65	927.55	1,086.51	-	6,232.93
	Domestic	-	5,377.82	9,717.22	5,905.52	3,533.53	3,879.17	2,760.08	9,741.71	5,312.65	927.55	1,086.51	-	6,232.93
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	213.55	1,144.27	620.50	356.07	166.01	629.95	80.29	552.51	-	231.55	229.74	-	833.68
	Domestic	213.55	1,144.27	620.50	356.07	166.01	629.95	80.29	552.51	-	231.55	229.74	-	833.68
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	235.48	-	1.47	-	-	2.77	-	0.00	537.91	-	-	191.54	0.00
	Domestic	235.48	-	1.47	-	-	2.77	-	0.00	537.91	-	-	191.54	0.00
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	0.18	-	-	-	-	-
5	Other Liabilities	7,721.30	1,304.45	2,671.92	230.50	369.31	620.15	1,160.75	690.79	507.42	46.40	234.25	3,804.67	534.89
	1. Sundry Creditors	161.43	3.41	-	7.49	9.51	14.73	13.38	2.26	8.43	-	3.88	76.52	17.42
	2. Loan Loss Provision	2,212.13	848.20	527.37	129.10	138.79	314.49	638.27	493.14	308.34	-	106.33	725.80	273.67
	3. Interest Suspense a/c	5,270.21	257.57	-	6.63	-	72.80	405.96	-	-	-	10.08	2,951.77	142.61
	4. Others	77.54	195.27	2,144.55	87.27	221.01	218.12	103.14	195.39	190.65	46.40	113.96	50.59	101.20
6	Reconciliation A/c	0.05	-	-	-	-	(15.70)	-	-	-	-	-	-	-
7	Profit & Loss A/c	20.09	128.31	-	-	-	-	7.64	28.37	-	15.20	-	17.33	-
	TOTAL Liabilities	8,540.64	11,561.21	16,924.16	9,007.64	6,394.61	7,003.32	5,653.73	15,000.82	8,826.28	2,430.39	2,470.28	4,137.10	10,262.98
Assets														
1	LIQUID FUNDS	342.59	2,006.76	3,213.44	815.24	522.81	1,064.51	1,757.73	2,236.17	1,448.49	677.83	257.36	309.07	1,117.57
	a. Cash Balance	0.00	263.80	181.44	36.07	34.81	87.62	31.61	152.57	90.67	12.16	38.37	0.28	60.87
	Nepalese Notes & Coins	0.00	263.80	181.44	36.07	34.81	87.62	31.61	152.57	90.67	12.16	38.37	0.28	60.86
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.01
	b. Bank Balance	1.45	422.89	513.55	306.46	488.00	298.62	164.37	550.60	1,357.82	72.75	218.99	308.79	344.60
	1. In Nepal Rastra Bank	0.07	422.89	513.55	306.46	251.04	284.99	163.77	524.60	345.68	72.75	80.43	9.07	337.88
	Domestic Currency	0.07	422.89	513.55	306.46	251.04	284.99	163.77	524.60	345.68	72.75	80.43	9.07	337.88
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.37	-	-	-	69.84	13.61	0.60	26.00	465.21	-	72.36	299.42	6.68
	Domestic Currency	1.37	-	-	-	69.84	13.61	0.60	26.00	465.21	-	72.36	299.42	6.68
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.01	-	-	-	167.12	0.03	0.01	-	546.94	-	66.20	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	341.14	1,320.07	2,518.45	472.71	-	678.28	1,561.75	1,533.00	-	592.92	-	-	712.10
	Domestic Currency	341.14	1,320.07	2,518.45	472.71	-	678.28	1,561.75	1,533.00	-	592.92	-	-	712.10
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	1.00	600.00	2,486.53	2,157.70	976.34	665.00	-	2,284.11	1,439.60	24.95	292.55	-	1,960.74
	a. Govt. Securities	1.00	600.00	2,486.53	2,157.70	976.34	665.00	-	2,184.11	1,439.60	24.95	292.55	-	1,960.74
	b. NRB Bond	-	-	-	-	-	-	-	100.00	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	136.78	342.07	952.04	139.09	371.48	171.54	44.03	154.64	438.23	183.78	89.39	0.03	437.99
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	11.20	-	-	-	-	-
	c. Others	136.78	342.07	952.04	139.09	371.48	171.54	44.03	143.43	438.23	183.78	89.39	0.03	437.99
4	LOANS & ADVANCES (Including Bills Purchased)	2,244.98	7,229.24	9,352.98	5,543.12	3,602.28	4,381.41	3,200.57	9,442.56	4,848.74	1,301.63	1,442.88	725.80	5,945.16
	4.1 LOANS & ADVANCES	2,244.98	7,229.24	9,352.98	5,543.12	3,602.28	4,381.41	3,200.57	9,442.56	4,848.74	1,301.63	1,442.88	725.80	5,945.16
	a. Private Sector	2,244.98	6,520.61	9,052.98	5,346.82	3,598.27	4,025.81	3,160.02	8,664.31	4,674.55	1,301.63	919.95	725.80	5,678.81
	b. Financial Institutions	-	708.63	300.00	196.30	-	355.60	40.55	778.24	174.18	-	522.93	-	266.35
	c. Government Organizations	-	-	-	-	4.02	-	-	-	-	-	-	-	-
	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	19.92	182.22	506.81	112.79	242.10	119.42	52.38	181.86	264.28	191.99	98.35	78.82	152.82
7	OTHER ASSETS	5,795.37	811.33	303.35	224.39	380.70	316.31	598.05	701.49	328.85	39.04	149.76	3,003.04	581.85

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,761.04	2,107.26	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	356.20	337.44	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	2.72	10.72	(152.85)
	g. Others Reserves Fund	218.65	407.54	32.52
2	BORROWINGS	199.57	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
3	DEPOSITS	18,601.34	16,408.76	7,923.54
	a. Current	189.83	75.15	87.23
	Domestic	189.83	75.15	87.23
	Foreign	-	-	-
	b. Savings	3,919.67	1,979.84	1,354.43
	Domestic	3,919.67	1,979.84	1,354.43
	Foreign	-	-	-
	c. Fixed	13,731.33	12,624.54	5,555.34
	Domestic	13,731.33	12,624.54	5,555.34
	Foreign	-	-	-
	d. Call Deposits	740.93	1,729.18	926.53
	Domestic	740.93	1,729.18	926.53
	Foreign	-	-	-
	e. Others	19.57	0.05	-
	Domestic	19.57	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.73	-	-
5	Other Liabilities	800.46	1,263.40	651.87
	1. Sundry Creditors	202.06	42.14	13.68
	2. Loan Loss Provision	338.47	550.20	399.79
	3. Interest Suspense a/c	-	254.77	113.19
	4. Others	259.94	416.29	125.21
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	71.32	-	8.46
	TOTAL Liabilities	21,434.46	20,279.42	9,740.66
Assets				
1	LIQUID FUNDS	1,511.49	1,571.20	952.12
	a. Cash Balance	205.47	116.86	65.00
	Nepalese Notes & Coins	205.42	116.86	65.00
	Foreign Currency	0.04	-	-
	b. Bank Balance	1,306.02	1,454.34	390.09
	1. In Nepal Rastra Bank	781.91	1,156.97	390.09
	Domestic Currency	781.91	1,156.97	390.09
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	241.65	195.06	-
	Domestic Currency	241.65	195.06	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	282.46	102.31	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	497.03
	Domestic Currency	-	-	497.03
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	4,105.86	3,501.66	1,685.39
	a. Govt. Securities	3,955.86	3,501.66	1,685.39
	b. NRB Bond	150.00	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	326.20	187.40	194.31
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	326.20	187.40	194.31
4	LOANS & ADVANCES (Including Bills Purchased)	14,280.04	13,520.03	6,026.06
	4.1 LOANS & ADVANCES	14,280.04	13,520.03	6,026.06
	a. Private Sector	13,802.20	12,453.53	5,628.63
	b. Financial Institutions	477.84	1,066.50	397.42
	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	438.80	336.95	264.44
7	OTHER ASSETS	767.81	1,136.28	425.87
	a. Accrued Interest:	423.46	428.47	179.78
	Financial Institutions	337.59	105.58	75.29
	Government Enterprises	85.84	67.11	24.36
	Private Sector	0.02	255.78	80.13
	b. Staff Loans / Adv.	136.96	306.61	112.25
	c. Sundry Debtors	46.09	363.47	11.47
	d. Cash In Transit	-	-	-
	e. Others	161.31	37.73	122.37
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	25.91	133.97
10	Reconciliation Account	-	-	3.74
11	Profit & Loss A/c	-	-	54.76
	TOTAL ASSETS	21,434.46	20,279.42	9,740.66

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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Expenses

1. Interest Expense	9,904.76	11,297.05	18,020.23	16,819.43	3,961.88	14,502.92	7,600.22
1.1 On Deposit Liabilities	9,683.16	11,088.62	17,631.97	15,892.19	3,761.82	13,906.19	7,058.94
1.1.1 Saving Account	2,309.39	4,066.45	3,211.98	2,687.49	1,002.45	2,347.88	1,407.41
1.1.2 Fixed Account	7,196.31	6,776.35	13,939.34	12,846.77	2,543.19	11,259.81	5,473.43
1.1.2.1 Up to 3 months Fixed Account	605.33	-	4,181.80	193.37	-	-	219.35
1.1.2.2 3 to 6 months Fixed Account	793.47	-	2,090.90	-	354.65	-	174.81
1.1.2.3 6 months to 1 year Fixed Account	3,583.56	-	3,763.62	-	738.67	11,259.81	479.79
1.1.2.4 Above 1 year Fixed Account	2,213.94	6,776.35	3,903.01	12,653.40	1,449.88	-	4,599.49
1.1.3 Call Deposit	177.46	245.82	480.65	357.93	216.18	298.50	178.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	221.60	208.43	388.26	927.23	200.06	596.74	541.28
2. Commission Expense	58.33	242.29	518.94	267.05	92.19	-	58.58
3. Staff Expense	2,084.91	2,477.13	2,009.33	1,683.68	601.06	1,465.51	865.65
4. Office Operating Expenses	792.20	946.79	1,231.56	1,479.55	386.60	1,218.69	630.60
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.21	0.01	-	-	-
7. Provision for Risk	2,522.67	2,929.38	3,023.08	9,175.32	285.26	2,022.72	2,249.53
7.1 Loan loss Provision	2,522.67	2,929.38	3,023.08	9,175.32	285.26	2,022.72	2,240.51
7.1.1 General Loan loss Provision	2,522.67	993.90	820.69	3,331.32	76.93	-	288.83
7.1.1.1 Pass Loan Loss Provision	2,522.67	785.78	820.69	1,490.33	-	-	-
7.1.1.2 Watch List Provision	-	208.12	-	1,840.99	76.93	-	288.83
7.1.2 Special Loan Loss Provision	-	1,917.46	2,202.39	5,844.01	208.33	-	1,951.69
7.1.3 Additional Loan Loss Provision	-	18.02	-	-	-	2,022.72	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	9.02
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	63.95	444.55	15.23	51.52	-
9. Provision for Staff Bonus	85.54	201.73	626.77	378.56	308.22	294.56	138.12
10. Provision for Income Tax	666.13	1,149.87	1,654.43	1,026.95	832.20	813.58	390.62
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	959.17	2,683.03	3,986.52	2,380.09	1,941.79	1,837.42	852.42
Total Expenses	17,073.71	21,934.01	31,135.03	33,655.20	8,424.43	22,206.93	12,785.74

Income

1. Interest Income	15,343.40	18,229.35	27,358.39	25,507.07	7,035.29	21,241.02	10,723.19
1.1 On Loans and Advances	13,260.04	15,669.40	24,119.71	22,636.41	5,290.73	19,207.84	8,528.25
1.2 On Investment	930.32	2,444.58	2,514.21	2,104.23	914.55	1,312.21	1,698.05
1.2.1 Government Bonds	930.32	1,008.72	2,496.65	2,104.23	891.49	1,312.21	1,684.03
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	21.81	17.56	-	-	-	14.02
1.2.4 Debenture & Bonds	-	1,414.05	-	-	23.05	-	-
1.3 On Agency Balance	58.39	5.93	-	633.39	9.74	-	4.38
1.4 On Call Deposit	-	109.44	483.38	-	596.71	-	-
1.5 On Others	1,094.65	0.00	241.09	133.03	223.56	720.97	492.51
2. Commission and Discount	686.96	216.01	2,228.42	933.93	841.11	617.28	721.44
2.1 Bills Purchase and Discount	-	-	-	0.01	15.88	0.37	0.83
2.2 Commission	686.96	180.19	657.21	933.92	669.57	447.71	284.21
2.3 Others	-	35.82	1,571.21	-	155.66	169.19	436.40
3. Exchange Fluctuation Income	43.67	24.26	354.19	308.44	372.58	219.46	108.59
3.1 Due to Change in Exchange Rate	-	(105.85)	53.52	49.91	66.94	-	21.25
3.2 Due to Foreign Currency Transaction	43.67	130.11	300.68	258.53	305.64	219.46	87.34
4. Other Operating Income	210.51	773.76	116.13	383.97	47.42	107.78	5.22
5. Non Operating Income	1.06	30.60	1.98	213.63	2.91	15.97	42.21
6. Write Back from Provisions for loss	788.11	2,632.68	1,051.29	6,307.47	121.04	-	1,185.08
7. Recovery of written-off Loan	-	27.37	24.63	0.69	4.08	5.41	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	17,073.71	21,934.01	31,135.03	33,655.20	8,424.43	22,206.93	12,785.74

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
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Expenses

1. Interest Expense	9,029.97	17,146.75	7,245.86	16,812.48	14,320.56	10,802.74	10,187.83
1.1 On Deposit Liabilities	8,653.22	16,465.74	6,673.94	15,778.09	13,604.23	9,502.93	9,481.40
1.1.1 Saving Account	1,681.90	4,079.57	1,422.50	2,375.65	2,574.03	1,794.40	1,646.42
1.1.2 Fixed Account	6,830.70	12,151.13	5,140.90	13,129.10	10,775.49	7,474.35	7,791.84
1.1.2.1 Up to 3 months Fixed Account	1,552.01	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,472.69	0.69	-	-	528.00	2,815.02	-
1.1.2.3 6 months to 1 year Fixed Account	1,540.31	29.43	152.55	-	8,564.89	3,034.11	7,789.61
1.1.2.4 Above 1 year Fixed Account	2,265.70	12,121.01	4,988.34	13,129.10	1,682.60	1,625.22	2.23
1.1.3 Call Deposit	140.62	235.04	110.55	273.34	254.71	234.19	43.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	376.75	681.01	571.92	1,034.39	716.33	1,299.81	706.42
2. Commission Expense	93.07	-	118.25	12.30	4.51	-	8.13
3. Staff Expense	967.84	1,684.83	1,132.33	2,426.01	1,947.46	1,512.16	2,079.12
4. Office Operating Expenses	706.40	1,524.44	691.49	1,153.92	1,395.19	1,134.44	991.91
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	1.49	3.94	-	7.13	15.56
7. Provision for Risk	432.34	769.74	492.37	5,490.95	3,698.75	1,193.30	1,611.25
7.1 Loan loss Provision	432.34	769.74	492.37	5,490.95	3,698.75	1,193.30	1,600.91
7.1.1 General Loan loss Provision	432.34	329.75	19.12	2,723.25	353.15	1,193.30	846.26
7.1.1.1 Pass Loan Loss Provision	432.34	198.32	-	761.97	-	1,193.30	184.78
7.1.1.2 Watch List Provision	-	131.43	19.12	1,961.28	353.15	-	661.48
7.1.2 Special Loan Loss Provision	-	439.99	473.25	2,767.70	3,345.60	-	754.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	10.34
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	953.80	9.05	-	-	7.57	-
9. Provision for Staff Bonus	315.86	340.81	171.93	229.08	223.60	226.70	114.19
10. Provision for Income Tax	852.82	924.21	566.99	939.75	603.73	622.02	596.31
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	1,989.92	2,143.04	980.41	1,121.94	1,408.71	1,418.31	1,573.33
Total Expenses	14,388.22	25,487.61	11,410.18	28,190.36	23,602.65	16,924.36	17,177.62

Income

1. Interest Income	13,262.99	23,293.19	10,200.74	23,734.76	20,916.75	15,570.51	15,697.83
1.1 On Loans and Advances	11,214.33	20,851.16	9,084.92	21,674.40	18,238.48	13,224.69	13,458.83
1.2 On Investment	1,998.64	2,312.20	920.08	858.71	1,826.77	2,148.31	1,937.15
1.2.1 Government Bonds	1,763.72	2,297.51	106.57	858.71	1,796.72	2,095.79	1,935.78
1.2.2 Foreign Bonds	234.93	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	14.69	813.51	-	30.05	52.52	1.37
1.3 On Agency Balance	-	5.08	-	-	12.97	20.82	-
1.4 On Call Deposit	-	124.75	-	-	426.59	55.29	-
1.5 On Others	50.01	-	195.74	1,201.65	411.94	121.40	301.85
2. Commission and Discount	889.13	1,503.55	735.95	1,293.54	1,037.48	1,011.29	422.27
2.1 Bills Purchase and Discount	-	1.72	-	-	104.02	49.05	0.00
2.2 Commission	889.13	1,501.83	665.75	1,278.74	811.15	115.71	400.82
2.3 Others	-	-	70.20	14.80	122.31	846.52	21.46
3. Exchange Fluctuation Income	214.45	73.01	141.18	253.99	181.15	175.17	44.97
3.1 Due to Change in Exchange Rate	37.00	-	9.82	29.55	48.37	28.92	-
3.2 Due to Foreign Currency Transaction	177.45	73.01	131.35	224.44	132.78	146.25	44.97
4. Other Operating Income	21.99	321.75	49.99	169.36	277.56	165.97	408.67
5. Non Operating Income	(0.33)	6.41	28.53	13.84	223.58	-	88.78
6. Write Back from Provisions for loss	-	289.70	253.78	2,724.87	966.14	-	515.10
7. Recovery of written-off Loan	-	-	-	-	-	1.43	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	14,388.22	25,487.61	11,410.18	28,190.36	23,602.65	16,924.36	17,177.62

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	21,103.19	8,418.54	10,669.82	11,295.93	12,359.18	8,929.13	2,794.62
1.1 On Deposit Liabilities	20,179.57	8,054.43	9,918.84	9,858.70	11,824.34	8,211.21	2,730.27
1.1.1 Saving Account	3,926.84	1,361.53	1,063.58	1,810.45	2,136.61	1,373.59	435.84
1.1.2 Fixed Account	15,943.73	6,571.42	8,712.56	7,826.50	9,509.88	6,717.20	2,246.02
1.1.2.1 Up to 3 months Fixed Account	-	819.97	-	41.80	-	-	-
1.1.2.2 3 to 6 months Fixed Account	4,261.42	780.32	4,738.37	578.62	-	-	278.89
1.1.2.3 6 months to 1 year Fixed Account	5,279.19	4,425.11	2,865.63	2,298.02	-	6,717.20	997.13
1.1.2.4 Above 1 year Fixed Account	6,403.12	546.03	1,108.56	4,908.06	9,509.88	-	970.00
1.1.3 Call Deposit	309.00	121.48	142.70	204.99	177.85	120.42	48.42
1.1.4 Certificate of Deposit	-	-	-	16.77	-	-	-
1.2 On Borrowing	923.62	364.11	750.98	1,437.23	534.85	717.92	64.36
2. Commission Expense	393.62	79.23	-	164.05	-	-	10.16
3. Staff Expense	2,396.15	963.24	794.66	1,260.83	2,049.10	856.73	333.12
4. Office Operating Expenses	1,715.87	696.09	566.31	799.46	1,359.17	787.22	227.36
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	22.40	-	-	-	354.02	-	-
7. Provision for Risk	4,025.64	948.11	228.47	2,808.06	1,401.38	1,200.39	916.02
7.1 Loan loss Provision	4,025.64	948.11	228.47	2,808.06	1,401.38	1,189.64	916.02
7.1.1 General Loan loss Provision	1,116.60	388.45	422.92	514.72	935.21	176.16	305.58
7.1.1.1 Pass Loan Loss Provision	648.27	-	(308.74)	156.85	242.78	-	21.36
7.1.1.2 Watch List Provision	468.33	388.45	731.66	357.86	692.43	176.16	284.22
7.1.2 Special Loan Loss Provision	2,909.04	559.66	(194.45)	2,293.35	466.17	1,013.47	610.44
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	10.75	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	16.32	-	54.33	3.17
9. Provision for Staff Bonus	415.44	158.50	404.27	260.64	192.15	216.77	53.03
10. Provision for Income Tax	1,056.01	428.66	1,091.49	686.05	801.74	549.68	143.18
11. Others	-	-	-	-	-	1.71	-
12. Net Profit	2,682.95	997.81	2,546.93	1,659.75	927.63	1,401.28	334.09
Total Expenses	33,811.27	12,690.18	16,301.95	18,951.10	19,444.38	13,997.25	4,814.77
Income							
1. Interest Income	31,371.27	11,762.43	15,107.96	15,621.69	17,785.01	12,424.21	3,826.13
1.1 On Loans and Advances	27,124.80	10,382.59	13,350.98	13,976.11	15,952.12	10,640.05	3,241.60
1.2 On Investment	3,840.00	974.79	1,456.37	1,423.49	1,708.32	1,744.34	213.41
1.2.1 Government Bonds	3,800.53	974.43	1,412.27	1,341.36	1,599.70	1,717.18	213.41
1.2.2 Foreign Bonds	-	-	-	19.81	-	24.66	-
1.2.3 NRB Bonds	-	0.36	-	-	25.23	-	-
1.2.4 Debenture & Bonds	39.47	-	44.10	62.32	83.39	2.50	-
1.3 On Agency Balance	-	19.09	4.13	-	15.91	-	-
1.4 On Call Deposit	-	3.23	-	11.11	-	-	22.63
1.5 On Others	406.47	382.72	296.48	210.99	108.66	39.82	348.48
2. Commission and Discount	1,922.38	729.64	743.71	1,150.96	1,162.57	156.81	117.13
2.1 Bills Purchase and Discount	-	17.34	-	-	17.42	-	-
2.2 Commission	1,922.38	683.67	729.37	1,150.96	1,083.56	156.81	2.81
2.3 Others	-	28.63	14.34	-	61.59	-	114.31
3. Exchange Fluctuation Income	331.89	58.03	85.13	178.78	219.63	359.21	1.49
3.1 Due to Change in Exchange Rate	1.86	-	(2.90)	35.76	(0.90)	7.55	-
3.2 Due to Foreign Currency Transaction	330.03	58.03	88.03	143.02	220.53	351.65	1.49
4. Other Operating Income	182.57	35.27	336.06	140.82	129.03	522.13	36.17
5. Non Operating Income	-	12.81	29.10	8.36	2.56	164.72	-
6. Write Back from Provisions for loss	-	88.61	-	1,850.46	143.61	370.16	829.22
7. Recovery of written-off Loan	3.15	3.39	-	0.01	1.96	-	4.64
8. Income from Extra Ordinary transactions	-	-	-	0.02	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	33,811.27	12,690.18	16,301.95	18,951.10	19,444.38	13,997.25	4,814.77

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	25.34	238.54	2,754.55	641.11	346.63	6,061.31	4,190.50
1.1 On Deposit Liabilities	25.34	238.54	2,714.47	641.11	346.61	5,980.60	4,127.58
1.1.1 Saving Account	2.86	47.90	378.42	148.33	54.90	889.95	586.57
1.1.2 Fixed Account	20.08	174.59	2,288.50	468.63	287.62	5,000.52	3,456.48
1.1.2.1 Up to 3 months Fixed Account	1.98	-	364.37	-	11.50	1,019.48	575.45
1.1.2.2 3 to 6 months Fixed Account	0.70	-	1,001.04	161.01	14.38	541.80	389.50
1.1.2.3 6 months to 1 year Fixed Account	10.20	-	500.13	4.19	100.67	2,556.44	1,960.08
1.1.2.4 Above 1 year Fixed Account	7.20	174.59	422.96	303.42	161.07	882.79	531.45
1.1.3 Call Deposit	2.40	16.05	47.54	24.16	4.09	90.13	84.53
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	40.08	-	0.02	80.71	62.92
2. Commission Expense	-	-	10.02	5.44	-	-	10.18
3. Staff Expense	12.35	34.42	321.63	102.24	37.08	677.08	457.92
4. Office Operating Expenses	14.24	28.29	274.08	72.49	23.58	440.69	375.13
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	-	-	1.57	-
7. Provision for Risk	1.52	-	657.46	385.86	15.85	1,264.88	621.88
7.1 Loan loss Provision	1.52	-	657.46	385.86	15.85	1,264.88	621.88
7.1.1 General Loan loss Provision	1.59	-	142.24	84.13	(8.03)	323.66	245.65
7.1.1.1 Pass Loan Loss Provision	1.29	-	-	-	(8.03)	85.41	-
7.1.1.2 Watch List Provision	0.29	-	142.24	84.13	0.01	238.25	245.65
7.1.2 Special Loan Loss Provision	(0.06)	-	515.21	301.73	23.88	941.23	376.23
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	-	-	16.51	-
9. Provision for Staff Bonus	-	-	24.59	-	6.42	84.50	88.58
10. Provision for Income Tax	-	-	66.40	-	19.27	228.15	239.18
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	46.49	154.93	-	44.97	532.35	558.08
Total Expenses	53.44	347.73	4,265.33	1,207.14	493.82	9,307.05	6,541.46
Income							
1. Interest Income	29.38	306.19	3,868.46	904.98	481.12	8,472.00	6,193.58
1.1 On Loans and Advances	28.20	304.71	3,467.12	818.69	359.21	7,738.62	5,636.13
1.2 On Investment	0.08	-	329.04	63.03	118.70	682.36	510.91
1.2.1 Government Bonds	-	-	329.04	63.03	118.70	518.39	510.91
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	162.57	-
1.2.4 Debenture & Bonds	0.08	-	-	-	-	1.39	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.11	1.48	17.43	23.25	2.53	21.10	18.75
1.5 On Others	-	-	54.88	-	0.68	29.92	27.78
2. Commission and Discount	0.08	5.13	126.90	46.01	0.86	24.10	83.40
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.08	5.13	16.19	4.66	0.62	22.26	61.33
2.3 Others	-	-	110.71	41.36	0.25	1.85	22.07
3. Exchange Flactuation Income	-	-	0.26	0.00	-	8.99	9.64
3.1 Due to Change in Exchange Rate	-	-	0.22	0.00	-	0.92	1.52
3.2 Due to Foreign Currency Transaction	-	-	0.04	-	-	8.07	8.12
4. Other Operating Income	0.33	-	5.50	-	8.70	297.45	172.61
5. Non Operating Income	-	-	-	0.12	3.14	22.44	0.53
6. Write Back from Provisions for loss	20.37	36.42	264.20	69.28	-	482.07	81.71
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.30	-	-	186.75	-	-	-
Total Income	53.44	347.73	4,265.33	1,207.14	493.82	9,307.05	6,541.46

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	2,961.19	60.22	3,339.45	2,940.21	3,022.70	222.58	38.95
1.1 On Deposit Liabilities	2,908.89	60.22	3,236.53	2,932.06	2,957.28	222.29	38.95
1.1.1 Saving Account	374.49	6.19	430.10	533.45	293.95	42.10	16.10
1.1.2 Fixed Account	2,482.26	49.25	2,733.00	2,364.71	2,608.41	168.73	20.96
1.1.2.1 Up to 3 months Fixed Account	160.36	-	291.02	-	1,495.99	-	2.81
1.1.2.2 3 to 6 months Fixed Account	493.83	-	378.35	351.55	9.96	40.11	3.34
1.1.2.3 6 months to 1 year Fixed Account	962.81	27.69	799.71	1,412.64	395.54	84.23	8.97
1.1.2.4 Above 1 year Fixed Account	865.25	21.56	1,263.93	600.52	706.92	44.38	5.84
1.1.3 Call Deposit	52.13	4.78	73.42	33.91	54.92	11.46	1.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	52.31	-	102.92	8.14	65.42	0.28	-
2. Commission Expense	12.44	-	-	-	-	0.05	-
3. Staff Expense	355.72	8.11	359.51	336.58	228.38	49.40	23.22
4. Office Operating Expenses	268.42	6.36	317.35	225.54	184.79	43.69	5.67
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	13.87	1.81	-	0.03	-
7. Provision for Risk	282.88	20.94	547.52	222.30	903.45	5.50	17.33
7.1 Loan loss Provision	282.88	5.42	547.52	222.30	903.45	-	17.33
7.1.1 General Loan loss Provision	141.09	(3.63)	167.75	122.58	153.80	-	3.45
7.1.1.1 Pass Loan Loss Provision	-	0.36	(98.94)	39.72	34.40	-	0.01
7.1.1.2 Watch List Provision	141.09	(3.99)	266.69	82.86	119.41	-	3.43
7.1.2 Special Loan Loss Provision	141.79	9.06	379.76	99.72	749.65	-	13.88
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.00	-	-
7.2. Provision for Non-Banking Assets	-	15.52	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	5.50	-
8. Loan Written Off	12.17	-	-	2.18	6.15	-	-
9. Provision for Staff Bonus	49.58	1.70	28.53	-	51.03	2.67	-
10. Provision for Income Tax	133.86	4.60	79.15	248.41	247.93	7.20	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	312.35	10.73	177.66	437.15	211.31	16.81	-
Total Expenses	4,388.62	112.66	4,863.04	4,414.18	4,855.75	347.93	85.17
Income							
1. Interest Income	4,076.02	111.29	4,656.64	4,128.05	3,919.21	319.62	76.40
1.1 On Loans and Advances	3,734.54	104.34	4,321.25	3,795.34	3,601.05	305.63	71.62
1.2 On Investment	305.28	-	290.29	289.74	270.55	4.67	-
1.2.1 Government Bonds	305.28	-	290.29	289.74	270.55	4.67	-
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	21.99	-	25.75	19.64	35.52	7.93	4.77
1.5 On Others	14.21	6.95	19.36	23.33	12.09	1.39	-
2. Commission and Discount	157.45	0.07	14.16	19.15	7.04	2.65	0.28
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	157.45	0.04	14.16	19.15	7.04	2.65	0.28
2.3 Others	-	0.03	-	-	-	-	-
3. Exchange Flactuation Income	0.33	-	21.84	-	-	-	-
3.1 Due to Change in Exchange Rate	0.09	-	(1.21)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.23	-	23.04	-	-	-	-
4. Other Operating Income	83.95	1.30	120.46	180.11	108.41	10.24	2.85
5. Non Operating Income	-	-	49.95	9.29	15.89	2.26	-
6. Write Back from Provisions for loss	70.89	-	-	77.07	804.05	13.17	2.84
7. Recovery of written-off Loan	-	-	-	0.50	1.15	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	2.79
Total Income	4,388.62	112.66	4,863.04	4,414.18	4,855.75	347.93	85.17

BFI Name	Saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
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Expenses

1. Interest Expense	238.12	230.10	110.39	1.13	421.34	734.31	442.31
1.1 On Deposit Liabilities	238.12	229.50	110.20	1.13	421.34	730.61	441.08
1.1.1 Saving Account	53.50	24.69	17.06	1.13	82.45	99.15	62.69
1.1.2 Fixed Account	174.04	198.83	87.60	-	312.38	620.90	365.25
1.1.2.1 Up to 3 months Fixed Account	-	41.07	-	-	54.36	37.30	-
1.1.2.2 3 to 6 months Fixed Account	71.59	42.78	-	-	48.04	32.23	28.57
1.1.2.3 6 months to 1 year Fixed Account	62.80	91.79	-	-	129.13	262.47	164.51
1.1.2.4 Above 1 year Fixed Account	39.65	23.19	87.60	-	80.84	288.90	172.17
1.1.3 Call Deposit	10.59	5.98	5.54	0.01	26.51	10.56	13.14
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.59	0.18	-	-	3.70	1.23
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	61.50	30.11	30.86	4.83	74.96	67.86	35.65
4. Office Operating Expenses	44.93	25.07	30.34	13.42	54.49	62.71	29.50
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	328.76	59.93	13.47	-	-	9.92	50.58
7.1 Loan loss Provision	328.76	59.93	13.47	-	-	9.92	50.58
7.1.1 General Loan loss Provision	33.44	17.28	13.47	-	-	-	41.30
7.1.1.1 Pass Loan Loss Provision	4.35	1.53	13.47	-	-	-	4.65
7.1.1.2 Watch List Provision	29.09	15.75	-	-	-	-	36.65
7.1.2 Special Loan Loss Provision	295.32	42.65	-	-	-	-	9.28
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	9.92	-
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	-	2.55	-	-	20.42	-	3.89
10. Provision for Income Tax	-	6.87	-	-	55.51	10.83	10.50
11. Others	-	-	-	-	0.51	-	-
12. Net Profit	-	16.04	-	20.09	128.31	26.33	24.51
Total Expenses	673.32	370.67	185.07	39.47	786.34	911.95	596.94

Income

1. Interest Income	318.57	325.27	163.96	5.20	627.31	876.97	550.69
1.1 On Loans and Advances	285.38	294.48	133.16	-	579.62	789.72	499.50
1.2 On Investment	27.29	16.79	25.91	0.40	28.86	80.17	49.13
1.2.1 Government Bonds	27.29	16.79	25.91	-	28.86	80.17	49.13
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	0.40	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.90	6.06	4.84	4.80	18.52	7.07	2.06
1.5 On Others	-	7.94	0.04	-	0.31	-	-
2. Commission and Discount	2.07	0.39	0.15	-	0.63	18.04	0.21
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	0.39	0.15	-	0.63	18.04	0.21
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	12.99	10.78	7.73	0.04	27.80	12.70	18.62
5. Non Operating Income	-	-	12.39	34.23	39.51	4.25	1.26
6. Write Back from Provisions for loss	218.01	34.24	-	-	89.06	-	26.15
7. Recovery of written-off Loan	-	-	-	-	2.03	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	121.67	-	0.84	-	-	-	-
Total Income	673.32	370.67	185.07	39.47	786.34	911.95	596.94

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	274.80	271.40	222.20	710.25	389.25	87.58	91.63
1.1 On Deposit Liabilities	274.80	271.40	222.20	710.25	389.25	87.58	91.24
1.1.1 Saving Account	46.33	42.61	40.41	79.25	58.45	13.08	16.45
1.1.2 Fixed Account	224.51	216.45	179.81	625.27	330.80	70.73	68.95
1.1.2.1 Up to 3 months Fixed Account	-	32.42	11.34	-	-	5.27	6.41
1.1.2.2 3 to 6 months Fixed Account	-	33.23	8.10	68.38	27.59	9.87	5.70
1.1.2.3 6 months to 1 year Fixed Account	224.51	76.16	107.13	85.32	200.57	26.09	21.12
1.1.2.4 Above 1 year Fixed Account	-	74.64	53.25	471.57	102.64	29.50	35.72
1.1.3 Call Deposit	3.97	12.34	1.99	5.72	-	3.77	5.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.01	-
3. Staff Expense	47.82	58.85	10.35	82.12	51.78	13.84	40.91
4. Office Operating Expenses	42.10	55.32	16.70	44.97	40.13	11.79	33.34
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.39	-	-	-	-	-
7. Provision for Risk	14.02	162.48	105.64	98.20	101.44	13.10	14.28
7.1 Loan loss Provision	14.02	116.34	105.64	98.20	101.44	13.10	14.28
7.1.1 General Loan loss Provision	12.99	13.70	63.28	12.99	(0.07)	4.22	14.28
7.1.1.1 Pass Loan Loss Provision	-	5.18	-	-	(9.96)	2.13	14.28
7.1.1.2 Watch List Provision	12.99	8.52	63.28	12.99	9.89	2.09	-
7.1.2 Special Loan Loss Provision	1.03	102.65	42.36	85.21	101.51	8.87	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	46.14	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	14.07	13.38	-	-	-	-	-
9. Provision for Staff Bonus	-	-	1.21	4.77	-	-	-
10. Provision for Income Tax	3.44	-	3.27	14.57	-	6.52	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	8.03	-	7.64	28.37	-	15.20	-
Total Expenses	404.28	561.82	367.01	983.25	582.60	148.04	180.16
Income							
1. Interest Income	340.83	316.95	336.23	895.27	527.46	135.61	136.92
1.1 On Loans and Advances	303.82	280.23	318.96	814.21	476.32	125.38	124.41
1.2 On Investment	32.28	24.89	-	52.21	42.08	-	10.27
1.2.1 Government Bonds	32.28	-	-	16.76	-	-	10.27
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	24.89	-	35.45	42.08	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.58	10.19	17.27	18.88	9.06	5.68	2.24
1.5 On Others	0.15	1.66	-	9.97	-	4.55	-
2. Commission and Discount	10.99	0.51	0.40	12.99	9.57	6.31	0.33
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	10.99	0.51	0.40	12.26	9.57	6.31	0.33
2.3 Others	-	-	-	0.73	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	20.30	25.95	2.65	6.26	4.56	-	11.76
5. Non Operating Income	-	8.54	3.39	-	-	-	-
6. Write Back from Provisions for loss	23.12	74.08	24.03	68.73	-	6.12	-
7. Recovery of written-off Loan	-	0.06	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	9.06	-	-	-	-	-	-
9. Net Loss	-	135.73	-	-	41.01	-	31.15
Total Income	404.28	561.82	367.01	983.25	582.60	148.04	180.16

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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Expenses

1. Interest Expense	60.81	459.80	1,114.72	888.02	411.32
1.1 On Deposit Liabilities	60.81	459.80	1,100.85	859.08	404.59
1.1.1 Saving Account	0.12	49.79	151.21	84.48	76.67
1.1.2 Fixed Account	60.44	395.78	933.89	741.84	327.92
1.1.2.1 Up to 3 months Fixed Account	-	26.06	22.27	81.81	-
1.1.2.2 3 to 6 months Fixed Account	-	30.53	128.00	103.67	29.06
1.1.2.3 6 months to 1 year Fixed Account	-	159.39	381.60	290.70	31.77
1.1.2.4 Above 1 year Fixed Account	60.44	179.80	402.02	265.66	267.09
1.1.3 Call Deposit	0.25	14.23	15.75	32.76	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	13.87	28.94	6.73
2. Commission Expense	-	-	3.10	-	-
3. Staff Expense	3.32	55.97	102.80	99.03	64.74
4. Office Operating Expenses	1.48	35.85	67.17	65.48	51.09
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	8.03	-	-
7. Provision for Risk	-	137.82	64.26	98.31	139.50
7.1 Loan loss Provision	-	137.82	64.26	98.31	139.50
7.1.1 General Loan loss Provision	-	30.64	33.54	35.78	9.41
7.1.1.1 Pass Loan Loss Provision	-	1.54	-	1.00	-
7.1.1.2 Watch List Provision	-	29.10	33.54	34.78	9.41
7.1.2 Special Loan Loss Provision	-	107.18	30.72	62.53	130.09
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	-	-	11.32	18.16	-
10. Provision for Income Tax	-	-	30.57	49.04	-
11. Others	-	-	-	-	-
12. Net Profit	17.33	-	71.32	114.43	-
Total Expenses	82.95	689.44	1,473.29	1,332.47	666.66

Income

1. Interest Income	3.76	555.55	1,399.82	1,282.27	516.06
1.1 On Loans and Advances	-	489.79	1,240.24	1,128.10	457.02
1.2 On Investment	-	57.15	145.16	149.22	55.04
1.2.1 Government Bonds	-	-	145.14	-	55.04
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	0.02	-	-
1.2.4 Debenture & Bonds	-	57.15	-	149.22	-
1.3 On Agency Balance	-	-	-	-	-
1.4 On Call Deposit	3.76	8.61	8.40	-	4.01
1.5 On Others	-	-	6.02	4.94	-
2. Commission and Discount	-	0.57	42.88	43.73	1.24
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.35	42.88	0.04	1.24
2.3 Others	-	0.22	-	43.69	-
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	12.36	13.67	-	19.54
5. Non Operating Income	2.65	1.63	-	6.47	3.61
6. Write Back from Provisions for loss	76.53	53.57	16.93	-	79.91
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	65.76	-	-	46.30
Total Income	82.95	689.44	1,473.29	1,332.47	666.66

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,870.27	17,542.98	21,399.96	16,437.45	9,170.12	14,496.53	8,899.04	12,577.20
Fishery Related	803.85	1,086.62	698.90	620.82	-	376.84	53.11	95.56
Mining Related	3,027.14	-	374.85	1,152.88	-	-	234.29	2.35
Agriculture, Forestry, Beverage & Non Food Production Related*	41,228.89	29,771.02	72,073.69	89,418.84	16,755.23	86,041.13	40,225.09	34,119.11
Construction	3,000.50	3,564.57	21,978.34	6,755.10	7,731.52	2,188.37	1,761.20	2,791.04
Electricity, Gas and Water	12,457.92	19,883.43	22,163.38	28,281.87	7,989.09	14,908.74	8,918.07	13,246.46
Metal Products, Mach. & Ele. Eqp.	3,755.03	2,594.53	4,198.74	2,693.76	2,356.80	9,640.22	2,450.21	1,642.46
Tras., Com. and Public Utilities	1,174.24	2,569.82	3,151.42	3,974.72	1,517.25	3,950.35	233.37	1,410.74
Wholesaler & Retailer	37,618.19	54,449.80	84,402.61	66,601.67	23,932.28	48,953.90	27,289.30	42,443.47
Finance, Insurance and Real Estate	7,076.26	22,980.29	13,119.20	30,971.38	5,006.44	19,233.13	6,284.56	13,564.27
Tourism Service**	7,772.58	13,614.22	11,185.00	22,842.98	1,253.19	11,358.47	6,711.52	3,717.30
Other Services	6,045.74	7,745.45	15,742.37	20,775.15	1,806.16	8,988.90	1,672.47	5,393.47
Consumption Loans	57,722.32	70,790.88	64,061.18	37,067.35	14,568.95	16,269.89	15,177.99	35,014.72
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,232.64	1,879.90	43,192.15	5,007.25	434.46	14,238.49	8,734.24	11,763.82
TOTAL sectorwise	191,785.57	248,473.51	377,741.80	332,984.65	92,660.30	250,916.91	128,644.46	177,781.98

Product Wise

Term Loan	47,243.61	60,882.14	121,218.52	112,154.02	12,005.77	101,248.04	41,404.83	58,163.55
Overdraft	-	5,716.82	5,220.65	2,688.83	212.99	4,841.67	145.71	3,227.70
Cash Credit Loan	31,268.48	49,000.74	6,233.55	30,359.81	7,412.34	39,208.01	20,216.52	37,900.31
Trust Receipt Loan/Import Loan	1,191.41	690.15	10,427.72	11,896.75	4,609.60	9,697.58	3,560.68	5,451.89
Short Term Working Capital/Demand Loan	27,694.00	9,670.10	96,127.46	109,067.34	29,396.12	45,006.10	19,181.22	17,828.62
Residential Personal Home Loan (Up to Rs. 20 million)#	8,915.19	22,813.75	24,082.61	8,473.29	8,652.17	5,568.40	2,218.16	23,025.70
Real Estate Loan	13,877.11	9,454.76	22,585.68	25,365.95	7,890.69	14,345.86	4,270.44	6,238.52
Margin Nature Loan	4,791.64	4,338.26	11,706.71	2,147.09	-	2,402.59	22.99	1,909.80
Hire Purchase Loan	2,236.70	5,377.28	9,457.85	5,492.05	3,016.83	6,873.73	2,028.01	3,568.65
Deprived Sector Loan	12,576.70	20,932.77	18,437.26	17,453.44	5,203.94	11,898.29	7,212.88	9,258.49
Bills Purchased	4.39	10.00	11.85	246.36	795.51	11.24	0.08	-
Other Product	41,986.33	59,586.74	52,231.94	7,639.73	13,464.33	9,815.40	28,382.94	11,208.75
Total Product wise Loan	191,785.57	248,473.51	377,741.80	332,984.65	92,660.30	250,916.91	128,644.46	177,781.98

Collateral Wise

Gold and Silver	19,396.32	18,998.32	356.03	1,700.19	-	-	-	-
Government Securities	36.85	2.82	4.97	-	3,000.00	-	-	65.25
Non Governmental Securities	1,469.05	4,338.26	12,233.90	2,147.16	-	2,402.59	22.99	1,909.60
Fixed Deposit Receipts	1,342.19	1,525.65	3,731.85	1,833.69	5,862.73	1,375.77	1,244.97	2,211.89
Own	1,342.19	1,525.65	3,663.61	1,833.69	5,712.84	1,375.77	1,244.97	2,211.89
Other Licences Institutions	-	-	68.24	-	149.89	-	-	-
Collateral of Properties	157,574.37	196,732.01	294,889.78	305,647.35	74,459.59	237,034.29	106,688.23	158,487.98
Fixed Assets	130,110.27	196,240.24	211,923.22	289,733.00	59,920.60	230,428.83	46,343.31	90,204.03
Current Assets	27,464.10	491.77	82,966.57	15,914.35	14,538.99	6,605.46	60,344.92	68,283.95
Against security of Bill	527.80	22.12	2,025.51	28.11	-	11.24	3,560.68	4,623.92
Domestic Bills	-	-	0.00	-	-	-	-	-
Foreign Bills	527.80	22.12	2,025.51	28.11	-	11.24	3,560.68	4,623.92
Against Guarantee	7,980.09	26,806.78	6,061.46	11,764.20	1,363.81	9,777.05	6,522.09	8,562.68
Government Guarantee	17.83	216.60	379.52	383.43	138.81	-	156.08	198.83
Institutional Guarantee	6,723.47	12,285.78	4,278.38	10,988.79	1,225.00	-	6,067.14	7,944.98
Personal Guarantee	1,082.85	14,273.19	1,400.61	324.75	-	-	-	418.87
Collective Guarantee	4.98	31.21	2.95	66.96	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	85.26	298.87	-
Other Guarantee	150.97	-	-	0.27	-	9,691.79	-	-
Credit Card	16.68	9.06	860.56	193.73	403.68	315.98	-	149.58
Others	3,442.22	38.49	57,577.74	9,670.22	7,570.50	-	10,605.50	1,771.08
Total	191,785.57	248,473.51	377,741.80	332,984.65	92,660.30	250,916.91	128,644.46	177,781.98

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	27,652.27	5,422.04	15,073.19	14,547.51	15,664.74	59,551.89	22,122.89	14,550.65
Fishery Related	3,157.80	274.06	902.69	963.93	803.31	794.52	829.52	379.92
Mining Related	-	248.31	2,233.63	71.29	634.49	365.87	327.96	1,076.30
Agriculture, Forestry, Beverage & Non Food Production Related*	10,711.31	26,285.16	56,608.79	36,957.77	31,651.39	15,582.17	80,418.38	22,067.26
Construction	16,131.85	6,571.29	17,783.28	30,970.01	5,090.88	9,995.14	8,403.13	10,183.50
Electricity, Gas and Water	4,068.94	11,402.62	31,138.75	21,332.49	14,903.18	5,437.32	27,356.77	13,109.31
Metal Products, Mach. & Ele. Eqp.	794.06	1,071.48	9,803.84	7,215.40	2,498.56	535.95	6,891.69	492.46
Tras., Com. and Public Utilities	1,056.86	2,290.00	13,731.60	5,837.64	3,401.44	3,034.82	6,018.94	3,171.78
Wholesaler & Retailer	70,565.15	28,418.82	41,047.26	51,776.23	48,799.17	34,961.08	90,998.06	31,181.29
Finance, Insurance and Real Estate	11,262.32	6,677.15	19,979.67	19,652.37	12,953.68	5,451.93	33,262.51	8,901.51
Tourism Service**	6,591.58	4,498.48	14,668.25	11,263.58	7,399.84	5,273.31	15,820.01	2,877.00
Other Services	3,933.38	6,226.01	12,288.50	11,328.76	8,353.35	4,572.84	21,276.06	7,372.67
Consumption Loans	108,556.06	12,270.99	60,193.57	44,035.75	35,533.47	25,060.71	74,723.23	36,845.56
Local Government	-	-	-	231.20	150.72	-	-	-
Others	33,946.80	20,744.16	147.44	966.72	12,168.87	22,085.57	12.66	1,461.14
TOTAL sectorwise	298,428.40	132,400.57	295,600.46	257,150.65	200,007.11	192,703.12	388,461.81	153,670.35

Product Wise

Term Loan	81,509.07	66,877.95	148,058.12	85,884.01	85,395.86	24,861.57	156,941.90	60,022.94
Overdraft	1,663.53	1,037.24	9,702.85	5,705.62	3,149.66	11,941.75	9,725.21	6,681.37
Cash Credit Loan	68,026.66	22,157.40	45,369.63	22,271.63	23,923.25	-	64,814.58	6,948.58
Trust Receipt Loan/Import Loan	191.54	2,207.04	3,983.65	4,709.57	4,593.77	76.07	8,621.39	1,277.85
Short Term Working Capital/Demand Loan	25,586.95	15,179.98	37,786.63	42,661.40	39,513.05	109,613.02	57,359.67	14,557.08
Residential Personal Home Loan (Up to Rs. 20 million)#	61,523.03	6,527.34	10,409.49	19,891.67	10,433.80	8,906.86	29,524.92	9,605.41
Real Estate Loan	30,606.14	1,581.55	1,202.42	10,380.37	4,808.43	1,628.60	14,527.65	4,332.66
Margin Nature Loan	4,500.99	473.75	4,147.93	3,286.57	4,724.06	1,224.89	6,629.27	4,316.79
Hire Purchase Loan	4,662.95	4,583.47	7,207.61	4,196.44	4,642.58	3,001.94	13,680.95	4,679.44
Deprived Sector Loan	11,024.79	6,457.98	14,610.98	14,313.84	10,567.52	28,488.71	18,327.48	15,041.17
Bills Purchased	-	107.36	-	1,835.86	186.29	-	-	-
Other Product	9,132.75	5,209.52	13,121.15	42,013.66	8,068.84	2,959.71	8,308.78	26,207.06
Total Product wise Loan	298,428.40	132,400.57	295,600.46	257,150.65	200,007.11	192,703.12	388,461.81	153,670.35

Collateral Wise

Gold and Silver	48.96	118.41	3.84	710.27	13.78	25.36	-	688.66
Government Securities	-	131.24	77.46	-	4.05	-	-	13.12
Non Governmental Securities	4,500.99	473.75	4,132.55	3,286.57	4,728.47	-	-	4,384.65
Fixed Deposit Receipts	2,073.71	683.09	2,196.91	2,178.31	2,106.50	1,168.32	2,969.57	1,365.87
Own	2,073.71	683.09	2,140.53	2,178.31	2,092.30	1,168.32	2,969.57	1,347.75
Other Licences Institutions	-	-	56.38	-	14.20	-	-	18.12
Collateral of Properties	275,134.33	111,119.08	279,319.15	238,865.13	181,944.86	191,509.44	335,171.68	129,115.32
Fixed Assets	271,491.51	78,039.32	269,337.78	196,698.66	102,256.49	191,509.44	279,439.49	92,408.60
Current Assets	3,642.82	33,079.76	9,981.37	42,166.47	79,688.37	-	55,732.19	36,706.72
Against security of Bill	-	107.36	107.77	1,233.71	3,964.04	-	28,616.45	2,233.70
Domestic Bills	-	107.36	42.68	-	22.72	-	-	36.19
Foreign Bills	-	-	65.09	1,233.71	3,941.32	-	28,616.45	2,197.51
Against Guarantee	9,325.09	5,734.89	9,047.78	8,388.66	6,056.64	-	593.00	2,447.79
Government Guarantee	0.18	-	237.16	136.67	151.99	-	326.69	8.87
Institutional Guarantee	7,257.51	4,707.47	8,288.53	8,090.02	5,644.21	-	-	270.55
Personal Guarantee	-	1,027.42	288.46	67.44	258.10	-	215.60	1,576.82
Collective Guarantee	-	-	231.35	-	-	-	-	576.39
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,067.41	-	2.28	94.53	2.35	-	50.71	15.15
Credit Card	303.71	343.31	572.97	358.20	655.73	-	504.24	107.24
Others	7,041.61	13,689.43	142.03	2,129.80	533.03	-	20,606.88	13,314.02
Total	298,428.40	132,400.57	295,600.46	257,150.65	200,007.11	192,703.12	388,461.81	153,670.35

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,040.89	12,623.64	8,805.20	8,384.34	1,455.36	106.51	492.36	2,133.83
Fishery Related	649.48	415.28	428.29	879.91	86.78	6.36	-	47.48
Mining Related	179.93	1,237.44	376.27	38.60	3.06	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	20,437.45	34,432.13	44,166.65	29,252.96	1,281.31	0.75	624.30	2,605.94
Construction	9,847.61	4,579.42	11,282.72	7,683.07	6,477.44	70.19	66.79	1,834.51
Electricity, Gas and Water	15,635.40	21,440.73	18,037.15	16,819.82	381.23	-	-	1,644.82
Metal Products, Mach. & Ele. Eqp.	1,836.31	4,701.58	3,360.14	1,701.77	212.02	2.70	-	218.53
Tras., Com. and Public Utilities	2,792.05	4,690.96	9,431.73	3,683.50	698.59	14.10	80.96	1,244.91
Wholesaler & Retailer	25,173.11	48,044.64	40,173.61	26,094.22	10,003.15	62.29	793.39	6,255.28
Finance, Insurance and Real Estate	27,620.37	12,574.69	22,807.27	8,830.51	5,452.24	-	260.00	5,872.90
Tourism Service**	15,875.51	7,426.06	17,561.84	5,650.01	688.28	24.91	-	1,718.70
Other Services	6,998.97	6,307.58	23,629.21	6,282.05	442.43	1.86	500.36	1,784.24
Consumption Loans	22,573.46	35,737.90	34,745.39	14,385.58	17,494.06	113.92	88.00	15,599.44
Local Government	-	-	-	-	-	-	-	3.34
Others	19,118.47	7,372.03	5,527.99	27,430.85	408.96	71.59	-	3,811.98
TOTAL sectorwise	182,779.03	201,584.10	240,333.48	157,117.20	45,084.91	475.18	2,906.16	44,775.90

Product Wise

Term Loan	54,558.27	80,310.03	104,781.00	84,377.62	16,761.77	263.15	714.49	17,366.12
Overdraft	9,246.58	6,114.98	1,931.87	641.03	2,954.39	73.79	356.89	2,380.09
Cash Credit Loan	30,618.68	43,483.28	28,962.88	29,540.18	6,030.58	-	-	5,308.91
Trust Receipt Loan/Import Loan	801.06	3,174.34	3,109.40	1,380.63	-	-	-	-
Short Term Working Capital/Demand Loan	12,518.30	25,399.81	38,038.39	7,084.96	20.70	27.64	703.20	871.73
Residential Personal Home Loan (Up to Rs. 20 million)#	7,924.00	15,183.27	14,214.47	7,632.91	5,786.06	36.37	66.79	7,128.17
Real Estate Loan	16,504.52	4,468.41	13,300.57	5,992.67	944.60	13.08	260.00	2,787.30
Margin Nature Loan	4,187.67	1,037.44	3,328.18	1,417.68	2,179.85	-	-	1,017.32
Hire Purchase Loan	5,865.97	5,897.24	6,434.22	5,188.17	1,370.29	28.73	80.96	2,553.03
Deprived Sector Loan	11,052.59	10,039.38	13,007.54	8,379.97	4,082.13	27.63	152.20	4,563.00
Bills Purchased	1,388.99	-	-	638.49	-	-	-	-
Other Product	28,112.39	6,475.92	13,224.97	4,842.91	4,954.54	4.80	571.63	800.22
Total Product wise Loan	182,779.03	201,584.10	240,333.48	157,117.20	45,084.91	475.18	2,906.16	44,775.90

Collateral Wise

Gold and Silver	6,449.88	0.69	10.56	1.86	225.58	-	-	146.29
Government Securities	-	-	2.21	-	-	-	-	-
Non Governmental Securities	4,342.27	1,037.45	3,991.58	-	2,179.85	-	-	1,017.32
Fixed Deposit Receipts	2,008.63	1,308.61	2,215.23	2,067.26	904.93	4.80	88.00	513.52
Own	2,008.63	1,308.61	2,185.75	2,067.26	904.93	4.80	88.00	513.52
Other Licences Institutions	-	-	29.48	-	-	-	-	-
Collateral of Properties	157,779.77	194,708.34	220,592.59	147,810.80	37,199.81	406.67	2,818.16	38,265.21
Fixed Assets	154,363.08	183,050.57	200,639.23	131,549.57	37,099.50	406.67	2,818.16	38,265.21
Current Assets	3,416.70	11,657.77	19,953.36	16,261.23	100.31	-	-	-
Against security of Bill	-	-	623.58	409.65	-	-	-	-
Domestic Bills	-	-	19.64	409.65	-	-	-	-
Foreign Bills	-	-	603.93	-	-	-	-	-
Against Guarantee	9,423.55	696.14	9,332.40	104.93	4,378.11	-	-	4,833.56
Government Guarantee	155.02	87.07	210.19	-	-	-	-	-
Institutional Guarantee	9,219.33	363.75	8,177.97	-	4,149.39	-	-	3,051.39
Personal Guarantee	48.36	150.24	894.14	104.93	224.41	-	-	1,451.59
Collective Guarantee	-	12.38	47.27	-	2.13	-	-	330.58
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	82.71	0.33	-	2.18	-	-	-
Credit Card	254.08	207.62	1.43	87.73	-	-	-	-
Others	2,520.85	3,625.25	3,563.89	6,634.97	196.64	63.71	-	-
Total	182,779.03	201,584.10	240,333.48	157,117.20	45,084.91	475.18	2,906.16	44,775.90

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,007.17	266.68	7,443.35	3,580.14	2,892.15	70.08	4,656.78	2,700.87
Fishery Related	15.09	2.43	141.07	299.94	144.96	43.08	156.23	391.13
Mining Related	-	-	25.47	85.75	-	-	46.90	125.38
Agriculture, Forestry, Beverage & Non Food Production Related*	678.85	247.35	4,615.10	3,368.87	1,882.27	141.94	5,679.57	7,335.42
Construction	71.88	212.43	613.44	1,816.73	391.89	134.43	2,301.67	3,991.05
Electricity, Gas and Water	-	-	462.49	523.45	273.72	-	1,473.95	-
Metal Products, Mach. & Ele. Eqp.	-	15.46	184.47	381.64	97.45	27.44	511.66	148.46
Tras., Com. and Public Utilities	252.08	227.97	1,563.17	1,949.98	1,255.56	27.43	643.40	984.10
Wholesaler & Retailer	3,263.37	545.17	15,355.67	9,175.43	8,011.61	188.45	5,440.13	11,035.34
Finance, Insurance and Real Estate	821.07	340.89	11,859.56	13,599.29	4,891.59	-	4,165.81	4,930.88
Tourism Service**	382.87	32.31	4,127.01	3,835.02	1,700.82	13.40	2,764.99	8,978.22
Other Services	696.00	16.13	2,295.57	1,799.01	1,830.74	30.80	1,058.76	3,358.59
Consumption Loans	3,915.78	1,550.32	19,873.98	26,243.35	14,796.57	230.95	12,175.87	7,064.38
Local Government	-	-	-	0.03	-	-	5.79	-
Others	2.58	698.95	29,246.42	2,365.00	10,095.01	186.31	13,458.42	1,584.18
TOTAL sectorwise	11,106.76	4,156.08	97,806.78	69,023.65	48,264.36	1,094.30	54,539.93	52,627.98

Product Wise

Term Loan	3,395.06	806.81	45,004.08	20,973.39	24,925.25	267.95	23,611.75	18,780.30
Overdraft	444.87	-	3,909.40	9,516.36	3,889.33	59.68	11,149.53	978.29
Cash Credit Loan	2,814.57	-	-	-	5,101.08	250.46	-	10,255.41
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	158.36	373.90	10,101.71	415.49	458.62	121.62	382.68	1,470.14
Residential Personal Home Loan (Up to Rs. 20 million)#	1,631.21	856.66	13,958.44	12,336.97	2,929.58	172.86	6,100.32	3,531.41
Real Estate Loan	499.64	52.47	7,412.40	3,865.26	1,593.21	-	783.55	2,959.59
Margin Nature Loan	400.72	59.00	2,685.70	1,654.67	1,493.39	-	1,701.72	1,646.38
Hire Purchase Loan	431.39	282.18	2,455.52	2,736.73	1,454.25	31.72	1,353.07	1,065.48
Deprived Sector Loan	729.43	747.23	7,586.88	6,833.75	5,003.10	64.63	3,761.74	3,324.02
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	601.52	977.83	4,692.66	10,691.02	1,416.56	125.39	5,695.57	8,616.98
Total Product wise Loan	11,106.76	4,156.08	97,806.78	69,023.65	48,264.36	1,094.30	54,539.93	52,627.98

Collateral Wise

Gold and Silver	67.40	-	621.64	976.77	730.52	-	467.25	-
Government Securities	-	-	-	-	-	-	11.49	-
Non Governmental Securities	400.72	59.00	2,690.50	1,641.09	1,493.39	-	1,698.35	-
Fixed Deposit Receipts	128.85	59.85	1,038.58	980.14	685.89	110.63	917.07	722.22
Own	128.85	59.85	1,038.58	980.14	685.89	110.63	917.07	722.22
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,117.30	3,730.98	83,361.99	58,371.73	41,414.09	983.67	44,601.03	48,260.92
Fixed Assets	10,117.30	3,730.98	83,361.99	58,371.73	41,414.09	983.67	44,583.72	48,260.92
Current Assets	-	-	-	-	-	-	17.32	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	390.16	304.75	9,891.47	6,980.39	3,939.58	-	6,650.79	1,998.47
Government Guarantee	-	-	-	-	0.35	-	3.32	-
Institutional Guarantee	314.56	304.75	2,888.17	5,639.10	3,187.10	-	4,555.28	1,965.04
Personal Guarantee	75.60	-	4,032.62	1,016.29	728.63	-	2,009.72	32.35
Collective Guarantee	-	-	2,970.69	303.25	23.50	-	79.92	1.08
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.75	-	-	2.56	-
Credit Card	-	-	-	11.47	-	-	-	-
Others	2.33	1.50	202.60	62.05	0.88	-	193.96	1,646.38
Total	11,106.76	4,156.08	97,806.78	69,023.65	48,264.36	1,094.30	54,539.93	52,627.98

BFI Name	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,110.93	291.84	283.65	747.40	419.77	114.26	0.09	715.97
Fishery Related	175.85	-	2.40	7.78	-	17.55	-	20.61
Mining Related	13.14	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,950.29	197.95	45.42	157.76	47.06	36.92	60.00	214.20
Construction	758.96	134.21	5.35	325.25	629.06	43.17	16.83	69.77
Electricity, Gas and Water	3,769.02	-	-	2.04	-	2.36	-	-
Metal Products, Mach. & Ele. Eqp.	86.10	0.59	17.41	-	2.58	49.12	3.45	-
Tras., Com. and Public Utilities	618.52	173.61	0.46	64.46	148.09	84.41	-	102.76
Wholesaler & Retailer	4,784.54	737.35	82.80	1,081.29	431.14	291.08	33.33	983.43
Finance, Insurance and Real Estate	7,137.64	487.00	8.81	302.61	127.95	268.17	40.31	1,250.86
Tourism Service**	2,086.69	165.54	38.56	87.30	89.29	26.19	27.50	209.32
Other Services	1,970.63	72.50	2.15	302.37	-	-	-	254.69
Consumption Loans	17,943.76	1,008.72	49.84	1,192.82	1,392.67	832.58	144.30	3,019.12
Local Government	-	-	-	-	-	-	33.18	-
Others	32.95	883.15	236.21	26.81	311.10	207.48	1,886.00	388.51
TOTAL sectorwise	47,439.02	4,152.48	773.06	4,297.89	3,598.71	1,973.30	2,244.98	7,229.24

Product Wise

Term Loan	10,704.60	932.60	250.59	2,162.50	1,787.94	858.65	124.27	1,669.79
Overdraft	3,516.16	63.32	148.62	182.24	101.27	201.28	-	689.73
Cash Credit Loan	6,162.04	-	-	582.41	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,555.22	572.97	-	101.70	269.61	-	147.82	459.24
Residential Personal Home Loan (Up to Rs. 20 million)#	6,644.94	729.12	-	249.62	624.06	217.15	16.83	563.90
Real Estate Loan	4,131.81	31.96	-	199.45	80.46	107.23	1,765.88	540.23
Margin Nature Loan	1,866.22	156.61	-	11.68	26.44	245.40	26.19	226.33
Hire Purchase Loan	1,274.67	167.40	3.77	55.86	141.59	94.49	121.66	194.40
Deprived Sector Loan	4,107.40	481.35	161.14	385.91	374.80	183.22	33.18	710.60
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,475.96	1,017.14	208.93	366.51	192.55	65.88	9.13	2,175.02
Total Product wise Loan	47,439.02	4,152.48	773.06	4,297.89	3,598.71	1,973.30	2,244.98	7,229.24

Collateral Wise

Gold and Silver	179.49	83.05	36.92	166.07	49.19	-	-	582.40
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,866.22	156.61	-	11.68	-	-	26.19	224.48
Fixed Deposit Receipts	800.83	44.64	4.74	63.50	73.60	60.10	0.05	82.03
Own	800.83	44.64	4.74	63.50	73.60	60.10	0.05	82.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	42,204.84	2,513.45	731.39	3,932.48	3,311.34	1,467.29	397.29	5,516.33
Fixed Assets	42,204.84	2,513.45	731.39	3,932.48	3,311.34	1,467.29	397.29	5,516.33
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,371.99	455.04	-	124.15	138.13	200.51	83.27	824.00
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,032.27	455.04	-	74.66	47.49	183.22	-	708.63
Personal Guarantee	318.54	-	-	49.50	90.65	17.29	50.09	115.37
Collective Guarantee	3.99	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	15.65	899.68	-	-	26.44	245.40	1,738.17	-
Total	47,439.02	4,152.48	773.06	4,297.89	3,598.71	1,973.30	2,244.98	7,229.24

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	410.61	602.22	431.31	363.91	627.67	562.67	334.72	484.84
Fishery Related	14.80	38.11	3.88	25.15	-	16.74	15.48	11.32
Mining Related	13.48	-	1.50	-	-	-	18.45	-
Agriculture, Forestry, Beverage & Non Food Production Related*	383.49	290.04	168.85	241.62	191.19	489.92	175.95	28.20
Construction	452.74	1,049.29	471.73	323.53	-	169.06	275.43	10.70
Electricity, Gas and Water	329.01	-	36.00	5.57	-	-	-	20.84
Metal Products, Mach. & Ele. Eqp.	190.25	39.24	30.73	16.01	-	62.06	41.72	28.58
Tras., Com. and Public Utilities	952.71	74.34	65.61	52.85	-	308.93	237.29	1.89
Wholesaler & Retailer	990.62	445.14	223.63	694.99	1,349.15	1,996.62	595.02	291.26
Finance, Insurance and Real Estate	1,120.68	672.68	324.18	909.57	155.24	1,485.75	285.26	58.56
Tourism Service**	776.04	197.75	81.80	64.66	91.94	722.30	61.52	15.16
Other Services	618.70	566.41	37.37	65.76	-	337.71	62.52	21.59
Consumption Loans	2,202.96	534.07	1,346.14	1,587.58	45.16	3,166.26	1,428.08	329.00
Local Government	-	-	-	-	-	-	-	-
Others	704.60	1,033.82	379.56	30.20	588.47	124.55	1,317.30	30.64
TOTAL sectorwise	9,160.70	5,543.12	3,602.28	4,381.41	3,048.82	9,442.56	4,848.74	1,332.58

Product Wise

Term Loan	2,293.15	879.90	150.03	352.43	82.37	3,870.97	1,205.66	354.08
Overdraft	-	279.73	240.02	-	391.58	165.00	179.59	387.83
Cash Credit Loan	-	-	-	-	1,456.97	1,289.32	229.16	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,915.44	389.19	148.04	181.28	-	346.28	696.83	55.89
Residential Personal Home Loan (Up to Rs. 20 million)#	781.88	877.88	681.22	255.15	8.62	925.72	652.16	34.34
Real Estate Loan	969.25	766.45	290.40	558.01	114.69	798.02	188.14	112.48
Margin Nature Loan	268.89	399.61	299.04	178.46	-	102.65	9.01	-
Hire Purchase Loan	777.58	53.85	127.73	128.61	0.36	728.70	240.91	14.68
Deprived Sector Loan	469.43	312.85	191.64	446.17	138.45	1,045.40	224.81	77.49
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,685.08	1,583.67	1,474.17	2,281.29	855.80	170.48	1,222.47	295.79
Total Product wise Loan	9,160.70	5,543.12	3,602.28	4,381.41	3,048.82	9,442.56	4,848.74	1,332.58

Collateral Wise

Gold and Silver	464.54	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	388.13	399.61	302.04	172.01	-	102.65	9.01	-
Fixed Deposit Receipts	259.40	92.60	107.82	39.37	32.10	57.01	98.63	26.97
Own	259.40	92.60	107.82	39.37	32.10	57.01	98.63	26.97
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,553.41	4,854.62	3,022.47	3,733.94	114.69	8,387.90	4,606.25	1,305.61
Fixed Assets	7,553.06	4,854.62	3,022.47	3,706.53	114.69	8,387.90	4,606.25	1,305.61
Current Assets	0.35	-	-	27.41	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	395.76	196.30	169.95	427.77	-	895.00	134.85	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.65	196.30	0.99	345.85	-	778.24	134.18	-
Personal Guarantee	94.10	-	163.34	81.91	-	116.76	0.50	-
Collective Guarantee	-	-	-	-	-	-	0.17	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.61	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	90.92	-	0.00	8.32	2,902.04	-	-	-
Total	9,160.70	5,543.12	3,602.28	4,381.41	3,048.82	9,442.56	4,848.74	1,332.58

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	191.46	53.80	226.40	524.26	735.82	310.96
Fishery Related	-	-	5.74	58.97	10.75	61.96
Mining Related	-	-	0.93	22.63	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	67.93	202.49	162.19	542.64	292.56	318.32
Construction	224.69	-	226.28	313.63	169.35	394.07
Electricity, Gas and Water	-	-	221.91	224.52	72.31	27.39
Metal Products, Mach. & Ele. Equip.	42.60	-	11.84	16.98	110.86	21.83
Tras., Com. and Public Utilities	160.29	2.94	27.76	405.78	292.94	166.62
Wholesaler & Retailer	167.59	68.51	617.79	2,135.61	2,041.41	966.09
Finance, Insurance and Real Estate	28.71	-	569.90	1,875.90	2,193.52	860.53
Tourism Service**	28.76	37.24	262.37	1,588.84	316.98	516.96
Other Services	15.26	-	35.61	666.25	187.27	66.86
Consumption Loans	512.72	1.55	1,683.99	4,873.14	5,402.13	2,009.80
Local Government	2.58	-	-	-	-	-
Others	0.28	359.27	1,892.45	1,030.88	1,694.14	304.68
TOTAL sectorwise	1,442.88	725.80	5,945.16	14,280.04	13,520.03	6,026.06

Product Wise

Term Loan	483.30	353.02	675.27	6,078.95	3,082.03	2,142.79
Overdraft	267.63	-	-	938.08	597.71	62.97
Cash Credit Loan	-	-	-	2,386.93	291.02	706.24
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	0.28	-	569.54	106.84	787.90	439.34
Residential Personal Home Loan (Up to Rs. 20 million)#	178.74	-	1,260.76	1,535.98	3,596.14	759.72
Real Estate Loan	135.62	246.66	372.94	1,391.42	1,124.22	286.44
Margin Nature Loan	70.20	-	341.49	521.56	606.83	382.37
Hire Purchase Loan	156.57	2.27	57.77	386.73	134.77	161.76
Deprived Sector Loan	150.55	-	326.48	626.53	965.44	486.13
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,340.90	307.02	2,333.98	598.28
Total Product wise Loan	1,442.88	725.80	5,945.16	14,280.04	13,520.03	6,026.06

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.49	-	-
Non Governmental Securities	70.20	-	-	521.56	606.83	-
Fixed Deposit Receipts	54.42	-	139.04	197.87	131.27	108.28
Own	54.42	-	139.04	197.87	131.27	108.28
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,172.73	725.80	5,185.97	13,006.27	11,134.99	5,010.14
Fixed Assets	1,172.73	725.80	5,185.97	13,006.27	11,134.99	5,010.14
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	145.54	-	267.57	523.70	1,644.04	409.23
Government Guarantee	2.58	-	-	-	-	-
Institutional Guarantee	-	-	266.35	444.88	1,066.50	380.32
Personal Guarantee	134.76	-	1.22	78.83	577.53	1.52
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	8.19	-	-	-	-	27.39
Credit Card	-	-	-	-	-	-
Others	-	-	352.58	7.14	2.90	498.40
Total	1,442.88	725.80	5,945.16	14,280.04	13,520.03	6,026.06

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Jan	Mid-Feb	% change		
	2021	2022	2023	2023	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	39,092	50,334	59,480	63,117	63,289	28.76	18.17	0.27
a. Paid-up Capital	24,740	30,093	34,388	35,344	35,584	21.64	14.27	0.68
b. Statutory Reserves	5,803	9,012	11,190	12,012	11,909	55.31	24.16	-0.85
c. Retained Earning	3,434	5,520	6,645	6,627	5,919	60.72	20.38	-10.68
d. Others Reserves	5,115	5,709	7,258	9,135	9,876	11.60	27.14	8.11
2 BORROWINGS	207,349	233,582	214,238	222,452	217,438	12.65	-8.28	-2.25
a. NRB	8,220	22,655	7,944	3,388	3,358	175.59	-64.94	-0.88
b. Others	199,129	210,926	206,294	219,064	214,080	5.92	-2.20	-2.28
3 DEPOSITS	130,425	159,023	167,093	169,378	169,164	21.93	5.07	-0.13
4 BILLS PAYABLE	11	38	27	31	27	252.05	-27.61	-13.78
5 OTHER LIABILITIES	37,483	42,123	46,185	53,495	57,972	12.38	9.64	8.37
a. Loan Loss Provision	10,760	11,708	18,383	21,856	23,428	8.81	57.01	7.19
b. Interest Suspense a/c	4,176	4,727	6,921	9,797	10,805	13.20	46.42	10.29
c. Others	22,547	25,688	20,881	21,842	23,739	13.93	-18.72	8.68
6 RECONCILIATION A/c	19,298	22,174	15,568	17,982	18,568	14.90	-29.79	3.26
7 PROFIT & LOSS A/c	11,839	12,378	5,191	2,524	1,885	4.55	-58.06	-25.32
Total	445,497	519,651	507,782	528,981	528,344	16.65	-2.28	-0.12
Assets								
1 LIQUID FUNDS	28,288	20,320	26,963	29,045	23,645	-28.17	32.70	-18.59
a. Cash Balance	521	371	494	548	421	-28.73	33.06	-23.13
b. Bank Balance	17,507	10,770	17,249	20,148	15,670	-38.48	60.16	-22.23
c. Money at Call	10,260	9,178	9,220	8,349	7,554	-10.55	0.46	-9.53
2 INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	1,152	910	36.16	39.23	-20.99
3 SHARE & OTHER INVESTMENT	14,153	5,334	8,282	11,323	11,136	-62.31	55.27	-1.66
4 LOANS & ADVANCES	365,554	449,686	432,237	439,747	442,283	23.01	-3.88	0.58
Institutional	54,128	90,239	72,928	54,084	53,212	66.71	-19.18	-1.61
Individual	311,426	359,447	359,310	385,663	389,071	15.42	-0.04	0.88
5 FIXED ASSETS	2,565	3,073	3,258	3,817	4,004	19.79	6.01	4.90
6 OTHER ASSETS	15,031	18,137	20,078	24,340	25,996	20.66	10.70	6.80
7 EXPENSES NOT WRITTEN OFF	7	3	39	4	6	-54.15	1068.57	31.96
8 NON BANKING ASSETS	1	1	1	5	5	0.00	0.00	8.54
9 RECONCILIATION A/c	19,325	22,176	14,809	17,996	18,567	14.75	-33.22	3.18
10 PROFIT & LOSS A/c	13	160	1,054	1,552	1,792	1178.33	558.67	15.49
Total	445,497	519,651	507,782	528,981	528,344	16.65	-2.28	-0.12
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	18,279	30,522	36,966	18,244	21,138	66.98	21.11	15.86
2 COMMISSION/FEE EXPENSES	16	20	45	13	14	23.62	124.12	7.87
3 EMPLOYEE EXPENSES	9,379	11,857	12,689	6,540	7,532	26.43	7.02	15.16
4 OFFICE OPERATING EXPENSES	3,353	4,358	4,651	2,052	2,376	29.98	6.72	15.80
5 NON OPERATING EXPENSES	36	20	14	26	12	-45.12	-27.38	-55.97
6 PROVISION FOR RISK	17,303	5,527	25,658	12,156	14,387	-68.06	364.22	18.35
7 LOAN WRITTEN OFF	31	35	123	14	14	12.30	252.87	0.00
8 EXTRAORDINARY EXPENSES	9	18	0	0	6	98.29	-99.36	94880.13
9 PROVISION FOR STAFF BONUS	1,848	1,955	779	297	285	5.81	-60.14	-3.92
10 PROVISION FOR INCOME TAX	5,069	5,462	2,486	883	855	7.76	-54.49	-3.15
11 NET PROFIT	11,829	12,376	4,783	1,701	1,503	4.63	-61.35	-11.62
TOTAL EXPENSES	67,152	72,151	87,444	41,926	48,121	7.44	21.20	14.78
Income								
1. INTEREST INCOME	45,304	59,985	61,707	29,076	33,271	32.40	2.87	14.43
2. COMMISSION & DISCOUNT	1,420	1,442	618	342	405	1.60	-57.16	18.56
3 OTHER OPERATING INCOME	5,025	5,495	3,971	2,276	2,605	9.34	-27.73	14.46
4 NON OPERATING INCOME	270	446	158	65	75	65.02	-64.70	14.73
5 PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	9,368	10,270	-69.78	365.46	9.64
6 RECOVERY FOR WRITE BACK	9	6	4	4	5	-29.10	-29.94	18.63
7 INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	67	80	30.87	77.81	18.73
8 NET LOSS	3	158	646	728	1,410	5531.04	307.55	93.67
TOTAL INCOME	67,152	72,151	88,416	41,926	48,121	7.44	22.54	14.78
Miscellaneous Information								
No. of Total Staffs	20,872	23,303	22,493	21,963	22,023	11.65	-3.48	0.27
No. of Total Branches	4,685	5,135	5,133	5,129	5,129	9.61	-0.04	0.00
No. of Total Centers	362,982	428,783	445,666	453,185	454,457	18.13	3.94	0.28
No. of Total Groups	1,183,364	1,351,729	1,390,718	1,414,042	1,418,553	14.23	2.88	0.32
No. of Total Passive Groups	34,163	16,159	19,043	19,714	19,952	-52.70	17.85	1.21
No. of Total Members	5,191,363	5,859,530	6,016,101	6,002,793	6,003,567	12.87	2.67	0.01
No. of Total Passive Members	329,895	438,040	528,082	564,339	545,026	32.78	20.56	-3.42
No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,735,745	2,722,868	10.40	-9.65	-0.47
No. of Total Overdue Borrowers	764,663	382,353	587,163	759,090	899,477	-50.00	53.57	18.49
No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,035,532	6,040,885	13.37	2.57	0.09
Total Saving Amount (Rs million)	130,472	159,023	167,027	187,241	169,164	21.88	5.03	-9.65

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	22,913.99
	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	104.55
	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	925.08
	a. Current	223.12
	Domestic	223.12
	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	1,496.14
	1. Sundry Creditors	-
	2. Loan Loss Provision	664.45
	3. Interest Suspense a/c	-
	4. Others	831.69
6	Reconciliation A/c	-
7	Profit & Loss A/c	856.32
	TOTAL Liabilities	28,481.34
Assets		
1	LIQUID FUNDS	305.90
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	305.87
	1. In Nepal Rastra Bank	269.37
	Domestic Currency	269.37
	Foreign Currency	-
	2. "A" Class Licensed Institution	36.51
	Domestic Currency	36.51
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	3,274.30
	a. Govt. Securities	3,274.30
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	4,350.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	4,350.00
4	LOANS & ADVANCES (Including Bills Purchased)	19,398.27
4.1	LOANS & ADVANCES	19,398.27
	a. Infrastructure Project	19,398.27
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	181.10
7	OTHER ASSETS	971.76
	a. Accrued Interest:	538.85
	Financial Institutions	-
	Government Enterprises	36.45
	Private Sector	502.39
	b. Staff Loans / Adv.	105.27
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	327.65
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	28,481.34

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	134.31
1.1 On Deposit Liabilities	39.56
1.2 On Borrowing	94.75
2. Commission Expense	0.01
3. Staff Expense	46.93
4. Office Operating Expenses	37.80
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
7. Provision for Risk	484.75
7.1 Loan loss Provision	484.75
7.1.1 General Loan loss Provision	484.75
7.1.1.1 Pass Loan Loss Provision	484.75
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	135.92
10. Provision for Income Tax	367.00
11. Others	-
12. Net Profit	856.32
Total Expenses	2,063.16

Income

1. Interest Income	1,700.39
1.1 On Loans and Advances	1,336.21
1.2 On Investment	163.67
1.2.1 Government Bonds	163.67
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	200.51
2. Commission and Discount	5.66
2.1 Bills Purchase and Discount	-
2.2 Commission	5.66
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	0.11
6. Write Back from Provisions for loss	357.00
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,063.16

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	24	-	-	24	120,590	5,025
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	140	54	12	206	998,054	4,845
5	Koshi	Sankhuwasabha	32	-	-	32	158,041	4,939
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	20	3	-	23	88,731	3,858
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		761	195	36	992	4,961,412	5,001
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	82	14	7	103	862,470	8,373
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	82	13	6	101	763,137	7,556
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		583	84	51	718	6,114,600	8,516
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	69	14	8	91	364,039	4,000
31	Bagmati	Kathmandu	935	149	49	1,133	2,041,587	1,802
32	Bagmati	Lalitpur	231	34	16	281	551,667	1,963
33	Bagmati	Bhaktapur	123	19	5	147	432,132	2,940
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	166	54	18	238	719,859	3,025
	Total		1,830	335	108	2,273	6,116,866	2,691
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	202	78	19	299	600,051	2,007
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
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		594	190	37	821	2,466,427	3,004

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	222	77	28	327	1,121,957	3,431
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		735	257	47	1,039	5,122,078	4,930
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	53	10	1	64	415,126	6,486
62	Karnali	Dailekh	24	1	-	25	252,313	10,093
63	Karnali	Jajarkot	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		207	21	3	231	1,688,412	7,309
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	129	30	5	164	904,666	5,516
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	63	11	1	75	513,757	6,850
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		326	52	6	384	2,694,783	7,018
	Grand Total		5,036	1,134	288	6,458	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	57	1	112
No. of Branches [^]	5,036	1,134	288	5,129		11,587
Population per Branch [*] (Served by A, B and C class BFI's)						4,516
Population per Branch [*] (Served by A, B, C and D class BFI's)						2,517

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	761	195	36	870	992	1,862
Madhesh	583	84	51	1,059	718	1,777
Bagmati	1,830	335	108	769	2,273	3,042
Gandaki	594	190	37	577	821	1,398
Lumbini	735	257	47	1,153	1,039	2,192
Karnali	207	21	3	237	231	468
Sudur Paschim	326	52	6	464	384	848
Total	5,036	1,134	288	5,129	6,458	11,587

* 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

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06
5	Short Term Working Capital/Demand Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52
7	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17
8	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70
9	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04
10	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90
11	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02
12	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
5	Short Term Working Capital/Demand Loan	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
7	Real Estate Loan	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
8	Margin Nature Loan	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
9	Hire Purchase Loan	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
10	Deprived Sector Loan	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
11	Bills Purchased	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
12	Other Product	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Ant in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.97	931,381.23	4.78	925,536.22	4.78	941,325.69	4.72	977,540.63
2	Fixed:	9.71	1,411,223.84	9.69	1,434,481.39	9.74	1,473,964.91	9.73	1,480,060.41
2.1	up to 1 month	0.00	-	0.00	-	0.00	-	0.00	-
2.2	1-3 months	0.00	-	0.00	-	0.00	-	0.00	-
2.3	3-6 months	9.53	247,977.89	9.56	260,695.46	9.55	276,589.08	9.53	272,465.11
2.4	6-12 months	9.63	337,522.74	9.59	345,237.43	9.64	363,677.98	9.63	379,535.65
2.5	1-2 yrs	9.62	597,863.03	9.59	591,160.83	9.67	594,532.03	9.66	591,345.48
2.6	2 yrs and above	10.28	227,860.18	10.20	237,387.68	10.30	239,165.82	10.31	236,714.18
3	Call	4.19	301,796.34	4.14	297,655.14	4.32	302,945.52	4.29	296,348.39
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-	0.00	-
5	Other	8.10	4,004.95	8.06	4,051.62	8.31	3,661.52	8.23	4,218.04
6	Non interest bearing deposits	0.00	284,374.86	0.00	272,686.18	0.00	285,238.70	0.00	293,698.61
6.1	Current	0.00	257,027.33	0.00	245,097.71	0.00	256,771.52	0.00	266,994.26
6.2	Margin	0.00	25,307.32	0.00	25,520.86	0.00	26,003.88	0.00	25,030.85
6.3	Other	0.00	2,040.21	0.00	2,067.61	0.00	2,463.29	0.00	1,673.50
	Aggregate	6.79	2,932,781.22	6.78	2,934,410.56	6.77	3,007,136.34	6.74	3,051,866.09

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.38	150,535.17	11.23	152,056.13	11.26	156,286.39	11.29	157,719.10
2	Fishery Related	10.63	4,194.89	10.60	4,300.18	10.58	4,494.97	10.57	4,539.61
3	Mining Related	11.69	5,945.81	11.72	5,922.02	11.79	4,711.65	11.73	4,722.16
4	Agriculture, Forestry & Beverage Production Related	11.59	134,955.50	11.26	136,268.01	11.39	136,575.97	11.27	136,137.20
5	Non Food Production Related	11.51	338,212.92	11.41	340,538.56	11.38	344,786.48	11.31	349,982.31
6	Construction	12.34	277,496.95	12.29	279,050.43	12.25	285,950.21	12.27	288,005.59
7	Electricity, Gas and Water	11.30	132,396.04	11.28	135,058.30	11.34	139,523.07	11.23	143,440.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.99	34,687.11	11.86	34,456.70	11.92	35,209.90	11.92	36,772.00
9	Transport, Communication and Public Utilities	12.47	67,528.04	12.46	66,127.07	12.50	64,400.60	12.32	69,535.97
10	Wholesaler & Retailer	12.00	586,184.07	11.97	588,889.04	11.94	591,327.55	11.87	594,009.08
11	Finance, Insurance and Real Estate	11.94	216,315.60	11.81	213,132.51	11.82	218,379.64	11.71	222,004.74
12	Hotel or Restaurant	11.53	114,879.62	11.69	116,800.31	11.74	120,219.85	11.57	122,063.17
13	Other Services	12.06	118,740.08	12.01	119,914.92	12.00	123,091.04	11.95	133,088.61
14	Consumption Loans	12.39	138,651.98	12.39	137,592.75	12.35	137,288.62	12.34	137,251.12
15	Local Government	4.90	1,508.41	4.88	1,508.41	4.88	1,508.41	4.88	1,510.99
16	Others	12.80	338,861.49	12.83	344,209.46	12.87	359,704.42	12.79	360,562.51
	Aggregate	11.94	2,661,093.66	11.94	2,675,824.80	11.80	2,723,458.78	11.77	2,761,344.57

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2076 (Mid Jan, 2020)		Magh, 2076 (Mid Feb, 2020)		Falgun, 2076 (Mid Mar, 2020)		Chaitra, 2076 (Mid Apr, 2020)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.70	542,609.88	11.57	552,770.76	11.59	569,825.14	11.55	587,558.33
2	Overdraft	12.22	397,789.11	12.19	396,507.86	12.20	408,368.69	12.13	414,993.74
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	9.47	73,745.92	9.49	76,535.04	9.32	78,893.52	9.30	80,193.72
5	Short Term Working Capital/Demand Loan	11.83	657,967.23	11.74	660,793.09	11.73	660,390.46	11.71	665,405.42
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.26	202,156.39	12.21	202,505.42	12.20	208,375.93	12.18	208,520.18
7	Real Estate Loan	12.32	133,995.68	12.26	134,958.88	12.27	133,160.28	12.22	133,493.92
8	Margin Nature Loan	12.11	35,645.71	12.01	35,156.50	11.93	37,151.25	11.90	38,059.10
9	Hire Purchase Loan	12.90	145,579.69	12.83	145,271.68	12.85	147,908.38	12.83	146,830.58
10	Deprived Sector Loan	11.48	162,908.58	11.44	159,807.71	11.43	160,811.26	11.27	168,232.95
11	Bills Purchased	5.57	3,287.74	6.19	3,734.97	6.91	4,130.97	7.63	4,269.07
12	Other Product	12.60	305,407.73	12.61	307,801.81	12.61	314,442.89	12.52	313,767.53
	Aggregate	11.94	2,661,093.66	11.94	2,675,843.71	11.80	2,723,458.78	11.77	2,761,324.55

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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	3,719,880.10

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	10,631.27	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	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	4.61	1,451,813.11
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	9.45	3,124,133.06
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	8.86	626,437.44
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	9.04	883,021.98
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	9.69	796,487.90
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	10.11	818,185.75
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	2.12	308,925.41
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	2.63	1,926.99
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	896.80	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	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	7.32	5,305,766.69

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)		Poush, 2080 (Mid Jan, 2024)	
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	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	10.84	327,065.93
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	10.18	14,155.99
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	11.97	11,300.32
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	11.55	251,696.61
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	11.85	542,049.61
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	11.94	187,118.47
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	11.15	322,696.63
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	11.68	68,667.01
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	12.02	86,175.54
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	11.83	910,964.86
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	11.53	311,696.25
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	11.91	187,552.82
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	11.70	185,478.81
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	12.28	813,759.29
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	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	12.38	236,853.83
	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	11.38	4,458,408.07

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)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	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	11.83	1,561,806.85
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	13.15	91,755.71
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	11.87	615,436.37
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	11.84	56,715.65
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	11.88	773,311.99
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	11.74	306,110.04
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	11.98	210,984.08
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	12.33	65,861.99
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	11.97	108,339.15
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	10.63	268,901.71
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	12.07	4,845.71
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	12.08	394,338.83
	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	11.38	4,458,408.07

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57
2	Fixed:	9.51	3,114,614.79
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	8.69	594,126.11
2.4	6-12 months	9.03	794,180.94
2.5	1-2 yrs	9.60	887,188.34
2.6	2 yrs and above	10.47	839,119.39
3	Call	1.83	322,473.41
4	Certificate of Deposits	-	-
5	Other	2.59	1,942.36
6	Non interest bearing deposits	-	388,030.57
6.1	Current	-	349,961.57
6.2	Margin	-	36,458.61
6.3	Other	-	1,610.39
	Aggregate	7.01	5,320,502.70

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05
2	Fishery Related	10.00	14,214.40
3	Mining Related	11.43	11,430.93
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52
5	Non Food Production Related	11.68	543,880.59
6	Construction	11.72	188,292.56
7	Electricity, Gas and Water	11.02	326,682.18
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90
9	Transport, Communication and Public Utilities	12.05	69,560.92
10	Wholesaler & Retailer	11.59	921,649.74
11	Finance, Insurance and Real Estate	11.33	308,082.26
12	Hotel or Restaurant	11.65	187,727.79
13	Other Services	11.55	186,502.38
14	Consumption Loans	11.97	815,249.70
15	Local Government	3.50	1,176.10
16	Others	12.12	238,440.00
	Aggregate	11.08	4,461,716.03

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20
2	Overdraft	12.94	89,596.06
3	Cash Credit Loan	11.59	607,886.01
4	Trust Receipt Loan/Import Loan	11.67	58,511.41
5	Short Term Working Capital/Demand Loan	11.53	778,258.48
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.61	305,511.24
7	Real Estate Loan	11.85	213,208.68
8	Margin Nature Loan	12.07	66,594.29
9	Hire Purchase Loan	11.78	108,092.07
10	Deprived Sector Loan	10.24	264,243.85
11	Bills Purchased	11.72	5,210.75
12	Other Product	10.55	391,906.97
	Aggregate	11.08	4,461,716.01

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Feb, 2024)**

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	Samriddhi Finance Company Limited	Samriddhi
13	Capital Merchant Banking & Finance Co. Ltd.	CMerchant	14	Guheshwori Merchant Banking & Finance Ltd.	GMBFL
15	ICFC Finance Ltd.	ICFC	16	Manjushree Financial Institution Ltd.	Manju
17	Reliance Finance Ltd.	Reliance			

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha 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 Sastha Ltd	Ganapati
35	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity	36	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani
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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