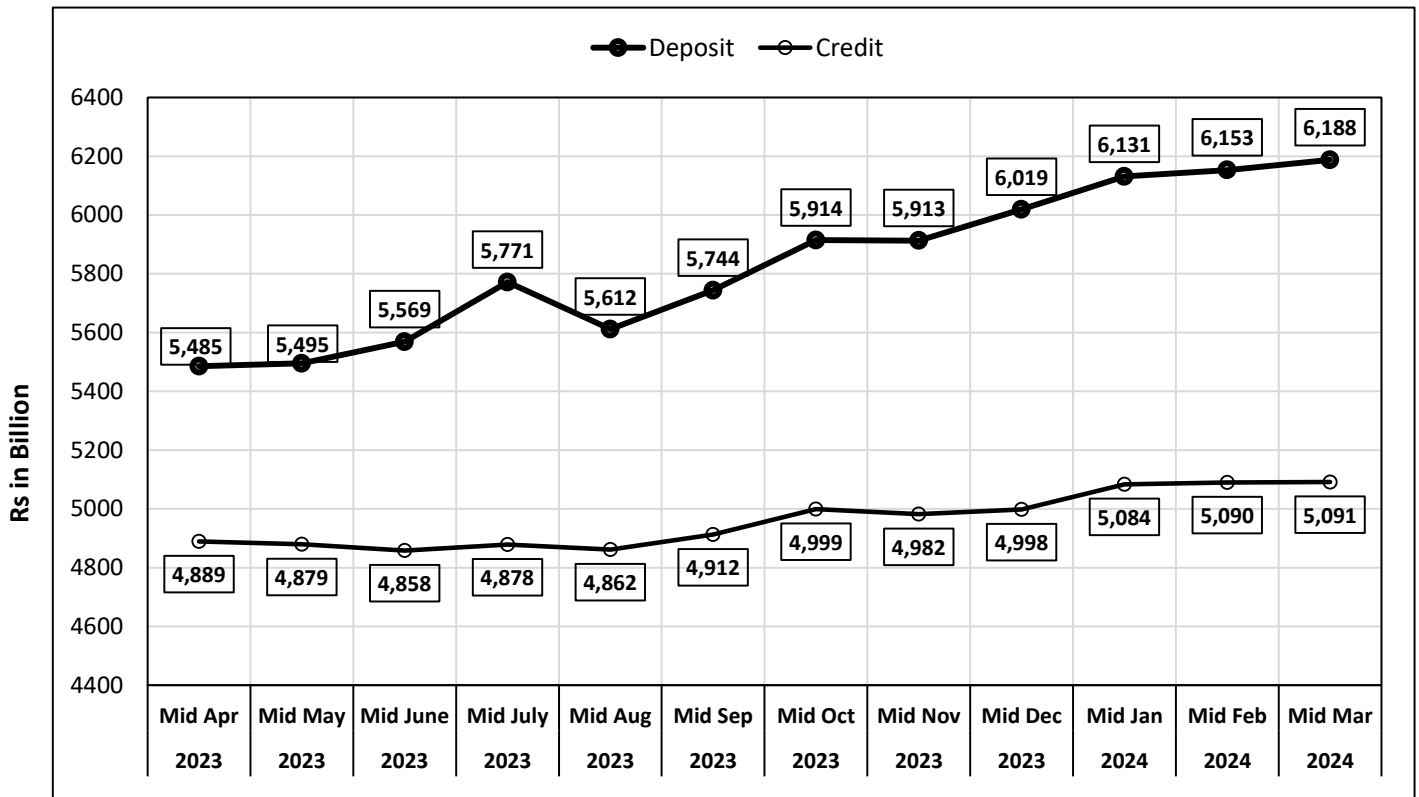


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Fagun
(Mid-Mar, 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	55	1	110
Total Number of Licensed BFIs	20	17	17	55	1	110

- 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 Fagun End, 2080 (Mid-Mar, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	101.68	11.03	2.27	114.98
2	Total Credit/GDP	83.61	9.22	1.78	94.61
3	Total Credit/ Total Deposit	82.23	83.57	78.57	82.28
4	CD Ratio	79.64	82.69	77.65	79.87
5	Fixed Deposit/Total Deposit	57.18	66.81	72.33	58.40
6	Saving Deposit/Total Deposit	28.28	25.37	18.37	27.81
7	Current Deposit/Total Deposit	7.25	1.44	1.09	6.57
8	Call Deposit/Total Deposit	6.53	6.33	7.35	6.53
9	NPL/ Total Loan [^]	3.63	3.61	9.18	3.73
10	Total LLP /Total Loan	4.26	3.69	8.54	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	6.52	5.72	7.78	6.46
2	Investment in Gov. Securities/Total Deposit	18.75	16.25	18.61	18.51
3	Total Liquid Assets/Total Deposit	26.54	24.11	33.12	26.43
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.55	9.68	13.20	9.63
2	Total Capital/RWA	12.38	12.55	15.18	12.44
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,041	1,135	288	6,464
3	No. of Deposit Accounts	46,607,673	6,941,886	851,161	54,400,720
4	No. of Loan Accounts	1,546,277	287,729	42,467	1,876,473
5	No. of Branchless Banking Centers	1,200	17	-	1,217
6	No. of Branchless Banking Customers	312,127	1,560	-	313,687
7	No. of Mobile Banking Customers	20,439,360	3,161,084	182,945	23,783,389
8	No. of Internet Banking Customers	1,314,400	545,796	14,786	1,874,982
9	No. of ATMs	4,699	348	44	5,091
10	No. of Debit Cards	11,569,824	1,023,645	57,716	12,651,185
11	No. of Credit Cards	281,316	1,708	-	283,024
12	No. of Prepaid Cards	159,897	1,746	-	161,643
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	6.74			
	(a) Saving	4.10			
	(b) Fixed	9.22			
	(c) Call	1.82			
2	Wt. Avg Interest Rate on Credit	10.78			

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-Feb	Mid-Mar	% 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	719,556	719,741	10.79	10.40	0.03
	a. Paid-up Capital	365,820	407,789	425,052	436,412	436,412	11.47	4.23	0.00
	b. Statutory Reserves	105,951	120,965	138,151	147,824	147,950	14.17	14.21	0.09
	c. Retained Earning	12,331	10,267	(6,633)	(28,502)	(31,284)	-16.75	-164.61	9.76
	d. Others Reserves	74,422	79,777	126,558	163,822	166,663	7.20	58.64	1.73
2	BORROWINGS	275,089	500,434	255,302	283,643	295,814	81.92	-48.98	4.29
	a. NRB	118,779	259,218	2,022	5,093	443	118.24	-99.22	-91.31
	b. "A"Class Licensed Institution	28,829	40,170	18,993	27,969	40,960	39.34	-52.72	46.45
	c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	64,110	63,311	125.12	10.98	-1.25
	d. Other Financial Ins.	1,267	6,027	6,467	10,582	11,172	375.72	7.30	5.58
	e. Bonds and Securities	100,435	136,986	163,416	175,888	179,927	36.39	19.29	2.30
3	DEPOSITS	4,740,066	5,159,175	5,771,238	6,153,159	6,187,646	8.84	11.86	0.56
	a. Current	490,765	465,415	454,049	391,029	406,383	-5.17	-2.44	3.93
	b. Savings	1,592,152	1,402,182	1,519,064	1,670,566	1,720,587	-11.93	8.34	2.99
	c. Fixed	2,213,503	2,835,817	3,359,257	3,651,299	3,613,759	28.11	18.46	-1.03
	d. Call Deposits	396,693	391,068	390,785	396,173	403,773	-1.42	-0.07	1.92
	e. Others	46,953	64,694	48,082	44,092	43,144	37.78	-25.68	-2.15
4	Bills Payable	3,067	2,782	3,189	6,020	7,217	-9.30	14.61	19.88
5	Other Liabilities	418,432	424,126	502,666	573,750	596,968	1.36	18.52	4.05
	1. Loan Loss Provision	89,594	110,300	168,124	218,313	218,380	23.11	52.42	0.03
	2. Interest Suspense a/c	20,035	19,628	28,910	29,419	29,777	-2.03	47.29	1.22
	3. Others	308,804	294,198	305,633	326,018	348,811	-4.73	3.89	6.99
6	Reconciliation A/c	4,050	512	471	1,118	(492)	-87.36	-8.02	-144.03
7	Profit & Loss A/c	69,757	79,497	75,002	37,406	46,392	13.96	-5.65	24.02
TOTAL		6,068,987	6,785,324	7,290,996	7,774,653	7,853,284	11.80	7.45	1.01
Assets									
1	LIQUID FUNDS	519,340	509,990	533,958	500,233	490,447	-1.80	4.70	-1.96
	a. Cash Balance	116,799	111,631	102,134	93,711	100,032	-4.43	-8.51	6.75
	Nepalese Notes & Coins	99,422	108,250	99,262	89,347	95,837	8.88	-8.30	7.26
	Foreign Currency	17,377	3,381	2,871	4,364	4,195	-80.55	-15.06	-3.87
	b. Bank Balance	334,152	302,877	362,361	331,600	299,967	-9.36	19.64	-9.54
	1. In Nepal Rastra Bank	273,553	220,659	288,687	279,059	241,926	-19.34	30.83	-13.31
	2. "A"Class Licensed Institution	17,905	28,862	23,870	18,936	18,780	61.19	-17.30	-0.82
	3. Other Financial Ins.	3,275	6,959	2,939	2,573	1,908	112.50	-57.76	-25.84
	4. In Foreign banks	39,419	46,397	46,865	31,031	37,353	17.70	1.01	20.38
	c. Money at Call	68,389	95,482	69,463	74,922	90,448	39.62	-27.25	20.72
2	INVESTMENTS	732,619	911,435	1,049,633	1,216,797	1,270,147	24.41	15.16	4.38
	a. Govt. Securities	721,612	909,783	1,029,807	1,137,853	1,145,195	26.08	13.19	0.65
	b. Others	11,007	1,651	19,827	78,943	124,952	-85.00	1100.56	58.28
3	SHARE & OTHER INVESTMENT	214,313	186,550	251,757	302,233	295,499	-12.95	34.95	-2.23
4	LOANS & ADVANCES								
	(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,088,474	5,089,846	12.91	3.48	0.03
	4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	5,083,659	5,084,933	12.91	3.50	0.03
	a. Private Sector	4,014,771	4,493,912	4,687,782	4,884,122	4,882,505	11.93	4.31	-0.03
	b. Financial Institutions	152,818	212,907	183,328	191,296	193,903	39.32	-13.89	1.36
	c. Government Organizations	2,995	2,231	2,697	8,241	8,525	-25.51	20.86	3.45
	4.2 BILLS PURCHASED	4,032	4,487	3,600	4,815	4,913	11.28	-19.76	2.02
5	LOANS AGT. COLLECTED BILLS	412	951	797	1,393	1,499	130.70	-16.19	7.64
6	FIXED ASSETS	82,989	95,030	136,783	138,471	138,782	14.51	43.94	0.22
7	OTHER ASSETS	331,101	353,788	417,472	500,740	540,525	6.85	18.00	7.95
	a. Accrued Interests	171,036	199,589	244,588	301,836	338,550	16.69	22.55	12.16
	b. Others	160,065	154,198	172,884	198,905	201,976	-3.66	12.12	1.54
8	Expenses not Written off	342	219	364	323	360	-36.12	66.61	11.47
9	Non Banking Assets	7,693	10,521	18,689	23,783	23,967	36.76	77.62	0.77
10	Reconciliation Account	5,154	3,241	2,304	1,559	1,513	-37.12	-28.90	-2.91
11	Profit & Loss A/c	407	63	1,831	648	699	-84.64	2827.18	7.89
TOTAL		6,068,987	6,785,324	7,290,996	7,774,653	7,853,284	11.80	7.45	1.01

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	643,853	644,456	10.60	10.42	0.09
a. Paid-up Capital	320,629	356,095	369,857	379,020	379,020	11.06	3.86	0.00
b. Statutory Reserves	96,910	110,434	126,035	134,731	134,907	13.96	14.13	0.13
c. Retained Earning	15,897	14,956	(1,180)	(21,456)	(24,076)	-5.92	-107.89	12.21
d. Others Reserves	67,137	72,140	116,599	151,558	154,605	7.45	61.63	2.01
2 BORROWINGS	261,004	462,083	243,416	273,208	285,580	77.04	-47.32	4.53
a. NRB	109,436	229,157	1,674	5,093	443	109.40	-99.27	-91.31
b. "A"Class Licensed Institution	26,034	38,482	16,193	26,519	39,710	47.81	-57.92	49.74
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	64,110	63,311	125.12	10.98	-1.25
d. Other Financial Ins.	1,267	5,862	6,164	10,092	10,683	362.68	5.15	5.85
e. Bonds and Securities	98,488	130,549	154,982	167,393	171,434	32.55	18.72	2.41
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,443,148	5,471,846	8.09	11.90	0.53
a. Current	475,545	453,605	441,571	380,994	396,500	-4.61	-2.65	4.07
b. Savings	1,426,355	1,261,715	1,366,476	1,506,772	1,547,530	-11.54	8.30	2.71
c. Fixed	1,919,565	2,436,953	2,898,148	3,161,053	3,128,816	26.95	18.93	-1.02
d. Call Deposits	338,330	329,895	333,864	351,512	357,203	-2.49	1.20	1.62
e. Others	45,117	62,988	46,186	42,817	41,796	39.61	-26.68	-2.39
4 Bills Payable	3,003	2,740	3,163	5,988	7,107	-8.75	15.45	18.68
5 Other Liabilities	383,438	384,228	453,119	515,233	537,008	0.21	17.93	4.23
1. Loan Loss Provision	77,889	95,409	147,603	191,844	191,869	22.49	54.71	0.01
2. Interest Suspense a/c	11,631	10,334	18,049	16,399	15,578	-11.15	74.67	-5.01
3. Others	293,919	278,486	287,467	306,989	329,561	-5.25	3.22	7.35
6 Reconciliation A/c	3,962	516	470	1,134	(480)	-86.98	-8.96	-142.31
7 Profit & Loss A/c	63,462	72,201	68,213	34,565	42,307	13.77	-5.52	22.40
TOTAL	5,420,355	6,020,551	6,465,937	6,917,129	6,987,825	11.07	7.40	1.02
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	428,266	426,030	-5.94	7.12	-0.52
a. Cash Balance	107,227	102,537	92,853	84,887	91,114	-4.37	-9.44	7.34
Nepalese Notes & Coins	89,926	99,279	90,215	80,954	87,333	10.40	-9.13	7.88
Foreign Currency	17,301	3,258	2,638	3,933	3,781	-81.17	-19.01	-3.85
b. Bank Balance	304,444	268,141	324,727	293,009	265,405	-11.92	21.10	-9.42
1. In Nepal Rastra Bank	256,583	203,810	263,539	250,003	215,647	-20.57	29.31	-13.74
2. "A"Class Licensed Institution	8,327	17,786	14,124	11,889	12,248	113.58	-20.59	3.02
3. Other Financial Ins.	119	149	201	88	159	25.05	34.61	79.64
4. In Foreign banks	39,414	46,395	46,864	31,029	37,351	17.71	1.01	20.38
c. Money at Call	35,761	50,160	33,219	50,370	69,512	40.27	-33.78	38.00
2 INVESTMENTS	655,204	820,456	937,730	1,092,712	1,138,417	25.22	14.29	4.18
a. Govt. Securities	644,196	818,804	918,942	1,019,703	1,025,999	27.10	12.23	0.62
b. Others	11,007	1,651	18,788	73,009	112,418	-85.00	1037.69	53.98
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	289,501	279,444	-13.49	36.32	-3.47
4 LOANS & ADVANCES								
(Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,497,788	4,497,758	12.44	3.12	0.00
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,492,973	4,492,845	12.44	3.14	0.00
a. Private Sector	3,579,832	4,025,452	4,149,539	4,321,073	4,320,937	12.45	3.08	0.00
b. Financial Institutions	132,741	150,129	156,762	163,662	163,391	13.10	4.42	-0.17
c. Government Organizations	2,995	2,231	2,690	8,237	8,518	-25.51	20.53	3.41
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,815	4,913	11.28	-19.76	2.02
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,393	1,499	130.70	-16.19	7.64
6 FIXED ASSETS	75,298	85,850	124,602	126,063	126,338	14.01	45.14	0.22
7 OTHER ASSETS	307,472	322,804	381,570	459,613	496,356	4.99	18.20	7.99
a. Accrued Interests	155,810	177,208	218,341	272,029	305,880	13.73	23.21	12.44
b. Others	151,662	145,596	163,228	187,584	190,475	-4.00	12.11	1.54
8 Expenses not Written off	241	219	363	322	359	-9.50	66.11	11.53
9 Non Banking Assets	6,736	8,665	15,306	19,915	20,111	28.63	76.65	0.98
10 Reconciliation Account	5,074	3,240	2,301	1,555	1,513	-36.14	-29.00	-2.70
11 Profit & Loss A/c	332	-	1,001	-	-	-100.00	0.00	0.00
TOTAL	5,420,355	6,020,551	6,465,937	6,917,129	6,987,825	11.07	7.40	1.02

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	41,688	47,312	52,784	57,370	57,042	13.49	11.57	-0.57
a. Paid-up Capital	32,232	36,994	40,207	42,175	42,175	14.77	8.69	0.00
b. Statutory Reserves	6,135	7,072	8,341	9,291	9,261	15.28	17.94	-0.32
c. Retained Earning	505	(282)	(355)	(765)	(852)	-155.77	25.97	11.38
d. Others Reserves	2,816	3,528	4,592	6,668	6,457	25.27	30.15	-3.17
2 BORROWINGS	9,690	26,259	9,340	9,487	9,296	170.98	-64.43	-2.01
a. NRB	7,590	20,104	300	-	-	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	1,450	1,250	-54.55	150.00	-13.79
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	490	490	0.00	83.75	0.00
e. Bonds and Securities	1,000	5,490	7,486	7,547	7,556	448.95	36.38	0.12
3 DEPOSITS	445,827	509,490	571,573	589,290	593,581	14.28	12.19	0.73
a. Current	13,929	9,932	11,059	8,732	8,551	-28.70	11.35	-2.07
b. Savings	139,864	120,613	132,843	141,999	150,608	-13.76	10.14	6.06
c. Fixed	243,409	327,121	380,584	402,414	396,547	34.39	16.34	-1.46
d. Call Deposits	48,417	51,614	46,811	35,860	37,586	6.60	-9.31	4.81
e. Others	207	211	275	285	289	1.50	30.45	1.50
4 Bills Payable	41	42	23	31	109	1.53	-44.16	251.70
5 Other Liabilities	19,406	23,291	30,451	35,497	37,798	20.02	30.74	6.48
1. Loan Loss Provision	6,431	9,405	13,887	18,267	18,308	46.24	47.66	0.22
2. Interest Suspense a/c	1,138	1,129	1,931	3,535	4,194	-0.72	70.95	18.64
3. Others	11,837	12,757	14,633	13,696	15,296	7.77	14.71	11.69
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	175.92
7 Profit & Loss A/c	5,224	6,340	5,715	2,545	3,520	21.35	-9.85	38.33
TOTAL	521,953	612,733	669,886	694,219	701,346	17.39	9.33	1.03
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	51,557	46,676	25.67	-7.10	-9.47
a. Cash Balance	8,134	7,505	7,574	7,413	7,468	-7.73	0.92	0.74
Nepalese Notes & Coins	8,059	7,383	7,341	6,982	7,054	-8.39	-0.56	1.04
Foreign Currency	76	123	233	431	414	62.05	89.75	-4.03
b. Bank Balance	22,731	24,830	28,785	30,277	26,501	9.23	15.93	-12.47
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,300	21,395	0.02	49.11	-8.18
2. "A"Class Licensed Institution	7,619	6,642	7,521	5,656	4,580	-12.83	13.25	-19.01
3. Other Financial Ins.	1,676	4,752	1,228	1,320	524	183.58	-74.15	-60.31
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	13,867	12,707	52.08	-24.11	-8.37
2 INVESTMENTS	56,879	68,793	91,763	101,304	107,940	20.95	33.39	6.55
a. Govt. Securities	56,879	68,793	90,725	95,620	96,456	20.95	31.88	0.87
b. Others	-	-	1,038	5,684	11,484	0.00	0.00	102.04
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	8,478	11,114	4.77	0.69	31.09
4 LOANS & ADVANCES								
(Including Bills Purchased)	383,480	444,934	471,886	495,625	496,056	16.03	6.06	0.09
4.1 LOANS & ADVANCES	383,480	444,934	471,886	495,625	496,056	16.03	6.06	0.09
a. Private Sector	369,145	386,815	451,918	473,277	470,875	4.79	16.83	-0.51
b. Financial Institutions	14,335	58,120	19,964	22,349	25,178	305.44	-65.65	12.66
c. Government Organizations	-	-	3	-	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	5,673	6,410	8,845	8,979	9,010	13.00	38.00	0.35
7 OTHER ASSETS	11,972	13,338	21,777	25,438	27,608	11.41	63.27	8.53
a. Accrued Interests	6,166	7,075	14,549	16,499	18,471	14.75	105.63	11.95
b. Others	5,806	6,263	7,228	8,939	9,136	7.87	15.42	2.21
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,519	2,548	157.16	80.40	1.15
10 Reconciliation Account	78	0	0	-	-	-99.41	0.00	0.00
11 Profit & Loss A/c	21	56	279	318	394	172.42	397.68	23.77
TOTAL	521,953	612,733	669,886	694,219	701,346	17.39	9.33	1.03

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	18,333	18,243	9.82	6.55	-0.49
a. Paid-up Capital	12,959	14,700	14,988	15,216	15,216	13.44	1.96	0.00
b. Statutory Reserves	2,907	3,459	3,775	3,803	3,782	19.01	9.13	-0.54
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,281)	(6,356)	8.29	15.66	1.19
d. Others Reserves	4,469	4,110	5,367	5,596	5,601	-8.05	30.59	0.10
2 BORROWINGS	4,395	12,092	2,546	948	937	175.15	-78.94	-1.14
a. NRB	1,753	9,957	49	-	-	468.05	-99.51	0.00
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	937	0.05	0.06	-1.14
3 DEPOSITS	89,326	104,528	113,422	120,721	122,219	17.02	8.51	1.24
a. Current	1,290	1,878	1,419	1,304	1,332	45.55	-24.42	2.13
b. Savings	25,932	19,854	19,745	21,796	22,449	-23.44	-0.55	3.00
c. Fixed	50,529	71,743	80,525	87,832	88,395	41.98	12.24	0.64
d. Call Deposits	9,945	9,558	10,110	8,801	8,984	-3.89	5.77	2.08
e. Others	1,629	1,496	1,622	989	1,059	-8.20	8.47	7.08
4 Bills Payable	23	0	2	1	1	-98.23	380.57	-25.08
5 Other Liabilities	15,588	16,607	19,097	23,020	22,161	6.53	14.99	-3.73
1. Loan Loss Provision	5,274	5,486	6,634	8,202	8,202	4.03	20.91	0.01
2. Interest Suspense a/c	7,267	8,165	8,930	9,486	10,005	12.36	9.36	5.48
3. Others	3,048	2,955	3,533	5,333	3,954	-3.04	19.56	-25.86
6 Reconciliation A/c	12	(4)	1	(16)	(13)	-134.24	-125.45	-18.65
7 Profit & Loss A/c	1,071	957	1,073	297	565	-10.71	12.19	90.40
TOTAL	126,679	152,040	155,172	163,304	164,113	20.02	2.06	0.50
Assets								
1 LIQUID FUNDS	16,607	19,655	18,596	20,409	17,742	18.35	-5.39	-13.07
a. Cash Balance	1,438	1,588	1,706	1,411	1,450	10.48	7.42	2.76
Nepalese Notes & Coins	1,438	1,588	1,706	1,411	1,450	10.48	7.42	2.76
Foreign Currency	0	0	0	0	0	-41.58	115.37	-18.96
b. Bank Balance	6,977	9,906	8,849	8,313	8,062	41.99	-10.68	-3.02
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,756	4,884	-3.50	49.79	-15.15
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,392	1,952	126.38	-49.85	40.27
3. Other Financial Ins.	1,480	2,058	1,510	1,165	1,226	39.05	-26.60	5.19
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	10,685	8,230	-0.40	-1.46	-22.98
2 INVESTMENTS	20,536	22,186	20,140	22,780	23,790	8.03	-9.22	4.43
a. Govt. Securities	20,536	22,186	20,140	22,530	22,740	8.03	-9.22	0.93
b. Others	-	-	-	250	1,050	0.00	0.00	320.00
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	4,253	4,941	-22.26	52.20	16.17
4 LOANS & ADVANCES								
(Including Bills Purchased)	71,536	86,303	92,931	95,061	96,031	20.64	7.68	1.02
4.1 LOANS & ADVANCES	71,536	86,303	92,931	95,061	96,031	20.64	7.68	1.02
a. Private Sector	65,795	81,645	86,325	89,772	90,693	24.09	5.73	1.03
b. Financial Institutions	5,742	4,658	6,602	5,285	5,334	-18.87	41.72	0.93
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	3,429	3,433	37.25	20.41	0.14
7 OTHER ASSETS	11,657	17,646	14,125	15,689	16,561	51.37	-19.95	5.56
a. Accrued Interests	9,061	15,306	11,697	13,307	14,198	68.93	-23.58	6.69
b. Others	2,597	2,340	2,428	2,382	2,364	-9.90	3.76	-0.76
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	-4.98
9 Non Banking Assets	468	599	1,114	1,349	1,308	27.99	85.87	-3.05
10 Reconciliation Account	2	(0)	3	4	0	-111.62	-1452.60	-87.95
11 Profit & Loss A/c	55	6	551	329	305	-88.25	8461.23	-7.47
TOTAL	126,679	152,040	155,172	163,304	164,113	20.02	2.06	0.50

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% 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	277,226	313,875	47.10	30.07	13.22
1.1 Deposit Liabilities	215,183	305,976	402,421	263,494	298,131	42.19	31.52	13.15
1.1.1 Saving A/c	43,601	76,032	88,065	49,521	55,391	74.38	15.83	11.85
1.1.2 Fixed A/c	166,935	223,748	305,845	208,915	237,055	34.03	36.69	13.47
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	11,855	13,357	67.27	92.36	12.67
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	22,921	25,491	71.84	20.83	11.21
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	74,657	84,268	43.83	7.73	12.87
1.1.2.4 Above 1 Year	72,595	81,297	138,814	99,482	113,939	11.99	70.75	14.53
1.1.3 Call Deposit	4,443	6,111	8,461	5,041	5,666	37.55	38.45	12.40
1.1.4 Certificate of Deposits	204	85	51	17	19	-58.37	-39.75	14.75
1.2 Others	9,158	24,032	26,832	13,732	15,744	162.41	11.65	14.66
2 Commission/Fee Expense	1,735	3,121	4,228	2,162	2,501	79.87	35.49	15.70
3 Employees Expenses	48,174	53,727	55,126	35,532	40,699	11.53	2.60	14.54
4 Office Operating Expenses	33,544	38,326	38,127	23,441	26,984	14.26	-0.52	15.11
5 Exchange Fluctuation Loss	1	105	-	-	-	7277.31	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	34	-	-	-	2639.35	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	71	-	-	-	36644.30	-100.00	0.00
6 Non-Operatiing Expenses	89	369	499	431	181	313.83	35.07	-57.86
7. Provision for Risk	39,014	25,497	65,952	53,784	55,868	-34.65	158.67	3.87
7.1 Loan loss Provision	38,874	25,367	65,818	53,687	55,801	-34.74	159.46	3.94
7.1.1 General Loan loss Provision	25,113	12,849	17,473	19,502	19,892	-48.83	35.98	2.00
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	9,243	9,521	-58.22	18.37	3.00
7.1.1.2 Watch List Provision	3,878	3,976	6,969	10,259	10,372	2.54	75.28	1.10
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	32,134	33,594	-10.06	277.53	4.54
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,051	2,315	34.16	529.86	12.91
7.2. Provision for Non-Banking Assets	48	13	89	72	26	-72.47	563.44	-64.09
7.3. Provision for Loss on Investment	3	98	16	20	22	2840.70	-83.24	10.27
7.4. Provision for Loss of Other Assets	88	19	29	6	19	-78.72	54.71	245.26
8 Loan Written Off	814	1,607	2,823	1,716	1,718	97.46	75.65	0.11
9 Provision for Staff Bonus	9,238	11,766	10,407	5,756	6,911	27.35	-11.55	20.06
10 Provision for Income Tax	30,913	34,273	32,840	17,862	21,581	10.87	-4.18	20.82
11 Others	248	7	79	9	9	-97.24	1053.58	0.00
12 Net Profit	71,306	83,438	77,771	38,807	46,382	17.01	-6.79	19.52
TOTAL EXPENSES	459,417	582,244	717,106	456,726	516,710	26.74	23.16	13.13
Income								
1. Interest Income	372,972	509,366	641,877	402,871	457,187	36.57	26.01	13.48
1.1. On Loans and Advance	342,440	464,186	572,265	353,754	401,280	35.55	23.28	13.43
1.2. On Investment	25,974	38,306	57,477	38,942	44,246	47.48	50.05	13.62
1.2.1 Government Bonds	23,335	35,010	53,207	35,530	40,295	50.03	51.98	13.41
1.2.2 Foreign Bonds	215	341	228	279	325	59.06	-33.10	16.25
1.2.3 NRB Bonds	589	343	558	344	426	-41.74	62.57	23.69
1.2.4 Deventure & Bonds	1,835	2,612	3,484	2,789	3,201	42.30	33.39	14.74
1.3 Agency Balance	169	174	1,430	790	912	3.00	721.79	15.48
1.4 On Call Deposit	1,193	1,460	2,428	2,176	2,459	22.31	66.34	12.97
1.5 Others	3,196	5,239	8,276	7,208	8,290	63.95	57.97	15.00
2. Comission & Discount	24,942	27,259	29,086	19,760	22,356	9.29	6.70	13.14
2.1 Bills Purchase & Discount	228	310	206	207	256	35.78	-33.51	24.08
2.2 Comission	20,920	22,861	22,065	15,670	17,671	9.28	-3.49	12.77
2.3 Others	3,794	4,088	6,815	3,883	4,428	7.75	66.72	14.03
3 Income From Exchange Fluctuation	10,913	8,121	5,553	3,790	4,353	-25.58	-31.62	14.85
3.1 Due to Change in Exchange Rate	1,343	1,029	829	282	347	-23.41	-19.43	22.93
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	3,508	4,006	-25.89	-33.39	14.20
4 Other Operating Income	16,789	12,504	11,095	5,642	6,282	-25.52	-11.27	11.36
5 Non Operating Income	8,176	3,584	1,971	1,108	1,143	-56.17	-45.00	3.10
6 Provision Written Back	24,835	20,530	27,558	22,830	24,609	-17.33	34.23	7.79
7 Recovery from Written off Loan	760	669	245	81	81	-12.00	-63.34	0.73
8 Income from Extra Ordinary Expenses	12	156	(1,060)	9	10	1252.34	-780.06	6.64
9 Net Loss	19	56	780	635	690	197.60	1290.13	8.56
TOTAL INCOME	459,417	582,244	717,106	456,726	516,710	26.74	23.16	13.13

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% 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	240,428	272,244	46.47	27.98	13.23
1.1 Deposit Liabilities	185,438	262,357	339,229	227,230	257,108	41.48	29.30	13.15
1.1.1 Saving A/c	37,545	67,417	77,696	44,280	49,540	79.56	15.25	11.88
1.1.2 Fixed A/c	143,928	189,890	254,527	178,610	202,693	31.93	34.04	13.48
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	7,614	8,651	28.09	100.87	13.63
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	18,589	20,600	80.19	16.08	10.82
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	62,522	70,738	41.06	4.89	13.14
1.1.2.4 Above 1 Year	66,414	75,530	125,810	89,886	102,705	13.73	66.57	14.26
1.1.3 Call Deposit	3,760	4,966	6,963	4,323	4,855	32.07	40.23	12.32
1.1.4 Certificate of Deposits	204	85	43	17	19	-58.37	-49.64	14.75
1.2 Others	8,971	22,393	25,190	13,199	15,136	149.62	12.49	14.68
2 Commission/Fee Expense	1,693	3,057	4,099	2,111	2,440	80.52	34.08	15.62
3 Employees Expenses	42,824	47,172	47,816	31,258	35,833	10.15	1.37	14.64
4 Office Operating Expenses	29,235	33,086	32,261	20,208	23,330	13.17	-2.49	15.45
5 Exchange Fluctuation Loss	0	104	-	-	-	283053.30	-100.00	0.00
5.1 Due to Change in Exchange Rates	0	33	-	-	-	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	-	0.00	-100.00	0.00
6 Non-Operating Expenses	78	312	462	405	158	301.60	48.10	-61.00
7. Provision for Risk	32,424	21,637	57,437	46,509	48,547	-33.27	165.46	4.38
7.1 Loan loss Provision	32,326	21,538	57,424	46,479	48,515	-33.37	166.62	4.38
7.1.1 General Loan loss Provision	21,420	11,093	15,606	17,486	17,834	-48.21	40.69	1.99
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	9,129	9,387	-58.82	27.84	2.82
7.1.1.2 Watch List Provision	2,904	3,468	5,858	8,356	8,447	19.42	68.93	1.08
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	26,952	28,375	-6.65	291.76	5.28
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,041	2,305	145.12	502.06	12.97
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	20	22	3082.32	-85.91	10.27
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	1,616	1,618	110.40	74.70	0.12
9 Provision for Staff Bonus	8,146	10,673	9,462	5,303	6,352	31.01	-11.34	19.78
10 Provision for Income Tax	27,592	30,803	29,784	16,253	19,645	11.63	-3.31	20.87
11 Others	248	7	72	9	9	-97.29	969.68	0.00
12 Net Profit	63,374	74,801	70,037	35,492	42,307	18.03	-6.37	19.20
TOTAL EXPENSES	400,732	507,892	618,452	399,592	452,482	26.74	21.77	13.24
Income								
1. Interest Income	326,157	442,405	551,682	352,187	399,754	35.64	24.70	13.51
1.1. On Loans and Advance	298,351	402,230	490,121	307,886	349,147	34.82	21.85	13.40
1.2. On Investment	23,895	34,586	51,290	35,067	39,966	44.74	48.30	13.97
1.2.1 Government Bonds	21,509	31,700	47,873	32,128	36,541	47.38	51.02	13.74
1.2.2 Foreign Bonds	215	341	228	279	325	59.06	-33.10	16.25
1.2.3 NRB Bonds	398	1	2	79	141	-99.74	118.89	78.00
1.2.4 Deventure & Bonds	1,774	2,544	3,187	2,581	2,960	43.42	25.26	14.68
1.3 Agency Balance	169	171	1,430	790	912	1.01	738.02	15.45
1.4 On Call Deposit	691	673	1,367	1,811	2,078	-2.59	103.20	14.76
1.5 Others	3,051	4,745	7,475	6,634	7,652	55.53	57.53	15.35
2. Comission & Discount	23,473	25,927	27,763	19,004	21,489	10.46	7.08	13.07
2.1 Bills Purchase & Discount	228	310	206	207	256	35.78	-33.51	24.08
2.2 Comission	20,103	21,943	21,250	15,250	17,188	9.15	-3.16	12.71
2.3 Others	3,142	3,674	6,307	3,548	4,044	16.95	71.64	13.99
3 Income From Exchange Fluctuation	10,900	8,083	5,468	3,748	4,305	-25.84	-32.36	14.86
3.1 Due to Change in Exchange Rate	1,344	1,028	817	281	342	-23.51	-20.55	21.81
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	3,467	3,963	-26.17	-34.08	14.30
4 Other Operating Income	12,990	10,325	9,218	4,406	4,905	-20.52	-10.71	11.33
5 Non Operating Income	5,901	3,087	1,760	887	915	-47.69	-42.99	3.21
6 Provision Written Back	20,596	17,299	23,391	19,288	21,045	-16.01	35.22	9.11
7 Recovery from Written off Loan	706	611	231	72	69	-13.46	-62.25	-4.73
8 Income from Extra Ordinary Expenses	8	156	(1,060)	0	0	1736.57	-780.38	0.00
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	399,592	452,482	26.74	21.77	13.24

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	24,027	37,191	53,217	30,106	34,022	54.79	43.09	13.01
1.1 Deposit Liabilities	23,915	35,908	52,034	29,628	33,475	50.15	44.91	12.98
1.1.1 Saving A/c	4,871	7,117	8,737	4,319	4,823	46.12	22.77	11.66
1.1.2 Fixed A/c	18,531	27,825	42,073	24,743	28,029	50.15	51.21	13.28
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	3,964	4,388	182.42	89.95	10.70
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	3,779	4,262	46.20	43.05	12.79
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	9,975	11,097	61.06	19.71	11.25
1.1.2.4 Above 1 Year	4,527	3,944	9,226	7,025	8,282	-12.87	133.90	17.89
1.1.3 Call Deposit	513	967	1,215	566	622	88.34	25.67	9.85
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	478	547	1042.25	-7.75	14.47
2 Commission/Fee Expense	42	63	120	48	57	51.43	90.31	18.85
3 Employees Expenses	4,341	5,225	5,838	3,428	3,895	20.37	11.72	13.60
4 Office Operating Expenses	3,441	4,096	4,617	2,578	2,910	19.05	12.72	12.90
5 Exchange Fluctuation Loss	1	1	-	-	-	-51.89	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	1	-	-	-	-44.06	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	11	30	31	17	17	166.94	4.23	0.05
7. Provision for Risk	5,678	3,329	7,125	6,252	6,319	-41.38	114.07	1.07
7.1 Loan loss Provision	5,636	3,301	7,064	6,231	6,284	-41.44	114.01	0.85
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,731	1,753	-55.97	10.08	1.31
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	81	83	-58.36	-42.00	1.71
7.1.1.2 Watch List Provision	845	431	1,010	1,649	1,670	-48.99	134.31	1.29
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	4,500	4,531	-20.46	190.81	0.68
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	19	0.00	81.97	245.26
8 Loan Written Off	14	36	150	42	42	150.56	313.66	0.00
9 Provision for Staff Bonus	828	987	844	393	485	19.22	-14.54	23.29
10 Provision for Income Tax	2,486	3,010	2,604	1,424	1,708	21.09	-13.51	19.91
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	2,853	3,514	17.44	-11.18	23.17
TOTAL EXPENSES	46,806	60,939	80,737	47,142	52,968	30.20	32.49	12.36
Income								
1. Interest Income	38,436	55,444	74,528	42,013	47,528	44.25	34.42	13.13
1.1. On Loans and Advance	36,443	51,703	68,237	38,108	43,251	41.87	31.98	13.50
1.2. On Investment	1,525	2,732	4,790	3,122	3,427	79.15	75.32	9.78
1.2.1 Government Bonds	1,399	2,485	4,352	2,958	3,256	77.57	75.15	10.07
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	163	170	101.96	76.65	4.39
1.2.4 Deventure & Bonds	4	1	2	1	2	-77.28	195.12	11.18
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	236	241	74.16	28.13	2.32
1.5 Others	119	403	725	547	609	238.16	79.68	11.33
2. Comission & Discount	1,273	1,051	1,030	607	697	-17.45	-1.99	14.90
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	316	365	8.33	-20.36	15.46
2.3 Others	596	317	446	291	332	-46.75	40.46	14.30
3 Income From Exchange Fluctuation	13	38	85	43	48	201.05	125.53	13.71
3.1 Due to Change in Exchange Rate	(1)	1	12	2	5	-276.30	1204.94	226.83
3.2 Due to Foreign Currency Trans.	13	37	73	41	43	181.46	97.78	5.69
4 Other Operating Income	2,257	1,684	1,601	1,052	1,177	-25.40	-4.90	11.86
5 Non Operating Income	1,556	219	114	104	106	-85.95	-48.03	2.25
6 Provision Written Back	3,211	2,407	3,135	3,004	3,016	-25.06	30.26	0.40
7 Recovery from Written off Loan	49	41	9	6	7	-16.21	-78.37	5.72
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	315	389	419.56	318.72	23.80
TOTAL INCOME	46,806	60,939	80,737	47,142	52,968	30.20	32.49	12.36

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July					Mid-Feb	Mid-Mar	% Change		
	2021	2022	2023	2024	2024					
	1	2	3	4	5	2/1	3/2	5/4		
1 Interest Expenses	5,905	8,067	11,618	6,691	7,610	36.60	44.02	13.72		
1.1 Deposit Liabilities	5,830	7,710	11,159	6,636	7,549	32.24	44.72	13.75		
1.1.1 Saving A/c	1,185	1,498	1,631	921	1,027	26.43	8.85	11.50		
1.1.2 Fixed A/c	4,476	6,033	9,245	5,563	6,332	34.79	53.24	13.84		
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	277	317	97.88	30.29	14.46		
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	553	629	22.89	30.63	13.75		
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	2,160	2,433	48.59	29.56	12.62		
1.1.2.4 Above 1 Year	1,654	1,823	3,778	2,572	2,953	10.23	107.21	14.82		
1.1.3 Call Deposit	170	179	283	152	189	5.49	58.07	24.01		
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00		
1.2 Others	75	357	460	55	61	376.45	28.87	10.68		
2 Commission/Fee Expense	-	1	9	3	4	0.00	1093.33	21.46		
3 Employees Expenses	1,009	1,329	1,472	846	971	31.82	10.73	14.86		
4 Office Operating Expenses	868	1,143	1,249	656	744	31.75	9.22	13.47		
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00		
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00		
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00		
6 Non-Operatiing Expenses	0	27	5	8	6	10983.72	-80.63	-26.70		
7. Provision for Risk	911	532	1,389	1,023	1,002	-41.62	161.23	-2.01		
7.1 Loan loss Provision	911	528	1,330	977	1,002	-42.01	151.78	2.62		
7.1.1 General Loan loss Provision	381	298	261	286	305	-21.72	-12.48	6.86		
7.1.1.1 Pass Loan Loss Provision	252	221	160	32	51	-12.28	-27.62	56.79		
7.1.1.2 Watch List Provision	129	77	101	253	254	-40.13	30.76	0.49		
7.1.2 Special Loan Loss Provision	394	228	1,033	681	687	-42.01	352.33	0.88		
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	46	-	0.00	1617.87	-100.00		
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00		
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00		
8 Loan Written Off	92	81	71	58	58	-11.01	-13.02	0.00		
9 Provision for Staff Bonus	264	106	101	60	74	-59.94	-4.38	23.84		
10 Provision for Income Tax	834	460	452	184	229	-44.84	-1.75	24.17		
11 Others	-	0	7	1	1	0.00	5969.78	0.00		
12 Net Profit	1,996	1,666	1,543	462	561	-16.56	-7.40	21.47		
TOTAL EXPENSES	11,879	13,413	17,917	9,992	11,260	12.91	33.58	12.69		
Income										
1. Interest Income	8,379	11,517	15,666	8,671	9,904	37.44	36.03	14.22		
1.1. On Loans and Advance	7,645	10,253	13,907	7,760	8,883	34.11	35.64	14.47		
1.2. On Investment	554	988	1,397	753	852	78.49	41.42	13.20		
1.2.1 Government Bonds	427	826	983	444	498	93.47	19.00	12.29		
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00		
1.2.3 NRB Bonds	69	95	120	102	115	38.34	25.54	12.45		
1.2.4 Deventure & Bonds	58	67	295	207	239	15.64	341.43	15.52		
1.3 Agency Balance	-	3	-	-	0	0.00	-100.00	0.00		
1.4 On Call Deposit	155	181	285	130	140	16.89	57.26	7.35		
1.5 Others	25	91	76	28	29	256.77	-15.94	4.71		
2. Comission & Discount	196	281	293	149	169	42.85	4.51	14.01		
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00		
2.2 Comission	140	184	231	104	118	31.50	24.94	13.43		
2.3 Others	56	96	63	45	51	71.21	-34.69	15.35		
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	184	201	-67.84	-44.38	9.13		
5 Non Operating Income	719	278	98	118	122	-61.29	-64.92	3.03		
6 Provision Written Back	1,027	825	1,033	538	548	-19.70	25.20	1.88		
7 Recovery from Written off Loan	4	16	6	2	6	264.86	-66.19	152.03		
8 Income from Extra Ordinary Expenses	3	-	1	9	10	-100.00	0.00	6.66		
9 Net Loss	8	-	545	321	300	-100.00	0.00	-6.38		
TOTAL INCOME	11,879	13,413	17,917	9,992	11,260	12.91	33.58	12.69		

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

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% 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	368,183	366,069	22.74	9.95	-0.57
Fishery Related	8,956	13,234	15,012	16,036	16,164	47.76	13.44	0.80
Mining Related	8,685	8,789	11,789	11,938	11,797	1.20	34.13	-1.19
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	852,931	851,931	6.89	6.63	-0.12
Construction	414,030	190,196	203,379	212,338	215,212	-54.06	6.93	1.35
Electricity, Gas and Water	207,797	246,839	307,457	338,002	341,503	18.79	24.56	1.04
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	72,807	72,051	15.84	-3.00	-1.04
Transport, Communication and Public Utilities	97,505	100,909	98,130	90,008	90,028	3.49	-2.75	0.02
Wholesaler & Retailer	837,582	947,619	983,500	1,014,062	1,015,445	13.14	3.79	0.14
Finance, Insurance and Real Estate	337,170	375,243	365,559	380,568	380,420	11.29	-2.58	-0.04
Tourism Service**	183,908	200,494	211,160	225,120	224,826	9.02	5.32	-0.13
Other Services	177,036	192,913	196,597	205,837	204,247	8.97	1.91	-0.77
Consumption Loans	233,767	867,483	926,138	985,188	981,676	271.09	6.76	-0.36
Local Government	1,539	1,125	1,127	1,221	1,222	-26.88	0.12	0.08
Others	641,727	421,635	337,541	313,858	315,207	-34.30	-19.94	0.43
TOTAL	4,172,747	4,709,039	4,879,851	5,088,096	5,087,798	12.85	3.63	-0.01
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,801,264	1,831,045	28.41	31.98	1.65
Overdraft	634,300	718,773	230,782	133,721	132,245	13.32	-67.89	-1.10
Cash Credit Loan	-	-	516,456	650,582	643,721	-	-	(1.05)
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	81,760	82,074	-61.86	-6.19	0.38
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	803,119	788,283	15.20	-13.20	-1.85
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	380,655	384,473	13.26	3.23	1.00
Real Estate Loan	183,538	228,255	249,588	248,746	248,139	24.36	9.35	-0.24
Margin Nature Loan	106,282	80,508	76,535	85,172	85,701	-24.25	-4.93	0.62
Hire Purchase Loan	160,657	157,162	159,216	126,962	126,293	-2.18	1.31	-0.53
Deprived Sector Loan	293,414	335,623	308,356	313,060	311,310	14.39	-8.12	-0.56
Bills Purchased	4,403	3,130	4,271	5,236	5,640	-28.92	36.46	7.71
Other Product	473,944	558,470	452,502	457,818	448,874	17.83	-18.97	-1.95
Total	4,172,747	4,709,039	4,879,851	5,088,096	5,087,798	12.85	3.63	-0.01
Collateral wise								
Gold and Silver	43,111	52,782	55,533	53,320	53,578	22.43	5.21	0.48
Government Securities	678	783	3,239	3,382	3,377	15.48	313.70	-0.14
Non Governmental Securities	87,213	61,272	58,566	71,439	71,608	-29.74	-4.42	0.24
Fixed Deposit Receipts	29,313	64,221	58,120	50,099	48,382	119.08	-9.50	-3.43
Own	29,081	64,006	57,887	49,763	48,130	120.09	-9.56	-3.28
Other Licences Institutions	232	215	233	336	252	-7.34	8.61	-25.02
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,494,005	4,495,826	12.84	4.82	0.04
Fixed Assets	3,118,968	3,538,076	3,749,324	3,904,963	3,901,104	13.44	5.97	-0.10
Current Assets	528,641	578,047	565,372	589,042	594,722	9.35	-2.19	0.96
Against security of Bill	47,628	19,623	37,183	48,096	46,805	-58.80	89.48	-2.68
Domestic Bills	556	880	771	638	624	58.24	-12.36	-2.19
Foreign Bills	47,072	18,744	36,412	47,457	46,180	-60.18	94.26	-2.69
Against Guarantee	181,603	195,088	195,038	188,763	189,591	7.43	-0.03	0.44
Government Guarantee	2,597	2,307	3,129	2,866	3,014	-11.17	35.67	5.19
Institutional Guarantee	135,679	136,841	127,020	135,004	137,252	0.86	-7.18	1.67
Personal Guarantee	26,424	37,037	41,125	33,595	33,305	40.16	11.04	-0.86
Collective Guarantee	8,130	7,418	7,239	4,689	4,450	-8.76	-2.41	-5.09
International Rated Foreign Bank's Guarantee	1,783	1,509	455	387	408	-15.36	-69.84	5.41
Other Guarantee	6,990	9,977	16,069	12,223	11,162	42.74	61.06	-8.68
Credit Card	2,152	3,521	4,528	5,357	5,313	63.61	28.59	-0.82
Others	133,439	195,625	152,948	173,635	173,318	46.60	-21.82	-0.18
Total	4,172,747	4,709,039	4,879,851	5,088,096	5,087,798	12.85	3.63	-0.01

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

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

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

Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Feb	Mid-Mar	% 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	326,833	324,724	23.84	10.03	-0.65
Fishery Related	7,816	11,666	13,237	14,214	14,339	49.25	13.47	0.88
Mining Related	8,258	8,386	11,383	11,582	11,440	1.55	35.73	-1.22
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	818,204	817,643	6.34	6.55	-0.07
Construction	355,404	154,723	167,502	188,293	191,243	-56.47	8.26	1.57
Electricity, Gas and Water	202,483	239,756	298,869	328,531	331,959	18.41	24.66	1.04
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	70,235	69,510	16.94	-2.97	-1.03
Transport, Communication and Public Utilities	78,828	82,970	83,643	77,123	77,290	5.25	0.81	0.22
Wholesaler & Retailer	763,650	866,464	896,414	922,924	924,450	13.46	3.46	0.17
Finance, Insurance and Real Estate	287,621	315,353	306,730	308,210	307,919	9.64	-2.73	-0.09
Tourism Service**	164,941	175,638	182,269	193,361	193,064	6.49	3.78	-0.15
Other Services	163,684	177,350	178,117	186,739	184,853	8.35	0.43	-1.01
Consumption Loans	205,358	757,464	768,478	815,335	812,478	268.85	1.45	-0.35
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	238,466	237,965	-39.43	-16.40	-0.21
TOTAL	3,716,941	4,175,443	4,315,377	4,501,225	4,500,054	12.34	3.35	-0.03
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,587,899	1,615,426	30.97	32.48	1.73
Overdraft	548,651	619,856	164,141	89,596	88,500	12.98	-73.52	-1.22
Cash Credit Loan	-	-	493,597	607,717	601,005	-	-	(1.10)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	81,652	81,966	-61.88	-6.28	0.38
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	779,270	764,478	15.57	-14.19	-1.90
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	305,526	308,936	12.10	0.08	1.12
Real Estate Loan	159,139	199,641	217,964	213,363	213,421	25.45	9.18	0.03
Margin Nature Loan	90,921	64,819	58,679	66,594	67,127	-28.71	-9.47	0.80
Hire Purchase Loan	134,893	131,340	138,262	108,092	107,641	-2.63	5.27	-0.42
Deprived Sector Loan	239,728	279,646	262,365	264,286	263,185	16.65	-6.18	-0.42
Bills Purchased	4,403	3,130	4,271	5,236	5,640	-28.92	36.46	7.71
Other Product	427,751	481,430	385,119	391,994	382,730	12.55	-20.01	-2.36
Total	3,716,941	4,175,443	4,315,377	4,501,225	4,500,054	12.34	3.35	-0.03
Collateral wise								
Gold and Silver	38,492	47,816	50,575	48,523	48,778	24.23	5.77	0.53
Government Securities	670	722	3,200	3,338	3,333	7.70	343.23	-0.14
Non Governmental Securities	73,593	47,841	43,198	55,402	55,616	-34.99	-9.71	0.39
Fixed Deposit Receipts	24,777	49,275	47,972	41,471	40,246	98.87	-2.64	-2.95
Own	24,545	49,060	47,738	41,134	39,995	99.88	-2.69	-2.77
Other Licences Institutions	232	215	233	336	252	-7.34	8.61	-25.17
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,994,584	3,994,298	12.35	4.34	-0.01
Fixed Assets	2,741,246	3,095,794	3,268,070	3,405,687	3,399,721	12.93	5.56	-0.18
Current Assets	528,603	577,997	565,333	588,897	594,577	9.34	-2.19	0.96
Against security of Bill	47,626	19,623	37,183	48,096	46,804	-58.80	89.48	-2.69
Domestic Bills	555	880	771	638	624	58.60	-12.36	-2.19
Foreign Bills	47,072	18,744	36,412	47,457	46,179	-60.18	94.26	-2.69
Against Guarantee	130,550	142,452	147,130	139,989	141,394	9.12	3.28	1.00
Government Guarantee	2,523	2,237	3,065	2,805	2,954	-11.32	36.99	5.31
Institutional Guarantee	105,184	106,032	97,518	101,533	103,895	0.81	-8.03	2.33
Personal Guarantee	12,905	21,700	27,919	22,132	22,091	68.15	28.66	-0.18
Collective Guarantee	1,299	1,103	2,186	973	948	-15.14	98.29	-2.65
International Rated Foreign Bank's Guarantee	1,783	1,509	455	387	408	-15.36	-69.84	5.41
Other Guarantee	6,855	9,870	15,986	12,159	11,099	43.98	61.96	-8.72
Credit Card	2,152	3,521	4,524	5,346	5,301	63.61	28.48	-0.84
Others	129,231	190,401	148,194	164,478	164,285	47.33	-22.17	-0.12
Total	3,716,941	4,175,443	4,315,377	4,501,225	4,500,054	12.34	3.35	-0.03

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-Feb	Mid-Mar	% 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	34,659	34,667	10.84	10.09	0.02
Fishery Related	1,008	1,341	1,523	1,521	1,522	32.98	13.56	0.12
Mining Related	364	302	321	300	299	-16.93	6.26	-0.09
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,860	30,390	20.83	11.03	-1.52
Construction	49,017	31,622	32,104	19,835	19,712	-35.49	1.52	-0.62
Electricity, Gas and Water	5,116	6,488	7,578	8,531	8,579	26.83	16.80	0.56
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,907	1,868	-18.23	1.11	-2.04
Transport, Communication and Public Utilities	15,054	13,921	11,060	9,947	9,836	-7.53	-20.55	-1.12
Wholesaler & Retailer	61,627	68,458	73,242	77,246	77,207	11.09	6.99	-0.05
Finance, Insurance and Real Estate	39,227	47,742	46,985	60,258	60,162	21.71	-1.58	-0.16
Tourism Service**	15,863	20,443	24,215	26,734	26,755	28.87	18.45	0.08
Other Services	11,586	13,088	15,561	16,162	16,258	12.97	18.89	0.59
Consumption Loans	23,284	81,687	128,117	140,734	139,857	250.82	56.84	-0.62
Local Government	11	8	9	9	9	-25.26	12.13	-0.66
Others	110,457	98,812	66,870	63,420	65,145	-10.54	-32.33	2.72
TOTAL	383,430	441,783	471,382	492,123	492,267	15.22	6.70	0.03
Productwise								
Term Loan	115,573	130,209	167,740	188,708	190,707	12.66	28.82	1.06
Overdraft	78,746	87,233	59,343	39,724	39,183	10.78	-31.97	-1.36
Cash Credit Loan	-	-	19,124	36,505	36,353	-	-	(0.42)
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	17,605	17,429	-0.76	37.47	-1.00
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	62,783	63,085	18.15	18.35	0.48
Real Estate Loan	17,446	18,717	21,884	25,615	24,908	7.28	16.92	-2.76
Margin Nature Loan	12,528	11,773	14,165	14,900	14,919	-6.02	20.31	0.13
Hire Purchase Loan	21,804	21,814	17,352	15,487	15,269	0.04	-20.45	-1.40
Deprived Sector Loan	47,111	49,167	40,153	42,386	41,809	4.36	-18.33	-1.36
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	48,410	48,604	81.41	-12.11	0.40
Total	383,430	441,783	471,382	492,123	492,267	15.22	6.70	0.03
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,750	3,751	7.01	-1.28	0.02
Government Securities	3	6	7	11	11	110.93	13.94	-1.85
Non Governmental Securities	11,972	10,741	12,465	13,215	13,150	-10.28	16.05	-0.49
Fixed Deposit Receipts	3,688	12,219	8,314	7,142	6,715	231.36	-31.96	-5.98
Own	3,688	12,219	8,314	7,142	6,714	231.36	-31.96	-5.99
Other Licences Institutions	-	-	-	-	1	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	422,225	423,583	15.11	9.75	0.32
Fixed Assets	319,252	367,493	403,343	422,107	423,466	15.11	9.76	0.32
Current Assets	16	9	7	118	118	-40.20	-27.60	0.24
Against security of Bill	1	-	-	-	1	-100.00	0.00	0.00
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	-	1	0.00	0.00	0.00
Against Guarantee	43,691	45,678	41,526	42,457	41,746	4.55	-9.09	-1.67
Government Guarantee	34	29	25	21	21	-13.23	-16.22	-0.26
Institutional Guarantee	24,143	25,284	24,532	28,664	28,418	4.73	-2.97	-0.86
Personal Guarantee	12,644	13,999	11,873	10,030	9,779	10.71	-15.18	-2.50
Collective Guarantee	6,831	6,314	5,052	3,715	3,502	-7.56	-19.99	-5.72
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	26	26	29.44	-13.88	-2.25
Credit Card	-	-	4	11	12	0.00	0.00	5.83
Others	1,086	1,654	1,785	3,312	3,297	52.27	7.93	-0.46
Total	383,430	441,783	471,382	492,123	492,267	15.22	6.70	0.03

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-Feb	Mid-Mar	% 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	6,691	6,678	34.37	5.15	-0.19
Fishery Related	132	227	253	301	303	72.67	11.19	0.53
Mining Related	64	101	85	57	57	59.21	-15.66	0.69
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,867	3,898	26.16	-7.65	0.81
Construction	9,609	3,851	3,774	4,210	4,257	-59.92	-2.02	1.10
Electricity, Gas and Water	198	595	1,009	940	966	200.62	69.75	2.73
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	665	673	27.53	-14.88	1.22
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,937	2,902	10.90	-14.70	-1.19
Wholesaler & Retailer	12,305	12,697	13,844	13,891	13,788	3.18	9.04	-0.74
Finance, Insurance and Real Estate	10,322	12,149	11,844	12,100	12,338	17.70	-2.51	1.97
Tourism Service**	3,104	4,413	4,676	5,025	5,007	42.15	5.96	-0.36
Other Services	1,766	2,475	2,919	2,936	3,135	40.12	17.96	6.78
Consumption Loans	5,125	28,332	29,543	29,119	29,341	452.83	4.27	0.76
Local Government	36	36	36	36	37	0.00	0.00	2.80
Others	17,438	11,608	10,486	11,973	12,096	-33.43	-9.67	1.03
TOTAL	72,376	91,813	93,091	94,748	95,477	26.85	1.39	0.77
Productwise								
Term Loan	15,994	18,225	22,909	24,657	24,912	13.95	25.70	1.04
Overdraft	6,903	11,684	7,297	4,401	4,562	69.26	-37.55	3.64
Cash Credit Loan	-	-	3,735	6,360	6,363	-	-	0.06
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	6,244	6,376	10.03	-0.37	2.11
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,346	12,453	24.11	17.57	0.86
Real Estate Loan	6,953	9,897	9,740	9,768	9,811	42.33	-1.58	0.44
Margin Nature Loan	2,833	3,915	3,691	3,678	3,655	38.23	-5.73	-0.63
Hire Purchase Loan	3,960	4,007	3,602	3,383	3,382	1.19	-10.11	-0.02
Deprived Sector Loan	6,575	6,811	5,838	6,388	6,316	3.60	-14.29	-1.14
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,415	17,540	36.80	-13.69	0.72
Total	72,376	91,813	93,091	94,748	95,477	26.85	1.39	0.77
Collateral wise								
Gold and Silver	898	983	1,027	1,047	1,049	9.41	4.48	0.24
Government Securities	5	55	32	32	32	1074.45	-41.41	-0.03
Non Governmental Securities	1,648	2,690	2,902	2,823	2,841	63.21	7.90	0.66
Fixed Deposit Receipts	849	2,727	1,835	1,487	1,421	221.27	-32.73	-4.44
Own	849	2,727	1,835	1,487	1,421	221.27	-32.73	-4.44
Other Licences Institutions	-	-	-	-	-	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	77,196	77,945	27.93	4.16	0.97
Fixed Assets	58,471	74,789	77,912	77,168	77,918	27.91	4.18	0.97
Current Assets	22	40	32	28	27	81.94	-19.99	-1.57
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	6,317	6,452	-5.47	-8.29	2.12
Government Guarantee	40	40	40	40	40	0.00	0.00	0.00
Institutional Guarantee	6,352	5,525	4,971	4,807	4,940	-13.02	-10.03	2.76
Personal Guarantee	875	1,338	1,332	1,433	1,435	52.98	-0.42	0.12
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.94
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	37	37	-41.51	-29.99	-0.65
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,846	5,736	14.39	-16.84	-1.87
Total	72,376	91,813	93,091	94,748	95,477	26.85	1.39	0.77

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	HBL	NSBI	EBL	NIC	M/BL	Kumari	Laxmi	SBL
Liabilities														
1	CAPITAL FUND	37,881.38	51,266.05	52,111.70	55,789.37	17,649.09	33,630.37	17,428.69	24,108.14	28,766.76	16,061.61	35,015.04	37,576.03	24,636.04
	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	8,209.21	11,893.05	13,905.32	11,553.34	5,928.26	6,941.79	3,780.54	6,467.04	5,491.18	2,690.50	5,982.39	6,101.50	4,409.20
	e. Share Premium	-	-	-	-	-	-	-	238.47	-	30.88	-	-	-
	f. Retained Earning	(1,666.98)	(3,468.08)	118.33	(3,471.72)	5.70	(3,242.63)	382.35	(707.16)	(387.74)	12.48	(4,639.05)	(1,871.07)	70.42
	g. Others Reserves Fund	16,645.13	27,203.70	11,031.04	13,579.16	2,285.67	8,274.59	2,765.65	6,341.88	8,745.76	1,706.39	7,445.83	10,158.45	6,066.44
2	BORROWINGS	3,494.74	2,560.00	9,207.11	20,656.90	2,400.00	10,031.50	12,405.16	10,567.36	33,152.26	8,254.75	17,975.00	12,416.17	25,605.94
	a. NRB	-	-	-	36.90	-	-	-	-	-	13.00	-	-	391.92
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	6,050.00
	c. Foreign Banks and Fin. Ins.	-	-	-	10,580.00	-	1,988.25	1,325.50	4,312.75	22,400.00	1,000.00	-	-	7,501.45
	d. Other Financial Ins.	-	60.00	-	-	-	-	5,036.90	-	-	-	-	-	-
	e. Bonds and Securities	3,494.74	2,500.00	9,207.11	10,040.00	2,400.00	8,043.25	6,042.76	3,603.61	10,752.26	5,253.50	14,000.00	8,000.00	11,662.56
3	DEPOSITS	268,945.01	362,713.41	447,556.63	412,065.60	118,618.78	300,431.10	174,059.35	218,461.64	338,316.85	154,564.54	335,814.63	314,960.89	229,091.62
	a. Current	31,900.93	48,059.13	37,281.52	29,621.78	25,320.02	17,943.89	7,908.79	14,582.02	33,100.48	8,308.04	14,224.41	16,996.71	12,578.13
	Domestic	31,566.91	47,983.88	31,493.96	25,661.42	16,456.54	14,507.71	7,538.31	13,629.57	32,986.88	8,209.48	13,912.77	14,438.85	11,861.90
	Foreign	334.02	75.25	5,787.56	3,960.36	8,863.47	3,436.18	370.47	952.45	113.60	98.56	311.63	2,557.86	716.23
	b. Savings	89,380.71	152,490.82	117,620.26	98,602.22	44,019.33	65,610.71	47,190.13	62,135.79	79,926.36	49,897.52	78,794.22	88,051.62	69,956.41
	Domestic	89,357.42	152,476.04	114,552.74	96,983.71	40,534.07	64,336.18	46,852.85	61,985.82	79,865.31	49,778.29	78,474.65	87,323.92	69,775.23
	Foreign	23.29	14.78	3,067.52	1,618.51	3,485.26	1,274.53	337.29	149.97	61.05	119.22	319.57	727.70	181.17
	c. Fixed	128,554.95	139,975.96	250,773.05	239,399.79	33,631.84	194,743.91	105,294.03	125,445.17	205,617.48	86,213.75	219,701.42	191,057.31	127,108.24
	Domestic	128,065.99	139,939.38	247,978.62	236,811.46	32,472.28	182,827.56	105,226.25	124,245.36	205,562.65	84,551.06	214,297.87	187,094.64	126,194.20
	Foreign	488.95	36.58	2,794.42	2,588.33	1,159.55	11,916.35	67.78	1,199.80	54.83	1,662.68	5,403.55	3,962.67	914.04
	d. Call Deposits	17,442.61	20,912.79	37,882.58	40,140.11	14,001.46	18,788.84	11,895.95	13,701.79	19,444.88	8,753.40	21,020.98	16,426.16	17,965.33
	Domestic	17,434.33	19,567.50	36,155.47	34,327.08	4,562.61	16,181.30	7,052.48	12,252.72	19,355.57	8,636.40	20,818.12	16,131.97	17,572.35
	Foreign	8.29	1,345.29	1,727.11	5,813.03	9,438.86	2,607.54	4,843.47	1,449.08	89.31	117.00	202.86	294.20	392.98
	e. Others	1,665.81	1,274.71	3,999.23	4,301.70	1,646.14	3,343.75	1,770.45	2,596.87	227.65	1,391.84	2,073.60	2,429.08	1,483.52
	Domestic	1,534.81	1,274.71	3,978.75	3,660.77	1,363.77	2,595.79	1,349.65	2,588.54	220.17	1,383.48	2,073.60	2,389.57	1,483.52
	Foreign	131.00	-	20.48	640.93	282.37	747.96	420.80	8.33	7.48	8.36	-	39.52	-
4	Bills Payable	16.47	3,566.22	1,622.16	-	148.05	58.63	295.28	78.21	53.01	776.77	199.12	15.55	-
5	Other Liabilities	22,864.30	26,131.34	45,246.67	61,367.13	9,124.32	28,976.86	15,856.59	15,023.29	28,837.20	12,649.38	44,087.16	24,800.87	26,396.44
	1. Sundry Creditors	679.65	1,411.61	20,694.01	7,177.11	765.14	45.45	2,386.87	2,079.08	6,568.91	4,077.88	11,048.69	53.20	5,015.84
	2. Loan Loss Provision	7,916.88	10,577.29	15,204.70	18,986.40	2,538.59	15,318.70	4,952.48	3,605.77	6,286.01	3,942.62	19,110.00	11,428.13	6,161.87
	3. Interest Suspense a/c	-	-	767.42	1,862.97	70.49	995.35	1,335.47	-	-	168.57	4,624.50	-	-
	4. Others	14,267.77	14,142.44	8,580.54	32,341.65	5,750.10	12,617.37	7,181.77	9,338.44	15,982.28	4,460.31	9,303.98	13,319.53	15,218.74
6	Reconciliation A/c	176.26	(664.53)	-	8.45	-	-	-	0.04	-	-	-	-	-
7	Profit & Loss A/c	1,282.95	2,877.66	4,724.21	2,804.53	2,089.67	1,948.36	1,008.02	2,293.47	2,542.44	1,164.84	1,424.67	1,820.68	1,696.54
	TOTAL Liabilities	334,661.10	448,450.15	560,468.47	552,691.97	150,029.92	375,076.82	221,053.09	270,532.16	431,668.53	193,471.89	434,515.62	391,590.20	307,426.59
Assets														
1	LIQUID FUNDS	27,665.02	39,993.94	24,872.58	28,711.58	27,741.32	31,806.00	20,266.74	12,244.63	24,317.77	10,351.12	21,861.24	22,044.51	15,296.47
	a. Cash Balance	6,358.40	7,002.73	6,604.68	7,006.12	977.36	3,682.35	911.28	2,701.26	8,429.98	2,466.62	7,509.02	4,568.00	3,262.26
	Nepalese Notes & Coins	6,287.49	6,790.71	5,882.18	6,608.16	889.35	3,498.30	896.04	2,667.30	8,205.89	2,395.70	7,169.36	4,430.28	2,993.23
	Foreign Currency	70.91	212.02	722.50	397.96	88.01	184.05	15.24	33.97	224.09	70.92	339.66	137.73	269.03
	b. Bank Balance	13,106.62	18,236.59	16,767.90	18,705.46	3,955.21	22,623.65	8,871.09	9,543.37	15,887.79	7,884.51	14,352.22	15,476.50	12,034.21
	1. In Nepal Rastra Bank	11,992.39	16,332.02	14,596.08	13,038.34	3,095.05	15,947.24	6,924.32	6,963.60	14,318.42	6,189.75	13,513.55	13,224.06	10,201.87
	Domestic Currency	11,992.39	16,277.09	14,562.12	12,900.86	2,953.85	15,870.72	6,877.45	6,898.86	14,236.89	6,025.54	12,751.94	13,091.34	10,157.84
	Foreign Currency	-	54.94	33.96	137.48	141.20	76.52	46.87	64.74	81.53	164.21	761.61	132.72	44.03
	2. "A" Class Licensed Institution	91.35	1,194.48	138.42	2,013.02	19.35	-	329.83	283.07	496.29	494.29	299.31	562.79	548.87
	Domestic Currency	91.35	1,112.04	138.42	2,001.49	19.35	-	329.83	151.81	496.29	211.79	298.69	346.77	172.73
	Foreign Currency	-	82.44	-	11.53	-	-	-	131.26	-	282.50	0.62	216.02	376.14
	3. Other Financial Ins.	-	-	-	-	-	136.28	-	-	-	-	-	0.54	-
	4. In Foreign Banks	1,022.88	710.09	2,033.40	3,654.09	840.81	6,540.13	1,616.94	2,296.70	1,073.08	1,200.46	539.36	1,689.11	1,283.47
	c. Money at Call	8,200.00	14,754.63	1,500.00	3,000.00	22,808.74	5,500.00	10,484.38	-	-	-	-	2,000.00	-
	Domestic Currency	8,200.00	12,095.43	1,500.00	3,000.00	-	5,500.00	2,200.00	-	-	-	-	2,000.00	-
	Foreign Currency	-	2,659.20	-	-	22,808.74	-	8,284.38	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	64,301.16	88,710.44	85,210.20	95,934.46	17,479.55	45,272.79	51,262.96	50,962.08	64,780.38	26,643.53	57,151.10	61,806.02	45,217.86
	a. Govt. Securities	64,301.16	69,528.61	71,618.31	66,434.46	11,579.55	45,272.79	51,262.96	50,962.08	64,780.38	26,643.53	53,151.10	53,806.02	45,217.86
	b. NRB Bond	-	19,181.83	12,000.00	29,500.00	5,900.00	-	-	-	-	-	4,000.00	8,000.00	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	1,591.89	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	10,881.49	7,353.94	21,953.19	31,781.55	4,466.50	21,022.28	3,808.94	11,929.36	7,393.68	6,933.09	18,363.69	23,131.71	17,976.28
	a. Interbank Lending	-	-	-	750.00	-	-	-	-	-	-	2,000.00	-	-
	b. Non Residents	4,167.45	-	14,416.58	23,634.35	1,858.24	15,163.72							

S.N.	BFI Name	ADBNL	Global	Citizen	Prime	NMB	Prabhu	Samina	Mahaxami	Narayani	Karnali	Shangrila	Excel	Witeri
Liabilities														
1	CAPITAL FUND	33,671.30	54,825.60	19,992.60	27,130.11	26,553.28	31,759.49	18,603.82	6,178.13	58.87	466.08	4,473.78	1,767.97	1,432.45
	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	-	-	-	-	-	-	-	-	20.06	-	-	-	-
	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	23.03	664.73	264.81	267.70
	e. Share Premium	-	-	-	-	-	-	-	-	10.10	0.46	-	-	9.55
	f. Retained Earning	(603.08)	(1,300.00)	(57.22)	(666.95)	(702.61)	(2,236.38)	355.51	0.23	(387.61)	(94.59)	30.32	(12.06)	(13.32)
	g. Others Reserves Fund	5,808.14	8,668.61	2,446.17	3,620.43	3,927.96	6,330.01	1,284.52	612.24	45.69	34.35	347.76	255.97	66.65
2	BORROWINGS	22,498.09	23,979.57	8,516.16	14,471.09	25,395.69	9,597.49	12,395.37	994.76	-	-	746.63	-	-
	a. NRB	-	-	-	-	-	0.95	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	3,050.00	1,500.00	-	-	1,397.65	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	11,399.30	-	2,652.00	13,243.43	-	1,590.60	-	-	-	-	-	-
	d. Other Financial Ins.	2,024.56	397.06	-	1,166.88	240.32	1,756.95	-	-	-	-	-	-	-
	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	-	-	746.63	-	-
3	DEPOSITS	234,023.14	469,525.86	182,409.15	205,985.75	230,716.97	286,738.26	186,846.45	54,455.02	604.96	4,610.62	53,624.29	14,191.17	6,435.13
	a. Current	19,278.78	28,315.05	7,242.84	6,615.09	9,825.04	17,719.33	9,678.22	791.01	14.34	31.36	527.52	255.53	159.56
	Domestic	19,003.23	26,898.12	6,983.66	6,481.50	9,183.23	17,312.25	9,225.73	788.90	14.34	31.36	527.52	255.53	159.56
	Foreign	275.55	1,416.93	259.18	133.59	641.82	407.08	452.50	2.11	-	-	-	-	-
	b. Savings	59,847.08	146,973.77	48,797.44	38,449.23	68,511.02	87,234.49	54,041.23	15,550.57	70.53	1,526.85	12,553.71	5,302.12	1,801.68
	Domestic	59,838.98	146,480.88	48,590.82	38,396.77	68,265.27	87,140.24	52,737.85	15,546.05	70.53	1,526.85	12,553.71	5,302.12	1,801.68
	Foreign	8.10	492.90	206.62	52.46	245.75	94.25	1,303.39	4.52	-	-	-	-	-
	c. Fixed	147,842.93	264,782.41	113,963.11	146,847.61	133,992.37	161,668.39	112,202.30	34,267.75	416.70	2,565.14	37,265.99	6,663.24	4,243.22
	Domestic	147,842.93	262,353.65	111,092.89	143,760.74	132,767.32	159,232.03	110,138.66	34,267.75	416.70	2,565.14	37,265.99	6,663.24	4,243.22
	Foreign	-	2,428.77	2,870.22	3,086.93	1,225.05	2,436.36	2,063.64	-	-	-	-	-	-
	d. Call Deposits	6,402.75	26,088.54	11,467.11	11,828.90	15,519.81	17,860.59	9,658.70	3,823.61	102.01	487.27	3,251.77	1,965.20	229.21
	Domestic	6,402.75	25,827.39	11,344.19	11,771.05	14,706.51	17,750.17	9,237.67	3,823.61	102.01	487.27	3,251.77	1,965.20	229.21
	Foreign	-	261.15	122.92	57.85	813.30	110.43	421.04	-	-	-	-	-	-
	e. Others	651.59	3,366.08	938.66	2,244.86	2,868.72	2,255.45	1,265.99	22.09	1.38	-	25.31	5.08	1.46
	Domestic	651.59	3,201.35	938.66	2,053.48	2,630.59	2,255.45	1,170.81	22.09	1.38	-	25.31	5.08	1.46
	Foreign	-	164.73	-	191.38	238.13	-	95.18	-	-	-	-	-	-
4	Bills Payable	-	22.56	121.25	120.30	13.22	-	-	3.39	-	-	16.74	-	-
5	Other Liabilities	40,367.35	36,833.80	11,902.77	20,663.30	26,835.10	29,463.67	9,580.86	4,759.45	299.55	226.52	2,870.43	1,187.76	203.68
	1. Sundry Creditors	9,845.63	1,358.50	10.13	53.99	88.14	3,781.84	41.18	21.87	16.65	7.80	69.08	23.42	-
	2. Loan Loss Provision	7,939.51	17,960.71	5,632.87	8,829.67	7,115.89	14,207.46	4,153.81	1,889.91	139.62	101.51	1,851.61	849.35	117.55
	3. Interest Suspense a/c	950.20	-	-	850.75	-	2,953.45	-	1,299.89	37.75	-	-	-	-
	4. Others	21,632.01	17,514.59	6,259.77	10,928.89	19,631.06	8,520.90	5,385.87	1,547.78	105.53	117.21	949.75	314.98	86.13
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Profit & Loss A/c	1,976.76	3,433.09	1,226.53	2,887.80	1,925.28	1,514.58	1,664.82	407.46	-	46.49	214.95	-	44.97
	TOTAL Liabilities	332,536.63	588,620.48	224,168.46	271,258.36	311,439.53	359,073.49	229,091.32	66,798.22	963.39	5,349.70	61,946.82	17,146.89	8,116.23
Assets														
1	LIQUID FUNDS	12,240.25	27,752.67	13,582.14	13,494.34	16,497.30	20,106.51	15,184.08	4,289.77	229.30	1,560.46	4,065.55	1,791.86	741.49
	a. Cash Balance	3,831.50	6,146.01	4,315.71	2,902.37	5,149.11	4,908.50	2,380.81	658.96	17.94	86.81	554.81	429.41	67.95
	Nepalese Notes & Coins	3,805.48	6,018.80	4,201.73	2,839.88	4,816.22	4,750.20	2,186.52	634.68	17.94	86.81	553.40	429.41	67.95
	Foreign Currency	26.02	127.21	113.98	62.50	332.88	158.30	194.29	24.28	-	-	1.41	-	-
	b. Bank Balance	8,408.75	21,606.66	8,534.74	10,591.97	10,816.06	15,198.01	12,803.27	1,831.61	47.41	165.00	2,272.60	707.58	319.83
	1. In Nepal Rastra Bank	7,978.19	15,643.07	7,195.38	7,197.11	8,258.37	12,217.62	10,820.30	1,831.61	47.41	165.00	2,091.40	91.92	296.26
	Domestic Currency	7,927.66	15,541.40	7,142.18	7,150.64	8,676.99	12,171.69	6,573.46	1,831.61	47.41	165.00	2,078.41	91.92	296.26
	Foreign Currency	50.53	101.67	53.20	46.47	1,381.38	45.93	4,246.84	0.00	-	-	12.99	-	-
	2. "A" Class Licensed Institution	322.12	1,231.93	379.10	2,497.71	399.37	758.69	187.75	-	-	-	179.49	615.66	23.52
	Domestic Currency	282.80	734.98	189.26	150.30	399.37	560.28	186.14	-	-	-	167.88	615.66	23.52
	Foreign Currency	39.32	496.94	189.85	2,347.40	-	198.41	1.61	-	-	-	11.61	-	-
	3. Other Financial Ins.	-	-	-	-	1.04	20.79	-	-	-	-	-	-	0.05
	4. In Foreign Banks	108.44	4,731.66	960.26	897.15	2,157.27	2,200.92	1,795.22	-	-	-	1.71	-	-
	c. Money at Call	-	-	731.69	-	532.13	-	-	1,799.19	163.95	1,308.65	1,238.14	654.86	353.71
	Domestic Currency	-	-	-	-	-	-	-	1,710.87	163.95	1,308.65	1,238.14	654.84	353.71
	Foreign Currency	-	-	731.69	-	532.13	-	-	88.32	-	-	-	0.02	-
2	INVESTMENT IN SECURITIES	66,759.89	108,321.11	31,072.05	41,417.29	49,139.47	49,685.31	37,288.93	11,693.83	38.06	-	9,065.10	2,434.67	2,921.33
	a. Govt. Securities	66,759.89	87,321.11	31,072.05	41,417.29	38,639.47	49,685.31	36,544.57	10,693.83	4.00	-	8,865.10	2,084.56	2,921.33
	b. NRB Bond	-	21,000.00	-	-	10,500.00	-	-	1,000.00	-	-	200.00	350.12	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	34.06	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	744.36	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	15,576.54	23,575.28	6,396.19	10,649.40	13,495.17	18,463.81	4,291.66	908.37	4.76	-	741.12	214.31	26.77
	a. Interbank Lending	2,850.00	2,969.12	-	2,649.22	-	99.41	-	-	-	-	-	-	-
	b. Non Residents	-	13,987.86	4,290.76	7,929.48	5,851.28	7,052.99	1,178.79	-	-	-	-	-	-
	c. Others	12,726.54	6,618.29	2,105.43	2,719.92	4,994.67	11,410.82	3,013.46	908.37	4.76	-	741.12	214.31	26.77
4	LOANS & ADVANCES (Including Bills Purchased)	194,439.82	386,882.20	155,818.01	183,910.34	200,660.95	238,710.52	157,628.05	44,992.52	472.23	3,548.34	44,449.44	11,273.20	4,153.32
	4.1 LOANS & ADVANCES	194,439.82	386,882.20	155,818.01	182,354.09	200,660.95	238,479.12	157,628.05	44,992.52	472.23	3,548.34	44,449.44	11,273.20	4,153.32
	a. Private Sector	190,879.28	370,672.00	153,460.57	172,485.39	193,254.64	224,885.80	152,465.54	41,182.90	472.23	3,548.34	41,748.08		

S.N.	BFI Name	Wukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	saprakoshi	GreenDB
Liabilities												
1	CAPITAL FUND	9,243.36	7,744.28	4,708.16	759.61	5,782.07	6,152.44	6,044.27	643.25	367.37	630.36	589.25
	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
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,477.13	1,221.21	805.82	70.84	802.92	991.12	1,034.06	43.91	8.95	64.65	17.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00
	f. Retained Earning	(54.68)	(1.11)	52.76	35.20	2.95	3.80	13.32	(39.41)	0.19	(415.37)	27.76
	g. Others Reserves Fund	773.97	839.26	568.42	104.64	580.41	423.83	1,478.76	81.29	8.24	146.75	24.79
2	BORROWINGS	1,736.57	1,005.51	995.16	-	2,750.00	14.58	1,018.33	11.67	-	-	22.92
	a. NRB	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	1,250.00	-	-	-	-	-	-
	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	-	1,018.33	-	-	-	-
3	DEPOSITS	112,474.38	84,102.18	58,598.92	1,557.19	64,914.83	62,939.47	58,636.66	5,451.39	881.60	5,579.86	4,523.71
	a. Current	1,565.46	1,069.02	795.01	60.32	1,135.11	660.68	1,148.91	101.53	46.42	119.66	69.95
	Domestic	1,565.43	1,069.02	795.01	60.32	1,134.36	660.68	1,148.90	101.53	46.42	119.66	69.95
	Foreign	0.03	-	-	-	0.75	-	0.01	-	-	-	-
	b. Savings	30,785.44	20,888.37	13,000.74	181.41	14,715.86	19,594.37	10,623.22	1,275.38	365.41	1,633.19	738.80
	Domestic	30,783.24	20,888.37	13,000.74	181.41	14,713.85	19,594.37	10,623.21	1,275.38	365.41	1,633.19	738.80
	Foreign	2.20	-	-	-	2.01	-	0.01	-	-	-	-
	c. Fixed	74,857.55	56,370.69	41,227.07	983.80	44,189.51	39,717.57	43,559.86	3,419.81	344.53	3,105.53	3,349.46
	Domestic	74,857.55	56,370.69	41,227.07	983.80	44,162.97	39,717.57	43,559.86	3,419.81	344.53	3,105.53	3,349.46
	Foreign	-	-	-	-	26.54	-	-	-	-	-	-
	d. Call Deposits	5,189.10	5,747.86	3,576.09	329.44	4,782.08	2,955.43	3,281.28	654.53	125.23	719.98	365.49
	Domestic	5,189.10	5,747.86	3,576.09	329.44	4,782.08	2,955.43	3,281.28	654.53	125.23	719.98	365.49
	Foreign	-	-	-	-	-	-	-	-	-	-	-
	e. Others	76.83	26.25	-	2.23	92.28	11.42	23.39	0.13	-	1.50	-
	Domestic	76.83	26.25	-	2.23	92.28	11.42	23.39	0.13	-	1.50	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	11.74	76.03	-	-	-	-	1.24	-	-	-	-
5	Other Liabilities	5,190.21	3,788.24	3,389.82	163.40	4,395.25	3,569.57	5,932.09	287.34	108.31	1,124.55	301.84
	1. Sundry Creditors	-	4.80	0.88	2.57	19.06	65.44	96.84	1.00	5.42	6.91	-
	2. Loan Loss Provision	2,774.90	2,183.57	1,940.07	51.31	2,603.41	1,234.28	1,732.26	88.27	39.06	581.11	130.34
	3. Interest Suspense a/c	-	-	-	91.39	-	1,084.99	1,461.22	-	-	180.46	37.83
	4. Others	2,415.31	1,599.88	1,448.87	18.13	1,772.78	1,184.84	2,641.77	198.07	63.84	356.07	133.67
6	Reconciliation A/c	0.09	-	-	-	0.00	-	-	-	-	-	-
7	Profit & Loss A/c	659.95	652.22	381.54	12.52	257.70	522.76	279.76	20.06	-	-	19.40
	TOTAL Liabilities	129,316.30	97,368.47	68,073.61	2,492.72	78,099.86	73,198.82	71,912.36	6,413.70	1,357.28	7,334.77	5,457.11
Assets												
1	LIQUID FUNDS	7,299.72	5,091.72	4,092.78	913.43	4,979.34	4,138.98	4,489.20	587.35	306.62	1,164.33	933.63
	a. Cash Balance	1,576.77	726.48	584.11	7.91	999.67	733.60	694.32	88.78	27.10	157.15	56.29
	Nepalese Notes & Coins	1,476.65	626.65	573.33	7.91	823.16	733.60	693.39	88.78	27.10	157.15	56.29
	Foreign Currency	100.12	99.83	10.78	-	176.50	-	0.93	-	-	-	-
	b. Bank Balance	4,404.19	2,486.79	3,508.67	905.52	2,730.77	2,563.08	3,794.88	218.58	58.97	268.36	218.86
	1. In Nepal Rastra Bank	4,400.60	2,486.79	2,192.04	54.22	2,669.85	2,555.61	1,936.57	111.58	-	268.04	195.88
	Domestic Currency	4,394.77	2,486.79	2,191.82	54.22	2,658.39	2,555.61	1,936.57	111.58	-	268.04	195.88
	Foreign Currency	5.83	-	0.22	-	11.46	-	-	-	-	-	-
	2. "A"Class Licensed Institution	3.59	-	1,203.15	561.56	60.93	7.38	1,748.22	107.00	48.67	0.32	20.98
	Domestic Currency	-	-	1,188.90	561.56	60.56	6.50	1,737.18	107.00	48.67	0.32	20.98
	Foreign Currency	3.59	-	14.25	-	0.37	0.88	11.03	-	-	-	-
	3. Other Financial Ins.	-	-	113.48	289.73	-	0.09	110.08	-	10.30	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,318.75	1,878.45	-	-	1,248.90	842.29	-	279.99	220.54	738.82	660.49
	Domestic Currency	1,318.75	1,797.72	-	-	1,236.43	842.29	-	279.99	220.54	738.82	660.49
	Foreign Currency	-	80.73	-	-	12.46	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	17,647.87	18,116.81	10,450.20	-	10,393.52	10,723.55	12,256.47	796.85	-	906.06	495.59
	a. Govt. Securities	16,447.87	15,066.81	10,050.20	-	10,393.52	9,623.55	8,506.47	396.85	-	906.06	495.59
	b. NRB Bond	1,200.00	3,050.00	400.00	-	-	1,100.00	3,750.00	400.00	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,078.99	701.28	933.93	-	3,368.35	926.61	2,089.53	78.09	-	29.29	12.63
	a. Interbank Lending	300.00	-	-	-	2,000.00	500.00	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-
	c. Others	778.99	701.28	933.93	-	1,368.35	426.61	2,089.53	78.09	-	29.29	12.63
4	LOANS & ADVANCES (Including Bills Purchased)	99,503.30	69,506.84	48,794.26	1,169.14	54,523.13	52,902.21	47,545.37	4,392.61	782.89	4,394.52	3,652.96
	4.1 LOANS & ADVANCES	99,503.30	69,506.84	48,794.26	1,169.14	54,523.13	52,902.21	47,545.37	4,392.61	782.89	4,394.52	3,652.96
	a. Private Sector	96,516.26	65,010.11	45,528.67	1,169.14	51,435.73	50,937.17	45,450.75	4,392.61	782.89	4,339.55	3,652.96
	b. Financial Institutions	2,987.05	4,496.73	3,265.59	-	3,087.40	1,965.04	2,094.62	-	-	54.97	-
	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	1,448.73	630.38	1,112.04	101.26	1,271.75	647.60	1,250.25	218.89	35.17	158.22	30.91
7	OTHER ASSETS	2,052.48	3,093.92	2,355.71	175.80	3,402.98	3,780.73	4,021.35	286.87	230.02	543.61	331.38
	a. Accrued Interest:	263.95	1,517.75	1,130.26	119.99	1,539.40	1,393.79	1,558.35	88.59	30.74	180.06	75.60
	Financial Institutions	-	75.72	-	53.55	-	-	985.24	-	3.14	1.16	-
	Government Enterprises	263.95	-	166.68	-	98.05	65.87	97.23	0.16	-	0.16	-
	Private Sector	-	1,442.04	963.58	66.45	1,441.35	1,327.92	475.89	88.43	27.60	178.74	75.60
	b. Staff Loans / Adv.	3.17	696.48	477.17	1.22	808.65	638.75	90.73	86.83	170.84	53.74	71.56
	c. Sundry Debtors	28.48	33.36	116.02	3.99	43.85	60.54	814.99	1.15	1.17	181.68	8.26
	d. Cash In Transit	-	-	-	-	-	-	0.04	-	-	-	-
	e. Others	1,756.89	846.32									

S.N.	BFI Name	NFL	MSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	C/Verchant
Liabilities														
1	CAPITAL FUND	994.71	318.09	1,270.75	1,625.08	1,280.84	1,129.55	626.51	639.91	1,448.17	1,234.31	676.25	550.56	101.52
	a. Paid-up Capital	729.50	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
	b. Calls in Advance	48.36	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	242.70	242.96	418.61	241.51	265.07	240.08	36.83	184.35	248.88	176.58	17.93	97.16	343.20
	e. Share Premium	51.06	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61
	f. Retained Earning	(212.98)	(1,986.36)	(624.77)	(352.52)	(89.40)	(345.66)	(345.88)	(349.17)	(215.29)	(100.57)	(1.32)	(417.78)	(1,179.36)
	g. Others Reserves Fund	136.07	1,825.68	586.52	787.50	123.49	365.36	87.45	114.26	332.03	208.98	38.90	32.56	(0.00)
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	2,564.53	481.04	8,996.70	12,404.72	7,573.00	4,957.93	5,869.97	3,838.87	12,932.19	7,142.21	1,726.61	1,821.38	200.78
	a. Current	85.60	-	286.47	13.51	37.38	61.64	134.97	15.63	87.33	71.94	172.22	13.18	-
	Domestic	85.60	-	286.47	13.51	37.38	61.64	134.97	15.63	87.33	71.94	172.22	13.18	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	419.90	32.10	2,084.66	2,139.20	1,159.11	1,126.68	1,215.81	974.52	2,475.63	1,213.34	376.22	381.40	22.03
	Domestic	419.90	32.10	2,084.66	2,139.20	1,159.11	1,126.68	1,215.81	974.52	2,475.63	1,213.34	376.22	381.40	22.03
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	1,647.50	-	5,424.80	9,604.37	5,972.70	3,589.20	3,838.62	2,768.59	9,884.89	5,237.42	950.51	1,196.96	-
	Domestic	1,647.50	-	5,424.80	9,604.37	5,972.70	3,589.20	3,838.62	2,768.59	9,884.89	5,237.42	950.51	1,196.96	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	411.15	213.46	1,200.78	646.07	403.83	180.41	677.80	80.13	484.35	-	227.66	229.84	-
	Domestic	411.15	213.46	1,200.78	646.07	403.83	180.41	677.80	80.13	484.35	-	227.66	229.84	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.38	235.48	-	1.57	-	-	2.77	-	0.00	619.50	-	-	178.75
	Domestic	0.38	235.48	-	1.57	-	-	2.77	-	0.00	619.50	-	-	178.75
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	-	0.18	-	-	-	-
5	Other Liabilities	834.29	7,754.63	1,326.13	1,022.23	269.55	386.83	608.90	1,208.19	729.66	481.52	55.94	243.23	3,826.49
	1. Sundry Creditors	44.75	161.43	3.12	-	7.71	9.51	16.88	13.34	2.32	10.46	-	3.62	89.21
	2. Loan Loss Provision	197.65	2,212.13	841.70	527.37	129.44	138.79	314.49	638.27	489.99	310.18	-	113.20	725.80
	3. Interest Suspense a/c	414.56	5,303.55	262.43	-	6.82	-	98.83	427.84	-	-	-	12.92	2,960.98
	4. Others	177.33	77.53	218.89	494.86	125.59	238.54	178.69	128.74	237.36	160.88	55.94	113.48	50.50
6	Reconciliation A/c	-	0.05	-	-	-	-	(12.78)	-	-	-	-	-	-
7	Profit & Loss A/c	13.61	21.25	135.74	30.38	27.04	8.03	-	14.87	28.37	-	20.11	-	16.25
	TOTAL Liabilities	4,407.14	8,575.07	11,729.32	15,330.76	9,150.43	6,482.35	7,092.60	5,701.84	15,138.56	8,858.04	2,478.91	2,615.16	4,145.05
Assets														
1	LIQUID FUNDS	963.88	343.77	1,645.86	1,246.77	540.03	578.11	1,137.33	1,810.90	2,434.48	1,442.13	639.87	373.69	307.96
	a. Cash Balance	32.61	0.00	261.12	222.67	35.35	33.91	99.61	35.86	155.54	89.11	19.16	37.63	0.38
	Nepalese Notes & Coins	32.61	0.00	261.12	222.67	35.35	33.91	99.61	35.86	155.54	89.11	19.16	37.63	0.38
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	129.82	1.48	297.84	502.60	297.48	544.20	236.31	182.04	559.64	1,353.02	77.16	336.07	307.57
	1. In Nepal Rastra Bank	129.82	0.07	297.84	502.60	297.48	208.69	229.64	181.43	535.86	312.97	77.16	82.79	9.07
	Domestic Currency	129.82	0.07	297.84	502.60	297.48	208.69	229.64	181.43	535.86	312.97	77.16	82.79	9.07
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	-	1.41	-	-	-	112.90	6.65	0.60	23.78	581.69	-	73.98	298.20
	Domestic Currency	-	1.41	-	-	-	112.90	6.65	0.60	23.78	581.69	-	73.98	298.20
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	0.01	-	-	-	222.61	0.03	0.01	-	458.36	-	179.29	0.30
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	801.45	342.28	1,086.90	521.50	207.20	-	801.41	1,593.00	1,719.30	-	543.56	-	-
	Domestic Currency	801.45	342.28	1,086.90	521.50	207.20	-	801.41	1,593.00	1,719.30	-	543.56	-	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	539.41	1.00	1,000.00	2,481.73	2,487.15	976.34	665.00	-	2,238.57	1,579.20	59.77	293.84	-
	a. Govt. Securities	539.41	1.00	600.00	2,481.73	2,237.15	976.34	665.00	-	2,238.57	1,579.20	59.77	293.84	-
	b. NRB Bond	-	-	400.00	-	250.00	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	84.44	136.78	350.29	1,252.04	140.93	238.40	171.54	44.03	154.64	438.23	186.02	89.39	0.03
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	11.20	-	-	-	-
	c. Others	84.44	136.78	350.29	1,252.04	140.93	238.40	171.54	44.03	143.43	438.23	186.02	89.39	0.03
4	LOANS & ADVANCES (Including Bills Purchased)	2,045.14	2,244.98	7,334.60	9,469.73	5,593.05	3,561.57	4,439.31	3,170.84	9,381.72	4,883.85	1,349.06	1,456.74	725.80
	4.1 LOANS & ADVANCES	2,045.14	2,244.98	7,334.60	9,469.73	5,593.05	3,561.57	4,439.31	3,170.84	9,381.72	4,883.85	1,349.06	1,456.74	725.80
	a. Private Sector	2,045.14	2,244.98	6,576.41	9,169.73	5,396.75	3,557.56	4,115.83	3,170.12	8,632.05	4,738.83	1,349.06	949.21	725.80
	b. Financial Institutions	-	-	758.20	300.00	196.30	-	323.48	0.72	749.67	145.01	-	507.53	-
	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	184.83	19.92	182.40	507.17	112.85	242.10	118.36	52.52	183.00	211.15	192.00	98.47	78.82
7	OTHER ASSETS	525.14	5,828.62	826.58	264.31	261.12	580.31	347.96	622.58	745.42	245.65	41.02	147.94	3,012.11
	a. Accrued Interest:	417.95	5,298.91	466.74										

S.N.	BFI Name	GNBFL	ICFC	Manju	Reliance
Liabilities					
1	CAPITAL FUND	1,367.08	1,761.05	2,063.96	1,154.83
	a. Paid-up Capital	1,012.18	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-
	d. General Reserves	200.86	356.20	314.56	154.52
	e. Share Premium	-	-	-	1.14
	f. Retained Earning	(64.73)	2.73	79.44	(152.85)
	g. Others Reserves Fund	218.78	218.65	318.41	30.56
2	BORROWINGS	-	188.79	500.00	-
	a. NRB	-	-	-	-
	b. Interbank Borrowing	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-
	d. Other Financial Ins.	-	-	-	-
	e. Bonds and Securities	-	188.79	500.00	-
3	DEPOSITS	8,166.58	18,865.39	16,579.51	8,097.55
	a. Current	37.02	181.01	83.57	50.25
	Domestic	37.02	181.01	83.57	50.25
	Foreign	-	-	-	-
	b. Savings	1,292.29	4,038.96	2,125.04	1,372.06
	Domestic	1,292.29	4,038.96	2,125.04	1,372.06
	Foreign	-	-	-	-
	c. Fixed	6,185.01	13,642.36	12,774.64	5,677.50
	Domestic	6,185.01	13,642.36	12,774.64	5,677.50
	Foreign	-	-	-	-
	d. Call Deposits	652.27	982.36	1,596.21	997.73
	Domestic	652.27	982.36	1,596.21	997.73
	Foreign	-	-	-	-
	e. Others	0.00	20.69	0.05	-
	Domestic	0.00	20.69	0.05	-
	Foreign	-	-	-	-
4	Bills Payable	-	0.50	-	-
5	Other Liabilities	579.86	937.59	1,223.03	673.12
	1. Sundry Creditors	17.06	213.02	53.19	13.26
	2. Loan Loss Provision	273.67	338.47	551.39	399.79
	3. Interest Suspense a/c	174.94	-	223.21	119.07
	4. Others	114.18	386.11	395.25	140.99
6	Reconciliation A/c	-	-	-	-
7	Profit & Loss A/c	-	84.64	162.22	2.47
	TOTAL Liabilities	10,113.53	21,837.96	20,528.73	9,927.96
Assets					
1	LIQUID FUNDS	858.13	1,951.45	929.80	537.53
	a. Cash Balance	63.21	207.04	94.10	62.54
	Nepalese Notes & Coins	63.20	207.01	94.10	62.54
	Foreign Currency	0.01	0.03	-	-
	b. Bank Balance	358.51	1,744.40	835.69	298.33
	1. In Nepal Rastra Bank	353.65	766.64	599.96	298.33
	Domestic Currency	353.65	766.64	599.96	298.33
	Foreign Currency	-	-	-	-
	2. "A" Class Licensed Institution	4.83	628.67	219.56	-
	Domestic Currency	4.83	628.67	219.56	-
	Foreign Currency	-	-	-	-
	3. Other Financial Ins.	0.03	349.09	16.17	-
	4. In Foreign Banks	-	-	-	-
	c. Money at Call	436.41	-	-	176.66
	Domestic Currency	436.41	-	-	176.66
	Foreign Currency	-	-	-	-
2	INVESTMENT IN SECURITIES	2,010.74	3,955.86	3,816.30	1,685.39
	a. Govt. Securities	2,010.74	3,955.86	3,416.30	1,685.39
	b. NRB Bond	-	-	400.00	-
	c. Govt. Non-Fin. Ins.	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-
	e. Non Residents	-	-	-	-
3	SHARE & OTHER INVESTMENT	437.99	326.20	197.68	692.74
	a. Interbank Lending	-	-	-	-
	b. Non Residents	-	-	-	-
	c. Others	437.99	326.20	197.68	692.74
4	LOANS & ADVANCES (Including Bills Purchased)	5,944.49	14,306.27	14,008.30	6,115.82
	4.1 LOANS & ADVANCES	5,944.49	14,306.27	14,008.30	6,115.82
	a. Private Sector	5,678.14	13,832.96	12,792.45	5,718.40
	b. Financial Institutions	266.35	473.31	1,215.85	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	152.95	439.23	336.97	320.62
7	OTHER ASSETS	649.01	854.68	1,213.79	395.14
	a. Accrued Interest:	306.49	507.12	474.24	209.09
	Financial Institutions	39.21	451.58	113.92	90.05
	Government Enterprises	27.61	55.54	70.27	18.91
	Private Sector	239.66	-	290.05	100.12
	b. Staff Loans / Adv.	1.02	135.20	342.30	111.29
	c. Sundry Debtors	1.00	56.00	363.68	11.46
	d. Cash In Transit	-	-	-	-
	e. Others	340.50	156.36	33.57	63.30
8	Expenses not Written off	1.04	-	-	-
9	Non Banking Assets	-	4.27	25.91	133.97
10	Reconciliation Account	-	-	-	0.45
11	Profit & Loss A/c	59.18	-	-	46.30
	TOTAL ASSETS	10,113.53	21,837.96	20,528.73	9,927.96

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	11,229.86	12,870.89	20,493.92	19,198.84	4,401.74	16,473.96	8,654.36
1.1 On Deposit Liabilities	10,976.93	12,641.33	20,035.29	18,124.16	4,179.48	15,794.15	8,033.79
1.1.1 Saving Account	2,598.77	4,581.72	3,615.00	3,029.09	1,135.76	2,660.19	1,579.32
1.1.2 Fixed Account	8,176.08	7,779.05	15,874.79	14,686.98	2,799.59	12,798.35	6,253.05
1.1.2.1 Up to 3 months Fixed Account	710.14	-	4,762.44	216.00	-	-	250.59
1.1.2.2 3 to 6 months Fixed Account	919.03	-	2,381.22	-	411.46	-	199.71
1.1.2.3 6 months to 1 year Fixed Account	4,024.26	-	4,286.19	-	769.77	12,798.35	548.13
1.1.2.4 Above 1 year Fixed Account	2,522.66	7,779.05	4,444.94	14,470.97	1,618.36	-	5,254.62
1.1.3 Call Deposit	202.08	280.55	545.49	408.09	244.13	335.60	201.43
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	252.93	229.56	458.64	1,074.68	222.26	679.81	620.56
2. Commission Expense	61.97	277.71	600.55	300.30	116.81	-	67.25
3. Staff Expense	2,384.71	2,835.17	2,254.66	1,922.97	698.27	1,669.35	998.72
4. Office Operating Expenses	918.73	1,042.69	1,434.34	1,691.79	445.84	1,395.55	712.72
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.24	0.01	-	-	-
7. Provision for Risk	2,764.23	2,931.94	3,023.08	10,680.36	475.57	2,284.88	2,236.44
7.1 Loan loss Provision	2,764.23	2,931.94	3,023.08	10,680.36	475.57	2,284.88	2,228.84
7.1.1 General Loan loss Provision	2,764.23	993.90	820.69	3,331.32	191.24	-	275.18
7.1.1.1 Pass Loan Loss Provision	2,764.23	785.78	820.69	1,490.33	-	-	-
7.1.1.2 Watch List Provision	-	208.12	-	1,840.99	191.24	-	275.18
7.1.2 Special Loan Loss Provision	-	1,917.46	2,202.39	7,349.05	284.33	-	1,953.67
7.1.3 Additional Loan Loss Provision	-	20.58	-	-	-	2,284.88	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	7.60
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	63.95	444.55	16.15	51.52	-
9. Provision for Staff Bonus	117.28	216.37	743.87	445.93	331.69	324.65	162.81
10. Provision for Income Tax	945.42	1,233.28	1,970.58	1,208.85	895.57	973.48	457.31
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	1,282.95	2,877.66	4,724.21	2,804.53	2,089.67	1,948.36	1,008.02
Total Expenses	19,705.15	24,292.42	35,309.40	38,698.14	9,471.32	25,121.74	14,297.64
Income							
1. Interest Income	17,457.03	20,382.14	31,165.24	29,011.66	7,904.76	24,023.93	12,145.30
1.1 On Loans and Advances	15,070.27	17,420.84	27,474.95	25,669.95	5,984.77	21,683.06	9,649.21
1.2 On Investment	1,061.71	2,812.97	2,867.71	2,412.25	964.17	1,511.83	1,928.75
1.2.1 Government Bonds	1,061.71	1,132.60	2,832.96	2,412.25	937.83	1,511.83	1,914.22
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	61.19	34.75	-	-	-	14.53
1.2.4 Debenture & Bonds	-	1,619.19	-	-	26.34	-	-
1.3 On Agency Balance	68.51	5.93	-	735.10	10.72	-	5.61
1.4 On Call Deposit	-	142.40	545.71	-	678.24	-	-
1.5 On Others	1,256.55	0.00	276.86	194.36	266.86	829.04	561.73
2. Commission and Discount	793.90	236.07	2,547.03	1,063.02	929.99	706.00	803.77
2.1 Bills Purchase and Discount	-	-	-	0.01	17.60	0.37	0.96
2.2 Commission	793.90	198.28	747.59	1,063.01	736.59	510.40	313.19
2.3 Others	-	37.78	1,799.44	-	175.79	195.22	489.62
3. Exchange Flactuation Income	58.89	29.37	408.77	355.66	428.79	250.17	128.62
3.1 Due to Change in Exchange Rate	-	(104.75)	65.02	65.79	74.03	-	23.17
3.2 Due to Foreign Currency Transaction	58.89	134.12	343.76	289.87	354.76	250.17	105.44
4. Other Operating Income	260.10	873.62	115.57	441.87	54.24	120.92	5.98
5. Non Operating Income	1.06	30.89	(9.59)	218.79	2.91	15.31	42.43
6. Write Back from Provisions for loss	1,134.17	2,723.21	1,051.29	7,606.44	146.25	-	1,171.54
7. Recovery of written-off Loan	-	17.13	31.08	0.69	4.38	5.41	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	19,705.15	24,292.42	35,309.40	38,698.14	9,471.32	25,121.74	14,297.64

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	10,206.22	19,167.63	8,147.93	19,002.70	16,217.05	12,184.01	11,575.62
1.1 On Deposit Liabilities	9,771.07	18,333.42	7,515.31	17,803.97	15,401.74	10,719.01	10,781.55
1.1.1 Saving Account	1,869.57	4,401.64	1,600.22	2,661.23	2,891.25	2,021.66	1,807.80
1.1.2 Fixed Account	7,741.83	13,674.32	5,794.75	14,835.71	12,227.63	8,439.06	8,927.93
1.1.2.1 Up to 3 months Fixed Account	1,759.03	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,669.12	0.73	-	-	591.60	3,178.35	-
1.1.2.3 6 months to 1 year Fixed Account	1,745.77	29.43	165.60	-	9,656.52	3,425.72	8,925.37
1.1.2.4 Above 1 year Fixed Account	2,567.91	13,644.16	5,629.14	14,835.71	1,979.51	1,834.99	2.56
1.1.3 Call Deposit	159.67	257.45	120.34	307.04	282.86	258.29	45.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	435.15	834.21	632.63	1,198.73	815.31	1,465.00	794.07
2. Commission Expense	104.70	-	141.17	14.55	6.12	-	9.96
3. Staff Expense	1,190.26	2,066.96	1,286.26	2,741.72	2,275.87	1,759.38	2,243.90
4. Office Operating Expenses	807.12	1,857.72	799.72	1,315.36	1,602.83	1,288.68	1,224.46
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.83	3.98	-	7.13	17.16
7. Provision for Risk	432.34	769.74	492.37	5,490.95	3,698.75	1,191.91	1,611.05
7.1 Loan loss Provision	432.34	769.74	492.37	5,490.95	3,698.75	1,191.91	1,600.72
7.1.1 General Loan loss Provision	432.34	329.75	19.12	2,723.25	353.15	1,191.91	846.26
7.1.1.1 Pass Loan Loss Provision	432.34	198.32	-	761.97	-	1,191.91	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	-	754.46
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	364.04	391.33	201.21	296.18	289.00	270.76	144.52
10. Provision for Income Tax	982.92	979.52	646.03	1,240.93	780.29	740.31	769.21
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	2,293.47	2,542.44	1,164.84	1,424.67	1,820.68	1,696.54	1,976.76
Total Expenses	16,381.07	28,729.14	12,889.41	31,531.04	26,690.72	19,146.31	19,572.63
Income							
1. Interest Income	15,095.64	26,315.16	11,543.16	26,877.89	23,761.56	17,605.54	17,990.78
1.1 On Loans and Advances	12,740.79	23,524.58	10,272.26	24,521.75	20,713.45	14,969.57	15,417.56
1.2 On Investment	2,304.66	2,664.00	1,054.56	994.60	2,095.54	2,402.47	2,202.50
1.2.1 Government Bonds	2,030.95	2,647.22	117.19	994.60	2,061.22	2,342.62	2,200.97
1.2.2 Foreign Bonds	273.71	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	16.78	937.37	-	34.32	59.85	1.52
1.3 On Agency Balance	-	5.78	-	-	13.17	24.17	-
1.4 On Call Deposit	-	120.80	-	-	506.78	65.00	-
1.5 On Others	50.19	-	216.34	1,361.54	432.61	144.33	370.72
2. Commission and Discount	1,011.23	1,684.14	843.71	1,452.64	1,202.95	1,161.75	467.35
2.1 Bills Purchase and Discount	-	2.03	-	-	136.42	54.68	0.00
2.2 Commission	1,011.23	1,682.11	759.32	1,434.93	921.14	130.87	462.14
2.3 Others	-	-	84.39	17.71	145.39	976.20	5.21
3. Exchange Flactuation Income	251.80	76.57	159.48	283.77	203.02	205.94	47.97
3.1 Due to Change in Exchange Rate	39.29	-	10.52	26.99	57.15	31.48	-
3.2 Due to Foreign Currency Transaction	212.52	76.57	148.96	256.77	145.87	174.46	47.97
4. Other Operating Income	22.85	357.16	55.23	178.41	316.85	171.65	462.25
5. Non Operating Income	(0.46)	6.41	34.04	13.46	240.19	-	89.18
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	16,381.07	28,729.14	12,889.41	31,531.04	26,690.72	19,146.31	19,572.63

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	23,902.42	9,571.99	12,137.40	12,824.39	13,918.65	10,064.79	3,156.08
1.1 On Deposit Liabilities	22,798.12	9,152.03	11,281.39	11,195.61	13,313.18	9,256.50	3,082.68
1.1.1 Saving Account	4,401.13	1,534.72	1,192.85	2,053.22	2,358.86	1,546.13	496.27
1.1.2 Fixed Account	18,051.97	7,477.17	9,929.01	8,892.03	10,758.18	7,575.93	2,531.58
1.1.2.1 Up to 3 months Fixed Account	-	911.12	-	41.83	-	-	-
1.1.2.2 3 to 6 months Fixed Account	4,394.66	879.44	5,358.54	615.87	-	-	310.01
1.1.2.3 6 months to 1 year Fixed Account	5,874.45	5,063.79	3,334.15	2,514.46	-	7,575.93	1,107.27
1.1.2.4 Above 1 year Fixed Account	7,782.86	622.83	1,236.32	5,719.87	10,758.18	-	1,114.30
1.1.3 Call Deposit	345.02	140.14	159.53	231.12	196.14	134.44	54.83
1.1.4 Certificate of Deposit	-	-	-	19.24	-	-	-
1.2 On Borrowing	1,104.30	419.96	856.01	1,628.77	605.48	808.29	73.40
2. Commission Expense	458.20	89.25	-	191.61	-	-	11.93
3. Staff Expense	2,705.04	1,109.58	919.06	1,442.58	2,327.48	1,000.95	377.98
4. Office Operating Expenses	1,961.95	800.64	651.22	932.01	1,553.91	892.47	254.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	24.15	-	-	-	104.36	-	-
7. Provision for Risk	3,852.98	948.11	244.51	2,808.06	1,400.91	1,208.50	903.63
7.1 Loan loss Provision	3,852.98	948.11	244.51	2,808.06	1,400.91	1,194.29	903.63
7.1.1 General Loan loss Provision	1,116.60	388.45	426.22	514.72	934.73	180.82	300.64
7.1.1.1 Pass Loan Loss Provision	648.27	-	(290.73)	156.85	242.31	-	21.75
7.1.1.2 Watch List Provision	468.33	388.45	716.95	357.86	692.43	180.82	278.89
7.1.2 Special Loan Loss Provision	2,736.38	559.66	(181.71)	2,293.35	466.17	1,013.47	602.98
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	14.21	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	16.32	-	55.30	3.17
9. Provision for Staff Bonus	534.51	194.80	458.54	302.79	303.29	258.64	64.68
10. Provision for Income Tax	1,377.50	526.69	1,239.03	799.85	1,215.01	662.96	174.63
11. Others	-	-	-	-	-	1.71	-
12. Net Profit	3,433.09	1,226.53	2,887.80	1,925.28	1,514.58	1,664.82	407.46
Total Expenses	38,249.83	14,467.60	18,537.56	21,242.89	22,338.18	15,810.14	5,354.40
Income							
1. Interest Income	35,487.49	13,436.17	17,213.76	17,736.58	20,509.33	14,091.14	4,347.98
1.1 On Loans and Advances	30,655.08	11,850.37	15,203.95	15,855.10	18,397.87	12,071.12	3,695.24
1.2 On Investment	4,344.91	1,121.96	1,674.12	1,623.08	1,949.65	1,974.97	246.35
1.2.1 Government Bonds	4,299.82	1,121.60	1,625.06	1,527.71	1,824.74	1,943.85	244.81
1.2.2 Foreign Bonds	-	-	-	22.84	-	28.26	-
1.2.3 NRB Bonds	-	0.36	-	-	29.77	-	1.55
1.2.4 Debenture & Bonds	45.09	-	49.06	72.53	95.14	2.86	-
1.3 On Agency Balance	-	21.17	4.33	-	17.39	-	-
1.4 On Call Deposit	-	6.84	-	12.01	-	-	24.31
1.5 On Others	487.50	435.83	331.35	246.39	144.42	45.05	382.08
2. Commission and Discount	2,183.86	822.76	820.19	1,288.86	1,292.70	177.03	135.73
2.1 Bills Purchase and Discount	-	19.89	-	-	24.46	-	-
2.2 Commission	2,183.86	770.79	803.96	1,288.86	1,198.84	177.03	3.21
2.3 Others	-	32.08	16.23	-	69.40	-	132.52
3. Exchange Flactuation Income	389.97	63.30	94.80	216.36	256.42	395.13	0.78
3.1 Due to Change in Exchange Rate	2.75	-	(2.79)	43.27	(0.53)	10.66	-
3.2 Due to Foreign Currency Transaction	387.22	63.30	97.59	173.09	256.95	384.48	0.78
4. Other Operating Income	185.27	39.64	376.08	142.23	131.74	593.39	36.05
5. Non Operating Income	-	13.72	32.74	8.36	2.90	172.83	-
6. Write Back from Provisions for loss	-	88.61	-	1,850.46	143.14	380.62	829.22
7. Recovery of written-off Loan	3.23	3.39	-	0.01	1.96	-	4.64
8. Income from Extra Ordinary transactions	-	-	-	0.02	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	38,249.83	14,467.60	18,537.56	21,242.89	22,338.18	15,810.14	5,354.40

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	29.28	270.03	3,115.46	718.42	390.16	6,791.42	4,737.63
1.1 On Deposit Liabilities	29.28	270.03	3,064.08	718.42	390.14	6,699.53	4,667.48
1.1.1 Saving Account	3.19	53.60	415.62	167.99	61.33	987.80	650.75
1.1.2 Fixed Account	23.45	198.72	2,596.79	523.80	324.36	5,613.93	3,924.19
1.1.2.1 Up to 3 months Fixed Account	2.44	-	411.75	-	12.97	1,125.86	657.26
1.1.2.2 3 to 6 months Fixed Account	0.80	-	1,108.31	177.30	16.22	601.03	447.60
1.1.2.3 6 months to 1 year Fixed Account	11.86	-	594.41	4.76	113.52	2,882.01	2,213.73
1.1.2.4 Above 1 year Fixed Account	8.35	198.72	482.32	341.74	181.64	1,005.03	605.59
1.1.3 Call Deposit	2.64	17.71	51.66	26.63	4.45	97.79	92.54
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	51.39	-	0.02	91.90	70.15
2. Commission Expense	-	-	12.51	6.66	-	-	11.91
3. Staff Expense	13.97	39.18	366.68	115.32	41.78	783.69	513.31
4. Office Operating Expenses	15.64	33.68	309.41	81.70	26.03	511.69	417.57
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.20	-	-	1.57	-
7. Provision for Risk	1.33	-	657.46	444.95	21.61	1,264.88	621.88
7.1 Loan loss Provision	1.33	-	657.46	444.95	21.61	1,264.88	621.88
7.1.1 General Loan loss Provision	1.40	-	142.24	111.09	(8.12)	323.66	245.65
7.1.1.1 Pass Loan Loss Provision	1.35	-	-	-	(8.03)	85.41	-
7.1.1.2 Watch List Provision	0.04	-	142.24	111.09	(0.09)	238.25	245.65
7.1.2 Special Loan Loss Provision	(0.06)	-	515.21	333.86	29.73	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	-	-	34.12	-	5.75	104.75	103.53
10. Provision for Income Tax	-	-	92.12	-	17.24	282.84	279.52
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	45.44	214.95	-	40.22	659.95	652.22
Total Expenses	60.23	388.33	4,804.38	1,367.05	542.78	10,417.32	7,337.57
Income							
1. Interest Income	31.97	346.12	4,392.06	990.57	528.60	9,538.51	6,953.30
1.1 On Loans and Advances	30.78	344.62	3,934.82	897.45	403.86	8,719.72	6,391.17
1.2 On Investment	0.08	-	377.25	69.86	121.43	761.82	510.91
1.2.1 Government Bonds	-	-	377.25	69.86	121.43	592.10	510.91
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	168.17	-
1.2.4 Debenture & Bonds	0.08	-	-	-	-	1.56	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.11	1.51	17.56	23.27	2.54	21.26	18.86
1.5 On Others	-	-	62.43	-	0.77	35.70	32.36
2. Commission and Discount	0.09	5.79	142.20	51.86	0.90	30.19	95.10
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.09	5.79	17.33	5.29	0.62	26.95	70.49
2.3 Others	-	-	124.87	46.57	0.28	3.24	24.61
3. Exchange Flactuation Income	-	-	0.22	0.00	-	10.10	11.56
3.1 Due to Change in Exchange Rate	-	-	0.17	0.00	-	1.27	3.77
3.2 Due to Foreign Currency Transaction	-	-	0.05	-	-	8.83	7.79
4. Other Operating Income	0.33	-	5.70	-	10.14	332.69	195.33
5. Non Operating Income	-	-	-	0.12	3.14	23.77	0.57
6. Write Back from Provisions for loss	20.37	36.42	264.20	81.42	-	482.07	81.71
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.47	-	-	243.07	-	-	-
Total Income	60.23	388.33	4,804.38	1,367.05	542.78	10,417.32	7,337.57

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	3,359.41	70.25	3,764.15	3,331.44	3,454.19	256.22	43.64
1.1 On Deposit Liabilities	3,299.70	70.25	3,647.42	3,323.30	3,379.60	255.94	43.64
1.1.1 Saving Account	420.80	7.19	480.93	590.58	334.83	47.00	17.52
1.1.2 Fixed Account	2,821.70	57.64	3,086.56	2,695.41	2,984.03	196.29	24.04
1.1.2.1 Up to 3 months Fixed Account	177.85	-	324.92	-	1,624.62	-	3.22
1.1.2.2 3 to 6 months Fixed Account	570.61	-	431.13	395.93	20.58	46.59	3.80
1.1.2.3 6 months to 1 year Fixed Account	1,087.08	33.06	907.00	1,397.70	478.45	99.02	10.24
1.1.2.4 Above 1 year Fixed Account	986.15	24.57	1,423.52	901.78	860.38	50.68	6.77
1.1.3 Call Deposit	57.20	5.42	79.93	37.30	60.75	12.65	2.09
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	59.70	-	116.73	8.14	74.59	0.28	-
2. Commission Expense	14.34	-	-	-	-	0.05	-
3. Staff Expense	400.12	9.38	404.90	382.71	259.39	56.16	26.20
4. Office Operating Expenses	307.87	7.28	356.97	245.26	207.72	49.20	6.48
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	21.87	547.52	222.30	903.45	19.01	17.33
7.1 Loan loss Provision	282.88	6.36	547.52	222.30	903.45	-	17.33
7.1.1 General Loan loss Provision	141.09	(2.70)	167.75	122.58	153.80	-	3.45
7.1.1.1 Pass Loan Loss Provision	-	1.29	(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	-	-	-	-	-	19.01	-
8. Loan Written Off	12.17	-	-	2.18	6.15	-	-
9. Provision for Staff Bonus	60.56	1.99	41.24	-	61.87	3.18	-
10. Provision for Income Tax	163.52	5.37	113.45	285.10	277.06	8.60	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	381.54	12.52	257.70	522.76	279.76	20.06	-
Total Expenses	4,982.42	128.67	5,499.81	4,993.56	5,449.61	412.51	93.65
Income							
1. Interest Income	4,641.80	126.33	5,275.86	4,684.99	4,488.36	380.52	84.72
1.1 On Loans and Advances	4,255.42	119.38	4,892.88	4,338.83	4,118.51	366.01	79.94
1.2 On Investment	350.73	-	335.36	299.72	314.50	4.67	-
1.2.1 Government Bonds	350.73	-	335.36	299.72	314.50	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	21.45	-	26.48	19.64	38.65	7.93	4.77
1.5 On Others	14.21	6.95	21.14	26.80	16.70	1.90	-
2. Commission and Discount	184.28	0.10	15.68	21.42	7.91	3.10	0.44
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	184.28	0.06	15.68	21.42	7.91	3.10	0.44
2.3 Others	-	0.04	-	-	-	-	-
3. Exchange Flactuation Income	0.43	-	25.28	-	-	-	-
3.1 Due to Change in Exchange Rate	0.13	-	(0.30)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.30	-	25.58	-	-	-	-
4. Other Operating Income	85.02	2.24	132.43	200.27	131.60	13.42	3.07
5. Non Operating Income	-	-	50.55	9.31	16.19	2.31	-
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	1.51	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	2.58
Total Income	4,982.42	128.67	5,499.81	4,993.56	5,449.61	412.51	93.65

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Expenses							
1. Interest Expense	271.85	261.90	127.32	1.29	481.59	834.38	503.47
1.1 On Deposit Liabilities	271.85	261.31	127.14	1.29	481.59	830.68	502.24
1.1.1 Saving Account	59.73	27.90	19.28	1.29	93.75	115.10	69.05
1.1.2 Fixed Account	200.16	226.76	101.30	-	358.33	703.72	419.40
1.1.2.1 Up to 3 months Fixed Account	-	47.20	-	-	62.75	40.61	-
1.1.2.2 3 to 6 months Fixed Account	82.62	49.79	-	-	54.96	34.69	33.76
1.1.2.3 6 months to 1 year Fixed Account	72.22	85.11	-	-	147.50	281.92	187.09
1.1.2.4 Above 1 year Fixed Account	45.32	44.66	101.30	-	93.11	346.50	198.55
1.1.3 Call Deposit	11.96	6.65	6.56	0.01	29.51	11.86	13.79
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.59	0.18	-	-	3.70	1.23
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	69.74	34.21	34.85	5.44	92.29	77.52	40.20
4. Office Operating Expenses	50.79	28.06	33.52	15.62	60.92	69.49	32.50
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	51.38
7.1 Loan loss Provision	328.76	59.93	13.47	-	-	9.92	51.38
7.1.1 General Loan loss Provision	33.44	17.28	13.47	-	-	-	42.10
7.1.1.1 Pass Loan Loss Provision	4.35	1.53	13.47	-	-	-	5.46
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	-	3.08	1.94	-	21.60	-	4.29
10. Provision for Income Tax	-	8.32	5.83	-	58.69	14.68	11.59
11. Others	-	-	-	-	0.51	-	-
12. Net Profit	-	19.40	13.61	21.25	135.74	30.38	27.04
Total Expenses	721.14	414.89	230.55	43.60	882.15	1,036.36	670.48
Income							
1. Interest Income	350.01	366.73	209.58	6.43	713.00	997.56	621.64
1.1 On Loans and Advances	325.97	336.07	175.36	-	658.82	897.68	567.23
1.2 On Investment	18.13	16.64	26.48	1.63	33.02	92.25	52.35
1.2.1 Government Bonds	18.13	16.64	26.48	-	33.02	92.25	52.35
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.63	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	5.90	6.09	7.70	4.80	20.79	7.62	2.06
1.5 On Others	-	7.94	0.04	-	0.38	-	-
2. Commission and Discount	2.07	0.45	0.17	-	0.73	20.58	0.24
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	0.45	0.17	-	0.73	20.58	0.24
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	14.81	13.47	8.40	0.04	31.03	13.92	20.72
5. Non Operating Income	-	-	12.39	37.13	39.53	4.30	1.26
6. Write Back from Provisions for loss	218.01	34.24	-	-	95.57	-	26.63
7. Recovery of written-off Loan	-	-	-	-	2.28	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	136.24	-	-	-	-	-	-
Total Income	721.14	414.89	230.55	43.60	882.15	1,036.36	670.48

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	314.18	311.79	252.91	807.63	441.98	98.78	104.47
1.1 On Deposit Liabilities	314.18	311.79	252.91	807.63	441.98	98.78	104.09
1.1.1 Saving Account	52.70	49.47	45.54	90.85	65.93	14.95	18.54
1.1.2 Fixed Account	257.05	248.37	205.18	710.22	376.06	79.39	79.13
1.1.2.1 Up to 3 months Fixed Account	-	37.48	13.29	-	-	6.30	7.37
1.1.2.2 3 to 6 months Fixed Account	-	37.93	9.02	79.51	32.19	11.01	6.63
1.1.2.3 6 months to 1 year Fixed Account	257.05	86.32	121.30	98.78	226.57	28.74	23.83
1.1.2.4 Above 1 year Fixed Account	-	86.64	61.57	531.93	117.29	33.35	41.30
1.1.3 Call Deposit	4.43	13.96	2.19	6.56	-	4.44	6.42
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.01	-
3. Staff Expense	54.86	67.08	11.84	93.46	58.50	15.63	46.32
4. Office Operating Expenses	46.06	64.15	17.78	51.48	44.82	13.16	38.45
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.39	-	-	-	-	-
7. Provision for Risk	14.02	115.87	105.64	96.73	113.71	13.10	26.11
7.1 Loan loss Provision	14.02	115.87	105.64	96.73	113.71	13.10	26.11
7.1.1 General Loan loss Provision	12.99	13.70	63.28	11.52	3.18	4.22	26.11
7.1.1.1 Pass Loan Loss Provision	-	5.18	-	-	(10.74)	2.13	26.11
7.1.1.2 Watch List Provision	12.99	8.52	63.28	11.52	13.93	2.09	-
7.1.2 Special Loan Loss Provision	1.03	102.17	42.36	85.21	110.53	8.87	-
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	14.07	13.38	-	-	-	-	-
9. Provision for Staff Bonus	-	-	2.36	4.65	-	-	-
10. Provision for Income Tax	2.96	-	6.37	14.25	-	8.62	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	6.90	-	14.87	27.63	-	20.11	-
Total Expenses	453.04	572.66	411.76	1,095.84	659.01	169.41	215.34
Income							
1. Interest Income	387.41	347.01	380.50	1,004.08	602.60	155.94	156.45
1.1 On Loans and Advances	346.25	304.52	363.22	920.36	544.32	145.43	141.80
1.2 On Investment	36.43	28.49	-	54.52	49.21	-	12.01
1.2.1 Government Bonds	36.43	-	-	17.03	-	-	12.01
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	28.49	-	37.49	49.21	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	4.58	12.02	17.28	18.95	9.07	5.68	2.64
1.5 On Others	0.15	1.97	-	10.26	-	4.84	-
2. Commission and Discount	12.57	0.53	0.46	14.69	11.09	7.35	0.37
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	12.57	0.53	0.46	13.87	11.09	7.35	0.37
2.3 Others	-	-	-	0.82	-	-	-
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	28.74	3.05	6.66	4.57	-	12.28
5. Non Operating Income	-	8.54	3.41	-	-	-	-
6. Write Back from Provisions for loss	23.12	74.08	24.03	70.41	-	6.12	-
7. Recovery of written-off Loan	-	3.45	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	9.66	-	-	-	-	-	-
9. Net Loss	-	110.31	-	-	40.75	-	46.24
Total Income	453.04	572.66	411.76	1,095.84	659.01	169.41	215.34

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	60.83	522.66	1,262.25	1,015.29	468.75
1.1 On Deposit Liabilities	60.83	522.66	1,246.40	982.44	462.02
1.1.1 Saving Account	0.14	56.29	172.28	95.64	66.55
1.1.2 Fixed Account	60.44	450.72	1,056.58	850.27	376.22
1.1.2.1 Up to 3 months Fixed Account	-	29.92	25.26	94.35	-
1.1.2.2 3 to 6 months Fixed Account	-	34.54	145.27	116.70	32.77
1.1.2.3 6 months to 1 year Fixed Account	-	179.09	426.19	331.49	37.19
1.1.2.4 Above 1 year Fixed Account	60.44	207.17	459.87	307.73	306.26
1.1.3 Call Deposit	0.25	15.65	17.55	36.54	19.25
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	15.85	32.84	6.73
2. Commission Expense	-	-	3.77	-	-
3. Staff Expense	4.10	63.21	120.02	112.99	73.05
4. Office Operating Expenses	2.11	38.79	82.69	75.99	56.71
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	5.78	-	-
7. Provision for Risk	-	137.82	65.71	99.50	139.50
7.1 Loan loss Provision	-	137.82	65.71	99.50	139.50
7.1.1 General Loan loss Provision	-	30.64	33.54	40.94	9.41
7.1.1.1 Pass Loan Loss Provision	-	1.54	-	7.48	-
7.1.1.2 Watch List Provision	-	29.10	33.54	33.46	9.41
7.1.2 Special Loan Loss Provision	-	107.18	32.17	58.56	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	-	-	13.43	25.75	-
10. Provision for Income Tax	-	-	36.27	69.52	-
11. Others	-	-	-	-	-
12. Net Profit	16.25	-	84.64	162.22	-
Total Expenses	83.30	762.48	1,674.56	1,561.26	738.02
Income					
1. Interest Income	3.76	633.31	1,593.89	1,504.12	586.62
1.1 On Loans and Advances	-	557.69	1,413.36	1,328.10	518.93
1.2 On Investment	-	66.15	165.72	171.08	62.79
1.2.1 Government Bonds	-	-	165.72	-	62.79
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	66.15	-	171.08	-
1.3 On Agency Balance	-	-	-	-	0.25
1.4 On Call Deposit	3.76	9.47	8.44	-	4.66
1.5 On Others	-	-	6.37	4.94	-
2. Commission and Discount	-	0.65	48.01	50.46	1.45
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.40	48.01	0.04	1.44
2.3 Others	-	0.25	-	50.41	0.01
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	14.15	14.28	-	22.58
5. Non Operating Income	3.01	1.63	-	6.69	3.62
6. Write Back from Provisions for loss	76.53	53.57	18.37	-	79.91
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	59.18	-	-	43.84
Total Income	83.30	762.48	1,674.56	1,561.26	738.02

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,811.73	17,518.21	21,207.47	15,581.86	8,195.45	14,738.15	8,807.05	12,425.04
Fishery Related	808.79	1,093.52	707.54	655.16	-	383.02	52.68	147.35
Mining Related	2,981.04	-	433.97	1,156.68	-	-	234.29	2.35
Agriculture, Forestry, Beverage & Non Food Production Related*	40,668.87	29,558.89	70,775.42	88,111.90	18,096.59	86,560.45	40,521.35	35,882.36
Construction	3,119.77	3,371.62	22,356.92	6,982.24	8,024.29	2,089.76	1,756.80	2,736.55
Electricity, Gas and Water	12,417.14	19,882.30	22,727.55	28,290.81	8,602.31	15,024.00	9,246.95	13,984.95
Metal Products, Mach. & Ele. Equip.	3,767.81	2,619.07	4,074.73	2,449.76	2,282.86	9,691.22	2,399.55	2,035.48
Tras., Com. and Public Utilities	1,146.58	2,620.95	3,287.11	3,884.80	1,772.11	3,743.67	231.93	1,240.04
Wholesaler & Retailer	38,798.72	54,671.95	85,010.46	67,587.86	22,841.54	48,067.62	27,474.66	44,925.70
Finance, Insurance and Real Estate	7,602.68	23,062.44	13,422.79	31,527.56	5,206.14	18,357.61	6,441.25	13,529.71
Tourism Service**	7,838.77	13,593.39	11,100.61	22,894.68	1,251.45	11,465.14	6,739.70	3,850.15
Other Services	5,962.98	8,003.28	15,782.78	20,969.76	1,634.16	7,602.74	1,759.23	5,376.98
Consumption Loans	58,506.73	71,134.43	62,893.20	36,654.75	14,363.47	16,133.83	15,112.54	34,437.19
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	2,984.58	1,854.15	44,215.92	4,917.01	879.53	14,112.87	8,727.33	12,076.09
TOTAL sectorwise	194,416.21	248,984.20	377,996.46	332,048.26	93,288.71	248,242.03	129,505.32	182,649.95

Product Wise

Term Loan	47,375.01	66,611.37	122,974.89	112,880.23	12,082.35	101,574.28	42,342.91	59,873.66
Overdraft	-	5,648.00	5,080.43	2,683.24	203.00	4,866.63	146.94	3,175.34
Cash Credit Loan	31,043.72	48,897.22	5,861.02	29,696.52	7,134.68	39,609.96	19,718.58	38,544.28
Trust Receipt Loan/Import Loan	1,435.21	687.14	10,879.94	12,538.18	4,937.58	9,738.77	3,413.78	5,983.73
Short Term Working Capital/Demand Loan	27,822.52	9,945.07	94,212.53	107,440.22	29,492.62	43,292.09	19,832.60	20,939.24
Residential Personal Home Loan (Up to Rs. 20 million)#	8,991.89	23,071.46	24,355.96	8,343.25	8,657.99	5,553.44	2,211.52	22,900.76
Real Estate Loan	14,478.96	9,738.24	22,676.65	25,632.72	7,946.10	14,083.38	4,252.68	6,275.90
Margin Nature Loan	4,942.97	4,194.89	11,719.88	2,147.34	-	2,277.62	121.53	1,942.46
Hire Purchase Loan	2,249.09	5,448.15	9,766.25	5,485.91	2,912.25	6,803.72	2,006.75	3,531.25
Deprived Sector Loan	12,576.70	20,719.54	18,736.34	17,614.11	5,396.83	10,719.59	7,343.35	9,128.74
Bills Purchased	4.39	10.00	11.21	31.46	1,258.64	11.22	0.08	-
Other Product	43,495.75	54,013.12	51,721.36	7,555.08	13,266.65	9,711.33	28,114.60	10,354.58
Total Product wise Loan	194,416.21	248,984.20	377,996.46	332,048.26	93,288.71	248,242.03	129,505.32	182,649.95

Collateral Wise

Gold and Silver	19,694.12	19,071.16	382.74	1,697.85	-	-	-	-
Government Securities	35.62	2.82	4.97	-	3,000.00	-	-	70.13
Non Governmental Securities	1,627.39	4,194.89	12,262.52	2,146.13	-	2,277.62	121.53	1,942.26
Fixed Deposit Receipts	1,286.31	1,533.92	3,196.52	1,957.11	5,707.13	1,308.13	1,242.86	2,279.54
Own	1,286.31	1,533.92	3,131.51	1,946.61	5,702.85	1,308.13	1,242.86	2,279.54
Other Licences Institutions	-	-	65.01	10.50	4.28	-	-	-
Collateral of Properties	158,939.77	197,411.91	295,110.79	304,637.87	73,685.09	235,628.72	107,384.18	163,583.79
Fixed Assets	130,008.72	196,704.04	212,112.61	288,355.07	57,648.49	229,990.30	46,503.19	90,699.02
Current Assets	28,931.05	707.87	82,998.18	16,282.80	16,036.60	5,638.43	60,880.99	72,884.77
Against security of Bill	599.48	21.20	2,198.01	8.22	-	11.22	3,416.28	4,967.88
Domestic Bills	-	-	0.00	-	-	-	-	-
Foreign Bills	599.48	21.20	2,198.01	8.22	-	11.22	3,416.28	4,967.88
Against Guarantee	8,731.83	26,700.01	5,909.90	12,069.19	2,721.81	8,707.16	6,678.78	8,341.32
Government Guarantee	168.19	216.60	379.52	383.43	138.81	-	156.08	198.82
Institutional Guarantee	7,196.00	12,135.03	4,146.58	11,303.48	2,583.00	-	6,223.84	7,744.36
Personal Guarantee	1,138.55	14,317.17	1,380.98	315.29	-	-	-	398.15
Collective Guarantee	4.96	31.21	2.82	66.72	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	106.18	298.87	-
Other Guarantee	224.14	-	-	0.27	-	8,600.98	-	-
Credit Card	20.85	9.80	874.18	195.25	397.72	309.17	-	145.17
Others	3,480.85	38.49	58,056.84	9,336.64	7,776.96	-	10,661.69	1,319.86
Total	194,416.21	248,984.20	377,996.46	332,048.26	93,288.71	248,242.03	129,505.32	182,649.95

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	27,262.28	5,354.37	14,996.58	14,491.22	15,575.61	59,927.40	22,254.74	14,630.70
Fishery Related	3,163.49	275.51	912.06	951.09	804.44	819.46	821.06	379.58
Mining Related	-	242.23	2,222.96	71.27	630.68	380.41	325.49	1,082.53
Agriculture, Forestry, Bevarage & Non Food Production Related*	10,475.30	25,979.57	56,465.11	37,524.61	31,108.28	15,797.67	79,321.74	22,587.31
Construction	16,829.70	6,713.49	17,580.47	31,578.37	5,133.66	10,034.87	8,546.20	10,291.42
Electricity, Gas and Water	3,716.83	10,927.40	31,478.07	21,387.93	14,976.51	5,949.26	27,425.31	14,078.04
Metal Products, Mach. & Ele. Eqp.	777.34	1,102.28	9,776.02	7,164.45	2,607.75	532.88	6,642.76	490.94
Tras., Com. and Public Utilities	1,026.58	2,129.41	13,637.77	5,591.04	3,432.46	3,068.07	7,009.37	3,326.73
Wholesaler & Retailer	71,723.64	27,901.82	40,096.10	52,038.86	48,204.13	35,097.93	89,949.83	31,207.82
Finance, Insurance and Real Estate	10,109.20	6,588.11	20,967.42	19,382.24	12,633.90	5,470.86	32,272.26	8,832.54
Tourism Service**	6,524.64	4,516.17	14,505.94	10,499.68	7,465.42	5,331.67	16,041.33	2,878.19
Other Services	3,818.48	5,983.68	12,208.27	10,819.80	8,466.54	4,501.89	21,001.43	7,507.40
Consumption Loans	108,507.79	11,485.20	59,635.08	43,290.53	36,098.68	24,930.15	75,257.75	37,025.87
Local Government	-	-	-	231.20	150.72	-	-	-
Others	30,784.80	20,845.88	164.12	933.25	12,217.52	22,597.30	12.94	1,498.94
TOTAL sectorwise	294,720.07	130,045.13	294,645.97	255,955.53	199,506.31	194,439.82	386,882.20	155,818.01

Product Wise

Term Loan	80,039.22	66,118.29	149,396.09	87,605.87	92,626.58	26,171.15	159,659.77	61,742.91
Overdraft	1,675.74	958.39	9,051.69	5,576.55	3,134.54	12,368.55	9,625.76	6,578.34
Cash Credit Loan	69,794.21	21,786.21	44,707.17	19,190.31	23,659.66	-	63,283.76	6,803.36
Trust Receipt Loan/Import Loan	93.42	1,715.95	3,564.83	4,251.55	4,373.01	90.16	8,388.87	1,141.26
Short Term Working Capital/Demand Loan	22,296.50	14,915.28	37,992.88	42,531.44	32,200.77	109,986.72	54,820.57	15,105.83
Residential Personal Home Loan (Up to Rs. 20 million)#	61,941.24	6,492.06	12,142.22	19,682.04	10,709.79	8,927.53	30,090.87	9,686.00
Real Estate Loan	29,727.36	1,601.56	574.60	10,378.23	4,880.54	1,656.11	14,649.43	4,342.51
Margin Nature Loan	4,417.86	475.44	4,139.83	3,231.39	5,189.64	1,245.20	6,746.03	4,333.81
Hire Purchase Loan	4,499.23	4,446.23	7,091.29	4,082.17	4,592.93	3,055.08	13,667.94	4,677.33
Deprived Sector Loan	10,798.92	6,331.97	15,218.76	14,077.54	10,342.86	28,108.91	18,349.33	15,078.34
Bills Purchased	-	95.56	-	1,556.34	212.30	-	-	-
Other Product	9,436.37	5,108.20	10,766.63	43,792.08	7,583.70	2,830.41	7,599.87	26,328.33
Total Product wise Loan	294,720.07	130,045.13	294,645.97	255,955.53	199,506.31	194,439.82	386,882.20	155,818.01

Collateral Wise

Gold and Silver	45.14	117.28	3.74	711.32	13.76	23.46	-	751.81
Government Securities	-	129.84	77.47	-	4.05	-	-	8.54
Non Governmental Securities	4,417.86	475.44	4,122.83	3,231.39	5,191.06	-	-	4,414.37
Fixed Deposit Receipts	2,846.08	704.69	2,316.44	1,860.54	2,031.63	1,074.66	2,613.24	1,345.74
Own	2,846.08	704.69	2,260.06	1,860.54	2,017.43	1,074.66	2,613.24	1,318.89
Other Licences Institutions	-	-	56.38	-	14.20	-	-	26.84
Collateral of Properties	271,607.36	108,843.56	277,519.93	238,350.43	181,386.99	193,341.70	334,943.92	131,361.52
Fixed Assets	268,403.45	76,305.56	268,430.30	195,844.72	102,694.73	193,341.70	279,495.07	93,105.78
Current Assets	3,203.91	32,537.99	9,089.62	42,505.71	78,692.27	-	55,448.85	38,255.74
Against security of Bill	-	95.56	109.74	934.55	3,722.14	-	27,470.45	2,216.73
Domestic Bills	-	95.56	42.68	-	13.68	-	-	35.99
Foreign Bills	-	-	67.06	934.55	3,708.46	-	27,470.45	2,180.74
Against Guarantee	9,144.69	5,636.37	9,759.56	8,412.06	5,912.33	-	587.33	2,379.94
Government Guarantee	0.18	-	237.16	136.67	152.22	-	324.52	8.80
Institutional Guarantee	7,117.98	4,638.67	9,006.83	8,115.29	5,504.38	-	-	270.50
Personal Guarantee	-	997.65	282.85	65.57	253.42	-	212.50	1,533.58
Collective Guarantee	-	-	230.50	-	-	-	-	551.97
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,026.53	0.05	2.22	94.53	2.31	-	50.32	15.09
Credit Card	208.71	342.23	587.69	360.19	666.99	-	516.57	110.67
Others	6,450.23	13,700.15	148.56	2,095.04	577.35	-	20,750.68	13,228.70
Total	294,720.07	130,045.13	294,645.97	255,955.53	199,506.31	194,439.82	386,882.20	155,818.01

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,204.24	12,584.20	8,823.33	8,334.07	1,440.48	106.48	493.75	2,132.54
Fishery Related	647.94	401.09	427.41	888.03	86.12	6.36	-	46.47
Mining Related	161.55	1,100.50	375.25	38.60	3.14	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	19,709.52	34,822.92	44,199.11	29,476.40	1,271.15	0.10	624.30	2,564.28
Construction	10,430.69	4,630.68	11,310.99	7,724.76	6,492.45	70.06	63.66	1,129.80
Electricity, Gas and Water	15,842.51	21,606.00	17,876.10	16,518.66	381.10	-	-	1,644.83
Metal Products, Mach. & Ele. Equip.	1,855.73	4,487.83	3,040.49	1,710.93	210.60	2.70	-	214.36
Tras., Com. and Public Utilities	2,780.95	4,730.45	9,140.97	3,488.93	685.36	13.93	81.20	1,223.45
Wholesaler & Retailer	25,689.40	47,285.04	39,694.93	26,181.62	10,139.05	61.76	797.08	6,140.36
Finance, Insurance and Real Estate	28,018.79	12,677.25	22,835.52	8,981.14	5,375.99	-	260.00	5,577.59
Tourism Service**	15,876.19	7,452.49	17,642.74	5,595.75	687.51	24.87	-	1,713.36
Other Services	6,996.08	6,411.06	23,708.57	6,338.27	432.39	1.86	483.79	1,776.08
Consumption Loans	22,251.03	35,892.49	34,117.26	14,750.43	17,529.85	113.58	71.10	15,485.69
Local Government	-	-	-	-	-	-	-	3.34
Others	19,445.74	6,578.96	5,517.83	27,600.47	257.32	70.55	-	4,797.29
TOTAL sectorwise	183,910.34	200,660.95	238,710.52	157,628.05	44,992.52	472.23	2,874.87	44,449.44

Product Wise

Term Loan	54,433.82	81,052.50	105,485.42	85,379.74	17,027.16	261.82	713.84	17,566.43
Overdraft	9,279.85	5,968.12	1,865.61	613.21	2,915.44	73.88	338.75	2,321.11
Cash Credit Loan	30,713.07	42,841.10	28,364.21	29,356.16	6,080.51	-	-	5,180.42
Trust Receipt Loan/Import Loan	916.86	2,704.82	3,492.99	1,617.63	-	-	-	-
Short Term Working Capital/Demand Loan	13,083.55	25,526.07	36,512.60	6,528.67	20.94	27.64	707.53	861.89
Residential Personal Home Loan (Up to Rs. 20 million)#	7,999.12	15,185.94	14,204.20	7,788.42	5,814.51	36.26	63.66	7,173.46
Real Estate Loan	16,938.22	4,454.14	13,244.27	5,889.03	917.04	13.08	260.00	2,840.11
Margin Nature Loan	4,144.71	974.14	3,279.91	1,602.41	2,265.52	-	-	1,056.59
Hire Purchase Loan	5,908.17	5,870.51	6,296.91	5,249.88	1,352.83	28.45	81.20	2,496.48
Deprived Sector Loan	11,263.57	10,089.25	12,995.20	8,295.12	4,012.61	26.31	151.87	4,206.63
Bills Purchased	1,556.25	12.89	231.40	648.32	-	-	-	-
Other Product	27,673.15	5,981.48	12,737.79	4,659.47	4,585.97	4.80	558.02	746.32
Total Product wise Loan	183,910.34	200,660.95	238,710.52	157,628.05	44,992.52	472.23	2,874.87	44,449.44

Collateral Wise

Gold and Silver	6,253.20	0.69	10.12	1.70	229.23	-	-	149.19
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	4,289.88	974.14	3,926.78	-	2,265.52	-	-	1,056.59
Fixed Deposit Receipts	1,614.63	1,249.73	2,097.94	1,979.57	720.67	4.80	71.10	458.92
Own	1,614.63	1,249.73	2,023.48	1,979.57	720.17	4.80	71.10	458.92
Other Licences Institutions	-	-	74.46	-	0.50	-	-	-
Collateral of Properties	159,433.40	193,791.23	219,068.11	148,267.35	37,423.25	404.58	2,803.78	38,342.64
Fixed Assets	155,755.30	182,461.76	199,570.34	132,290.86	37,322.29	404.58	2,803.78	38,342.64
Current Assets	3,678.10	11,329.47	19,497.77	15,976.49	100.96	-	-	-
Against security of Bill	-	0.55	623.72	407.94	-	-	-	-
Domestic Bills	-	-	28.40	407.94	-	-	-	-
Foreign Bills	-	0.55	595.32	-	-	-	-	-
Against Guarantee	9,510.85	684.47	9,401.68	104.26	4,309.79	-	-	4,442.10
Government Guarantee	155.02	87.07	210.75	-	-	-	-	-
Institutional Guarantee	9,300.19	350.64	8,257.88	-	4,088.55	-	-	2,703.37
Personal Guarantee	54.80	153.43	882.94	104.26	217.10	-	-	1,420.53
Collective Guarantee	-	12.24	47.27	-	1.98	-	-	318.20
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	0.84	81.09	0.32	-	2.16	-	-	-
Credit Card	262.72	207.62	1.43	83.70	-	-	-	-
Others	2,545.67	3,752.52	3,580.73	6,783.54	44.07	62.85	-	-
Total	183,910.34	200,660.95	238,710.52	157,628.05	44,992.52	472.23	2,874.87	44,449.44

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	1,008.09	262.85	7,219.18	3,552.74	2,873.64	70.94	4,611.90	2,725.43
Fishery Related	15.23	2.41	139.33	301.52	144.16	45.55	155.93	392.58
Mining Related	-	-	25.47	85.55	-	-	47.01	126.56
Agriculture, Forestry, Bevarage & Non Food Production Related*	687.57	248.54	4,146.33	3,389.65	1,812.49	142.21	5,648.57	7,436.20
Construction	76.94	208.24	615.43	2,168.00	404.59	151.82	2,326.07	4,039.55
Electricity, Gas and Water	1.20	-	468.89	519.51	375.38	-	1,482.83	-
Metal Products, Mach. & Ele. Eqp.	-	15.20	154.12	382.23	96.38	26.57	501.19	154.89
Tras., Com. and Public Utilities	247.81	221.76	1,510.67	1,916.47	1,214.20	26.80	635.99	979.89
Wholesaler & Retailer	3,257.99	549.01	15,288.55	9,195.07	8,034.77	189.21	5,431.71	10,997.23
Finance, Insurance and Real Estate	935.85	367.65	11,636.29	13,750.02	5,039.20	-	4,092.75	4,944.76
Tourism Service**	386.78	29.99	4,108.90	3,831.42	1,727.24	13.81	2,753.59	9,000.14
Other Services	687.24	16.05	2,266.58	1,849.57	1,880.80	30.79	1,058.80	3,397.27
Consumption Loans	3,966.05	1,515.06	19,617.67	25,721.93	14,937.24	236.58	12,143.76	7,119.54
Local Government	-	-	-	0.03	-	-	5.73	-
Others	2.46	716.55	29,348.35	2,768.20	10,254.17	234.85	13,627.28	1,588.16
TOTAL sectorwise	11,273.20	4,153.32	96,545.76	69,431.92	48,794.26	1,169.14	54,523.13	52,902.21

Product Wise

Term Loan	3,465.15	829.18	44,882.75	21,529.36	25,481.95	289.17	23,700.24	19,057.40
Overdraft	454.08	-	3,643.55	9,435.13	3,812.53	83.02	11,170.97	963.06
Cash Credit Loan	2,784.47	-	-	-	4,989.81	257.31	-	10,274.12
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	162.16	382.02	9,942.89	416.66	524.44	121.68	393.66	1,325.03
Residential Personal Home Loan (Up to Rs. 20 million)#	1,635.96	860.17	13,879.46	12,387.43	2,972.48	191.61	6,109.75	3,578.97
Real Estate Loan	514.50	79.45	7,229.87	3,902.98	1,614.60	-	758.25	2,300.16
Margin Nature Loan	388.87	59.00	2,517.56	1,567.74	1,506.56	-	1,722.82	1,743.32
Hire Purchase Loan	451.79	276.56	2,389.87	2,694.73	1,419.46	34.67	1,315.54	1,060.49
Deprived Sector Loan	821.39	740.81	7,353.22	6,758.89	5,060.59	64.95	3,685.23	3,326.90
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	594.84	926.13	4,706.59	10,739.00	1,411.85	126.72	5,666.66	9,272.76
Total Product wise Loan	11,273.20	4,153.32	96,545.76	69,431.92	48,794.26	1,169.14	54,523.13	52,902.21

Collateral Wise

Gold and Silver	61.11	-	610.53	983.59	728.90	-	462.88	-
Government Securities	-	-	-	-	-	-	11.28	-
Non Governmental Securities	388.87	59.00	2,522.36	1,564.88	1,506.56	-	1,719.65	-
Fixed Deposit Receipts	130.05	43.81	1,099.28	988.75	682.83	111.99	918.80	598.65
Own	130.05	43.81	1,099.28	988.75	682.83	111.99	918.80	598.65
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,202.86	3,745.24	82,565.51	58,868.24	41,875.60	1,057.15	44,615.73	48,552.42
Fixed Assets	10,202.86	3,745.24	82,565.51	58,868.24	41,875.60	1,057.15	44,598.78	48,552.42
Current Assets	-	-	-	-	-	-	16.95	-
Against security of Bill	-	-	-	-	-	-	1.00	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	1.00	-
Against Guarantee	488.10	303.77	9,559.65	6,954.51	3,999.50	-	6,549.65	2,007.82
Government Guarantee	-	-	-	-	0.35	-	3.27	-
Institutional Guarantee	414.56	303.77	2,886.93	5,639.44	3,265.59	-	4,510.55	1,965.04
Personal Guarantee	73.54	-	3,890.93	1,001.05	710.16	-	1,953.95	41.83
Collective Guarantee	-	-	2,781.79	292.79	23.39	-	79.39	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	21.23	-	-	2.50	-
Credit Card	-	-	-	12.14	-	-	-	-
Others	2.22	1.50	188.43	59.82	0.88	-	244.15	1,743.32
Total	11,273.20	4,153.32	96,545.76	69,431.92	48,794.26	1,169.14	54,523.13	52,902.21

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFC
Sector Wise								
Agricultural and Forest Related	6,436.49	290.95	280.33	749.36	411.59	103.42	0.09	722.26
Fishery Related	176.45	-	2.39	7.83	-	21.88	-	20.59
Mining Related	11.71	-	-	-	-	-	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	1,963.91	195.82	46.82	164.18	47.58	10.46	60.00	217.15
Construction	768.15	228.24	5.30	320.56	643.25	92.09	16.83	69.70
Electricity, Gas and Water	3,703.06	-	-	2.04	-	5.00	-	-
Metal Products, Mach. & Ele. Eqp.	89.37	0.58	16.83	-	2.57	1.48	3.45	-
Tras., Com. and Public Utilities	617.21	204.31	1.98	97.30	157.65	75.89	-	100.62
Wholesaler & Retailer	4,740.08	803.29	81.97	1,078.21	421.87	217.05	33.33	972.56
Finance, Insurance and Real Estate	7,265.74	485.28	8.79	274.16	147.90	319.97	40.31	1,301.38
Tourism Service**	2,086.79	168.60	38.31	90.99	92.94	14.86	27.50	211.53
Other Services	1,968.78	105.42	2.15	300.62	-	103.63	-	255.19
Consumption Loans	17,697.25	1,018.37	54.07	1,198.92	1,430.48	897.34	144.30	3,088.94
Local Government	-	-	-	-	-	-	33.18	-
Others	20.37	891.74	243.93	26.63	297.13	134.01	1,886.00	374.68
TOTAL sectorwise	47,545.37	4,392.61	782.89	4,310.79	3,652.96	1,997.08	2,244.98	7,334.60

Product Wise

Term Loan	10,643.21	1,011.68	255.03	2,173.63	1,818.83	830.18	124.27	1,668.30
Overdraft	3,472.87	69.74	151.55	185.72	91.81	279.97	-	674.58
Cash Credit Loan	6,212.64	-	-	573.31	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,558.48	622.82	-	103.72	257.92	-	147.82	456.27
Residential Personal Home Loan (Up to Rs. 20 million)#	6,660.47	828.56	-	249.02	643.25	202.57	16.83	576.59
Real Estate Loan	4,153.60	31.96	-	189.98	101.94	100.70	1,765.88	541.19
Margin Nature Loan	1,900.31	152.92	-	13.78	24.26	241.11	26.19	245.53
Hire Purchase Loan	1,257.23	167.84	3.65	90.15	148.55	97.40	121.66	192.69
Deprived Sector Loan	4,231.12	478.85	161.23	361.13	366.94	182.74	33.18	760.04
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,455.32	1,028.24	211.43	370.36	199.47	62.40	9.13	2,219.42
Total Product wise Loan	47,545.37	4,392.61	782.89	4,310.79	3,652.96	1,997.08	2,244.98	7,334.60

Collateral Wise

Gold and Silver	182.11	88.38	40.73	161.90	52.33	-	-	579.30
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,900.31	152.92	-	13.78	-	-	26.19	243.69
Fixed Deposit Receipts	702.03	40.72	5.67	65.89	70.63	61.21	0.05	82.00
Own	702.03	40.72	5.67	65.89	70.63	61.21	0.05	82.00
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	42,317.66	2,748.31	736.49	3,965.31	3,358.68	1,493.96	397.29	5,554.25
Fixed Assets	42,317.66	2,748.31	736.49	3,965.31	3,358.68	1,493.96	397.29	5,554.25
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,427.00	453.32	-	103.91	147.05	200.81	83.27	875.36
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,085.06	453.32	-	55.78	45.96	182.74	-	758.20
Personal Guarantee	320.76	-	-	48.14	101.09	18.07	50.09	117.16
Collective Guarantee	3.99	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	16.26	908.96	-	-	24.26	241.11	1,738.17	-
Total	47,545.37	4,392.61	782.89	4,310.79	3,652.96	1,997.08	2,244.98	7,334.60

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	426.72	598.61	421.25	358.47	627.11	548.60	324.73	494.42
Fishery Related	12.79	38.11	4.00	25.07	-	16.74	15.47	10.67
Mining Related	13.48	-	1.50	-	-	-	18.84	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	433.25	298.33	169.30	246.69	191.64	489.77	183.53	28.03
Construction	421.15	1,043.51	498.35	319.08	-	168.22	267.36	10.70
Electricity, Gas and Water	351.86	-	36.00	5.53	-	-	-	21.12
Metal Products, Mach. & Ele. Eqp.	190.41	39.19	30.87	15.95	-	60.54	41.11	28.60
Tras., Com. and Public Utilities	961.70	75.43	66.15	51.43	-	303.80	235.65	1.85
Wholesaler & Retailer	990.83	505.75	235.38	736.25	1,328.21	1,982.95	585.66	300.50
Finance, Insurance and Real Estate	1,123.04	674.97	289.62	862.79	115.49	1,508.23	276.54	61.11
Tourism Service**	774.69	191.98	79.26	66.86	91.93	688.65	55.62	15.22
Other Services	614.11	569.18	17.90	62.69	-	336.38	78.00	20.98
Consumption Loans	2,197.61	505.91	1,323.96	1,661.34	48.99	3,153.53	1,368.03	359.53
Local Government	-	-	-	-	-	-	-	-
Others	697.53	1,052.08	388.04	27.16	593.83	124.32	1,329.79	27.81
TOTAL sectorwise	9,209.17	5,593.05	3,561.57	4,439.31	2,997.21	9,381.72	4,780.35	1,380.54

Product Wise

Term Loan	2,306.10	952.47	131.55	351.53	82.34	3,812.83	1,226.98	356.32
Overdraft	-	280.06	243.95	-	398.17	162.36	178.49	388.39
Cash Credit Loan	-	-	-	-	1,436.50	1,292.57	233.33	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,988.21	400.87	147.43	161.76	-	345.82	686.20	53.64
Residential Personal Home Loan (Up to Rs. 20 million)#	775.60	874.55	717.03	274.03	8.37	916.52	635.90	34.30
Real Estate Loan	934.00	768.75	256.08	555.13	114.78	848.18	186.13	145.60
Margin Nature Loan	260.33	386.86	291.74	178.70	-	107.66	9.01	-
Hire Purchase Loan	784.68	54.93	126.84	126.72	0.36	718.85	238.06	4.93
Deprived Sector Loan	431.77	310.21	190.90	414.00	96.62	1,008.39	218.33	82.45
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,728.49	1,564.34	1,456.06	2,377.44	860.07	168.53	1,167.91	314.92
Total Product wise Loan	9,209.17	5,593.05	3,561.57	4,439.31	2,997.21	9,381.72	4,780.35	1,380.54

Collateral Wise

Gold and Silver	470.19	-	-	-	-	-	-	-
Government Securities	8.55	-	-	-	-	-	-	-
Non Governmental Securities	379.46	386.86	294.74	172.26	-	107.66	9.01	-
Fixed Deposit Receipts	251.38	68.25	90.19	25.44	36.27	50.85	56.86	32.03
Own	251.38	68.25	90.19	25.44	36.27	50.85	56.86	32.03
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	7,629.94	4,941.63	3,006.90	3,834.02	114.78	8,353.64	4,588.80	1,348.52
Fixed Assets	7,629.59	4,941.63	3,006.90	3,807.05	114.78	8,353.64	4,588.80	1,348.52
Current Assets	0.35	-	-	26.98	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	388.78	196.30	169.74	399.31	-	869.57	125.68	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	301.65	196.30	0.99	317.82	-	749.67	125.01	-
Personal Guarantee	87.13	-	163.16	81.50	-	119.90	0.50	-
Collective Guarantee	-	-	-	-	-	-	0.16	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.58	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	80.87	-	0.00	8.28	2,846.16	-	-	-
Total	9,209.17	5,593.05	3,561.57	4,439.31	2,997.21	9,381.72	4,780.35	1,380.54

BFI Name	Samriddhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	193.73	53.80	226.61	521.40	725.53	331.73
Fishery Related	-	-	5.73	58.96	10.71	61.93
Mining Related	-	-	0.93	22.63	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	55.47	202.49	156.62	551.57	284.31	319.17
Construction	226.86	-	246.40	338.15	151.88	386.47
Electricity, Gas and Water	-	-	221.91	224.52	72.27	27.39
Metal Products, Mach. & Ele. Eqp.	42.60	-	21.31	65.39	110.56	21.93
Tras., Com. and Public Utilities	158.53	2.94	28.35	379.60	279.43	180.84
Wholesaler & Retailer	169.73	68.51	614.87	2,074.79	1,985.39	986.50
Finance, Insurance and Real Estate	28.68	-	566.60	1,886.48	2,424.31	858.68
Tourism Service**	28.65	37.24	262.14	1,605.13	318.20	537.55
Other Services	14.95	-	35.31	677.52	267.20	82.17
Consumption Loans	534.71	1.55	1,655.61	4,856.31	5,524.57	2,018.61
Local Government	2.58	-	-	-	-	1.00
Others	0.24	359.27	1,902.08	1,043.82	1,853.91	301.84
TOTAL sectorwise	1,456.74	725.80	5,944.49	14,306.27	14,008.30	6,115.82

Product Wise

Term Loan	480.64	353.02	667.82	6,118.54	3,254.09	2,195.43
Overdraft	278.42	-	-	947.04	666.64	63.47
Cash Credit Loan	-	-	-	2,355.72	305.68	739.55
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	0.24	-	568.01	108.97	879.41	431.12
Residential Personal Home Loan (Up to Rs. 20 million)#	188.64	-	1,266.74	1,548.92	3,657.66	758.42
Real Estate Loan	134.79	246.66	369.74	1,406.56	1,141.84	294.58
Margin Nature Loan	67.43	-	320.81	507.96	646.16	365.42
Hire Purchase Loan	154.72	2.27	55.80	392.26	132.51	177.30
Deprived Sector Loan	151.86	-	324.78	618.32	1,007.60	484.64
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,370.80	301.99	2,316.72	605.89
Total Product wise Loan	1,456.74	725.80	5,944.49	14,306.27	14,008.30	6,115.82

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.48	-	-
Non Governmental Securities	67.43	-	-	507.96	646.16	-
Fixed Deposit Receipts	63.38	-	149.72	220.71	133.37	99.23
Own	63.38	-	149.72	220.71	133.37	99.23
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,180.49	725.80	5,195.42	13,022.46	11,430.69	5,126.41
Fixed Assets	1,180.49	725.80	5,195.42	13,022.46	11,430.69	5,126.41
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	145.45	-	267.56	524.52	1,796.06	409.22
Government Guarantee	2.58	-	-	-	-	-
Institutional Guarantee	-	-	266.35	444.82	1,215.85	380.32
Personal Guarantee	134.88	-	1.21	79.69	580.22	1.52
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.98	-	-	-	-	27.39
Credit Card	-	-	-	-	-	-
Others	-	-	331.79	7.14	2.01	480.96
Total	1,456.74	725.80	5,944.49	14,306.27	14,008.30	6,115.82

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Feb	Mid-Mar	% 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	63,289	63,140	28.76	18.17	-0.23	
a. Paid-up Capital	24,740	30,093	34,388	35,584	35,584	21.64	14.27	0.00	
b. Statutory Reserves	5,803	9,012	11,190	11,909	12,078	55.31	24.16	1.42	
c. Retained Earning	3,434	5,520	6,645	5,919	5,100	60.72	20.38	-13.84	
d. Others Reserves	5,115	5,709	7,258	9,876	10,378	11.60	27.14	5.08	
2 BORROWINGS	207,349	233,582	214,238	217,438	218,626	12.65	-8.28	0.55	
a. NRB	8,220	22,655	7,944	3,358	3,360	175.59	-64.94	0.04	
b. Others	199,129	210,926	206,294	214,080	215,266	5.92	-2.20	0.55	
3 DEPOSITS	130,425	159,023	167,093	169,164	169,366	21.93	5.07	0.12	
4 BILLS PAYABLE	11	38	27	27	17	252.05	-27.61	-38.41	
5 OTHER LIABILITIES	37,483	42,123	46,185	57,972	61,454	12.38	9.64	6.01	
a. Loan Loss Provision	10,760	11,708	18,383	23,428	24,133	8.81	57.01	3.01	
b. Interest Suspense a/c	4,176	4,727	6,921	10,805	12,064	13.20	46.42	11.65	
c. Others	22,547	25,688	20,881	23,739	25,257	13.93	-18.72	6.40	
6 RECONCILIATION A/c	19,298	22,174	15,568	18,568	19,318	14.90	-29.79	4.04	
7 PROFIT & LOSS A/c	11,839	12,378	5,191	1,885	2,004	4.55	-58.06	6.27	
Total	445,497	519,651	507,782	528,344	533,925	16.65	-2.28	1.06	
Assets									
1 LIQUID FUNDS	28,288	20,320	26,963	23,645	22,789	-28.17	32.70	-3.62	
a. Cash Balance	521	371	494	421	454	-28.73	33.06	7.63	
b. Bank Balance	17,507	10,770	17,249	15,670	15,611	-38.48	60.16	-0.37	
c. Money at Call	10,260	9,178	9,220	7,554	6,724	-10.55	0.46	-10.98	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	910	742	36.16	39.23	-18.45	
3 SHARE & OTHER INVESTMENT	14,153	5,334	8,282	11,136	11,171	-62.31	55.27	0.32	
4 LOANS & ADVANCES	365,554	449,686	432,237	442,283	447,103	23.01	-3.88	1.09	
Institutional	54,128	90,239	72,928	53,212	53,476	66.71	-19.18	0.50	
Individual	311,426	359,447	359,310	389,071	393,627	15.42	-0.04	1.17	
5 FIXED ASSETS	2,565	3,073	3,258	4,004	3,963	19.79	6.01	-1.01	
6 OTHER ASSETS	15,031	18,137	20,078	25,996	26,744	20.66	10.70	2.88	
7 EXPENSES NOT WRITTEN OFF	7	3	39	6	6	-54.15	1068.57	13.54	
8 NON BANKING ASSETS	1	1	1	5	5	0.00	0.00	0.00	
9 RECONCILIATION A/c	19,325	22,176	14,809	18,567	19,377	14.75	-33.22	4.36	
10 PROFIT & LOSS A/c	13	160	1,054	1,792	2,024	1178.33	558.67	12.92	
Total	445,497	519,651	507,782	528,344	533,925	16.65	-2.28	1.06	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	18,279	30,522	36,966	21,138	24,094	66.98	21.11	13.98	
2 COMMISSION/FEE EXPENSES	16	20	45	14	6	23.62	124.12	-55.23	
3 EMPLOYEE EXPENSES	9,379	11,857	12,689	7,532	8,529	26.43	7.02	13.25	
4 OFFICE OPERATING EXPENSES	3,353	4,358	4,651	2,376	2,731	29.98	6.72	14.93	
5 NON OPERATING EXPENSES	36	20	14	12	12	-45.12	-27.38	0.68	
6 PROVISION FOR RISK	17,303	5,527	25,658	14,387	20,052	-68.06	364.22	39.38	
7 LOAN WRITTEN OFF	31	35	123	14	27	12.30	252.87	87.41	
8 EXTRAORDINARY EXPENSES	9	18	0	6	0	98.29	-99.36	-99.89	
9 PROVISION FOR STAFF BONUS	1,848	1,955	779	285	322	5.81	-60.14	12.77	
10 PROVISION FOR INCOME TAX	5,069	5,462	2,486	855	970	7.76	-54.49	13.49	
11 NET PROFIT	11,829	12,376	4,783	1,503	1,676	4.63	-61.35	11.49	
TOTAL EXPENSES	67,152	72,151	87,444	48,121	58,418	7.44	21.20	21.40	
Income									
1. INTEREST INCOME	45,304	59,985	61,707	33,271	37,851	32.40	2.87	13.77	
2. COMMISSION & DISCOUNT	1,420	1,442	618	405	486	1.60	-57.16	20.01	
3 OTHER OPERATING INCOME	5,025	5,495	3,971	2,605	2,934	9.34	-27.73	12.60	
4 NON OPERATING INCOME	270	446	158	75	112	65.02	-64.70	49.53	
5 PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	10,270	15,254	-69.78	365.46	48.52	
6 RECOVERY FOR WRITE BACK	9	6	4	5	5	-29.10	-29.94	8.27	
7 INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	80	80	30.87	77.81	-0.13	
8 NET LOSS	3	158	646	1,410	1,696	5531.04	307.55	20.29	
TOTAL INCOME	67,152	72,151	88,416	48,121	58,418	7.44	22.54	21.40	
Miscellaneous Information									
No. of Total Staffs	20,872	23,303	22,493	22,023	21,830	11.65	-3.48	-0.88	
No. of Total Branches	4,685	5,135	5,133	5,130	5,130	9.61	-0.04	0.00	
No. of Total Centers	362,982	428,783	445,666	454,457	456,107	18.13	3.94	0.36	
No. of Total Groups	1,183,364	1,351,729	1,390,718	1,418,553	1,426,450	14.23	2.88	0.56	
No. of Total Passive Groups	34,163	16,159	19,043	19,952	20,124	-52.70	17.85	0.86	
No. of Total Members	5,191,363	5,859,530	6,016,101	6,003,567	5,988,769	12.87	2.67	-0.25	
No. of Total Passive Members	329,895	438,040	528,082	545,026	550,850	32.78	20.56	1.07	
No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,722,868	2,710,519	10.40	-9.65	-0.45	
No. of Total Overdue Borrowers	764,663	382,353	587,163	899,477	882,690	-50.00	53.57	-1.87	
No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,040,885	6,028,779	13.37	2.57	-0.20	
Total Saving Amount (Rs million)	130,472	159,023	167,027	169,164	169,366	21.88	5.03	0.12	

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	104.85
	g. Others Reserves Fund	170.57
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	1,059.39
	a. Current	357.39
	Domestic	357.39
	Foreign	-
	b. Savings	0.04
	Domestic	0.04
	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	1,587.07
	1. Sundry Creditors	-
	2. Loan Loss Provision	734.79
	3. Interest Suspense a/c	-
	4. Others	852.28
6	Reconciliation A/c	-
7	Profit & Loss A/c	935.12
	TOTAL Liabilities	28,785.38
Assets		
1	LIQUID FUNDS	217.55
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	217.52
	1. In Nepal Rastra Bank	202.31
	Domestic Currency	202.31
	Foreign Currency	-
	2. "A"Class Licensed Institution	15.21
	Domestic Currency	15.21
	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	3,800.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,800.00
4	LOANS & ADVANCES (Including Bills Purchased)	20,155.12
	4.1 LOANS & ADVANCES	20,155.12
	a. Infrastructure Project	20,155.12
	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	1,157.31
	a. Accrued Interest:	724.15
	Financial Institutions	-
	Government Enterprises	43.74
	Private Sector	680.42
	b. Staff Loans / Adv.	103.84
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	329.32
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	28,785.38

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	153.28
1.1 On Deposit Liabilities	45.18
1.2 On Borrowing	108.10
2. Commission Expense	0.03
3. Staff Expense	53.35
4. Office Operating Expenses	43.67
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	562.85
7.1 Loan loss Provision	562.85
7.1.1 General Loan loss Provision	562.85
7.1.1.1 Pass Loan Loss Provision	562.85
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	148.43
10. Provision for Income Tax	400.77
11. Others	-
12. Net Profit	935.12
Total Expenses	2,297.61

Income	
1. Interest Income	1,926.73
1.1 On Loans and Advances	1,524.60
1.2 On Investment	175.08
1.2.1 Government Bonds	175.08
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	227.06
2. Commission and Discount	6.00
2.1 Bills Purchase and Discount	-
2.2 Commission	6.00
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	-
5. Non Operating Income	0.11
6. Write Back from Provisions for loss	364.76
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,297.61

Districtwise List of Banks and Financial Institutions Branches (Fagun, 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	65	7	10	82	706,994	8,622
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		584	84	51	719	6,114,600	8,504
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	937	149	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	231	34	16	281	551,667	1,963
33	Bagmati	Bhaktapur	124	19	5	148	432,132	2,920
34	Bagmati	Makwanpur	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	166	54	18	238	719,859	3,025
	Total		1,833	335	108	2,276	6,116,866	2,688
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	25	2	68	253,024	3,721
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	191	37	822	2,466,427	3,001

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	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	25	1	-	26	252,313	9,704
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		208	21	3	232	1,688,412	7,278
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		5,041	1,135	288	6,464	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E ^{\$}	Total
No. of BFIs	20	17	17	55	1	110
No. of Branches [^]	5,041	1,135	288	5,130		11,594
Population per Branch [*] (Served by A, B and C class BFIs)						4,512
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,515

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	761	195	36	870	992	1,862
Madhesh	584	84	51	1,059	719	1,778
Bagmati	1,833	335	108	769	2,276	3,045
Gandaki	594	191	37	578	822	1,400
Lumbini	735	257	47	1,153	1,039	2,192
Karnali	208	21	3	237	232	469
Sudur Paschim	326	52	6	464	384	848
Total	5,041	1,135	288	5,130	6,464	11,594

* Population 29,164,578 based on final population report 2078(Census Nepal 2021) Source :

<https://censusnepal.cbs.gov.np/>

\$ E Refers to Infrastructure Development Bank

[^] Number of branches include head office, banking branches and extension counters

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
5	Short Term Working Capital/Demand Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
7	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
8	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
9	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
10	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
11	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
12	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99
5	Short Term Working Capital/Demand Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29
7	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71
8	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66
9	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99
10	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42
11	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25
12	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23

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

Amnt 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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.78	1,235,473.03	2.76	1,255,745.18	2.64	1,286,585.15	2.93	1,347,094.03
2	Fixed:	8.01	1,767,231.28	8.04	1,762,706.27	7.75	1,764,956.95	7.66	1,800,243.64
2.1	up to 1 month	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-
2.3	3-6 months	7.03	258,806.95	6.94	254,627.30	6.69	266,949.78	6.70	293,182.85
2.4	6-12 months	7.75	593,982.59	8.07	625,783.84	7.48	591,279.85	7.38	587,889.17
2.5	1-2 yrs	7.91	655,040.29	7.76	630,477.25	7.59	652,763.73	7.50	668,433.91
2.6	2 yrs and above	9.86	259,401.46	9.78	251,817.87	9.91	253,963.59	9.86	250,737.70
3	Call	0.98	311,270.13	0.84	310,180.90	0.90	297,562.11	1.04	286,638.07
4	Certificate of Deposits	-	-	-	-	-	-	-	-
5	Other	7.93	2,706.64	6.84	3,689.91	6.95	3,166.89	7.63	2,840.64
6	Non interest bearing deposits	-	364,310.03	-	354,492.03	-	363,040.42	-	378,508.06
6.1	Current	-	331,175.31	-	320,171.29	-	328,293.58	-	344,225.41
6.2	Margin	-	30,803.99	-	31,654.69	-	31,662.64	-	31,680.58
6.3	Other	-	2,330.74	-	2,666.05	-	3,084.20	-	2,602.07
	Aggregate	5.00	3,680,991.12	4.86	3,686,814.29	4.68	3,715,311.52	4.79	3,815,324.43

Overall Summary of Interest Rate on LCY Sectorwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.69	198,746.31	8.30	209,405.83	8.21	214,939.19	8.16	226,342.13
2	Fishery Related	8.15	5,495.79	8.03	5,707.37	7.86	6,069.94	7.89	6,731.08
3	Mining Related	9.11	5,991.24	8.72	6,347.34	8.71	6,348.69	8.73	6,769.49
4	Agriculture, Forestry & Beverage Production Related	8.94	150,508.56	8.61	153,645.38	8.50	156,955.87	8.44	162,138.42
5	Non Food Production Related	8.75	352,212.08	8.38	359,019.33	8.27	362,529.09	8.33	368,675.26
6	Construction	10.03	313,541.86	9.61	317,831.26	9.57	327,420.60	9.47	332,795.19
7	Electricity, Gas and Water	9.11	171,142.70	8.90	173,242.45	8.77	178,049.48	8.62	185,859.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.07	47,866.73	8.79	49,565.79	8.67	49,508.26	8.61	52,720.68
9	Transport, Communication and Public Utilities	9.78	69,160.57	9.41	69,143.14	9.35	68,786.85	9.11	70,063.31
10	Wholesaler & Retailer	9.34	658,686.32	8.95	668,435.22	8.83	689,172.24	8.72	726,009.00
11	Finance, Insurance and Real Estate	7.60	249,093.80	7.41	250,404.21	7.37	254,807.53	7.48	278,153.73
12	Hotel or Restaurant	8.86	141,091.51	8.57	144,248.76	8.43	147,160.52	8.27	151,440.44
13	Other Services	9.35	157,106.11	8.99	156,415.38	8.89	159,002.48	8.67	160,770.32
14	Consumption Loans	9.73	155,674.61	9.51	159,140.04	9.39	163,781.30	9.13	175,655.40
15	Local Government	3.98	1,425.43	3.93	1,426.86	3.81	1,421.35	3.80	1,427.80
16	Others	10.24	457,271.73	9.97	472,847.09	9.87	494,326.08	9.58	523,030.07
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.45	8.73	3,280,279.47	8.61	3,428,582.27

Overall Summary of Interest Rate on LCY Productwise Credit		Poush, 2077 (Mid Jan, 2021)		Magh, 2077 (Mid Feb, 2021)		Falgun, 2077 (Mid Mar, 2021)		Chaitra, 2077 (Mid Apr, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.98	671,682.83	8.68	680,003.04	8.66	704,691.22	8.52	736,281.09
2	Overdraft	9.53	478,029.88	9.22	484,836.00	9.15	503,301.25	8.96	541,190.63
3	Cash Credit Loan								
4	Trust Receipt Loan/Import Loan	7.96	58,118.33	7.59	64,642.83	7.54	70,556.85	7.47	71,916.73
5	Short Term Working Capital/Demand Loan	9.08	773,344.53	8.71	795,779.46	8.61	798,595.37	8.50	817,337.11
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.97	217,308.38	9.61	219,499.26	9.48	225,606.25	9.47	230,945.29
7	Real Estate Loan	9.71	145,278.92	9.39	147,930.75	9.33	148,095.45	9.19	162,722.08
8	Margin Nature Loan	8.70	64,059.65	8.39	66,199.13	8.50	70,411.65	8.48	78,994.44
9	Hire Purchase Loan	10.54	138,673.08	10.23	135,779.50	10.14	138,041.77	9.84	137,023.26
10	Deprived Sector Loan	7.04	192,978.21	6.74	197,113.28	6.79	207,526.53	7.07	221,717.98
11	Bills Purchased	3.48	4,633.57	3.95	3,784.79	3.56	4,459.27	3.93	3,695.07
12	Other Product	10.19	390,907.98	9.91	401,257.42	9.78	408,993.86	9.59	426,758.57
	Aggregate	9.09	3,135,015.36	8.89	3,196,825.47	8.73	3,280,279.47	8.61	3,428,582.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.84	1,328,409.02	2.72	1,342,407.98	3.01	1,411,828.28	2.92	1,397,613.40	3.05	1,420,065.84
2	Fixed:	7.63	1,847,735.10	7.66	1,823,370.65	7.72	1,864,001.81	7.77	1,924,529.07	7.80	1,948,796.80
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	6.79	303,577.82	6.98	293,128.78	7.12	316,776.14	7.23	328,292.80	7.23	373,287.57
2.4	6-12 months	7.29	690,769.19	7.26	661,335.28	7.34	688,829.24	7.48	762,195.01	7.46	739,917.30
2.5	1-2 yrs	7.53	605,496.18	7.54	618,713.69	7.61	603,109.39	7.69	604,045.33	7.77	594,856.53
2.6	2 yrs and above	9.83	247,891.91	9.79	250,192.91	9.79	255,287.03	9.71	229,995.93	9.83	240,735.41
3	Call	1.00	282,535.69	0.96	302,569.46	0.93	313,347.00	0.94	306,124.74	0.97	285,069.54
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.76	3,133.01	7.53	3,264.46	7.19	3,987.80	6.60	4,265.88	6.01	4,714.26
6	Non interest bearing deposits	-	368,714.36	-	388,642.93	-	489,137.21	-	361,513.57	-	366,058.39
6.1	Current	-	334,253.73	-	354,846.50	-	454,310.21	-	326,561.60	-	329,884.66
6.2	Margin	-	31,821.73	-	31,433.59	-	32,625.04	-	32,312.88	-	33,595.00
6.3	Other	-	2,638.90	-	2,362.83	-	2,201.96	-	2,639.08	-	2,578.73
	Aggregate	4.81	3,830,527.18	4.72	3,860,255.48	4.76	4,082,302.10	4.76	3,994,046.66	4.92	4,024,704.83

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	7.98	229,954.00	7.97	231,354.18	7.93	236,866.24	7.96	240,578.52	8.03	249,461.13
2	Fishery Related	7.55	7,179.51	7.54	7,341.57	7.42	7,816.97	7.47	8,296.01	7.55	9,051.92
3	Mining Related	8.54	6,694.64	8.46	6,642.44	8.43	6,683.00	8.44	7,011.68	8.54	6,937.25
4	Agriculture, Forestry & Beverage Production Related	8.29	162,865.79	8.19	166,381.29	8.19	166,896.63	8.17	170,869.28	8.27	174,968.73
5	Non Food Production Related	8.07	368,631.93	7.95	372,135.99	7.96	379,125.47	7.95	386,387.44	7.97	398,448.66
6	Construction	9.28	340,914.19	9.23	339,601.38	9.17	354,304.35	9.19	355,863.82	9.27	359,202.13
7	Electricity, Gas and Water	8.44	187,746.11	8.36	190,753.68	8.19	199,484.95	8.15	201,824.23	8.09	205,647.46
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.46	54,017.55	8.39	54,871.61	8.39	53,835.02	8.45	57,638.29	8.49	60,085.25
9	Transport, Communication and Public Utilities	9.02	71,555.42	8.92	71,164.07	8.83	71,745.94	8.91	71,319.35	9.02	70,725.81
10	Wholesaler & Retailer	8.49	735,654.04	8.44	753,952.41	8.39	756,362.68	8.42	760,442.86	8.50	790,626.79
11	Finance, Insurance and Real Estate	7.38	279,513.89	7.44	279,735.18	7.67	287,539.96	7.84	288,220.21	7.99	299,670.99
12	Hotel or Restaurant	8.02	154,994.38	7.98	155,634.50	7.91	159,479.97	7.87	161,430.23	7.89	164,621.84
13	Other Services	8.52	159,829.26	8.50	160,607.21	8.35	163,016.22	8.40	162,874.90	8.45	168,939.55
14	Consumption Loans	8.98	175,925.65	9.06	195,817.13	9.06	205,412.29	9.24	206,049.37	9.25	204,287.91
15	Local Government	3.78	1,422.70	4.05	1,503.69	4.05	1,493.48	3.10	1,975.67	4.14	1,362.29
16	Others	9.59	528,499.07	9.55	506,388.03	9.50	516,469.68	9.50	530,464.43	9.59	555,842.39
	Aggregate	8.53	3,465,398.13	8.46	3,493,884.36	8.43	3,566,532.84	8.48	3,611,246.30	8.57	3,719,880.10

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.08

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.13	1,439,182.13	4.49	1,389,241.04	5.17	1,325,764.26	5.26	1,304,211.68	5.23	1,296,316.25
2	Fixed:	7.96	2,017,075.54	8.26	2,098,910.97	8.61	2,186,891.13	8.92	2,238,984.09	9.13	2,245,348.12
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	7.60	375,319.08	8.07	393,403.01	8.82	423,500.92	9.09	501,312.94	9.47	465,101.93
2.4	6-12 months	7.73	736,550.15	8.03	818,104.99	8.34	844,735.62	8.72	869,305.33	8.96	983,173.12
2.5	1-2 yrs	7.82	653,270.14	8.03	630,373.13	8.30	658,239.90	8.62	620,107.42	8.77	539,225.90
2.6	2 yrs and above	9.59	251,936.16	9.86	257,029.85	9.91	260,414.70	10.00	248,258.40	9.89	257,847.16
3	Call	1.11	288,342.95	1.32	276,677.61	1.42	265,669.33	1.54	259,051.07	1.62	256,215.34
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.55	3,499.83	7.37	2,391.76	8.14	2,065.87	2.67	2,083.60	2.66	2,093.61
6	Non interest bearing deposits	-	371,604.15	-	343,618.00	-	348,133.10	-	422,994.90	-	416,562.98
6.1	Current	-	333,964.67	-	305,124.22	-	311,222.46	-	384,464.87	-	374,293.43
6.2	Margin	-	34,853.02	-	35,884.20	-	34,086.02	-	36,016.83	-	39,603.49
6.3	Other	-	2,786.46	-	2,609.58	-	2,824.63	-	2,513.20	-	2,666.06
	Aggregate	5.43	4,119,704.60	5.80	4,110,839.38	6.24	4,128,523.69	6.37	4,227,325.34	6.49	4,216,536.30

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	8.73	10,631.27
3	Mining Related	8.58	7,503.98	8.87	7,605.16	8.92	7,907.55	9.09	7,859.27	9.76	8,066.06
4	Agriculture, Forestry & Beverage Production Related	8.26	175,620.86	8.79	174,847.78	8.99	183,298.57	9.12	194,101.44	10.12	200,286.15
5	Non Food Production Related	8.07	413,083.29	8.50	420,625.22	8.79	430,559.41	9.06	457,418.28	9.91	468,795.75
6	Construction	9.12	223,057.01	9.57	194,529.75	9.60	189,542.91	9.68	171,339.41	10.43	172,625.19
7	Electricity, Gas and Water	8.07	210,600.04	8.20	211,338.31	8.47	212,378.74	8.60	218,011.79	9.05	219,567.02
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.50	63,632.93	8.95	64,901.91	9.23	67,616.54	9.42	69,575.94	10.39	70,452.66
9	Transport, Communication and Public Utilities	9.01	72,890.17	9.41	75,273.65	9.57	75,274.49	9.70	77,559.40	10.48	78,141.84
10	Wholesaler & Retailer	8.54	811,305.20	9.03	826,969.65	9.30	840,379.15	9.45	859,761.41	10.44	868,442.44
11	Finance, Insurance and Real Estate	8.19	310,457.97	8.83	304,058.70	9.05	303,564.85	9.34	306,075.74	10.34	305,467.28
12	Hotel or Restaurant	7.94	166,554.55	8.30	162,901.81	8.53	162,485.81	8.71	163,230.69	9.42	160,584.23
13	Other Services	8.45	172,387.33	8.78	173,649.17	8.90	173,497.32	8.97	173,708.45	9.72	177,198.58
14	Consumption Loans	9.51	544,485.91	9.80	642,724.98	9.96	700,857.48	10.09	728,179.40	11.09	732,714.86
15	Local Government	4.15	1,363.52	4.16	1,363.42	4.41	1,363.22	4.48	1,370.29	4.44	1,362.29
16	Others	9.54	399,622.87	9.98	350,473.10	10.12	312,636.90	10.42	332,747.83	11.34	324,300.75
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,941.16

Overall Summary of Interest Rate on LCY Productwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.26	840,192.78	8.56	845,065.26	8.77	855,781.38	9.02	868,038.24	9.68	879,787.01
2	Overdraft	8.93	625,605.57	9.39	630,637.47	9.58	643,653.93	9.69	666,446.00	10.62	667,393.65
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	7.23	82,138.19	7.70	88,850.95	8.08	93,616.12	8.35	89,427.71	9.37	88,649.96
5	Short Term Working Capital/Demand Loan	8.41	908,273.91	8.86	886,410.68	9.33	901,458.36	9.59	950,965.12	10.63	966,779.94
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.31	257,026.69	9.63	257,817.58	9.69	258,803.63	9.75	278,190.32	10.74	279,985.42
7	Real Estate Loan	9.14	171,418.99	9.45	174,850.70	9.63	176,939.96	9.73	180,786.47	10.77	181,202.48
8	Margin Nature Loan	8.36	88,206.07	8.83	86,159.42	9.12	84,611.64	9.41	83,705.35	10.33	82,447.46
9	Hire Purchase Loan	9.71	139,202.49	10.02	140,036.43	10.11	141,451.15	10.03	141,578.17	10.85	142,232.64
10	Deprived Sector Loan	7.60	275,798.17	8.10	279,708.94	8.23	279,838.33	8.49	284,284.79	9.28	286,629.30
11	Bills Purchased	4.51	5,399.22	5.54	5,729.97	6.75	5,197.50	5.13	5,292.40	6.73	4,392.73
12	Other Product	9.54	447,159.80	9.76	487,270.07	9.79	496,565.31	9.95	491,869.18	10.77	495,440.08
	Aggregate	8.69	3,840,421.88	9.02	3,882,537.48	9.29	3,937,917.31	9.44	4,040,583.75	10.31	4,074,940.67

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.24	1,257,493.53	6.24	1,250,709.46	6.23	1,225,016.88	6.23	1,192,482.96	6.24	1,248,959.27
2	Fixed:	9.44	2,289,669.51	9.67	2,326,686.74	9.86	2,343,929.32	9.96	2,381,969.20	10.12	2,402,460.16
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.70	447,603.03	10.05	463,905.12	10.28	515,039.32	10.30	531,077.62	10.44	531,859.26
2.4	6-12 months	9.32	923,215.96	9.56	924,051.29	9.76	913,308.31	9.88	915,936.38	10.10	889,094.43
2.5	1-2 yrs	9.12	630,102.72	9.32	598,882.75	9.49	562,342.15	9.65	560,494.27	9.77	563,111.50
2.6	2 yrs and above	10.11	288,747.79	10.02	339,847.59	10.08	353,239.54	10.15	374,460.93	10.20	418,394.97
3	Call	1.86	254,111.92	2.02	244,086.99	2.13	246,272.10	2.18	251,350.13	2.29	287,496.62
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.84	2,063.22	2.70	2,225.34	2.60	2,254.27	2.80	1,934.84	2.75	2,136.32
6	Non interest bearing deposits	-	433,255.33	-	455,237.96	-	443,972.25	-	462,376.85	-	476,676.61
6.1	Current	-	385,280.91	-	403,273.52	-	389,705.95	-	407,416.53	-	420,949.81
6.2	Margin	-	44,756.17	-	49,267.67	-	50,788.12	-	52,081.11	-	52,636.17
6.3	Other	-	3,218.26	-	2,696.77	-	3,478.18	-	2,879.21	-	3,090.63
	Aggregate	6.93	4,236,593.52	7.11	4,278,946.49	7.25	4,261,444.82	7.34	4,290,113.99	7.41	4,417,728.97

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.64	284,409.12	9.74	287,555.00	10.33	293,179.79	10.37	296,975.46	10.40	299,322.85
2	Fishery Related	8.80	11,002.60	8.95	11,137.48	9.58	11,484.27	9.59	11,589.12	9.69	11,665.60
3	Mining Related	9.89	8,142.75	10.11	8,063.58	11.17	7,960.25	11.25	8,147.25	11.17	8,386.01
4	Agriculture, Forestry & Beverage Production Related	10.25	207,142.32	10.48	207,889.60	11.29	211,393.93	11.36	212,612.25	11.37	215,693.93
5	Non Food Production Related	10.18	478,545.40	10.48	481,888.59	11.30	485,566.69	11.45	484,017.71	11.49	474,653.43
6	Construction	10.49	167,603.33	11.01	150,745.35	11.70	154,512.76	11.77	168,415.22	11.76	154,722.58
7	Electricity, Gas and Water	9.20	220,057.85	9.51	224,534.97	9.94	229,095.00	10.08	229,411.78	10.20	235,149.10
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.69	70,383.90	10.92	71,603.46	11.63	72,803.22	11.73	73,655.61	11.77	69,642.69
9	Transport, Communication and Public Utilities	10.72	77,054.32	11.09	75,837.52	11.48	75,783.16	11.52	75,806.92	11.69	75,912.94
10	Wholesaler & Retailer	10.64	876,039.48	10.90	887,058.21	11.70	884,400.90	11.81	875,664.83	11.80	866,369.36
11	Finance, Insurance and Real Estate	10.60	308,797.42	10.88	311,110.46	11.58	310,473.94	11.61	318,394.47	11.56	315,352.73
12	Hotel or Restaurant	9.70	165,013.19	9.95	165,600.40	10.66	168,667.92	10.73	168,083.29	10.76	168,131.11
13	Other Services	9.96	179,220.77	10.26	179,333.05	10.94	178,397.58	10.95	165,813.68	11.06	177,074.65
14	Consumption Loans	11.26	732,809.86	11.43	766,922.04	12.04	792,697.84	12.09	787,595.29	12.02	757,389.55
15	Local Government	4.57	1,297.83	4.60	1,297.83	4.61	1,081.23	4.65	1,086.13	4.61	1,081.22
16	Others	11.53	335,060.18	11.68	325,228.71	12.26	274,945.47	12.24	277,148.07	12.26	311,184.95
	Aggregate	10.60	4,122,580.34	10.78	4,155,806.24	11.42	4,152,443.96	11.54	4,154,417.08	11.62	4,141,732.71

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2078 (Mid Mar, 2022)		Chaitra, 2078 (Mid Apr, 2022)		Baishakh, 2079 (Mid May, 2022)		Jestha, 2079 (Mid June, 2022)		Asar, 2079 (Mid July, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.87	895,441.39	10.22	936,387.16	10.84	937,917.07	10.95	974,856.37	11.03	1,029,228.12
2	Overdraft	10.83	669,361.96	11.07	673,531.73	11.87	647,350.89	11.86	613,730.10	11.87	619,785.23
3	Cash Credit Loan										
4	Trust Receipt Loan/Import Loan	9.70	86,479.39	10.56	76,658.63	11.70	74,171.60	11.78	75,863.69	11.78	64,595.41
5	Short Term Working Capital/Demand Loan	10.88	990,591.48	11.06	1,006,965.61	11.70	1,013,816.51	11.78	1,013,132.59	11.82	989,100.84
6	Residential Personal Home Loan (Up to Rs. 15 million)	10.84	280,951.95	10.97	282,992.96	11.65	280,638.54	11.66	281,438.51	11.62	279,105.89
7	Real Estate Loan	10.94	182,304.59	11.02	171,657.48	11.89	192,099.16	11.96	195,620.19	11.83	199,641.17
8	Margin Nature Loan	10.59	79,777.60	10.90	78,409.99	11.90	75,168.86	12.06	71,713.79	12.25	64,818.98
9	Hire Purchase Loan	11.10	141,394.34	11.23	141,250.46	11.89	139,185.08	11.94	138,167.98	11.89	131,340.20
10	Deprived Sector Loan	9.43	287,056.50	9.64	286,231.70	10.38	283,949.84	10.39	283,004.35	10.43	279,645.59
11	Bills Purchased	5.92	3,182.77	5.87	3,071.81	6.13	3,374.66	5.97	4,034.69	6.34	3,110.44
12	Other Product	10.91	506,038.49	11.17	498,648.70	11.75	504,771.74	11.96	502,855.09	11.94	481,360.83
	Aggregate	10.60	4,122,580.46	10.78	4,155,806.21	11.42	4,152,443.96	11.54	4,154,417.35	11.62	4,141,732.71

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (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, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (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, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (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)		Falgun, 2080 (Mid Mar, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	8.69	594,126.11	8.11	544,613.04
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59
3	Call	1.83	322,473.41	1.82	325,706.75
4	Certificate of Deposits	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81
6	Non interest bearing deposits	-	388,030.57	-	406,396.76
6.1	Current	-	349,961.57	-	369,603.34
6.2	Margin	-	36,458.61	-	35,822.24
6.3	Other	-	1,610.39	-	971.17
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65
2	Fishery Related	10.00	14,214.40	9.58	14,339.23
3	Mining Related	11.43	11,430.93	11.13	11,289.41
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42
6	Construction	11.72	188,292.56	11.31	191,243.24
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66
13	Other Services	11.55	186,502.38	11.17	184,610.47
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56
15	Local Government	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88
2	Overdraft	12.94	89,596.06	12.63	88,499.94
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.61	305,511.24	11.21	308,935.71
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04
12	Other Product	10.55	391,906.97	11.57	382,658.08
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01

Annex-I

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

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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