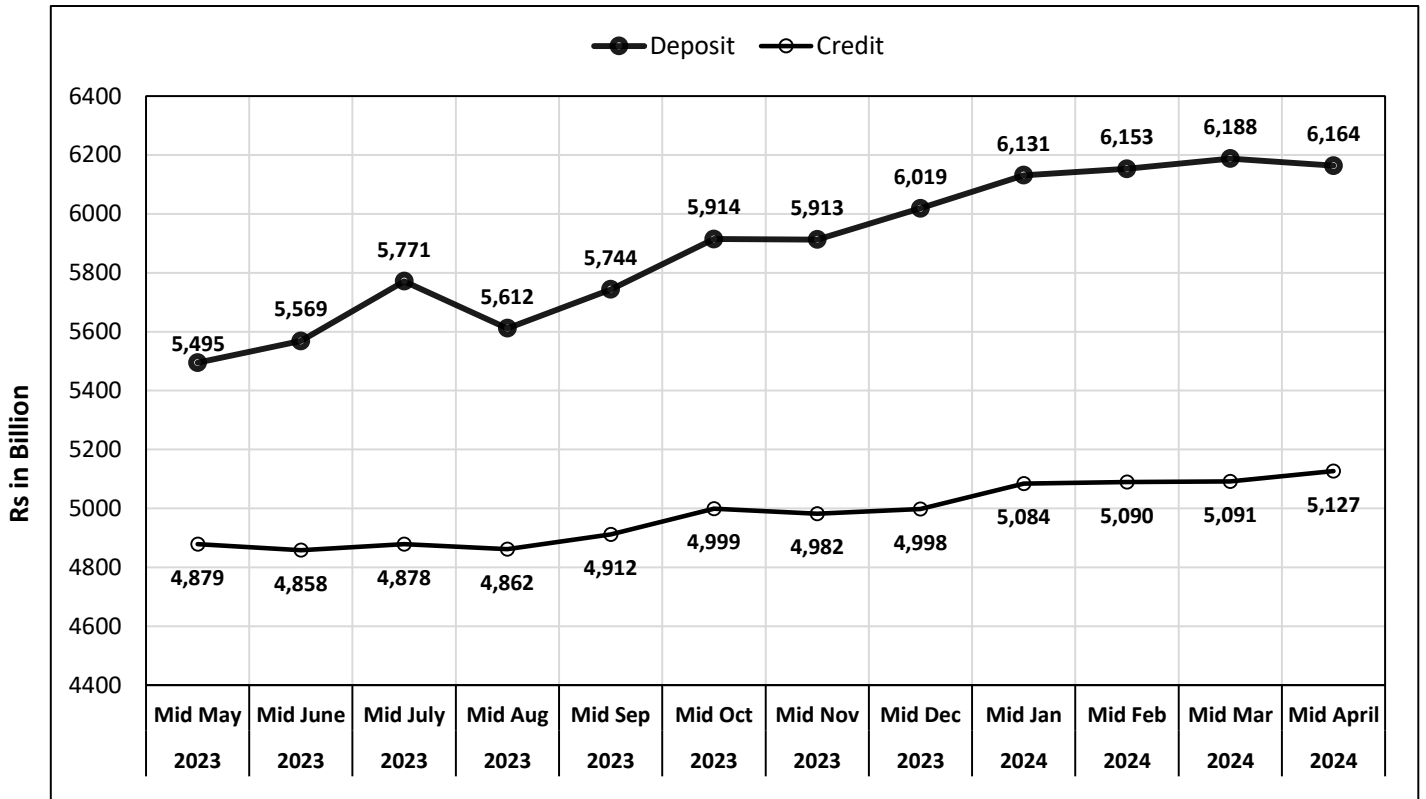


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2080 Chait
(Mid-Apr, 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 Chait End, 2080 (Mid-Apr, 2024)

	Class "A"	Class "B"	Class "C"	Overall	
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	101.16	11.08	2.29	114.54
2	Total Credit/GDP	84.20	9.27	1.81	95.27
3	Total Credit/ Total Deposit	83.23	83.66	78.84	83.18
4	CD Ratio	80.75	82.80	77.45	80.88
5	Fixed Deposit/Total Deposit	57.42	65.64	71.72	58.50
6	Saving Deposit/Total Deposit	29.43	26.33	19.16	28.93
7	Current Deposit/Total Deposit	5.80	1.64	1.14	5.31
8	Call Deposit/Total Deposit	6.57	6.34	7.07	6.56
9	NPL/ Total Loan [^]	3.89	3.63	10.40	3.98
10	Total LLP /Total Loan	4.51	3.89	9.35	4.54
11	Deprived Sector Loan/Total Loan ^{\$^}	6.12	8.63	7.11	6.38
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	8.27	6.85	8.63	8.14
2	Investment in Gov. Securities/Total Deposit	18.45	15.78	17.76	18.17
3	Total Liquid Assets/Total Deposit	28.02	25.31	33.56	27.87
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.68	10.12	12.88	9.78
2	Total Capital/RWA	12.50	13.01	14.90	12.59
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,042	1,135	288	6,465
3	No. of Deposit Accounts	46,892,032	6,996,942	856,613	54,745,587
4	No. of Loan Accounts	1,554,703	289,499	42,697	1,886,899
5	No. of Branchless Banking Centers	1,178	17	-	1,195
6	No. of Branchless Banking Customers	311,652	1,586	-	313,238
7	No. of Mobile Banking Customers	20,663,461	3,203,808	186,360	24,053,629
8	No. of Internet Banking Customers	1,334,692	555,027	15,054	1,904,773
9	No. of ATMs	4,704	348	44	5,096
10	No. of Debit Cards	11,606,180	1,046,252	62,429	12,714,861
11	No. of Credit Cards	282,889	1,783	-	284,672
12	No. of Prepaid Cards	163,548	1,784	-	165,332
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit				6.53
	(a) Saving				4.01
	(b) Fixed				8.72
	(c) Call				1.70
2	Wt. Avg Interest Rate on Credit				10.55

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 Chaitra 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-Mar	Mid-Apr	% 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	719,741	716,661	10.79	10.40	-0.43
a. Paid-up Capital	365,820	407,789	425,052	436,412	436,407	11.47	4.23	0.00
b. Statutory Reserves	105,951	120,965	138,151	147,950	147,942	14.17	14.21	-0.01
c. Retained Earning	12,331	10,267	(6,633)	(31,284)	(31,451)	-16.75	-164.61	0.53
d. Others Reserves	74,422	79,777	126,558	166,663	163,763	7.20	58.64	-1.74
2 BORROWINGS	275,089	500,434	255,302	295,814	299,758	81.92	-48.98	1.33
a. NRB	118,779	259,218	2,022	443	406	118.24	-99.22	-8.33
b. "A"Class Licensed Institution	28,829	40,170	18,993	40,960	51,917	39.34	-52.72	26.75
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	63,311	59,614	125.12	10.98	-5.84
d. Other Financial Ins.	1,267	6,027	6,467	11,172	9,430	375.72	7.30	-15.60
e. Bonds and Securities	100,435	136,986	163,416	179,927	178,390	36.39	19.29	-0.85
3 DEPOSITS	4,740,066	5,159,175	5,771,238	6,187,646	6,163,512	8.84	11.86	-0.39
a. Current	490,765	465,415	454,049	406,383	327,123	-5.17	-2.44	-19.50
b. Savings	1,592,152	1,402,182	1,519,064	1,720,587	1,782,883	-11.93	8.34	3.62
c. Fixed	2,213,503	2,835,817	3,359,257	3,613,759	3,605,506	28.11	18.46	-0.23
d. Call Deposits	396,693	391,068	390,785	403,773	404,185	-1.42	-0.07	0.10
e. Others	46,953	64,694	48,082	43,144	43,815	37.78	-25.68	1.55
4 Bills Payable	3,067	2,782	3,189	7,217	7,390	-9.30	14.61	2.40
5 Other Liabilities	418,432	424,126	502,666	596,968	573,506	1.36	18.52	-3.93
1. Loan Loss Provision	89,594	110,300	168,124	218,380	232,714	23.11	52.42	6.56
2. Interest Suspense a/c	20,035	19,628	28,910	29,777	30,290	-2.03	47.29	1.72
3. Others	308,804	294,198	305,633	348,811	310,502	-4.73	3.89	-10.98
6 Reconciliation A/c	4,050	512	471	(492)	484	-87.36	-8.02	-198.34
7 Profit & Loss A/c	69,757	79,497	75,002	46,392	45,431	13.96	-5.65	-2.07
TOTAL	6,068,987	6,785,324	7,290,996	7,853,284	7,806,742	11.80	7.45	-0.59
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	490,447	597,415	-1.80	4.70	21.81
a. Cash Balance	116,799	111,631	102,134	100,032	95,202	-4.43	-8.51	-4.83
Nepalese Notes & Coins	99,422	108,250	99,262	95,837	90,083	8.88	-8.30	-6.00
Foreign Currency	17,377	3,381	2,871	4,195	5,119	-80.55	-15.06	22.03
b. Bank Balance	334,152	302,877	362,361	299,967	406,460	-9.36	19.64	35.50
1. In Nepal Rastra Bank	273,553	220,659	288,687	241,926	341,550	-19.34	30.83	41.18
2. "A"Class Licensed Institution	17,905	28,862	23,870	18,780	19,494	61.19	-17.30	3.80
3. Other Financial Ins.	3,275	6,959	2,939	1,908	1,989	112.50	-57.76	4.22
4. In Foreign banks	39,419	46,397	46,865	37,353	43,428	17.70	1.01	16.26
c. Money at Call	68,389	95,482	69,463	90,448	95,752	39.62	-27.25	5.86
2 INVESTMENTS	732,619	911,435	1,049,633	1,270,147	1,127,266	24.41	15.16	-11.25
a. Govt. Securities	721,612	909,783	1,029,807	1,145,195	1,120,140	26.08	13.19	-2.19
b. Others	11,007	1,651	19,827	124,952	7,126	-85.00	1100.56	-94.30
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	295,499	289,064	-12.95	34.95	-2.18
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,089,846	5,125,498	12.91	3.48	0.70
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	5,084,933	5,120,347	12.91	3.50	0.70
a. Private Sector	4,014,771	4,493,912	4,687,782	4,882,505	4,909,556	11.93	4.31	0.55
b. Financial Institutions	152,818	212,907	183,328	193,903	203,204	39.32	-13.89	4.80
c. Government Organizations	2,995	2,231	2,697	8,525	7,587	-25.51	20.86	-11.00
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,913	5,151	11.28	-19.76	4.85
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,499	1,346	130.70	-16.19	-10.18
6 FIXED ASSETS	82,989	95,030	136,783	138,782	140,970	14.51	43.94	1.58
7 OTHER ASSETS	331,101	353,788	417,472	540,525	494,686	6.85	18.00	-8.48
a. Accrued Interests	171,036	199,589	244,588	338,550	291,744	16.69	22.55	-13.83
b. Others	160,065	154,198	172,884	201,976	202,941	-3.66	12.12	0.48
8 Expenses not Written off	342	219	364	360	1,014	-36.12	66.61	181.73
9 Non Banking Assets	7,693	10,521	18,689	23,967	27,405	36.76	77.62	14.34
10 Reconciliation Account	5,154	3,241	2,304	1,513	422	-37.12	-28.90	-72.14
11 Profit & Loss A/c	407	63	1,831	699	1,657	-84.64	2827.18	137.08
TOTAL	6,068,987	6,785,324	7,290,996	7,853,284	7,806,742	11.80	7.45	-0.59

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% 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	644,456	641,530	10.60	10.42	-0.45
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	134,907	134,916	13.96	14.13	0.01
c. Retained Earning	15,897	14,956	(1,180)	(24,076)	(24,336)	-5.92	-107.89	1.08
d. Others Reserves	67,137	72,140	116,599	154,605	151,930	7.45	61.63	-1.73
2 BORROWINGS	261,004	462,083	243,416	285,580	290,348	77.04	-47.32	1.67
a. NRB	109,436	229,157	1,674	443	406	109.40	-99.27	-8.33
b. "A"Class Licensed Institution	26,034	38,482	16,193	39,710	51,467	47.81	-57.92	29.61
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	63,311	59,614	125.12	10.98	-5.84
d. Other Financial Ins.	1,267	5,862	6,164	10,683	8,925	362.68	5.15	-16.45
e. Bonds and Securities	98,488	130,549	154,982	171,434	169,936	32.55	18.72	-0.87
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,471,846	5,443,957	8.09	11.90	-0.51
a. Current	475,545	453,605	441,571	396,500	315,948	-4.61	-2.65	-20.32
b. Savings	1,426,355	1,261,715	1,366,476	1,547,530	1,602,267	-11.54	8.30	3.54
c. Fixed	1,919,565	2,436,953	2,898,148	3,128,816	3,125,666	26.95	18.93	-0.10
d. Call Deposits	338,330	329,895	333,864	357,203	357,666	-2.49	1.20	0.13
e. Others	45,117	62,988	46,186	41,796	42,410	39.61	-26.68	1.47
4 Bills Payable	3,003	2,740	3,163	7,107	7,363	-8.75	15.45	3.60
5 Other Liabilities	383,438	384,228	453,119	537,008	515,471	0.21	17.93	-4.01
1. Loan Loss Provision	77,889	95,409	147,603	191,869	204,196	22.49	54.71	6.42
2. Interest Suspense a/c	11,631	10,334	18,049	15,578	17,616	-11.15	74.67	13.08
3. Others	293,919	278,486	287,467	329,561	293,658	-5.25	3.22	-10.89
6 Reconciliation A/c	3,962	516	470	(480)	481	-86.98	-8.96	-200.26
7 Profit & Loss A/c	63,462	72,201	68,213	42,307	41,485	13.77	-5.52	-1.94
TOTAL	5,420,355	6,020,551	6,465,937	6,987,825	6,940,636	11.07	7.40	-0.68
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	426,030	521,114	-5.94	7.12	22.32
a. Cash Balance	107,227	102,537	92,853	91,114	86,999	-4.37	-9.44	-4.52
Nepalese Notes & Coins	89,926	99,279	90,215	87,333	82,403	10.40	-9.13	-5.64
Foreign Currency	17,301	3,258	2,638	3,781	4,596	-81.17	-19.01	21.55
b. Bank Balance	304,444	268,141	324,727	265,405	363,148	-11.92	21.10	36.83
1. In Nepal Rastra Bank	256,583	203,810	263,539	215,647	308,370	-20.57	29.31	43.00
2. "A"Class Licensed Institution	8,327	17,786	14,124	12,248	11,132	113.58	-20.59	-9.11
3. Other Financial Ins.	119	149	201	159	220	25.05	34.61	38.45
4. In Foreign banks	39,414	46,395	46,864	37,351	43,426	17.71	1.01	16.26
c. Money at Call	35,761	50,160	33,219	69,512	70,967	40.27	-33.78	2.09
2 INVESTMENTS	655,204	820,456	937,730	1,138,417	1,008,512	25.22	14.29	-11.41
a. Govt. Securities	644,196	818,804	918,942	1,025,999	1,004,171	27.10	12.23	-2.13
b. Others	11,007	1,651	18,788	112,418	4,341	-85.00	1037.69	-96.14
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	279,444	271,261	-13.49	36.32	-2.93
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,497,758	4,529,491	12.44	3.12	0.71
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,492,845	4,524,340	12.44	3.14	0.70
a. Private Sector	3,579,832	4,025,452	4,149,539	4,320,937	4,343,831	12.45	3.08	0.53
b. Financial Institutions	132,741	150,129	156,762	163,391	172,930	13.10	4.42	5.84
c. Government Organizations	2,995	2,231	2,690	8,518	7,580	-25.51	20.53	-11.01
4.2 BILLS PURCHASED	4,032	4,487	3,600	4,913	5,151	11.28	-19.76	4.85
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,499	1,346	130.70	-16.19	-10.18
6 FIXED ASSETS	75,298	85,850	124,602	126,338	128,528	14.01	45.14	1.73
7 OTHER ASSETS	307,472	322,804	381,570	496,356	454,583	4.99	18.20	-8.42
a. Accrued Interests	155,810	177,208	218,341	305,880	263,275	13.73	23.21	-13.93
b. Others	151,662	145,596	163,228	190,475	191,308	-4.00	12.11	0.44
8 Expenses not Written off	241	219	363	359	1,013	-9.50	66.11	182.27
9 Non Banking Assets	6,736	8,665	15,306	20,111	23,573	28.63	76.65	17.21
10 Reconciliation Account	5,074	3,240	2,301	1,513	412	-36.14	-29.00	-72.74
11 Profit & Loss A/c	332	-	1,001	-	802	-100.00	0.00	0.00
TOTAL	5,420,355	6,020,551	6,465,937	6,987,825	6,940,636	11.07	7.40	-0.68

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	57,042	57,061	13.49	11.57	0.03
a. Paid-up Capital	32,232	36,994	40,207	42,175	42,171	14.77	8.69	-0.01
b. Statutory Reserves	6,135	7,072	8,341	9,261	9,254	15.28	17.94	-0.07
c. Retained Earning	505	(282)	(355)	(852)	(833)	-155.77	25.97	-2.22
d. Others Reserves	2,816	3,528	4,592	6,457	6,469	25.27	30.15	0.18
2 BORROWINGS	9,690	26,259	9,340	9,296	8,461	170.98	-64.43	-8.98
a. NRB	7,590	20,104	300	-	-	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	1,250	450	-54.55	150.00	-64.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	490	505	0.00	83.75	3.06
e. Bonds and Securities	1,000	5,490	7,486	7,556	7,506	448.95	36.38	-0.66
3 DEPOSITS	445,827	509,490	571,573	593,581	596,250	14.28	12.19	0.45
a. Current	13,929	9,932	11,059	8,551	9,764	-28.70	11.35	14.18
b. Savings	139,864	120,613	132,843	150,608	156,996	-13.76	10.14	4.24
c. Fixed	243,409	327,121	380,584	396,547	391,400	34.39	16.34	-1.30
d. Call Deposits	48,417	51,614	46,811	37,586	37,802	6.60	-9.31	0.57
e. Others	207	211	275	289	288	1.50	30.45	-0.40
4 Bills Payable	41	42	23	109	26	1.53	-44.16	-76.49
5 Other Liabilities	19,406	23,291	30,451	37,798	35,704	20.02	30.74	-5.54
1. Loan Loss Provision	6,431	9,405	13,887	18,308	19,425	46.24	47.66	6.10
2. Interest Suspense a/c	1,138	1,129	1,931	4,194	2,606	-0.72	70.95	-37.85
3. Others	11,837	12,757	14,633	15,296	13,673	7.77	14.71	-10.61
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	133.82
7 Profit & Loss A/c	5,224	6,340	5,715	3,520	3,667	21.35	-9.85	4.18
TOTAL	521,953	612,733	669,886	701,346	701,169	17.39	9.33	-0.03
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	46,676	56,821	25.67	-7.10	21.74
a. Cash Balance	8,134	7,505	7,574	7,468	6,823	-7.73	0.92	-8.64
Nepalese Notes & Coins	8,059	7,383	7,341	7,054	6,299	-8.39	-0.56	-10.70
Foreign Currency	76	123	233	414	523	62.05	89.75	26.43
b. Bank Balance	22,731	24,830	28,785	26,501	34,046	9.23	15.93	28.47
1. In Nepal Rastra Bank	13,432	13,435	20,033	21,395	28,012	0.02	49.11	30.93
2. "A"Class Licensed Institution	7,619	6,642	7,521	4,580	5,464	-12.83	13.25	19.28
3. Other Financial Ins.	1,676	4,752	1,228	524	569	183.58	-74.15	8.59
4. In Foreign banks	5	2	2	2	2	-64.18	0.00	0.00
c. Money at Call	24,435	37,162	28,203	12,707	15,952	52.08	-24.11	25.54
2 INVESTMENTS	56,879	68,793	91,763	107,940	96,656	20.95	33.39	-10.45
a. Govt. Securities	56,879	68,793	90,725	96,456	94,071	20.95	31.88	-2.47
b. Others	-	-	1,038	11,484	2,585	0.00	0.00	-77.49
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	11,114	13,659	4.77	0.69	22.90
4 LOANS & ADVANCES								
(Including Bills Purchased)	383,480	444,934	471,886	496,056	498,797	16.03	6.06	0.55
4.1 LOANS & ADVANCES	383,480	444,934	471,886	496,056	498,797	16.03	6.06	0.55
a. Private Sector	369,145	386,815	451,918	470,875	473,715	4.79	16.83	0.60
b. Financial Institutions	14,335	58,120	19,964	25,178	25,078	305.44	-65.65	-0.40
c. Government Organizations	-	-	3	3	3	0.00	0.00	2.39
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	9,010	9,019	13.00	38.00	0.09
7 OTHER ASSETS	11,972	13,338	21,777	27,608	23,482	11.41	63.27	-14.94
a. Accrued Interests	6,166	7,075	14,549	18,471	14,862	14.75	105.63	-19.54
b. Others	5,806	6,263	7,228	9,136	8,620	7.87	15.42	-5.65
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,548	2,542	157.16	80.40	-0.25
10 Reconciliation Account	78	0	0	-	-	-99.41	0.00	0.00
11 Profit & Loss A/c	21	56	279	394	194	172.42	397.68	-50.86
TOTAL	521,953	612,733	669,886	701,346	701,169	17.39	9.33	-0.03

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% 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	18,243	18,070	9.82	6.55	-0.95
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	3,782	3,772	19.01	9.13	-0.27
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,356)	(6,282)	8.29	15.66	-1.16
d. Others Reserves	4,469	4,110	5,367	5,601	5,364	-8.05	30.59	-4.23
2 BORROWINGS	4,395	12,092	2,546	937	948	175.15	-78.94	1.15
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	937	948	0.05	0.06	1.15
3 DEPOSITS	89,326	104,528	113,422	122,219	123,305	17.02	8.51	0.89
a. Current	1,290	1,878	1,419	1,332	1,411	45.55	-24.42	5.97
b. Savings	25,932	19,854	19,745	22,449	23,620	-23.44	-0.55	5.22
c. Fixed	50,529	71,743	80,525	88,395	88,440	41.98	12.24	0.05
d. Call Deposits	9,945	9,558	10,110	8,984	8,717	-3.89	5.77	-2.97
e. Others	1,629	1,496	1,622	1,059	1,117	-8.20	8.47	5.44
4 Bills Payable	23	0	2	1	1	-98.23	380.57	43.11
5 Other Liabilities	15,588	16,607	19,097	22,161	22,331	6.53	14.99	0.77
1. Loan Loss Provision	5,274	5,486	6,634	8,202	9,093	4.03	20.91	10.86
2. Interest Suspense a/c	7,267	8,165	8,930	10,005	10,067	12.36	9.36	0.62
3. Others	3,048	2,955	3,533	3,954	3,171	-3.04	19.56	-19.79
6 Reconciliation A/c	12	(4)	1	(13)	3	-134.24	-125.45	-123.94
7 Profit & Loss A/c	1,071	957	1,073	565	279	-10.71	12.19	-50.56
TOTAL	126,679	152,040	155,172	164,113	164,938	20.02	2.06	0.50
Assets								
1 LIQUID FUNDS	16,607	19,655	18,596	17,742	19,479	18.35	-5.39	9.79
a. Cash Balance	1,438	1,588	1,706	1,450	1,381	10.48	7.42	-4.78
Nepalese Notes & Coins	1,438	1,588	1,706	1,450	1,380	10.48	7.42	-4.79
Foreign Currency	0	0	0	0	0	-41.58	115.37	230.50
b. Bank Balance	6,977	9,906	8,849	8,062	9,266	41.99	-10.68	14.93
1. In Nepal Rastra Bank	3,538	3,414	5,115	4,884	5,168	-3.50	49.79	5.80
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,952	2,898	126.38	-49.85	48.43
3. Other Financial Ins.	1,480	2,058	1,510	1,226	1,200	39.05	-26.60	-2.08
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	8,230	8,833	-0.40	-1.46	7.33
2 INVESTMENTS	20,536	22,186	20,140	23,790	22,099	8.03	-9.22	-7.11
a. Govt. Securities	20,536	22,186	20,140	22,740	21,899	8.03	-9.22	-3.70
b. Others	-	-	-	1,050	200	0.00	0.00	-80.95
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	4,941	4,144	-22.26	52.20	-16.14
4 LOANS & ADVANCES	71,536	86,303	92,931	96,031	97,210	20.64	7.68	1.23
(Including Bills Purchased)	71,536	86,303	92,931	96,031	97,210	20.64	7.68	1.23
4.1 LOANS & ADVANCES	71,536	86,303	92,931	96,031	97,210	20.64	7.68	1.23
a. Private Sector	65,795	81,645	86,325	90,693	92,011	24.09	5.73	1.45
b. Financial Institutions	5,742	4,658	6,602	5,334	5,196	-18.87	41.72	-2.59
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	3,433	3,423	37.25	20.41	-0.29
7 OTHER ASSETS	11,657	17,646	14,125	16,561	16,620	51.37	-19.95	0.36
a. Accrued Interests	9,061	15,306	11,697	14,198	13,607	68.93	-23.58	-4.16
b. Others	2,597	2,340	2,428	2,364	3,013	-9.90	3.76	27.47
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	-5.25
9 Non Banking Assets	468	599	1,114	1,308	1,290	27.99	85.87	-1.34
10 Reconciliation Account	2	(0)	3	0	9	-111.62	-1452.60	1936.94
11 Profit & Loss A/c	55	6	551	305	661	-88.25	8461.23	116.93
TOTAL	126,679	152,040	155,172	164,113	164,938	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-Mar	Mid-Apr	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	224,341	330,008	429,253	313,875	349,459	47.10	30.07	11.34
1.1 Deposit Liabilities	215,183	305,976	402,421	298,131	331,682	42.19	31.52	11.25
1.1.1 Saving A/c	43,601	76,032	88,065	55,391	61,154	74.38	15.83	10.41
1.1.2 Fixed A/c	166,935	223,748	305,845	237,055	264,250	34.03	36.69	11.47
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	13,357	14,768	67.27	92.36	10.57
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	25,491	28,292	71.84	20.83	10.99
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	84,268	94,334	43.83	7.73	11.94
1.1.2.4 Above 1 Year	72,595	81,297	138,814	113,939	126,856	11.99	70.75	11.34
1.1.3 Call Deposit	4,443	6,111	8,461	5,666	6,256	37.55	38.45	10.41
1.1.4 Certificate of Deposits	204	85	51	19	22	-58.37	-39.75	13.18
1.2 Others	9,158	24,032	26,832	15,744	17,777	162.41	11.65	12.91
2 Commission/Fee Expense	1,735	3,121	4,228	2,501	3,164	79.87	35.49	26.49
3 Employees Expenses	48,174	53,727	55,126	40,699	46,614	11.53	2.60	14.53
4 Office Operating Expenses	33,544	38,326	38,127	26,984	30,237	14.26	-0.52	12.06
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-Operating Expenses	89	369	499	181	655	313.83	35.07	261.17
7. Provision for Risk	39,014	25,497	65,952	55,868	75,496	-34.65	158.67	35.13
7.1 Loan loss Provision	38,874	25,367	65,818	55,801	75,344	-34.74	159.46	35.02
7.1.1 General Loan loss Provision	25,113	12,849	17,473	19,892	25,519	-48.83	35.98	28.29
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	9,521	13,308	-58.22	18.37	39.78
7.1.1.2 Watch List Provision	3,878	3,976	6,969	10,372	12,211	2.54	75.28	17.74
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	33,594	47,368	-10.06	277.53	41.00
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,315	2,456	34.16	529.86	6.09
7.2. Provision for Non-Banking Assets	48	13	89	26	97	-72.47	563.44	275.81
7.3. Provision for Loss on Investment	3	98	16	22	32	2840.70	-83.24	44.96
7.4. Provision for Loss of Other Assets	88	19	29	19	24	-78.72	54.71	27.17
8 Loan Written Off	814	1,607	2,823	1,718	2,536	97.46	75.65	47.59
9 Provision for Staff Bonus	9,238	11,766	10,407	6,911	6,836	27.35	-11.55	-1.09
10 Provision for Income Tax	30,913	34,273	32,840	21,581	21,148	10.87	-4.18	-2.01
11 Others	248	7	79	9	120	-97.24	1053.58	1219.70
12 Net Profit	71,306	83,438	77,771	46,382	44,674	17.01	-6.79	-3.68
TOTAL EXPENSES	459,417	582,244	717,106	516,710	580,939	26.74	23.16	12.43
Income								
1. Interest Income	372,972	509,366	641,877	457,187	511,490	36.57	26.01	11.88
1.1. On Loans and Advance	342,440	464,186	572,265	401,280	447,142	35.55	23.28	11.43
1.2. On Investment	25,974	38,306	57,477	44,246	49,998	47.48	50.05	13.00
1.2.1 Government Bonds	23,335	35,010	53,207	40,295	45,481	50.03	51.98	12.87
1.2.2 Foreign Bonds	215	341	228	325	373	59.06	-33.10	14.83
1.2.3 NRB Bonds	589	343	558	426	530	-41.74	62.57	24.67
1.2.4 Deventure & Bonds	1,835	2,612	3,484	3,201	3,614	42.30	33.39	12.92
1.3 Agency Balance	169	174	1,430	912	1,074	3.00	721.79	17.79
1.4 On Call Deposit	1,193	1,460	2,428	2,459	2,843	22.31	66.34	15.64
1.5 Others	3,196	5,239	8,276	8,290	10,433	63.95	57.97	25.85
2. Comission & Discount	24,942	27,259	29,086	22,356	25,588	9.29	6.70	14.46
2.1 Bills Purchase & Discount	228	310	206	256	281	35.78	-33.51	9.59
2.2 Comission	20,920	22,861	22,065	17,671	20,224	9.28	-3.49	14.45
2.3 Others	3,794	4,088	6,815	4,428	5,082	7.75	66.72	14.78
3 Income From Exchange Fluctuation	10,913	8,121	5,553	4,353	4,957	-25.58	-31.62	13.87
3.1 Due to Change in Exchange Rate	1,343	1,029	829	347	(468)	-23.41	-19.43	-234.80
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	4,006	5,425	-25.89	-33.39	35.41
4 Other Operating Income	16,789	12,504	11,095	6,282	7,002	-25.52	-11.27	11.45
5 Non Operating Income	8,176	3,584	1,971	1,143	1,210	-56.17	-45.00	5.91
6 Provision Written Back	24,835	20,530	27,558	24,609	29,712	-17.33	34.23	20.73
7 Recovery from Written off Loan	760	669	245	81	94	-12.00	-63.34	15.50
8 Income from Extra Ordinary Expenses	12	156	(1,060)	10	10	1252.34	-780.06	2.24
9 Net Loss	19	56	780	690	876	197.60	1290.13	27.03
TOTAL INCOME	459,417	582,244	717,106	516,710	580,939	26.74	23.16	12.43

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% 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	272,244	303,182	46.47	27.98	11.36
1.1 Deposit Liabilities	185,438	262,357	339,229	257,108	286,081	41.48	29.30	11.27
1.1.1 Saving A/c	37,545	67,417	77,696	49,540	54,688	79.56	15.25	10.39
1.1.2 Fixed A/c	143,928	189,890	254,527	202,693	225,991	31.93	34.04	11.49
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	8,651	9,641	28.09	100.87	11.44
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	20,600	22,857	80.19	16.08	10.96
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	70,738	78,975	41.06	4.89	11.64
1.1.2.4 Above 1 Year	66,414	75,530	125,810	102,705	114,517	13.73	66.57	11.50
1.1.3 Call Deposit	3,760	4,966	6,963	4,855	5,380	32.07	40.23	10.81
1.1.4 Certificate of Deposits	204	85	43	19	22	-58.37	-49.64	13.18
1.2 Others	8,971	22,393	25,190	15,136	17,101	149.62	12.49	12.98
2 Commission/Fee Expense	1,693	3,057	4,099	2,440	3,094	80.52	34.08	26.81
3 Employees Expenses	42,824	47,172	47,816	35,833	41,150	10.15	1.37	14.84
4 Office Operating Expenses	29,235	33,086	32,261	23,330	26,059	13.17	-2.49	11.70
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-Operatiing Expenses	78	312	462	158	631	301.60	48.10	299.64
7. Provision for Risk	32,424	21,637	57,437	48,547	65,534	-33.27	165.46	34.99
7.1 Loan loss Provision	32,326	21,538	57,424	48,515	65,423	-33.37	166.62	34.85
7.1.1 General Loan loss Provision	21,420	11,093	15,606	17,834	22,793	-48.21	40.69	27.81
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	9,387	12,950	-58.82	27.84	37.96
7.1.1.2 Watch List Provision	2,904	3,468	5,858	8,447	9,843	19.42	68.93	16.53
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	28,375	40,333	-6.65	291.76	42.14
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,305	2,297	145.12	502.06	-0.38
7.2. Provision for Non-Banking Assets	7	-	0	10	80	-100.00	0.00	673.87
7.3. Provision for Loss on Investment	3	95	13	22	32	3082.32	-85.91	44.96
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	1,618	2,423	110.40	74.70	49.76
9 Provision for Staff Bonus	8,146	10,673	9,462	6,352	6,269	31.01	-11.34	-1.31
10 Provision for Income Tax	27,592	30,803	29,784	19,645	19,247	11.63	-3.31	-2.02
11 Others	248	7	72	9	119	-97.29	969.68	1291.96
12 Net Profit	63,374	74,801	70,037	42,307	40,683	18.03	-6.37	-3.84
TOTAL EXPENSES	400,732	507,892	618,452	452,482	508,391	26.74	21.77	12.36
Income								
1. Interest Income	326,157	442,405	551,682	399,754	446,806	35.64	24.70	11.77
1.1. On Loans and Advance	298,351	402,230	490,121	349,147	388,866	34.82	21.85	11.38
1.2. On Investment	23,895	34,586	51,290	39,966	44,815	44.74	48.30	12.13
1.2.1 Government Bonds	21,509	31,700	47,873	36,541	40,875	47.38	51.02	11.86
1.2.2 Foreign Bonds	215	341	228	325	373	59.06	-33.10	14.83
1.2.3 NRB Bonds	398	1	2	141	222	-99.74	118.89	58.12
1.2.4 Deventure & Bonds	1,774	2,544	3,187	2,960	3,345	43.42	25.26	12.99
1.3 Agency Balance	169	171	1,430	912	1,074	1.01	738.02	17.75
1.4 On Call Deposit	691	673	1,367	2,078	2,371	-2.59	103.20	14.13
1.5 Others	3,051	4,745	7,475	7,652	9,681	55.53	57.53	26.52
2. Comission & Discount	23,473	25,927	27,763	21,489	24,525	10.46	7.08	14.13
2.1 Bills Purchase & Discount	228	310	206	256	281	35.78	-33.51	9.59
2.2 Comission	20,103	21,943	21,250	17,188	19,622	9.15	-3.16	14.16
2.3 Others	3,142	3,674	6,307	4,044	4,623	16.95	71.64	14.30
3 Income From Exchange Fluctuation	10,900	8,083	5,468	4,305	4,905	-25.84	-32.36	13.95
3.1 Due to Change in Exchange Rate	1,344	1,028	817	342	(470)	-23.51	-20.55	-237.32
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	3,963	5,375	-26.17	-34.08	35.63
4 Other Operating Income	12,990	10,325	9,218	4,905	5,458	-20.52	-10.71	11.27
5 Non Operating Income	5,901	3,087	1,760	915	989	-47.69	-42.99	8.03
6 Provision Written Back	20,596	17,299	23,391	21,045	25,626	-16.01	35.22	21.77
7 Recovery from Written off Loan	706	611	231	69	81	-13.46	-62.25	18.25
8 Income from Extra Ordinary Expenses	8	156	(1,060)	0	0	1736.57	-780.38	916.69
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	452,482	508,391	26.74	21.77	12.36

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% 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	34,022	37,774	54.79	43.09	11.03
1.1 Deposit Liabilities	23,915	35,908	52,034	33,475	37,164	50.15	44.91	11.02
1.1.1 Saving A/c	4,871	7,117	8,737	4,823	5,318	46.12	22.77	10.25
1.1.2 Fixed A/c	18,531	27,825	42,073	28,029	31,171	50.15	51.21	11.21
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	4,388	4,760	182.42	89.95	8.49
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	4,262	4,723	46.20	43.05	10.81
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	11,097	12,604	61.06	19.71	13.58
1.1.2.4 Above 1 Year	4,527	3,944	9,226	8,282	9,084	-12.87	133.90	9.69
1.1.3 Call Deposit	513	967	1,215	622	676	88.34	25.67	8.60
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	547	609	1042.25	-7.75	11.40
2 Commission/Fee Expense	42	63	120	57	65	51.43	90.31	13.57
3 Employees Expenses	4,341	5,225	5,838	3,895	4,378	20.37	11.72	12.42
4 Office Operating Expenses	3,441	4,096	4,617	2,910	3,307	19.05	12.72	13.62
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	18	166.94	4.23	0.18
7. Provision for Risk	5,678	3,329	7,125	6,319	7,959	-41.38	114.07	25.96
7.1 Loan loss Provision	5,636	3,301	7,064	6,284	7,919	-41.44	114.01	26.02
7.1.1 General Loan loss Provision	3,312	1,459	1,606	1,753	2,206	-55.97	10.08	25.80
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	83	218	-58.36	-42.00	162.83
7.1.1.2 Watch List Provision	845	431	1,010	1,670	1,988	-48.99	134.31	19.00
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	4,531	5,713	-20.46	190.81	26.08
7.1.3 Additional Loan Loss Provision	10	2	106	0	1	-82.35	5763.24	115809.75
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	19	24	0.00	81.97	27.17
8 Loan Written Off	14	36	150	42	51	150.56	313.66	22.66
9 Provision for Staff Bonus	828	987	844	485	517	19.22	-14.54	6.59
10 Provision for Income Tax	2,486	3,010	2,604	1,708	1,839	21.09	-13.51	7.70
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	3,514	3,659	17.44	-11.18	4.12
TOTAL EXPENSES	46,806	60,939	80,737	52,968	59,566	30.20	32.49	12.46
Income								
1. Interest Income	38,436	55,444	74,528	47,528	53,518	44.25	34.42	12.60
1.1. On Loans and Advance	36,443	51,703	68,237	43,251	48,318	41.87	31.98	11.72
1.2. On Investment	1,525	2,732	4,790	3,427	4,195	79.15	75.32	22.38
1.2.1 Government Bonds	1,399	2,485	4,352	3,256	4,016	77.57	75.15	23.33
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	170	177	101.96	76.65	4.28
1.2.4 Deventure & Bonds	4	1	2	2	2	-77.28	195.12	8.32
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	241	293	74.16	28.13	21.52
1.5 Others	119	403	725	609	713	238.16	79.68	17.02
2. Comission & Discount	1,273	1,051	1,030	697	852	-17.45	-1.99	22.14
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	365	453	8.33	-20.36	23.97
2.3 Others	596	317	446	332	399	-46.75	40.46	20.12
3 Income From Exchange Fluctuation	13	38	85	48	52	201.05	125.53	7.07
3.1 Due to Change in Exchange Rate	(1)	1	12	5	2	-276.30	1204.94	-63.65
3.2 Due to Foreign Currency Trans.	13	37	73	43	50	181.46	97.78	15.31
4 Other Operating Income	2,257	1,684	1,601	1,177	1,301	-25.40	-4.90	10.55
5 Non Operating Income	1,556	219	114	106	107	-85.95	-48.03	0.99
6 Provision Written Back	3,211	2,407	3,135	3,016	3,544	-25.06	30.26	17.52
7 Recovery from Written off Loan	49	41	9	7	7	-16.21	-78.37	1.12
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	389	186	419.56	318.72	-52.34
TOTAL INCOME	46,806	60,939	80,737	52,968	59,566	30.20	32.49	12.46

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	7,610	8,503	36.60	44.02	11.74
1.1 Deposit Liabilities	5,830	7,710	11,159	7,549	8,436	32.24	44.72	11.76
1.1.1 Saving A/c	1,185	1,498	1,631	1,027	1,148	26.43	8.85	11.78
1.1.2 Fixed A/c	4,476	6,033	9,245	6,332	7,088	34.79	53.24	11.93
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	317	366	97.88	30.29	15.38
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	629	712	22.89	30.63	13.14
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	2,433	2,755	48.59	29.56	13.24
1.1.2.4 Above 1 Year	1,654	1,823	3,778	2,953	3,255	10.23	107.21	10.22
1.1.3 Call Deposit	170	179	283	189	200	5.49	58.07	5.91
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	61	67	376.45	28.87	9.65
2 Commission/Fee Expense	-	1	9	4	4	0.00	1093.33	16.97
3 Employees Expenses	1,009	1,329	1,472	971	1,086	31.82	10.73	11.81
4 Office Operating Expenses	868	1,143	1,249	744	872	31.75	9.22	17.14
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	0	27	5	6	7	10983.72	-80.63	16.34
7. Provision for Risk	911	532	1,389	1,002	2,003	-41.62	161.23	99.82
7.1 Loan loss Provision	911	528	1,330	1,002	2,002	-42.01	151.78	99.66
7.1.1 General Loan loss Provision	381	298	261	305	520	-21.72	-12.48	70.54
7.1.1.1 Pass Loan Loss Provision	252	221	160	51	140	-12.28	-27.62	175.76
7.1.1.2 Watch List Provision	129	77	101	254	381	-40.13	30.76	49.61
7.1.2 Special Loan Loss Provision	394	228	1,033	687	1,322	-42.01	352.33	92.35
7.1.3 Additional Loan Loss Provision	137	2	36	10	159	-98.56	1737.49	1501.46
7.2. Provision for Non-Banking Assets	-	3	58	-	2	0.00	1617.87	0.00
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
8 Loan Written Off	92	81	71	58	61	-11.01	-13.02	5.11
9 Provision for Staff Bonus	264	106	101	74	51	-59.94	-4.38	-31.75
10 Provision for Income Tax	834	460	452	229	62	-44.84	-1.75	-73.02
11 Others	-	0	7	1	1	0.00	5969.78	0.00
12 Net Profit	1,996	1,666	1,543	561	332	-16.56	-7.40	-40.77
TOTAL EXPENSES	11,879	13,413	17,917	11,260	12,982	12.91	33.58	15.29
Income								
1. Interest Income	8,379	11,517	15,666	9,904	11,165	37.44	36.03	12.74
1.1. On Loans and Advance	7,645	10,253	13,907	8,883	9,958	34.11	35.64	12.10
1.2. On Investment	554	988	1,397	852	989	78.49	41.42	16.07
1.2.1 Government Bonds	427	826	983	498	590	93.47	19.00	18.50
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	115	131	38.34	25.54	13.89
1.2.4 Deventure & Bonds	58	67	295	239	268	15.64	341.43	12.06
1.3 Agency Balance	-	3	-	0	1	0.00	-100.00	193.33
1.4 On Call Deposit	155	181	285	140	179	16.89	57.26	27.97
1.5 Others	25	91	76	29	39	256.77	-15.94	35.98
2. Comission & Discount	196	281	293	169	210	42.85	4.51	24.25
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	118	150	31.50	24.94	27.11
2.3 Others	56	96	63	51	61	71.21	-34.69	17.68
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	201	243	-67.84	-44.38	21.31
5 Non Operating Income	719	278	98	122	114	-61.29	-64.92	-5.83
6 Provision Written Back	1,027	825	1,033	548	542	-19.70	25.20	-1.22
7 Recovery from Written off Loan	4	16	6	6	6	264.86	-66.19	0.00
8 Income from Extra Ordinary Expenses	3	-	1	10	10	-100.00	0.00	0.00
9 Net Loss	8	-	545	300	691	-100.00	0.00	129.93
TOTAL INCOME	11,879	13,413	17,917	11,260	12,982	12.91	33.58	15.29

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

Amt in Mn of Rs

	Mid-July			Mid-Mar	Mid-Apr	% 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	366,069	365,601	22.74	9.95	-0.13
Fishery Related	8,956	13,234	15,012	16,164	16,351	47.76	13.44	1.16
Mining Related	8,685	8,789	11,789	11,797	12,134	1.20	34.13	2.86
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	851,931	854,615	6.89	6.63	0.32
Construction	414,030	190,196	203,379	215,212	220,675	-54.06	6.93	2.54
Electricity, Gas and Water	207,797	246,839	307,457	341,503	351,659	18.79	24.56	2.97
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	72,051	72,234	15.84	-3.00	0.25
Transport, Communication and Public Utilities	97,505	100,909	98,130	90,028	91,447	3.49	-2.75	1.58
Wholesaler & Retailer	837,582	947,619	983,500	1,015,445	1,022,017	13.14	3.79	0.65
Finance, Insurance and Real Estate	337,170	375,243	365,559	380,420	390,047	11.29	-2.58	2.53
Tourism Service**	183,908	200,494	211,160	224,826	226,578	9.02	5.32	0.78
Other Services	177,036	192,913	196,597	204,247	201,456	8.97	1.91	-1.37
Consumption Loans	233,767	867,483	926,138	981,676	978,871	271.09	6.76	-0.29
Local Government	1,539	1,125	1,127	1,222	1,221	-26.88	0.12	-0.09
Others	641,727	421,635	337,541	315,207	323,531	-34.30	-19.94	2.64
TOTAL	4,172,747	4,709,039	4,879,851	5,087,798	5,128,437	12.85	3.63	0.80
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,831,045	1,860,250	28.41	31.98	1.59
Overdraft	634,300	718,773	230,782	132,245	130,581	13.32	-67.89	-1.26
Cash Credit Loan	-	-	516,456	643,721	658,182	-	-	2.25
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	82,074	73,411	-61.86	-6.19	-10.56
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	788,283	771,922	15.20	-13.20	-2.08
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	384,473	386,753	13.26	3.23	0.59
Real Estate Loan	183,538	228,255	249,588	248,139	252,206	24.36	9.35	1.64
Margin Nature Loan	106,282	80,508	76,535	85,701	86,185	-24.25	-4.93	0.57
Hire Purchase Loan	160,657	157,162	159,216	126,293	132,353	-2.18	1.31	4.80
Deprived Sector Loan	293,414	335,623	308,356	311,310	315,288	14.39	-8.12	1.28
Bills Purchased	4,403	3,130	4,271	5,640	5,882	-28.92	36.46	4.29
Other Product	473,944	558,470	452,502	448,874	455,423	17.83	-18.97	1.46
Total	4,172,747	4,709,039	4,879,851	5,087,798	5,128,437	12.85	3.63	0.80
Collateral wise								
Gold and Silver	43,111	52,782	55,533	53,578	54,336	22.43	5.21	1.41
Government Securities	678	783	3,239	3,377	3,218	15.48	313.70	-4.70
Non Governmental Securities	87,213	61,272	58,566	71,608	71,752	-29.74	-4.42	0.20
Fixed Deposit Receipts	29,313	64,221	58,120	48,382	44,289	119.08	-9.50	-8.46
Own	29,081	64,006	57,887	48,130	44,100	120.09	-9.56	-8.37
Other Licences Institutions	232	215	233	252	189	-7.34	8.61	-24.96
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,495,826	4,530,907	12.84	4.82	0.78
Fixed Assets	3,118,968	3,538,076	3,749,324	3,901,104	3,946,934	13.44	5.97	1.17
Current Assets	528,641	578,047	565,372	594,722	583,973	9.35	-2.19	-1.81
Against security of Bill	47,628	19,623	37,183	46,805	49,002	-58.80	89.48	4.69
Domestic Bills	556	880	771	624	713	58.24	-12.36	14.29
Foreign Bills	47,072	18,744	36,412	46,180	48,288	-60.18	94.26	4.56
Against Guarantee	181,603	195,088	195,038	189,591	195,365	7.43	-0.03	3.05
Government Guarantee	2,597	2,307	3,129	3,014	3,054	-11.17	35.67	1.33
Institutional Guarantee	135,679	136,841	127,020	137,252	142,193	0.86	-7.18	3.60
Personal Guarantee	26,424	37,037	41,125	33,305	32,918	40.16	11.04	-1.16
Collective Guarantee	8,130	7,418	7,239	4,450	4,127	-8.76	-2.41	-7.26
International Rated Foreign Bank's Guarantee	1,783	1,509	455	408	279	-15.36	-69.84	-31.57
Other Guarantee	6,990	9,977	16,069	11,162	12,793	42.74	61.06	14.61
Credit Card	2,152	3,521	4,528	5,313	5,496	63.61	28.59	3.45
Others	133,439	195,625	152,948	173,318	174,072	46.60	-21.82	0.44
Total	4,172,747	4,709,039	4,879,851	5,087,798	5,128,437	12.85	3.63	0.80

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-Mar	Mid-Apr	% 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	324,724	324,628	23.84	10.03	-0.03
Fishery Related	7,816	11,666	13,237	14,339	14,483	49.25	13.47	1.00
Mining Related	8,258	8,386	11,383	11,440	11,792	1.55	35.73	3.08
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	817,643	820,150	6.34	6.55	0.31
Construction	355,404	154,723	167,502	191,243	196,064	-56.47	8.26	2.52
Electricity, Gas and Water	202,483	239,756	298,869	331,959	341,527	18.41	24.66	2.88
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	69,510	69,516	16.94	-2.97	0.01
Transport, Communication and Public Utilities	78,828	82,970	83,643	77,290	78,978	5.25	0.81	2.18
Wholesaler & Retailer	763,650	866,464	896,414	924,450	931,252	13.46	3.46	0.74
Finance, Insurance and Real Estate	287,621	315,353	306,730	307,919	316,557	9.64	-2.73	2.81
Tourism Service**	164,941	175,638	182,269	193,064	194,455	6.49	3.78	0.72
Other Services	163,684	177,350	178,117	184,853	181,951	8.35	0.43	-1.57
Consumption Loans	205,358	757,464	768,478	812,478	808,866	268.85	1.45	-0.44
Local Government	1,492	1,081	1,082	1,176	1,176	-27.54	0.03	0.00
Others	513,833	311,215	260,185	237,965	244,602	-39.43	-16.40	2.79
TOTAL	3,716,941	4,175,443	4,315,377	4,500,054	4,535,997	12.34	3.35	0.80
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,615,426	1,640,049	30.97	32.48	1.52
Overdraft	548,651	619,856	164,141	88,500	87,456	12.98	-73.52	-1.18
Cash Credit Loan	-	-	493,597	601,005	616,286	-	-	2.54
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	81,966	73,303	-61.88	-6.28	-10.57
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	764,478	748,766	15.57	-14.19	-2.06
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	308,936	310,331	12.10	0.08	0.45
Real Estate Loan	159,139	199,641	217,964	213,421	216,052	25.45	9.18	1.23
Margin Nature Loan	90,921	64,819	58,679	67,127	67,525	-28.71	-9.47	0.59
Hire Purchase Loan	134,893	131,340	138,262	107,641	114,156	-2.63	5.27	6.05
Deprived Sector Loan	239,728	279,646	262,365	263,185	267,285	16.65	-6.18	1.56
Bills Purchased	4,403	3,130	4,271	5,640	5,882	-28.92	36.46	4.29
Other Product	427,751	481,430	385,119	382,730	388,907	12.55	-20.01	1.61
Total	3,716,941	4,175,443	4,315,377	4,500,054	4,535,997	12.34	3.35	0.80
Collateral wise								
Gold and Silver	38,492	47,816	50,575	48,778	49,500	24.23	5.77	1.48
Government Securities	670	722	3,200	3,333	3,183	7.70	343.23	-4.51
Non Governmental Securities	73,593	47,841	43,198	55,616	55,620	-34.99	-9.71	0.01
Fixed Deposit Receipts	24,777	49,275	47,972	40,246	36,376	98.87	-2.64	-9.62
Own	24,545	49,060	47,738	39,995	36,190	99.88	-2.69	-9.51
Other Licences Institutions	232	215	233	252	186	-7.34	8.61	-25.97
Collateral of Properties	3,269,848	3,673,792	3,833,402	3,994,298	4,024,653	12.35	4.34	0.76
Fixed Assets	2,741,246	3,095,794	3,268,070	3,399,721	3,440,827	12.93	5.56	1.21
Current Assets	528,603	577,997	565,333	594,577	583,826	9.34	-2.19	-1.81
Against security of Bill	47,626	19,623	37,183	46,804	49,001	-58.80	89.48	4.69
Domestic Bills	555	880	771	624	713	58.60	-12.36	14.29
Foreign Bills	47,072	18,744	36,412	46,179	48,287	-60.18	94.26	4.56
Against Guarantee	130,550	142,452	147,130	141,394	147,038	9.12	3.28	3.99
Government Guarantee	2,523	2,237	3,065	2,954	2,994	-11.32	36.99	1.35
Institutional Guarantee	105,184	106,032	97,518	103,895	108,192	0.81	-8.03	4.14
Personal Guarantee	12,905	21,700	27,919	22,091	21,937	68.15	28.66	-0.70
Collective Guarantee	1,299	1,103	2,186	948	906	-15.14	98.29	-4.35
International Rated Foreign Bank's Guarantee	1,783	1,509	455	408	279	-15.36	-69.84	-31.57
Other Guarantee	6,855	9,870	15,986	11,099	12,729	43.98	61.96	14.69
Credit Card	2,152	3,521	4,524	5,301	5,483	63.61	28.48	3.43
Others	129,231	190,401	148,194	164,285	165,143	47.33	-22.17	0.52
Total	3,716,941	4,175,443	4,315,377	4,500,054	4,535,997	12.34	3.35	0.80

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-Mar	Mid-Apr	% 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	34,667	34,244	10.84	10.09	-1.22
Fishery Related	1,008	1,341	1,523	1,522	1,561	32.98	13.56	2.55
Mining Related	364	302	321	299	286	-16.93	6.26	-4.64
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,390	30,520	20.83	11.03	0.43
Construction	49,017	31,622	32,104	19,712	20,389	-35.49	1.52	3.43
Electricity, Gas and Water	5,116	6,488	7,578	8,579	9,158	26.83	16.80	6.75
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,868	2,021	-18.23	1.11	8.19
Transport, Communication and Public Utilities	15,054	13,921	11,060	9,836	9,603	-7.53	-20.55	-2.37
Wholesaler & Retailer	61,627	68,458	73,242	77,207	76,868	11.09	6.99	-0.44
Finance, Insurance and Real Estate	39,227	47,742	46,985	60,162	60,465	21.71	-1.58	0.50
Tourism Service**	15,863	20,443	24,215	26,755	26,987	28.87	18.45	0.87
Other Services	11,586	13,088	15,561	16,258	16,265	12.97	18.89	0.04
Consumption Loans	23,284	81,687	128,117	139,857	140,740	250.82	56.84	0.63
Local Government	11	8	9	9	9	-25.26	12.13	-0.47
Others	110,457	98,812	66,870	65,145	66,468	-10.54	-32.33	2.03
TOTAL	383,430	441,783	471,382	492,267	495,583	15.22	6.70	0.67
Productwise								
Term Loan	115,573	130,209	167,740	190,707	193,550	12.66	28.82	1.49
Overdraft	78,746	87,233	59,343	39,183	38,574	10.78	-31.97	-1.55
Cash Credit Loan	-	-	19,124	36,353	36,656	-	-	0.84
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	17,429	16,771	-0.76	37.47	-3.78
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	63,085	63,934	18.15	18.35	1.35
Real Estate Loan	17,446	18,717	21,884	24,908	25,908	7.28	16.92	4.02
Margin Nature Loan	12,528	11,773	14,165	14,919	14,948	-6.02	20.31	0.19
Hire Purchase Loan	21,804	21,814	17,352	15,269	14,845	0.04	-20.45	-2.78
Deprived Sector Loan	47,111	49,167	40,153	41,809	41,445	4.36	-18.33	-0.87
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	48,604	48,952	81.41	-12.11	0.71
Total	383,430	441,783	471,382	492,267	495,583	15.22	6.70	0.67
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,751	3,781	7.01	-1.28	0.79
Government Securities	3	6	7	11	11	110.93	13.94	1.30
Non Governmental Securities	11,972	10,741	12,465	13,150	13,242	-10.28	16.05	0.70
Fixed Deposit Receipts	3,688	12,219	8,314	6,715	6,615	231.36	-31.96	-1.49
Own	3,688	12,219	8,314	6,714	6,612	231.36	-31.96	-1.52
Other Licences Institutions	-	-	-	1	2	0.00	0.00	379.25
Collateral of Properties	319,268	367,503	403,350	423,583	426,996	15.11	9.75	0.81
Fixed Assets	319,252	367,493	403,343	423,466	426,875	15.11	9.76	0.81
Current Assets	16	9	7	118	121	-40.20	-27.60	2.34
Against security of Bill	1	-	-	1	1	-100.00	0.00	-0.12
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	1	1	0.00	0.00	-0.12
Against Guarantee	43,691	45,678	41,526	41,746	41,775	4.55	-9.09	0.07
Government Guarantee	34	29	25	21	21	-13.23	-16.22	-0.17
Institutional Guarantee	24,143	25,284	24,532	28,418	28,926	4.73	-2.97	1.79
Personal Guarantee	12,644	13,999	11,873	9,779	9,581	10.71	-15.18	-2.03
Collective Guarantee	6,831	6,314	5,052	3,502	3,221	-7.56	-19.99	-8.04
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	26	26	29.44	-13.88	2.27
Credit Card	-	-	4	12	14	0.00	0.00	12.46
Others	1,086	1,654	1,785	3,297	3,149	52.27	7.93	-4.48
Total	383,430	441,783	471,382	492,267	495,583	15.22	6.70	0.67

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-Mar	Mid-Apr	% 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	6,678	6,730	34.37	5.15	0.77
Fishery Related	132	227	253	303	307	72.67	11.19	1.46
Mining Related	64	101	85	57	57	59.21	-15.66	-1.13
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,898	3,945	26.16	-7.65	1.22
Construction	9,609	3,851	3,774	4,257	4,222	-59.92	-2.02	-0.81
Electricity, Gas and Water	198	595	1,009	966	974	200.62	69.75	0.86
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	673	697	27.53	-14.88	3.57
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,902	2,866	10.90	-14.70	-1.26
Wholesaler & Retailer	12,305	12,697	13,844	13,788	13,897	3.18	9.04	0.79
Finance, Insurance and Real Estate	10,322	12,149	11,844	12,338	13,025	17.70	-2.51	5.57
Tourism Service**	3,104	4,413	4,676	5,007	5,135	42.15	5.96	2.56
Other Services	1,766	2,475	2,919	3,135	3,241	40.12	17.96	3.37
Consumption Loans	5,125	28,332	29,543	29,341	29,264	452.83	4.27	-0.26
Local Government	36	36	36	37	36	0.00	0.00	-2.75
Others	17,438	11,608	10,486	12,096	12,462	-33.43	-9.67	3.02
TOTAL	72,376	91,813	93,091	95,477	96,858	26.85	1.39	1.45
Productwise								
Term Loan	15,994	18,225	22,909	24,912	26,651	13.95	25.70	6.98
Overdraft	6,903	11,684	7,297	4,562	4,552	69.26	-37.55	-0.22
Cash Credit Loan	-	-	3,735	6,363	5,240	-	-	(17.65)
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	6,376	6,385	10.03	-0.37	0.14
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,453	12,489	24.11	17.57	0.29
Real Estate Loan	6,953	9,897	9,740	9,811	10,246	42.33	-1.58	4.44
Margin Nature Loan	2,833	3,915	3,691	3,655	3,713	38.23	-5.73	1.58
Hire Purchase Loan	3,960	4,007	3,602	3,382	3,352	1.19	-10.11	-0.88
Deprived Sector Loan	6,575	6,811	5,838	6,316	6,558	3.60	-14.29	3.83
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,540	17,564	36.80	-13.69	0.14
Total	72,376	91,813	93,091	95,477	96,858	26.85	1.39	1.45
Collateral wise								
Gold and Silver	898	983	1,027	1,049	1,055	9.41	4.48	0.54
Government Securities	5	55	32	32	23	1074.45	-41.41	-26.74
Non Governmental Securities	1,648	2,690	2,902	2,841	2,890	63.21	7.90	1.70
Fixed Deposit Receipts	849	2,727	1,835	1,421	1,299	221.27	-32.73	-8.60
Own	849	2,727	1,835	1,421	1,298	221.27	-32.73	-8.64
Other Licences Institutions	-	-	-	-	1	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	77,945	79,258	27.93	4.16	1.68
Fixed Assets	58,471	74,789	77,912	77,918	79,232	27.91	4.18	1.69
Current Assets	22	40	32	27	26	81.94	-19.99	-3.89
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	6,452	6,552	-5.47	-8.29	1.56
Government Guarantee	40	40	40	40	40	0.00	0.00	-0.02
Institutional Guarantee	6,352	5,525	4,971	4,940	5,075	-13.02	-10.03	2.74
Personal Guarantee	875	1,338	1,332	1,435	1,400	52.98	-0.42	-2.41
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-2.98
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	37	37	-41.51	-29.99	-0.50
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,736	5,780	14.39	-16.84	0.76
Total	72,376	91,813	93,091	95,477	96,858	26.85	1.39	1.45

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

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

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

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,762.17	2,063.96	1,154.82
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	356.20	314.56	154.52
	e. Share Premium	-	-	1.14
	f. Retained Earning	3.67	79.44	(152.85)
	g. Others Reserves Fund	218.83	318.41	30.55
2	BORROWINGS	199.57	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
3	DEPOSITS	18,892.50	16,586.26	8,125.89
	a. Current	280.14	88.27	42.68
	Domestic	280.14	88.27	42.68
	Foreign	-	-	-
	b. Savings	4,327.53	2,177.79	1,405.96
	Domestic	4,327.53	2,177.79	1,405.96
	Foreign	-	-	-
	c. Fixed	13,347.89	12,714.00	5,821.32
	Domestic	13,347.89	12,714.00	5,821.32
	Foreign	-	-	-
	d. Call Deposits	913.57	1,606.14	855.92
	Domestic	913.57	1,606.14	855.92
	Foreign	-	-	-
	e. Others	23.38	0.05	-
	Domestic	23.38	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.79	-	-
5	Other Liabilities	802.17	1,211.84	684.90
	1. Sundry Creditors	208.60	70.32	20.85
	2. Loan Loss Provision	460.29	598.04	405.73
	3. Interest Suspense a/c	-	218.68	123.72
	4. Others	133.28	324.80	134.60
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	33.28	150.99	-
	TOTAL Liabilities	21,690.47	20,513.04	9,965.60
Assets				
1	LIQUID FUNDS	1,639.73	1,946.40	912.83
	a. Cash Balance	189.13	104.73	58.25
	Nepalese Notes & Coins	189.00	104.73	58.25
	Foreign Currency	0.13	-	-
	b. Bank Balance	1,450.60	1,841.67	271.20
	1. In Nepal Rastra Bank	836.47	639.73	271.20
	Domestic Currency	836.47	639.73	271.20
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	402.25	1,189.24	-
	Domestic Currency	402.25	1,189.24	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	211.88	12.71	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	583.38
	Domestic Currency	-	-	583.38
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,951.36	2,634.92	1,685.39
	a. Govt. Securities	3,951.36	2,634.92	1,685.39
	b. NRB Bond	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	326.20	197.68	192.74
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	326.20	197.68	192.74
4	LOANS & ADVANCES (Including Bills Purchased)	14,691.96	14,266.73	6,292.99
	4.1 LOANS & ADVANCES	14,691.96	14,266.73	6,292.99
	a. Private Sector	14,118.69	13,315.75	5,874.32
	b. Financial Institutions	573.27	950.98	418.67
	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	439.30	339.05	326.64
7	OTHER ASSETS	637.65	1,114.86	364.61
	a. Accrued Interest:	286.11	357.99	166.38
	Financial Institutions	235.62	79.66	99.24
	Government Enterprises	50.49	70.27	26.42
	Private Sector	-	208.05	40.73
	b. Staff Loans / Adv.	137.22	342.55	104.56
	c. Sundry Debtors	33.13	378.02	10.80
	d. Cash In Transit	-	-	-
	e. Others	181.19	36.30	82.87
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	13.41	133.97
10	Reconciliation Account	-	-	9.18
11	Profit & Loss A/c	-	-	47.25
	TOTAL ASSETS	21,690.47	20,513.04	9,965.60

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	12,522.63	14,467.98	22,888.19	21,501.40	4,796.61	18,377.75	9,710.08
1.1 On Deposit Liabilities	12,236.03	14,210.58	22,358.25	20,269.96	4,551.40	17,614.45	9,007.51
1.1.1 Saving Account	2,887.10	5,111.60	4,011.34	3,361.30	1,273.07	2,953.80	1,752.39
1.1.2 Fixed Account	9,124.27	8,784.79	17,742.05	16,451.67	3,004.96	14,284.18	7,029.22
1.1.2.1 Up to 3 months Fixed Account	812.38	-	5,322.61	236.06	-	-	281.70
1.1.2.2 3 to 6 months Fixed Account	1,049.30	-	2,661.31	-	447.75	-	224.50
1.1.2.3 6 months to 1 year Fixed Account	4,433.42	-	4,790.35	-	814.13	14,284.18	616.16
1.1.2.4 Above 1 year Fixed Account	2,829.17	8,784.79	4,967.77	16,215.61	1,743.08	-	5,906.87
1.1.3 Call Deposit	224.66	314.19	604.86	456.99	273.36	376.47	225.89
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	286.59	257.41	529.94	1,231.44	245.21	763.30	702.58
2. Commission Expense	72.64	324.39	686.46	338.31	178.16	-	78.34
3. Staff Expense	2,680.88	3,278.01	3,016.60	2,170.37	787.26	1,990.77	1,145.54
4. Office Operating Expenses	1,036.51	1,266.67	1,655.14	1,923.54	497.91	1,559.24	801.52
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.49	0.01	-	-	-
7. Provision for Risk	5,475.37	4,107.06	3,247.39	10,656.69	428.43	2,257.37	2,046.53
7.1 Loan loss Provision	5,475.37	4,107.06	3,247.39	10,656.69	428.43	2,257.37	1,968.28
7.1.1 General Loan loss Provision	5,475.37	1,170.25	234.63	4,309.58	32.82	-	379.49
7.1.1.1 Pass Loan Loss Provision	5,475.37	859.54	125.45	1,773.86	-	-	-
7.1.1.2 Watch List Provision	-	310.71	109.17	2,535.71	32.82	-	379.49
7.1.2 Special Loan Loss Provision	-	2,913.68	3,012.76	6,347.11	395.62	-	1,588.80
7.1.3 Additional Loan Loss Provision	-	23.14	-	-	-	2,257.37	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	69.65
7.3. Provision for Loss on Investment	-	-	-	-	-	-	8.60
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	85.15	723.30	18.61	516.08	-
9. Provision for Staff Bonus	30.97	178.56	736.66	520.65	388.43	334.25	187.60
10. Provision for Income Tax	457.97	1,017.78	1,966.50	1,410.60	1,048.77	1,060.09	524.23
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	130.51	2,374.82	4,668.03	3,275.28	2,447.12	1,948.18	1,164.18
Total Expenses	22,407.48	27,021.98	38,950.60	42,520.15	10,591.30	28,043.74	15,658.03
Income							
1. Interest Income	19,297.78	22,440.25	35,439.56	32,533.92	8,716.64	26,811.68	13,321.77
1.1 On Loans and Advances	16,578.45	19,087.73	30,782.13	28,709.79	6,616.81	24,146.53	10,513.64
1.2 On Investment	1,189.28	3,177.85	3,213.63	2,735.41	1,013.45	1,715.80	2,172.34
1.2.1 Government Bonds	1,189.28	1,247.63	3,157.13	2,735.41	983.72	1,715.80	2,151.67
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	107.62	56.50	-	-	-	20.67
1.2.4 Debenture & Bonds	-	1,822.60	-	-	29.74	-	-
1.3 On Agency Balance	117.27	7.57	-	834.46	12.03	-	6.56
1.4 On Call Deposit	-	167.10	613.42	-	776.81	-	-
1.5 On Others	1,412.78	0.00	830.38	254.27	297.53	949.35	629.22
2. Commission and Discount	928.94	224.76	2,916.65	1,201.69	1,130.75	789.11	904.19
2.1 Bills Purchase and Discount	-	-	-	0.01	19.75	0.37	1.10
2.2 Commission	928.94	174.24	891.86	1,201.68	912.82	561.71	342.86
2.3 Others	-	50.53	2,024.79	-	198.17	227.03	560.22
3. Exchange Flactuation Income	69.83	31.53	465.26	411.00	495.33	288.37	145.02
3.1 Due to Change in Exchange Rate	-	(8.17)	74.26	73.81	104.52	-	25.15
3.2 Due to Foreign Currency Transaction	69.83	39.71	391.00	337.20	390.81	288.37	119.87
4. Other Operating Income	292.48	998.88	91.52	528.81	61.97	133.89	6.59
5. Non Operating Income	3.15	31.13	(9.32)	236.51	2.91	15.27	42.57
6. Write Back from Provisions for loss	1,815.29	3,273.58	11.44	7,606.92	178.38	-	1,237.89
7. Recovery of written-off Loan	-	21.84	35.48	1.31	5.31	5.41	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	22,407.48	27,021.98	38,950.60	42,520.15	10,591.30	28,043.74	15,658.03

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	11,337.08	21,232.57	9,004.15	21,124.77	18,041.14	13,535.70	12,905.46
1.1 On Deposit Liabilities	10,839.73	20,255.78	8,309.27	19,769.03	17,125.91	11,903.95	12,021.18
1.1.1 Saving Account	2,045.84	4,702.78	1,772.68	2,917.04	3,178.63	2,252.29	1,977.11
1.1.2 Fixed Account	8,612.47	15,271.58	6,405.77	16,511.57	13,640.45	9,368.39	9,995.45
1.1.2.1 Up to 3 months Fixed Account	1,956.85	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,856.83	0.77	-	-	654.91	3,528.36	-
1.1.2.3 6 months to 1 year Fixed Account	1,942.09	29.43	176.34	-	10,701.63	3,802.97	9,992.76
1.1.2.4 Above 1 year Fixed Account	2,856.70	15,241.38	6,229.42	16,511.57	2,283.91	2,037.06	2.69
1.1.3 Call Deposit	181.42	281.42	130.81	340.42	306.83	283.27	48.62
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	497.35	976.80	694.88	1,355.73	915.22	1,631.75	884.29
2. Commission Expense	122.17	247.85	175.40	18.81	6.67	-	11.05
3. Staff Expense	1,302.22	2,344.62	1,545.04	3,077.82	2,505.64	1,935.20	2,750.09
4. Office Operating Expenses	916.05	1,708.70	914.00	1,486.71	1,816.64	1,451.45	1,273.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	21.70	0.99	4.12	-	11.60	21.02
7. Provision for Risk	637.19	2,578.40	1,146.85	7,738.10	5,038.48	1,709.92	3,996.44
7.1 Loan loss Provision	637.19	2,578.40	1,140.10	7,738.10	5,038.48	1,709.92	3,986.11
7.1.1 General Loan loss Provision	637.19	544.45	319.55	3,299.53	500.19	1,709.92	1,326.73
7.1.1.1 Pass Loan Loss Provision	637.19	-	-	1,055.66	-	1,709.92	398.27
7.1.1.2 Watch List Provision	-	544.45	319.55	2,243.87	500.19	-	928.46
7.1.2 Special Loan Loss Provision	-	2,033.95	820.55	4,438.57	4,538.29	-	2,659.38
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	10.34
7.3. Provision for Loss on Investment	-	-	6.75	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	987.00	11.38	-	-	7.57	-
9. Provision for Staff Bonus	414.04	291.49	152.10	253.05	249.15	269.80	141.23
10. Provision for Income Tax	1,117.91	708.50	513.43	1,224.68	626.46	744.14	630.15
11. Others	-	-	-	-	0.14	-	-
12. Net Profit	2,608.46	1,914.89	855.45	1,052.79	1,615.90	1,684.09	2,053.16
Total Expenses	18,455.13	32,035.74	14,318.80	35,980.85	29,900.22	21,349.48	23,782.44
Income							
1. Interest Income	16,970.15	29,237.42	12,853.97	29,622.20	26,573.91	19,568.67	20,123.42
1.1 On Loans and Advances	14,309.21	26,118.68	11,426.85	26,981.91	23,148.54	16,639.36	17,233.09
1.2 On Investment	2,609.16	2,981.54	1,191.49	1,131.66	2,372.69	2,656.02	2,461.40
1.2.1 Government Bonds	2,293.96	2,962.67	124.09	1,131.66	2,334.09	2,588.84	2,458.73
1.2.2 Foreign Bonds	315.21	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	18.87	1,067.40	-	38.59	67.18	2.67
1.3 On Agency Balance	-	6.77	-	-	13.17	28.24	-
1.4 On Call Deposit	-	130.44	-	-	586.26	74.53	-
1.5 On Others	51.77	-	235.62	1,508.62	453.25	170.52	428.93
2. Commission and Discount	1,168.59	1,879.50	979.37	1,652.89	1,407.95	1,335.67	548.40
2.1 Bills Purchase and Discount	-	2.29	-	-	146.58	62.42	0.00
2.2 Commission	1,168.59	1,877.21	877.84	1,633.60	1,084.26	150.66	543.25
2.3 Others	-	-	101.53	19.29	177.11	1,122.59	5.15
3. Exchange Flactuation Income	293.65	85.42	178.10	311.72	232.03	240.88	53.05
3.1 Due to Change in Exchange Rate	39.13	-	11.25	25.54	(930.81)	55.71	-
3.2 Due to Foreign Currency Transaction	254.52	85.42	166.85	286.18	1,162.85	185.17	53.05
4. Other Operating Income	22.90	396.70	70.69	186.07	363.21	202.83	491.90
5. Non Operating Income	(0.16)	6.82	34.13	13.56	286.29	-	91.59
6. Write Back from Provisions for loss	-	429.87	202.53	4,194.42	1,036.83	-	2,474.08
7. Recovery of written-off Loan	-	-	-	-	-	1.43	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	18,455.13	32,035.74	14,318.80	35,980.85	29,900.22	21,349.48	23,782.44

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	26,643.51	10,677.07	13,557.68	14,291.30	15,409.94	11,157.01	3,502.06
1.1 On Deposit Liabilities	25,348.16	10,201.25	12,589.08	12,476.09	14,734.54	10,259.32	3,419.62
1.1.1 Saving Account	4,882.59	1,698.10	1,322.30	2,291.08	2,584.74	1,712.38	559.92
1.1.2 Fixed Account	20,083.04	8,342.70	11,089.08	9,916.13	11,935.39	8,398.04	2,798.74
1.1.2.1 Up to 3 months Fixed Account	-	989.78	-	41.86	-	-	-
1.1.2.2 3 to 6 months Fixed Account	4,889.64	969.42	5,940.61	634.10	-	-	337.31
1.1.2.3 6 months to 1 year Fixed Account	6,784.46	5,685.76	3,783.43	2,739.84	-	8,398.04	1,210.89
1.1.2.4 Above 1 year Fixed Account	8,408.94	697.75	1,365.05	6,500.34	11,935.39	-	1,250.54
1.1.3 Call Deposit	382.53	160.45	177.70	247.11	214.40	148.89	60.95
1.1.4 Certificate of Deposit	-	-	-	21.78	-	-	-
1.2 On Borrowing	1,295.35	475.82	968.59	1,815.20	675.41	897.69	82.44
2. Commission Expense	516.42	102.24	-	215.41	-	-	13.39
3. Staff Expense	2,888.21	1,239.64	1,075.56	1,650.85	2,621.56	1,143.62	421.83
4. Office Operating Expenses	2,262.77	905.60	741.49	1,079.41	1,756.98	1,004.56	288.90
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	178.18	-	-	-	392.71	-	-
7. Provision for Risk	5,264.62	1,252.19	895.02	1,150.51	3,891.58	2,016.20	1,189.62
7.1 Loan loss Provision	5,264.62	1,252.19	895.02	1,150.51	3,891.58	1,999.94	1,189.62
7.1.1 General Loan loss Provision	1,245.13	559.60	465.78	274.02	182.66	126.14	423.94
7.1.1.1 Pass Loan Loss Provision	1,052.77	-	(204.86)	67.06	-	-	151.24
7.1.1.2 Watch List Provision	192.36	559.60	670.65	206.95	182.66	126.14	272.70
7.1.2 Special Loan Loss Provision	4,019.50	692.59	429.24	876.49	3,692.82	1,873.81	765.67
7.1.3 Additional Loan Loss Provision	-	-	-	-	16.10	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	16.25	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	16.92	0.22	57.20	3.17
9. Provision for Staff Bonus	504.56	208.88	456.86	352.99	374.42	222.99	59.29
10. Provision for Income Tax	1,234.48	668.48	1,233.02	935.31	1,557.33	567.42	160.09
11. Others	-	-	-	109.15	-	3.17	-
12. Net Profit	3,306.55	1,211.42	2,878.75	2,241.60	1,812.46	1,439.44	373.55
Total Expenses	42,799.29	16,265.51	20,838.38	22,043.42	27,817.21	17,611.60	6,011.91
Income							
1. Interest Income	39,672.55	14,933.11	19,341.49	19,821.22	23,815.62	15,711.14	4,967.87
1.1 On Loans and Advances	34,260.43	13,153.00	17,077.06	17,715.86	20,896.58	13,470.20	4,246.71
1.2 On Investment	4,839.13	1,269.84	1,894.59	1,810.16	2,188.65	2,190.72	279.62
1.2.1 Government Bonds	4,788.43	1,269.47	1,840.57	1,701.54	2,044.59	2,155.64	275.88
1.2.2 Foreign Bonds	-	-	-	25.88	-	31.87	-
1.2.3 NRB Bonds	-	0.36	-	-	37.16	-	3.75
1.2.4 Debenture & Bonds	50.70	-	54.02	82.74	106.89	3.22	-
1.3 On Agency Balance	-	23.85	5.08	-	18.70	-	-
1.4 On Call Deposit	-	8.93	-	13.89	-	-	28.13
1.5 On Others	572.99	477.50	364.76	281.30	711.69	50.22	413.41
2. Commission and Discount	2,487.31	924.37	928.51	1,464.75	1,450.42	201.64	171.87
2.1 Bills Purchase and Discount	-	23.76	-	-	24.72	-	-
2.2 Commission	2,487.31	863.98	908.20	1,464.75	1,346.22	201.64	3.75
2.3 Others	-	36.63	20.31	-	79.48	-	168.12
3. Exchange Flactuation Income	442.29	85.28	106.22	258.28	273.55	438.36	1.22
3.1 Due to Change in Exchange Rate	1.57	-	(3.06)	51.66	(0.79)	10.54	-
3.2 Due to Foreign Currency Transaction	440.72	85.28	109.28	206.62	274.35	427.82	1.22
4. Other Operating Income	192.25	38.14	427.16	143.29	139.67	668.65	37.02
5. Non Operating Income	-	14.74	35.00	8.36	3.05	173.08	-
6. Write Back from Provisions for loss	-	266.48	-	347.04	2,132.93	418.72	829.22
7. Recovery of written-off Loan	4.88	3.39	-	0.24	1.96	-	4.72
8. Income from Extra Ordinary transactions	-	-	-	0.24	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	42,799.29	16,265.51	20,838.38	22,043.42	27,817.21	17,611.60	6,011.91

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	33.58	301.40	3,455.57	791.68	432.72	7,481.74	5,264.19
1.1 On Deposit Liabilities	33.58	301.40	3,398.56	791.68	432.70	7,378.41	5,186.82
1.1.1 Saving Account	3.49	59.38	450.40	188.36	67.77	1,088.16	710.94
1.1.2 Fixed Account	27.27	222.73	2,892.83	574.42	360.11	6,184.21	4,376.04
1.1.2.1 Up to 3 months Fixed Account	3.06	-	452.28	-	14.40	1,216.33	734.71
1.1.2.2 3 to 6 months Fixed Account	0.97	-	1,209.45	189.49	18.01	652.39	507.28
1.1.2.3 6 months to 1 year Fixed Account	13.72	-	690.14	5.28	126.04	3,191.22	2,455.56
1.1.2.4 Above 1 year Fixed Account	9.52	222.73	540.96	379.65	201.66	1,124.27	678.49
1.1.3 Call Deposit	2.82	19.30	55.32	28.90	4.81	106.04	99.84
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	57.01	-	0.02	103.33	77.37
2. Commission Expense	-	-	14.16	7.46	-	-	14.20
3. Staff Expense	15.56	43.57	420.40	128.94	46.57	877.70	589.90
4. Office Operating Expenses	18.73	38.16	355.25	92.53	29.46	574.86	450.84
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.23	-	-	1.57	-
7. Provision for Risk	(2.72)	-	677.94	274.69	26.36	1,740.56	853.24
7.1 Loan loss Provision	(2.72)	-	677.94	274.69	26.36	1,740.56	853.24
7.1.1 General Loan loss Provision	1.54	-	238.72	44.47	(4.85)	436.73	275.12
7.1.1.1 Pass Loan Loss Provision	(2.89)	-	-	-	(10.57)	160.79	-
7.1.1.2 Watch List Provision	4.42	-	238.72	44.47	5.72	275.94	275.12
7.1.2 Special Loan Loss Provision	(4.26)	-	439.22	230.22	31.21	1,303.83	578.12
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	-	-	42.76	-	9.75	138.38	108.49
10. Provision for Income Tax	-	-	115.45	-	29.26	373.64	292.91
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	28.81	269.39	-	68.28	871.82	683.46
Total Expenses	65.15	411.94	5,352.63	1,295.29	642.40	12,076.80	8,257.23
Income							
1. Interest Income	40.04	384.51	4,903.71	1,112.01	626.18	10,610.47	7,781.80
1.1 On Loans and Advances	38.86	382.99	4,383.23	1,005.71	447.69	9,668.66	6,952.54
1.2 On Investment	0.08	-	426.96	76.49	173.64	840.73	764.62
1.2.1 Government Bonds	-	-	426.96	76.49	173.64	665.80	764.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	173.23	-
1.2.4 Debenture & Bonds	0.08	-	-	-	-	1.69	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.11	1.52	22.36	29.81	3.94	26.84	25.18
1.5 On Others	-	-	71.16	-	0.92	74.24	39.46
2. Commission and Discount	0.11	6.19	163.67	58.72	0.96	36.10	112.92
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.11	6.19	20.34	5.97	0.65	32.53	82.11
2.3 Others	-	-	143.33	52.76	0.31	3.57	30.80
3. Exchange Flactuation Income	-	-	0.43	0.00	-	10.22	11.62
3.1 Due to Change in Exchange Rate	-	-	0.35	0.00	-	0.25	2.44
3.2 Due to Foreign Currency Transaction	-	-	0.07	-	-	9.96	9.18
4. Other Operating Income	0.36	-	7.21	-	12.12	371.25	225.94
5. Non Operating Income	-	-	-	0.12	3.14	23.86	0.62
6. Write Back from Provisions for loss	20.37	21.24	277.61	70.70	-	1,024.91	124.34
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	4.27	-	-	53.74	-	-	-
Total Income	65.15	411.94	5,352.63	1,295.29	642.40	12,076.80	8,257.23

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	3,742.29	80.25	4,175.21	3,700.83	3,873.26	289.36	48.38
1.1 On Deposit Liabilities	3,675.19	80.25	4,046.80	3,692.54	3,789.50	288.96	48.38
1.1.1 Saving Account	469.54	8.14	527.30	644.48	372.96	51.32	19.15
1.1.2 Fixed Account	3,143.28	66.11	3,433.96	3,007.60	3,349.38	223.95	26.94
1.1.2.1 Up to 3 months Fixed Account	196.73	-	355.12	-	1,737.94	-	3.61
1.1.2.2 3 to 6 months Fixed Account	642.64	-	487.61	421.58	31.19	69.94	4.25
1.1.2.3 6 months to 1 year Fixed Account	1,201.61	38.46	1,013.19	1,809.63	562.24	96.99	11.38
1.1.2.4 Above 1 year Fixed Account	1,102.32	27.65	1,578.05	776.39	1,018.01	57.03	7.71
1.1.3 Call Deposit	62.36	6.00	85.54	40.46	67.16	13.69	2.29
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	67.10	-	128.41	8.29	83.76	0.40	-
2. Commission Expense	15.92	-	-	-	-	0.06	-
3. Staff Expense	450.39	10.56	459.06	415.41	288.05	63.14	29.49
4. Office Operating Expenses	349.32	8.28	411.70	292.65	244.50	54.84	7.97
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	376.68	36.16	830.28	371.86	1,000.80	118.94	28.33
7.1 Loan loss Provision	376.68	20.65	830.28	371.86	1,000.80	94.77	28.33
7.1.1 General Loan loss Provision	177.60	0.97	290.23	99.16	145.83	3.89	5.19
7.1.1.1 Pass Loan Loss Provision	-	(1.37)	(135.38)	15.35	28.77	3.20	0.73
7.1.1.2 Watch List Provision	177.60	2.34	425.61	83.82	117.06	0.69	4.46
7.1.2 Special Loan Loss Provision	199.08	19.67	540.05	272.70	854.15	90.87	23.14
7.1.3 Additional Loan Loss Provision	-	-	-	-	0.82	-	-
7.2. Provision for Non-Banking Assets	-	15.52	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	24.17	-
8. Loan Written Off	20.58	-	-	2.18	7.19	-	-
9. Provision for Staff Bonus	57.79	1.31	24.53	-	72.07	-	-
10. Provision for Income Tax	188.74	3.54	68.34	294.58	306.43	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	331.36	8.25	152.43	514.66	342.17	-	-
Total Expenses	5,533.07	148.34	6,135.41	5,593.97	6,134.47	526.38	114.16
Income							
1. Interest Income	5,200.35	145.39	5,882.07	5,331.84	5,154.65	435.50	99.96
1.1 On Loans and Advances	4,763.54	134.84	5,448.87	4,849.71	4,731.88	415.59	93.77
1.2 On Investment	397.09	-	381.63	429.51	356.14	8.71	-
1.2.1 Government Bonds	397.09	-	381.63	429.51	356.14	8.71	-
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	25.50	-	27.21	23.50	42.73	11.15	6.20
1.5 On Others	14.21	10.54	24.36	29.12	23.91	0.05	-
2. Commission and Discount	214.41	0.26	19.29	24.14	8.88	18.37	0.48
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	214.41	0.22	19.29	24.14	8.88	18.37	0.48
2.3 Others	-	0.04	-	-	-	-	-
3. Exchange Flactuation Income	0.51	-	27.80	-	-	-	-
3.1 Due to Change in Exchange Rate	0.14	-	(1.36)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.36	-	29.15	-	-	-	-
4. Other Operating Income	87.69	2.70	154.95	228.18	147.79	1.47	3.60
5. Non Operating Income	-	-	51.30	9.31	17.58	1.09	-
6. Write Back from Provisions for loss	30.12	-	-	-	804.05	15.86	9.75
7. Recovery of written-off Loan	-	-	-	0.50	1.51	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	54.08	0.36
Total Income	5,533.07	148.34	6,135.41	5,593.97	6,134.47	526.38	114.16

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
Expenses							
1. Interest Expense	306.87	294.26	144.66	1.45	539.74	931.50	562.70
1.1 On Deposit Liabilities	306.87	293.18	144.47	1.45	539.74	927.81	561.47
1.1.1 Saving Account	65.47	30.78	21.37	1.45	104.28	128.04	82.34
1.1.2 Fixed Account	228.36	255.20	115.69	-	403.46	785.92	472.10
1.1.2.1 Up to 3 months Fixed Account	-	46.28	-	-	71.17	52.83	-
1.1.2.2 3 to 6 months Fixed Account	93.61	57.28	-	-	61.73	47.39	39.19
1.1.2.3 6 months to 1 year Fixed Account	83.83	93.87	-	-	165.53	354.42	209.05
1.1.2.4 Above 1 year Fixed Account	50.93	57.77	115.69	-	105.03	331.29	223.86
1.1.3 Call Deposit	13.04	7.20	7.41	0.01	32.00	13.85	7.03
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.08	0.18	-	-	3.70	1.23
2. Commission Expense	-	-	0.25	-	-	-	-
3. Staff Expense	77.95	39.74	41.89	6.05	103.05	81.63	44.94
4. Office Operating Expenses	57.20	31.48	40.89	18.53	71.89	82.24	38.73
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	338.99	97.26	16.68	-	20.11	157.89	73.78
7.1 Loan loss Provision	338.99	97.26	16.68	-	20.11	157.89	73.78
7.1.1 General Loan loss Provision	43.67	23.32	16.68	-	24.19	-	55.67
7.1.1.1 Pass Loan Loss Provision	4.35	3.48	16.68	-	5.29	-	20.43
7.1.1.2 Watch List Provision	39.32	19.84	-	-	18.89	-	35.25
7.1.2 Special Loan Loss Provision	295.32	73.94	-	-	(4.07)	-	18.11
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	157.89	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	30.81	-	-
9. Provision for Staff Bonus	-	2.31	-	-	8.71	-	4.96
10. Provision for Income Tax	-	6.22	0.57	-	23.52	-	13.38
11. Others	-	-	-	-	0.51	-	-
12. Net Profit	-	14.52	1.32	21.12	54.88	-	31.22
Total Expenses	781.01	485.78	246.25	47.15	853.21	1,253.26	769.70
Income							
1. Interest Income	421.15	420.95	220.61	6.98	774.87	1,116.87	710.97
1.1 On Loans and Advances	375.80	377.65	174.57	-	713.32	1,001.05	633.70
1.2 On Investment	35.79	23.57	35.80	1.92	37.18	104.27	73.38
1.2.1 Government Bonds	35.79	23.57	35.80	-	37.18	104.27	73.38
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	1.92	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.56	8.49	7.33	5.06	23.39	11.56	3.88
1.5 On Others	-	11.25	2.91	-	0.97	-	-
2. Commission and Discount	2.07	13.23	9.20	-	0.85	24.03	0.26
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	13.23	9.20	-	0.85	24.03	0.26
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	17.05	3.37	16.44	0.04	35.34	21.51	25.95
5. Non Operating Income	-	-	-	40.13	39.87	4.38	1.26
6. Write Back from Provisions for loss	267.63	48.23	-	-	-	-	31.26
7. Recovery of written-off Loan	-	-	-	-	2.28	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	73.11	-	-	-	-	86.46	-
Total Income	781.01	485.78	246.25	47.15	853.21	1,253.26	769.70

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	352.96	350.99	282.98	901.92	494.08	110.87	118.09
1.1 On Deposit Liabilities	352.96	350.99	282.98	901.92	494.08	110.87	117.71
1.1.1 Saving Account	58.56	56.29	50.74	101.19	73.43	16.93	20.75
1.1.2 Fixed Account	289.52	279.07	229.85	793.28	420.65	88.81	89.87
1.1.2.1 Up to 3 months Fixed Account	-	41.98	15.46	-	-	7.29	8.47
1.1.2.2 3 to 6 months Fixed Account	-	42.69	9.87	90.00	37.12	12.13	7.63
1.1.2.3 6 months to 1 year Fixed Account	289.52	96.43	134.44	113.43	252.43	31.43	26.61
1.1.2.4 Above 1 year Fixed Account	-	97.98	70.08	589.85	131.11	37.97	47.16
1.1.3 Call Deposit	4.88	15.63	2.38	7.45	-	5.13	7.10
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	0.38
2. Commission Expense	-	-	-	-	-	0.02	-
3. Staff Expense	61.90	74.91	13.39	104.33	65.57	17.41	51.82
4. Office Operating Expenses	54.42	73.22	20.52	61.77	51.77	16.25	43.90
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	-	-	0.18	-	-
7. Provision for Risk	70.77	85.25	248.55	429.51	141.76	29.79	76.77
7.1 Loan loss Provision	70.77	85.25	248.55	429.51	141.76	28.14	76.77
7.1.1 General Loan loss Provision	27.85	35.54	49.95	61.70	(6.58)	6.55	76.77
7.1.1.1 Pass Loan Loss Provision	3.96	10.20	-	-	(10.66)	2.92	76.77
7.1.1.2 Watch List Provision	23.89	25.34	49.95	61.70	4.08	3.63	-
7.1.2 Special Loan Loss Provision	42.91	48.73	198.61	367.82	148.34	21.59	-
7.1.3 Additional Loan Loss Provision	-	0.98	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	1.65	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	14.19	16.24	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	-	-	-
10. Provision for Income Tax	3.44	-	-	(69.55)	-	6.83	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	8.03	-	-	-	-	15.93	-
Total Expenses	565.70	601.00	565.45	1,427.98	753.37	197.10	290.58
Income							
1. Interest Income	441.28	448.13	431.72	1,139.65	674.59	177.87	175.66
1.1 On Loans and Advances	390.21	400.44	407.15	1,028.69	605.63	164.62	159.11
1.2 On Investment	40.20	32.07	-	73.69	54.89	-	13.35
1.2.1 Government Bonds	40.20	-	-	29.45	-	-	13.35
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	32.07	-	44.24	54.89	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.68	13.26	24.57	26.02	14.07	8.34	3.20
1.5 On Others	4.18	2.36	-	11.26	-	4.91	-
2. Commission and Discount	15.24	0.65	0.53	16.93	12.73	8.87	0.31
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	15.24	0.65	0.53	16.02	12.73	8.87	0.31
2.3 Others	-	-	-	0.91	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	26.41	31.58	3.27	7.36	3.30	-	12.87
5. Non Operating Income	-	8.54	3.42	-	1.27	-	-
6. Write Back from Provisions for loss	73.11	53.76	17.58	91.64	-	10.36	-
7. Recovery of written-off Loan	-	3.45	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	9.66	-	-	-	-	-	-
9. Net Loss	-	54.90	108.63	172.39	61.48	-	101.75
Total Income	565.70	601.00	565.45	1,427.98	753.37	197.10	290.58

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	60.86	583.04	1,402.47	1,138.76	525.86
1.1 On Deposit Liabilities	60.86	583.04	1,384.65	1,102.02	519.13
1.1.1 Saving Account	0.16	63.13	190.49	105.76	73.45
1.1.2 Fixed Account	60.44	503.04	1,174.84	956.31	424.79
1.1.2.1 Up to 3 months Fixed Account	-	33.46	29.14	106.33	-
1.1.2.2 3 to 6 months Fixed Account	-	38.60	159.79	129.07	36.38
1.1.2.3 6 months to 1 year Fixed Account	-	197.45	469.76	370.99	43.59
1.1.2.4 Above 1 year Fixed Account	60.44	233.53	516.15	349.91	344.81
1.1.3 Call Deposit	0.26	16.86	19.31	39.95	20.89
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	17.82	36.75	6.73
2. Commission Expense	-	-	4.15	-	-
3. Staff Expense	4.73	71.27	135.92	125.88	81.36
4. Office Operating Expenses	2.46	48.29	92.49	87.81	66.63
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	6.61	-	-
7. Provision for Risk	-	144.98	189.07	146.15	172.11
7.1 Loan loss Provision	-	144.98	189.07	146.15	172.11
7.1.1 General Loan loss Provision	-	36.09	61.64	58.37	15.93
7.1.1.1 Pass Loan Loss Provision	-	2.05	-	11.97	-
7.1.1.2 Watch List Provision	-	34.05	61.64	46.40	15.93
7.1.2 Special Loan Loss Provision	-	108.89	127.43	87.78	156.18
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	-	-	5.28	31.59	-
10. Provision for Income Tax	-	-	14.26	69.29	-
11. Others	-	-	-	-	-
12. Net Profit	15.31	-	33.28	150.99	-
Total Expenses	83.36	847.58	1,883.52	1,750.47	845.96
Income					
1. Interest Income	3.76	709.34	1,789.40	1,684.34	659.42
1.1 On Loans and Advances	-	624.57	1,584.65	1,487.08	582.96
1.2 On Investment	-	74.50	186.28	191.25	70.30
1.2.1 Government Bonds	-	-	186.28	-	70.30
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	74.50	-	191.25	-
1.3 On Agency Balance	-	-	-	-	0.72
1.4 On Call Deposit	3.76	10.27	11.71	-	5.43
1.5 On Others	-	-	6.76	6.02	0.00
2. Commission and Discount	-	0.72	59.02	59.45	1.63
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.44	59.02	0.05	1.63
2.3 Others	-	0.28	-	59.40	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	16.75	15.19	-	27.49
5. Non Operating Income	3.06	2.20	-	6.69	3.60
6. Write Back from Provisions for loss	76.53	60.91	19.91	-	106.57
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	57.65	-	-	47.25
Total Income	83.36	847.58	1,883.52	1,750.47	845.96

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,906.83	18,284.22	21,210.22	16,531.41	8,279.09	14,578.99	8,552.58	11,942.10
Fishery Related	813.11	1,085.69	727.87	706.41	-	370.86	49.27	149.21
Mining Related	3,235.94	-	482.76	989.88	-	-	234.29	2.25
Agriculture, Forestry, Beverage & Non Food Production Related*	39,879.62	32,885.77	71,443.53	87,813.61	17,104.57	83,697.46	39,253.70	38,321.53
Construction	3,149.74	3,491.39	22,836.49	6,920.98	8,045.32	2,107.96	1,719.37	2,744.43
Electricity, Gas and Water	12,515.16	20,197.57	23,408.93	28,693.22	3,619.95	15,391.64	9,591.22	14,122.96
Metal Products, Mach. & Ele. Eqp.	3,667.07	2,866.14	4,047.59	2,779.31	2,442.43	9,641.86	2,334.63	2,132.81
Tras., Com. and Public Utilities	1,172.38	2,780.79	3,711.65	4,099.00	1,801.80	3,766.50	214.41	1,553.76
Wholesaler & Retailer	40,091.30	60,074.69	86,053.50	66,576.97	23,903.13	47,851.86	28,012.50	46,428.21
Finance, Insurance and Real Estate	7,741.56	23,318.89	13,260.75	32,132.22	4,720.83	19,856.82	6,613.46	13,754.07
Tourism Service**	7,901.50	13,962.10	11,479.75	22,655.08	1,218.81	11,374.22	6,575.95	4,214.67
Other Services	5,788.71	8,079.02	15,393.73	21,200.04	1,597.27	7,532.86	1,748.90	5,246.83
Consumption Loans	54,634.58	71,572.24	62,180.66	36,452.06	14,287.28	16,128.30	15,307.68	34,330.69
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	8,897.11	1,885.30	44,890.92	4,903.36	1,275.35	13,923.38	8,814.28	11,871.96
TOTAL sectorwise	197,394.62	260,483.81	381,128.34	332,836.98	88,434.63	246,494.66	129,022.24	186,815.50

Product Wise

Term Loan	47,419.19	67,653.52	124,050.06	113,799.37	6,451.99	100,467.35	42,371.09	62,058.14
Overdraft	-	5,733.07	4,850.84	2,580.55	168.12	4,631.09	150.39	3,238.09
Cash Credit Loan	31,463.17	54,781.18	5,250.38	28,651.81	7,572.69	41,892.69	19,849.90	38,979.11
Trust Receipt Loan/Import Loan	1,483.92	604.47	10,898.69	9,851.55	4,711.12	8,572.80	3,282.00	5,629.44
Short Term Working Capital/Demand Loan	28,129.12	10,635.01	97,368.06	111,140.05	24,419.31	38,224.41	18,671.74	22,001.04
Residential Personal Home Loan (Up to Rs. 20 million)#	9,112.72	23,310.50	24,753.25	8,306.91	8,682.29	5,515.73	2,280.18	22,885.66
Real Estate Loan	14,900.36	9,707.25	22,835.35	25,376.47	8,165.85	14,091.45	4,734.71	6,277.19
Margin Nature Loan	5,447.05	4,164.94	11,613.61	2,033.26	-	2,131.85	125.73	2,049.16
Hire Purchase Loan	2,255.85	5,564.26	10,166.63	5,288.61	8,259.05	8,762.65	1,971.78	3,469.14
Deprived Sector Loan	12,604.07	21,455.25	18,419.52	18,190.03	4,903.94	12,154.74	7,332.02	8,933.59
Bills Purchased	4.39	10.01	12.88	39.57	1,637.25	-	0.08	43.09
Other Product	44,574.78	56,864.35	50,909.07	7,578.80	13,463.00	10,049.88	28,252.61	11,251.85
Total Product wise Loan	197,394.62	260,483.81	381,128.34	332,836.98	88,434.63	246,494.66	129,022.24	186,815.50

Collateral Wise

Gold and Silver	20,191.21	19,139.11	405.44	1,709.01	-	-	-	-
Government Securities	31.69	3.09	4.97	-	3,000.00	-	-	44.90
Non Governmental Securities	2,127.83	4,164.94	12,157.61	2,032.66	-	2,131.85	125.73	2,048.96
Fixed Deposit Receipts	1,248.99	1,525.88	1,878.04	1,941.54	672.40	1,511.61	1,194.77	4,049.52
Own	1,248.99	1,525.88	1,878.04	1,931.15	668.12	1,511.61	1,194.77	4,049.52
Other Licences Institutions	-	-	-	10.39	4.28	-	-	-
Collateral of Properties	160,613.92	208,206.96	298,811.93	304,848.94	74,325.30	232,294.20	106,977.49	167,218.44
Fixed Assets	131,657.09	207,236.23	214,020.05	291,836.05	59,643.42	225,755.07	46,497.51	91,290.52
Current Assets	28,956.82	970.73	84,791.88	13,012.88	14,681.87	6,539.13	60,479.97	75,927.91
Against security of Bill	599.47	25.69	2,656.78	-	-	-	3,282.00	4,738.28
Domestic Bills	-	-	0.00	-	-	-	-	-
Foreign Bills	599.47	25.69	2,656.78	-	-	-	3,282.00	4,738.28
Against Guarantee	9,076.07	27,368.07	5,757.99	11,102.92	2,744.38	10,222.49	6,659.46	8,437.00
Government Guarantee	210.37	216.60	379.52	383.43	138.81	-	156.07	198.81
Institutional Guarantee	7,474.69	12,810.52	4,030.06	10,254.68	2,605.58	-	6,324.35	7,863.99
Personal Guarantee	1,176.35	14,309.74	1,345.74	304.01	-	-	-	374.21
Collective Guarantee	5.16	31.21	2.67	60.58	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	97.35	179.04	-
Other Guarantee	209.51	-	-	100.23	-	10,125.14	-	-
Credit Card	20.85	11.81	934.27	190.69	397.45	334.50	-	141.78
Others	3,484.60	38.26	58,521.31	11,011.22	7,295.11	-	10,782.79	136.62
Total	197,394.62	260,483.81	381,128.34	332,836.98	88,434.63	246,494.66	129,022.24	186,815.50

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise								
Agricultural and Forest Related	19,727.62	5,287.74	15,333.63	14,284.89	15,380.51	60,640.75	23,085.49	14,687.45
Fishery Related	3,095.02	274.45	875.28	939.75	803.55	870.67	832.85	382.86
Mining Related	-	236.98	2,278.52	70.98	627.58	379.13	192.73	1,135.15
Agriculture, Forestry, Beverage & Non Food Production Related*	12,383.04	25,779.78	54,939.18	38,306.87	31,271.97	16,254.37	78,952.53	22,374.20
Construction	16,970.10	6,597.78	17,541.85	32,295.64	5,300.76	10,250.25	8,326.12	10,828.31
Electricity, Gas and Water	3,789.87	11,288.16	33,389.32	22,016.83	15,311.63	6,363.85	27,523.50	14,417.56
Metal Products, Mach. & Ele. Eqp.	719.17	1,117.45	9,809.51	7,008.99	2,684.78	590.68	6,135.53	391.73
Tras., Com. and Public Utilities	884.11	2,108.15	13,462.73	5,411.56	5,117.38	3,110.09	7,960.18	3,535.99
Wholesaler & Retailer	70,711.97	27,980.82	39,365.53	51,854.79	48,128.33	35,658.34	88,589.35	30,534.48
Finance, Insurance and Real Estate	13,537.60	6,923.22	20,919.31	19,292.59	12,616.48	5,405.26	33,904.58	8,343.34
Tourism Service**	6,332.26	4,526.12	14,252.27	10,803.97	7,521.22	5,397.72	16,077.26	2,976.30
Other Services	3,699.17	5,973.09	12,157.98	11,438.38	8,293.13	4,480.62	20,626.49	7,387.87
Consumption Loans	107,496.86	11,464.71	60,484.61	42,758.81	36,339.24	25,008.88	76,573.45	37,461.62
Local Government	-	-	-	231.20	150.72	-	-	-
Others	29,949.41	20,981.58	606.95	1,031.58	11,525.57	23,451.63	12.22	1,571.36
TOTAL sectorwise	289,296.20	130,540.04	295,416.68	257,746.85	201,072.86	197,862.24	388,792.27	156,028.21

Product Wise

Term Loan	79,814.97	66,622.09	153,826.29	88,070.69	93,878.79	27,358.87	161,756.54	64,395.45
Overdraft	1,601.40	918.16	8,484.44	5,396.28	3,058.74	12,888.22	9,574.10	6,553.11
Cash Credit Loan	75,384.12	22,048.73	44,354.74	19,034.11	23,917.30	-	64,307.97	6,491.92
Trust Receipt Loan/Import Loan	113.30	1,652.90	3,051.77	4,203.21	4,185.29	109.38	6,725.66	771.62
Short Term Working Capital/Demand Loan	8,996.99	14,398.90	35,278.70	43,934.19	32,951.71	111,906.06	53,019.90	13,615.52
Residential Personal Home Loan (Up to Rs. 20 million)#	61,818.86	6,485.91	11,707.02	19,550.50	11,019.91	9,121.47	30,773.71	9,764.81
Real Estate Loan	29,532.62	1,599.27	1,966.95	9,704.79	4,829.91	1,647.41	15,138.11	4,628.73
Margin Nature Loan	4,172.25	497.50	4,017.04	3,243.69	5,499.62	1,283.98	6,928.18	4,433.41
Hire Purchase Loan	4,314.08	4,326.57	6,890.66	3,968.21	4,432.57	3,163.05	13,609.04	4,604.14
Deprived Sector Loan	14,257.45	6,664.76	15,244.90	13,631.72	9,721.31	27,565.14	18,453.84	14,872.21
Bills Purchased	-	181.13	-	1,415.06	222.11	-	26.51	-
Other Product	9,290.16	5,144.11	10,594.16	45,594.39	7,355.59	2,818.66	8,478.71	25,897.28
Total Product wise Loan	289,296.20	130,540.04	295,416.68	257,746.85	201,072.86	197,862.24	388,792.27	156,028.21

Collateral Wise

Gold and Silver	32.46	133.79	3.76	713.70	14.60	20.19	-	772.98
Government Securities	-	-	77.16	-	4.05	-	-	8.31
Non Governmental Securities	4,172.25	499.50	4,001.17	3,243.69	5,496.25	-	-	4,517.81
Fixed Deposit Receipts	2,888.53	745.02	2,383.68	2,525.47	1,944.52	1,115.65	2,806.13	1,283.73
Own	2,888.53	745.02	2,330.51	2,525.47	1,930.32	1,115.65	2,806.13	1,264.38
Other Licences Institutions	-	-	53.18	-	14.19	-	-	19.34
Collateral of Properties	269,118.05	108,995.61	278,238.50	239,277.26	183,158.22	196,726.40	332,898.38	132,449.32
Fixed Assets	265,873.25	76,620.88	270,028.87	196,580.17	102,809.70	196,726.40	290,970.01	93,967.70
Current Assets	3,244.80	32,374.73	8,209.62	42,697.09	80,348.53	-	41,928.37	38,481.62
Against security of Bill	-	181.13	109.79	775.54	3,704.38	-	29,866.19	2,023.11
Domestic Bills	-	181.13	42.68	-	7.17	-	-	35.26
Foreign Bills	-	-	67.11	775.54	3,697.20	-	29,866.19	1,987.85
Against Guarantee	12,552.51	5,967.73	9,845.79	8,686.17	5,507.68	-	589.77	2,270.94
Government Guarantee	0.18	-	237.18	136.67	152.20	-	324.52	8.66
Institutional Guarantee	10,574.20	5,009.13	9,114.46	8,393.38	5,100.18	-	-	250.39
Personal Guarantee	-	958.60	272.74	61.60	253.02	-	209.75	1,464.03
Collective Guarantee	-	-	219.90	-	-	-	-	532.86
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	1,978.13	0.00	1.51	94.53	2.28	-	55.50	15.00
Credit Card	266.33	339.24	612.00	357.79	676.64	-	513.60	105.95
Others	266.09	13,678.02	144.82	2,167.21	566.53	-	22,118.20	12,596.06
Total	289,296.20	130,540.04	295,416.68	257,746.85	201,072.86	197,862.24	388,792.27	156,028.21

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,012.70	12,532.33	8,894.73	13,474.42	1,427.11	106.34	491.06	2,127.69
Fishery Related	610.34	398.72	598.43	898.70	86.32	6.36	-	47.16
Mining Related	151.47	1,508.59	227.24	38.60	1.78	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	19,450.03	33,889.43	46,089.93	30,058.43	1,263.34	0.10	624.30	2,577.45
Construction	10,400.43	4,520.56	14,373.31	7,643.17	6,472.81	63.07	63.12	1,142.58
Electricity, Gas and Water	20,671.31	22,218.40	19,302.34	17,693.54	541.11	-	-	1,696.85
Metal Products, Mach. & Ele. Eqp.	1,902.96	4,457.36	2,785.93	2,000.36	348.89	2.70	-	232.47
Tras., Com. and Public Utilities	2,664.92	4,988.34	7,312.82	3,321.15	706.41	11.91	77.97	1,182.68
Wholesaler & Retailer	25,735.43	47,125.29	40,222.86	26,352.80	10,130.80	56.92	792.19	6,223.62
Finance, Insurance and Real Estate	28,781.96	13,201.82	22,246.72	9,985.07	5,499.58	-	260.00	5,620.40
Tourism Service**	16,441.43	7,553.14	17,571.06	5,620.41	683.52	24.85	-	1,718.98
Other Services	7,072.08	6,432.87	21,312.95	6,488.65	555.10	1.85	467.97	1,764.15
Consumption Loans	22,188.68	35,662.86	33,922.61	14,610.65	18,119.66	115.03	50.50	15,915.16
Local Government	-	-	-	-	-	-	-	3.34
Others	19,764.12	6,622.90	4,304.58	28,318.65	245.01	70.07	-	4,785.28
TOTAL sectorwise	189,847.86	201,112.62	239,165.51	166,504.60	46,081.43	459.21	2,827.10	45,037.80

Product Wise

Term Loan	60,663.57	83,368.67	107,921.50	88,101.03	16,967.74	247.54	711.31	18,117.59
Overdraft	9,352.58	5,892.08	1,778.17	606.07	3,079.72	67.69	329.00	2,287.00
Cash Credit Loan	30,523.91	42,904.66	29,011.67	29,865.49	6,271.97	-	-	5,166.94
Trust Receipt Loan/Import Loan	746.15	2,493.65	2,487.57	1,728.32	-	-	-	-
Short Term Working Capital/Demand Loan	12,006.72	23,818.82	36,471.86	11,777.72	20.95	23.41	705.18	903.99
Residential Personal Home Loan (Up to Rs. 20 million)#	8,050.58	15,071.21	14,127.11	7,992.86	5,963.88	35.14	63.12	7,228.74
Real Estate Loan	17,238.06	4,513.12	13,222.83	5,941.14	1,516.88	13.03	260.00	2,800.57
Margin Nature Loan	4,144.80	899.19	3,215.29	1,624.37	2,259.36	-	-	1,142.39
Hire Purchase Loan	5,989.93	5,804.36	6,094.81	5,220.15	1,343.98	27.56	77.97	2,400.52
Deprived Sector Loan	11,417.23	10,495.28	12,583.85	8,384.41	4,104.13	31.54	149.85	4,282.65
Bills Purchased	1,426.28	33.58	223.78	606.56	-	-	-	-
Other Product	28,288.07	5,818.00	12,027.08	4,656.48	4,552.83	13.30	530.67	707.41
Total Product wise Loan	189,847.86	201,112.62	239,165.51	166,504.60	46,081.43	459.21	2,827.10	45,037.80

Collateral Wise

Gold and Silver	6,279.81	0.69	82.20	1.17	231.05	-	-	159.98
Government Securities	-	-	8.85	-	-	-	-	-
Non Governmental Securities	4,286.78	899.19	3,713.56	-	2,337.16	-	-	1,142.39
Fixed Deposit Receipts	1,500.59	1,221.14	1,869.10	2,070.00	723.18	13.30	50.50	414.74
Own	1,500.59	1,221.14	1,784.18	2,070.00	720.78	13.30	50.50	414.74
Other Licences Institutions	-	-	84.92	-	2.40	-	-	-
Collateral of Properties	165,014.90	194,059.11	219,560.69	151,859.66	38,180.34	388.31	2,776.61	38,806.33
Fixed Assets	161,262.96	182,626.00	200,750.82	134,674.24	38,079.42	388.31	2,776.61	38,806.33
Current Assets	3,751.94	11,433.11	18,809.88	17,185.42	100.92	-	-	-
Against security of Bill	-	0.20	617.77	420.40	-	-	-	-
Domestic Bills	-	-	26.83	420.40	-	-	-	-
Foreign Bills	-	0.20	590.94	-	-	-	-	-
Against Guarantee	10,092.59	689.83	9,367.11	99.43	4,573.81	-	-	4,514.35
Government Guarantee	155.02	87.07	208.75	-	-	-	-	-
Institutional Guarantee	9,827.60	334.15	8,224.96	-	4,363.49	-	-	2,786.25
Personal Guarantee	57.13	162.39	888.44	99.43	206.57	-	-	1,431.94
Collective Guarantee	-	11.62	42.47	-	1.65	-	-	296.17
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	52.84	94.60	-	-	2.10	-	-	-
Credit Card	257.94	234.67	1.47	85.54	-	-	-	-
Others	2,415.26	4,007.79	3,944.76	11,968.41	35.89	57.60	-	-
Total	189,847.86	201,112.62	239,165.51	166,504.60	46,081.43	459.21	2,827.10	45,037.80

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	990.45	256.58	6,886.21	3,532.53	2,829.77	72.53	4,572.56	2,814.67
Fishery Related	15.09	2.35	161.77	325.50	141.19	45.61	155.20	386.58
Mining Related	-	-	25.35	83.16	-	-	43.01	120.59
Agriculture, Forestry, Beverage & Non Food Production Related*	691.22	249.76	3,991.61	3,422.97	1,793.29	142.35	5,571.51	7,735.35
Construction	75.86	205.72	596.67	2,590.46	420.77	154.67	2,428.71	4,149.65
Electricity, Gas and Water	1.45	-	468.94	518.90	563.50	-	1,571.98	-
Metal Products, Mach. & Ele. Eqp.	1.64	14.26	145.40	383.12	84.88	28.41	498.63	173.08
Tras., Com. and Public Utilities	243.04	215.09	1,465.14	1,875.60	1,156.31	26.05	627.54	955.44
Wholesaler & Retailer	3,315.25	543.68	14,939.14	9,163.44	8,017.93	147.72	5,402.89	11,031.50
Finance, Insurance and Real Estate	947.77	366.90	11,756.44	13,512.71	5,271.86	-	4,231.15	4,943.65
Tourism Service**	397.12	28.98	4,043.26	3,853.55	1,777.11	14.01	2,750.45	9,180.28
Other Services	680.74	15.85	2,191.34	1,850.86	1,932.97	31.34	1,019.75	3,243.35
Consumption Loans	4,051.17	1,511.74	19,326.88	25,236.54	15,189.59	238.05	12,126.71	7,398.78
Local Government	-	-	-	0.03	-	-	5.68	-
Others	2.18	722.43	29,395.17	3,652.82	10,369.45	249.07	13,846.96	1,610.48
TOTAL sectorwise	11,412.99	4,133.35	95,393.33	70,002.19	49,548.62	1,149.81	54,852.73	53,743.39

Product Wise

Term Loan	3,512.75	837.41	44,575.05	22,104.57	26,318.64	288.64	23,976.13	19,478.38
Overdraft	450.66	-	3,383.15	9,282.18	3,711.79	96.62	11,084.78	930.41
Cash Credit Loan	2,849.02	-	-	-	4,890.28	261.02	-	10,518.04
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	165.63	377.01	9,686.75	423.65	558.99	83.44	400.30	1,134.55
Residential Personal Home Loan (Up to Rs. 20 million)#	1,660.73	866.57	13,815.39	12,608.06	3,055.66	190.06	6,170.16	3,785.94
Real Estate Loan	498.27	78.95	7,623.11	3,979.77	1,697.90	-	772.85	2,242.38
Margin Nature Loan	393.39	59.00	2,473.89	1,585.09	1,560.75	-	1,744.93	1,755.49
Hire Purchase Loan	455.18	272.22	2,332.74	2,598.81	1,361.27	33.58	1,269.11	1,035.00
Deprived Sector Loan	840.38	734.66	6,959.28	6,616.15	5,034.31	66.62	3,713.09	3,195.58
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	587.00	907.53	4,543.96	10,803.91	1,359.04	129.83	5,721.38	9,667.63
Total Product wise Loan	11,412.99	4,133.35	95,393.33	70,002.19	49,548.62	1,149.81	54,852.73	53,743.39

Collateral Wise

Gold and Silver	59.78	-	606.51	982.71	731.26	-	455.53	-
Government Securities	-	-	-	-	-	-	11.42	-
Non Governmental Securities	393.39	59.00	2,482.79	1,577.48	1,560.75	-	1,739.92	-
Fixed Deposit Receipts	125.12	55.05	1,016.73	939.09	627.68	109.15	931.38	810.84
Own	125.12	55.05	1,016.73	939.09	627.68	109.15	931.38	810.84
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,319.15	3,713.60	82,151.82	59,542.86	42,637.06	1,040.67	44,778.42	49,319.08
Fixed Assets	10,319.15	3,713.60	82,151.82	59,542.86	42,637.06	1,040.67	44,758.66	49,319.08
Current Assets	-	-	-	-	-	-	19.75	-
Against security of Bill	-	-	-	-	-	-	1.00	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	1.00	-
Against Guarantee	513.53	304.20	9,086.08	6,865.24	3,990.98	-	6,650.79	1,954.47
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	443.00	304.20	2,711.94	5,610.47	3,298.18	-	4,674.16	1,908.51
Personal Guarantee	70.54	-	3,829.93	962.11	669.39	-	1,890.84	45.00
Collective Guarantee	-	-	2,544.21	272.05	23.06	-	78.77	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	20.60	-	-	3.79	-
Credit Card	-	-	-	13.65	-	-	-	-
Others	2.01	1.50	49.39	81.16	0.88	-	284.28	1,659.00
Total	11,412.99	4,133.35	95,393.33	70,002.19	49,548.62	1,149.81	54,852.73	53,743.39

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Sector Wise								
Agricultural and Forest Related	6,413.11	292.28	277.90	744.86	407.99	112.79	0.09	735.13
Fishery Related	179.65	-	2.39	5.97	-	22.79	-	21.57
Mining Related	11.64	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	1,996.81	198.03	45.36	169.09	47.51	11.92	60.00	216.65
Construction	812.40	218.45	5.25	321.69	667.08	92.07	16.83	69.70
Electricity, Gas and Water	3,792.92	-	-	2.04	-	5.00	-	-
Metal Products, Mach. & Ele. Eqp.	87.35	0.56	16.60	-	2.56	1.48	3.45	-
Tras., Com. and Public Utilities	597.94	208.09	1.98	95.67	156.25	99.77	-	99.83
Wholesaler & Retailer	4,745.30	774.73	80.45	1,080.53	421.79	211.49	33.33	973.86
Finance, Insurance and Real Estate	6,990.17	593.75	8.78	270.17	191.97	321.75	40.31	1,463.40
Tourism Service**	2,119.31	168.18	38.25	89.36	100.23	36.62	27.50	210.57
Other Services	2,090.75	105.48	2.11	311.07	-	104.17	-	258.08
Consumption Loans	17,695.02	1,026.88	52.63	1,208.08	1,477.96	914.38	144.30	3,032.47
Local Government	-	-	-	-	-	-	33.18	-
Others	19.76	920.37	240.80	44.30	293.42	147.48	1,886.00	381.77
TOTAL sectorwise	47,552.12	4,506.82	772.52	4,342.82	3,766.76	2,081.72	2,244.98	7,463.01

Product Wise

Term Loan	11,024.57	1,015.73	253.27	2,229.98	1,890.63	868.95	124.27	1,649.26
Overdraft	3,388.47	66.84	151.68	176.77	87.60	292.09	-	686.35
Cash Credit Loan	6,135.07	-	-	563.88	-	-	-	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,345.17	584.09	-	102.50	255.38	-	147.82	454.86
Residential Personal Home Loan (Up to Rs. 20 million)#	6,725.86	834.98	-	262.20	667.08	200.69	16.83	581.01
Real Estate Loan	4,107.64	31.96	-	187.40	97.61	105.72	1,765.88	694.17
Margin Nature Loan	1,783.01	149.52	-	16.82	24.05	258.91	26.19	269.04
Hire Purchase Loan	1,226.98	170.52	3.65	88.35	147.45	109.09	121.66	191.33
Deprived Sector Loan	4,212.01	587.63	156.78	357.49	402.98	176.53	33.18	768.90
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,603.33	1,065.55	207.13	357.43	193.98	69.73	9.13	2,168.10
Total Product wise Loan	47,552.12	4,506.82	772.52	4,342.82	3,766.76	2,081.72	2,244.98	7,463.01

Collateral Wise

Gold and Silver	183.80	101.71	44.41	163.46	60.42	-	-	579.91
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,783.01	149.52	-	16.82	-	-	26.19	267.21
Fixed Deposit Receipts	661.64	35.50	1.64	48.39	50.59	68.88	0.05	79.99
Own	661.64	35.50	1.64	48.39	50.59	68.88	0.05	79.99
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	42,453.23	2,720.69	726.47	4,013.66	3,427.50	1,560.79	397.29	5,651.17
Fixed Assets	42,453.23	2,720.69	726.47	4,013.66	3,427.50	1,560.79	397.29	5,651.17
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,454.75	561.79	-	100.50	204.20	196.78	83.27	884.74
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,114.68	561.79	-	54.79	94.36	176.38	-	767.23
Personal Guarantee	318.90	-	-	45.71	109.84	20.40	50.09	117.51
Collective Guarantee	3.98	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	15.69	937.61	-	-	24.05	255.27	1,738.17	-
Total	47,552.12	4,506.82	772.52	4,342.82	3,766.76	2,081.72	2,244.98	7,463.01

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	434.19	615.90	424.97	366.33	626.17	546.56	321.51	495.69
Fishery Related	12.73	38.11	4.14	26.18	-	16.68	15.47	9.72
Mining Related	13.48	-	1.50	-	-	-	18.89	-
Agriculture, Forestry, Beverage & Non Food Production Related*	429.95	289.29	189.13	244.66	191.35	518.07	183.60	24.94
Construction	414.51	1,051.61	513.01	291.21	-	163.25	266.18	10.70
Electricity, Gas and Water	366.25	-	30.71	5.51	-	-	-	21.91
Metal Products, Mach. & Ele. Eqp.	188.97	39.17	37.54	17.41	-	59.81	40.34	37.90
Tras., Com. and Public Utilities	956.79	75.57	62.36	46.49	-	295.83	229.59	0.91
Wholesaler & Retailer	1,015.46	504.21	267.25	732.18	1,309.23	1,964.57	585.37	314.37
Finance, Insurance and Real Estate	1,075.99	744.52	349.29	866.22	179.53	1,447.52	295.78	62.97
Tourism Service**	774.30	187.19	88.81	65.87	91.91	682.58	55.58	27.84
Other Services	607.85	627.83	17.73	63.43	-	331.52	82.24	19.74
Consumption Loans	2,163.04	535.21	1,318.14	1,672.16	47.97	3,157.37	1,357.59	365.81
Local Government	-	-	-	-	-	-	-	-
Others	685.03	1,066.98	426.22	27.00	591.38	137.49	1,360.10	24.23
TOTAL sectorwise	9,138.52	5,775.58	3,730.80	4,424.65	3,037.55	9,321.25	4,812.23	1,416.73

Product Wise

Term Loan	2,141.22	1,018.07	167.14	361.74	1,226.89	3,848.53	1,250.20	406.18
Overdraft	-	298.67	270.10	-	399.34	151.69	176.68	401.37
Cash Credit Loan	-	-	-	-	272.71	1,271.83	226.16	-
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,032.64	383.18	141.71	133.24	-	344.64	687.62	45.93
Residential Personal Home Loan (Up to Rs. 20 million)#	751.73	888.71	749.78	267.37	8.26	908.04	636.66	33.16
Real Estate Loan	942.45	834.78	295.75	551.72	115.78	819.72	181.09	155.80
Margin Nature Loan	258.24	410.86	297.60	173.70	-	115.33	9.01	-
Hire Purchase Loan	780.17	56.92	124.69	118.89	0.36	702.66	229.02	3.49
Deprived Sector Loan	432.11	308.25	208.71	415.21	157.92	988.32	249.73	82.07
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,799.98	1,576.12	1,475.32	2,402.78	856.29	170.48	1,166.06	288.74
Total Product wise Loan	9,138.52	5,775.58	3,730.80	4,424.65	3,037.55	9,321.25	4,812.23	1,416.73

Collateral Wise

Gold and Silver	475.22	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	378.65	410.86	299.66	167.25	-	115.33	9.01	-
Fixed Deposit Receipts	235.69	57.50	68.42	26.84	35.45	52.53	55.55	32.14
Own	235.16	57.50	68.42	26.84	35.45	52.53	55.55	32.14
Other Licences Institutions	0.53	-	-	-	-	-	-	-
Collateral of Properties	7,668.74	5,110.92	3,178.53	3,819.29	115.78	8,330.71	4,587.91	1,384.60
Fixed Assets	7,668.40	5,110.92	3,178.53	3,793.38	115.78	8,330.71	4,587.91	1,384.60
Current Assets	0.34	-	-	25.92	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	301.14	196.30	184.19	403.04	-	822.67	159.76	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	241.55	196.30	20.98	324.56	-	701.57	159.16	-
Personal Guarantee	59.59	-	157.62	78.48	-	121.10	0.44	-
Collective Guarantee	-	-	-	-	-	-	0.16	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.58	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	79.08	-	0.00	8.22	2,886.32	-	-	-
Total	9,138.52	5,775.58	3,730.80	4,424.65	3,037.55	9,321.25	4,812.23	1,416.73

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	191.74	53.80	227.50	513.72	715.81	347.78
Fishery Related	-	-	8.72	58.50	10.63	61.85
Mining Related	-	-	0.92	21.95	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	55.38	202.49	149.94	546.87	302.64	328.60
Construction	225.85	-	257.84	337.40	151.64	360.43
Electricity, Gas and Water	-	-	221.91	224.52	70.69	27.39
Metal Products, Mach. & Ele. Equip.	42.53	-	21.25	76.90	108.70	21.97
Tras., Com. and Public Utilities	152.57	2.94	20.63	352.77	275.05	194.66
Wholesaler & Retailer	174.51	68.51	619.68	2,116.58	2,034.71	971.68
Finance, Insurance and Real Estate	58.07	-	556.97	2,167.36	2,459.83	935.49
Tourism Service**	28.29	37.24	259.53	1,663.86	334.88	562.40
Other Services	14.57	-	41.92	703.61	264.02	104.17
Consumption Loans	569.17	1.55	1,600.02	4,795.29	5,500.11	2,089.40
Local Government	2.57	-	-	-	-	-
Others	0.15	359.27	1,930.77	1,112.63	2,038.01	287.19
TOTAL sectorwise	1,515.42	725.80	5,917.60	14,691.96	14,266.73	6,292.99

Product Wise

Term Loan	614.20	353.02	654.94	6,292.57	3,462.13	2,211.77
Overdraft	177.42	-	-	934.58	701.48	61.78
Cash Credit Loan	-	-	-	2,389.70	309.04	770.55
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	0.15	-	564.24	97.40	912.01	439.25
Residential Personal Home Loan (Up to Rs. 20 million)#	188.50	-	1,258.41	1,524.95	3,671.32	803.17
Real Estate Loan	134.55	246.66	366.13	1,587.75	1,116.95	331.55
Margin Nature Loan	77.40	-	312.68	505.85	632.32	365.69
Hire Purchase Loan	148.52	2.27	53.46	386.69	129.48	193.42
Deprived Sector Loan	174.67	-	317.49	711.73	1,032.02	501.00
Bills Purchased	-	-	-	-	-	-
Other Product	-	15.84	2,390.23	260.74	2,299.98	614.83
Total Product wise Loan	1,515.42	725.80	5,917.60	14,691.96	14,266.73	6,292.99

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	23.46	-	-
Non Governmental Securities	77.40	-	-	505.85	632.32	-
Fixed Deposit Receipts	67.13	-	123.90	156.16	121.68	116.77
Own	67.13	-	123.90	156.16	121.68	116.77
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,196.83	725.80	5,208.82	13,375.42	11,679.97	5,265.35
Fixed Assets	1,196.83	725.80	5,208.82	13,375.42	11,679.97	5,265.35
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	174.06	-	261.15	623.93	1,830.73	430.46
Government Guarantee	2.57	-	-	-	-	-
Institutional Guarantee	29.41	-	259.98	544.81	1,251.55	401.57
Personal Guarantee	134.28	-	1.17	79.12	579.19	1.51
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.80	-	-	-	-	27.39
Credit Card	-	-	-	-	-	-
Others	-	-	323.73	7.14	2.01	480.40
Total	1,515.42	725.80	5,917.60	14,691.96	14,266.73	6,292.99

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Mar	Mid-Apr	% 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	63,140	63,355	28.76	18.17	0.34	
a. Paid-up Capital	24,740	30,093	34,388	35,584	35,865	21.64	14.27	0.79	
b. Statutory Reserves	5,803	9,012	11,190	12,078	12,148	55.31	24.16	0.59	
c. Retained Earning	3,434	5,520	6,645	5,100	4,428	60.72	20.38	-13.17	
d. Others Reserves	5,115	5,709	7,258	10,378	10,913	11.60	27.14	5.16	
2 BORROWINGS	207,349	233,582	214,238	218,626	227,610	12.65	-8.28	4.11	
a. NRB	8,220	22,655	7,944	3,360	3,432	175.59	-64.94	2.13	
b. Others	199,129	210,926	206,294	215,266	224,179	5.92	-2.20	4.14	
3 DEPOSITS	130,425	159,023	167,093	169,366	172,661	21.93	5.07	1.95	
4 BILLS PAYABLE	11	38	27	17	20	252.05	-27.61	16.85	
5 OTHER LIABILITIES	37,483	42,123	46,185	61,454	56,513	12.38	9.64	-8.04	
a. Loan Loss Provision	10,760	11,708	18,383	24,133	23,056	8.81	57.01	-4.46	
b. Interest Suspense a/c	4,176	4,727	6,921	12,064	11,831	13.20	46.42	-1.94	
c. Others	22,547	25,688	20,881	25,257	21,626	13.93	-18.72	-14.38	
6 RECONCILIATION A/c	19,298	22,174	15,568	19,318	19,864	14.90	-29.79	2.83	
7 PROFIT & LOSS A/c	11,839	12,378	5,191	2,004	3,780	4.55	-58.06	88.66	
Total	445,497	519,651	507,782	533,925	543,802	16.65	-2.28	1.85	
Assets									
1 LIQUID FUNDS	28,288	20,320	26,963	22,789	26,482	-28.17	32.70	16.20	
a. Cash Balance	521	371	494	454	417	-28.73	33.06	-8.16	
b. Bank Balance	17,507	10,770	17,249	15,611	18,318	-38.48	60.16	17.34	
c. Money at Call	10,260	9,178	9,220	6,724	7,748	-10.55	0.46	15.22	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	742	724	36.16	39.23	-2.47	
3 SHARE & OTHER INVESTMENT	14,153	5,334	8,282	11,171	10,208	-62.31	55.27	-8.62	
4 LOANS & ADVANCES	365,554	449,686	432,237	447,103	453,311	23.01	-3.88	1.39	
Institutional	54,128	90,239	72,928	53,476	54,527	66.71	-19.18	1.97	
Individual	311,426	359,447	359,310	393,627	398,784	15.42	-0.04	1.31	
5 FIXED ASSETS	2,565	3,073	3,258	3,963	4,085	19.79	6.01	3.06	
6 OTHER ASSETS	15,031	18,137	20,078	26,744	27,826	20.66	10.70	4.05	
7 EXPENSES NOT WRITTEN OFF	7	3	39	6	6	-54.15	1068.57	0.72	
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	19,377	20,029	14.75	-33.22	3.37	
10 PROFIT & LOSS A/c	13	160	1,054	2,024	1,125	1178.33	558.67	-44.39	
Total	445,497	519,651	507,782	533,925	543,802	16.65	-2.28	1.85	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	18,279	30,522	36,966	24,094	26,906	66.98	21.11	11.67	
2 COMMISSION/FEE EXPENSES	16	20	45	6	8	23.62	124.12	24.04	
3 EMPLOYEE EXPENSES	9,379	11,857	12,689	8,529	9,630	26.43	7.02	12.91	
4 OFFICE OPERATING EXPENSES	3,353	4,358	4,651	2,731	3,153	29.98	6.72	15.48	
5 NON OPERATING EXPENSES	36	20	14	12	10	-45.12	-27.38	-14.98	
6 PROVISION FOR RISK	17,303	5,527	25,658	20,052	23,745	-68.06	364.22	18.42	
7 LOAN WRITTEN OFF	31	35	123	27	27	12.30	252.87	0.00	
8 EXTRAORDINARY EXPENSES	9	18	0	0	0	98.29	-99.36	17.56	
9 PROVISION FOR STAFF BONUS	1,848	1,955	779	322	477	5.81	-60.14	48.41	
10 PROVISION FOR INCOME TAX	5,069	5,462	2,486	970	1,714	7.76	-54.49	76.71	
11 NET PROFIT	11,829	12,376	4,783	1,676	3,342	4.63	-61.35	99.42	
TOTAL EXPENSES	67,152	72,151	87,444	58,418	69,012	7.44	21.20	18.14	
Income									
1. INTEREST INCOME	45,304	59,985	61,707	37,851	43,839	32.40	2.87	15.82	
2. COMMISSION & DISCOUNT	1,420	1,442	618	486	558	1.60	-57.16	14.83	
3 OTHER OPERATING INCOME	5,025	5,495	3,971	2,934	3,591	9.34	-27.73	22.39	
4 NON OPERATING INCOME	270	446	158	112	150	65.02	-64.70	33.52	
5 PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	15,254	20,093	-69.78	365.46	31.73	
6 RECOVERY FOR WRITE BACK	9	6	4	5	6	-29.10	-29.94	10.91	
7 INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	80	88	30.87	77.81	10.07	
8 NET LOSS	3	158	646	1,696	687	5531.04	307.55	-59.47	
TOTAL INCOME	67,152	72,151	88,416	58,418	69,012	7.44	22.54	18.14	
Miscellaneous Information									
No. of Total Staffs	20,872	23,303	22,493	21,830	21,802	11.65	-3.48	-0.13	
No. of Total Branches	4,685	5,135	5,133	5,125	5,125	9.61	-0.04	0.00	
No. of Total Centers	362,982	428,783	445,666	456,107	456,473	18.13	3.94	0.08	
No. of Total Groups	1,183,364	1,351,729	1,390,718	1,426,450	1,422,024	14.23	2.88	-0.31	
No. of Total Passive Groups	34,163	16,159	19,043	20,124	20,168	-52.70	17.85	0.22	
No. of Total Members	5,191,363	5,859,530	6,016,101	5,988,769	6,005,286	12.87	2.67	0.28	
No. of Total Passive Members	329,895	438,040	528,082	550,850	595,585	32.78	20.56	8.12	
No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,710,519	2,662,000	10.40	-9.65	-1.79	
No. of Total Overdue Borrowers	764,663	382,353	587,163	882,690	776,525	-50.00	53.57	-12.03	
No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,028,779	6,056,459	13.37	2.57	0.46	
Total Saving Amount (Rs million)	130,472	159,023	167,027	169,366	172,661	21.88	5.03	1.95	

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	991.07
	a. Current	289.11
	Domestic	289.11
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	700.00
	Domestic	700.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.96
	Domestic	1.96
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,719.37
	1. Sundry Creditors	-
	2. Loan Loss Provision	822.73
	3. Interest Suspense a/c	-
	4. Others	896.64
6	Reconciliation A/c	-
7	Profit & Loss A/c	987.37
	TOTAL Liabilities	28,901.61
Assets		
1	LIQUID FUNDS	466.18
	a. Cash Balance	0.01
	Nepalese Notes & Coins	0.01
	Foreign Currency	-
	b. Bank Balance	466.17
	1. In Nepal Rastra Bank	415.11
	Domestic Currency	415.11
	Foreign Currency	-
	2. "A" Class Licensed Institution	51.06
	Domestic Currency	51.06
	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	3,190.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,190.00
4	LOANS & ADVANCES (Including Bills Purchased)	20,724.65
	4.1 LOANS & ADVANCES	20,724.65
	a. Infrastructure Project	20,724.65
	4.2 BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	178.26
7	OTHER ASSETS	1,068.22
	a. Accrued Interest:	478.83
	Financial Institutions	-
	Government Enterprises	44.42
	Private Sector	434.42
	b. Staff Loans / Adv.	102.98
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	486.40
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	28,901.61

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	175.64
1.1 On Deposit Liabilities	50.80
1.2 On Borrowing	124.84
2. Commission Expense	0.03
3. Staff Expense	58.65
4. Office Operating Expenses	46.88
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.56
7. Provision for Risk	657.98
7.1 Loan loss Provision	657.98
7.1.1 General Loan loss Provision	657.98
7.1.1.1 Pass Loan Loss Provision	657.98
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	156.73
10. Provision for Income Tax	423.16
11. Others	-
12. Net Profit	987.37
Total Expenses	2,507.00

Income

1. Interest Income	2,128.52
1.1 On Loans and Advances	1,693.30
1.2 On Investment	186.49
1.2.1 Government Bonds	186.49
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	248.73
2. Commission and Discount	6.43
2.1 Bills Purchase and Discount	-
2.2 Commission	6.43
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.11
6. Write Back from Provisions for loss	371.94
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	2,507.00

Districtwise List of Banks and Financial Institutions Branches (Chait, 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	936	149	49	1,134	2,041,587	1,800
32	Bagmati	Lalitpur	233	34	16	283	551,667	1,949
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		1,834	335	108	2,277	6,116,866	2,686
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		5,042	1,135	288	6,465	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	55	1	110
No. of Branches [^]	5,042	1,135	288	5,125		11,590
Population per Branch [*] (Served by A, B and C class BFIs)						4,511
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,516

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	761	195	36	871	992	1,863
Madhesh	584	84	51	1,056	719	1,775
Bagmati	1,834	335	108	766	2,277	3,043
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	5,042	1,135	288	5,125	6,465	11,590

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

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

§ E Refers to Infrastructure Development Bank

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt 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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.42	1,493,441.57	4.10	1,531,133.98	4.01	1,588,420.54
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86
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	7.55	550,301.10
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57
4	Certificate of Deposits	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20
6.3	Other	-	1,610.39	-	971.17	-	1,093.70
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.62	325,881.05	10.29	323,587.65	10.03	323,476.34
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.49	1,572,696.20	11.28	1,600,232.88	11.02	1,624,738.53
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.61	305,511.24	11.21	308,935.71	10.91	310,331.24
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Apr, 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	Machhapuchchhre 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	Sworojagar
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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