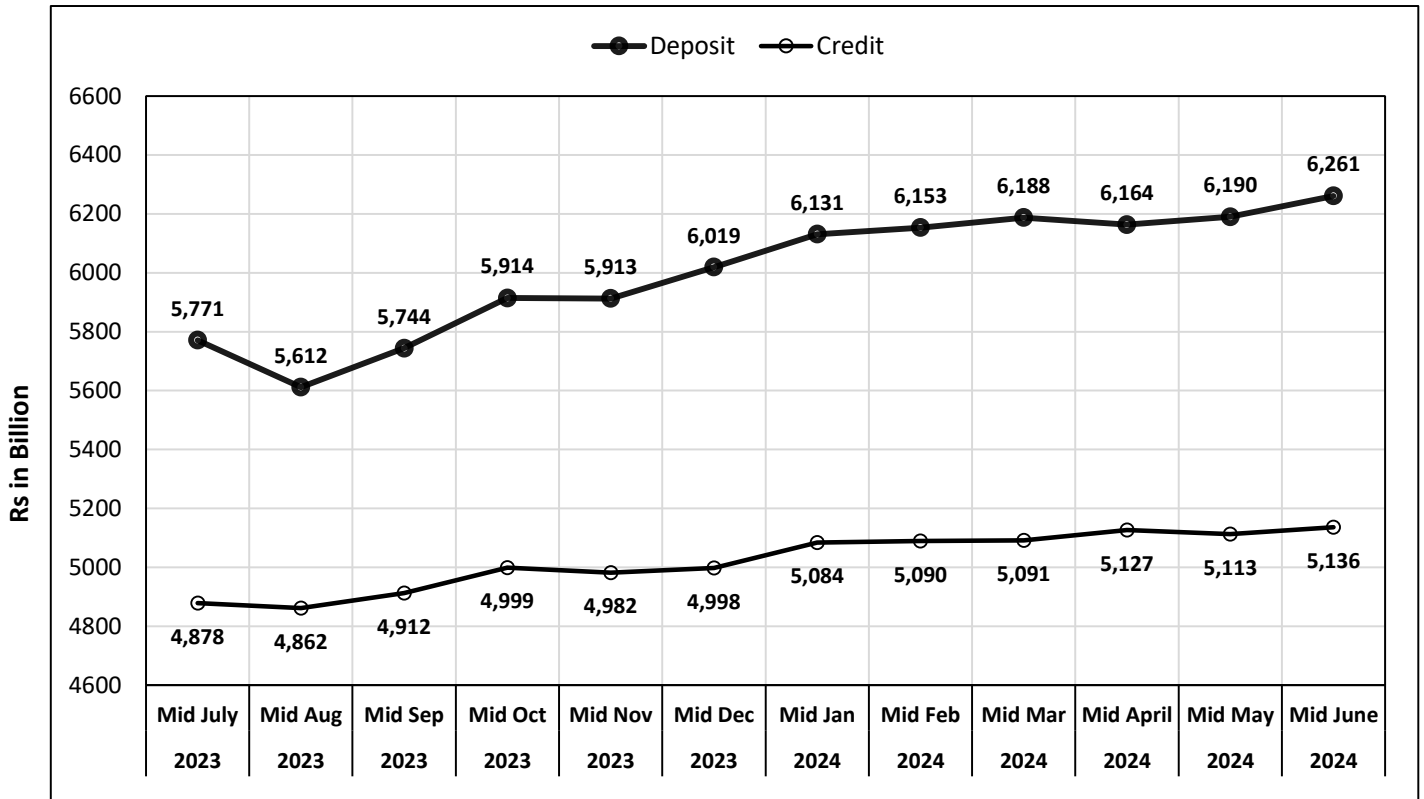


# BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Jeth  
(Mid-June, 2024)

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1. List of Bank and Financial Institutions with Short Name	Annex 1

## Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	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 Jeth End, 2081 (Mid-June, 2024)

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	97.12	10.42	2.21	109.74
2	Total Credit/GDP	79.58	8.72	1.73	90.03
3	Total Credit/ Total Deposit**	81.94	83.73	78.45	82.04
4	CD Ratio*	79.64	82.86	77.35	79.90
5	Fixed Deposit/Total Deposit	57.24	64.56	71.86	58.23
6	Saving Deposit/Total Deposit	29.39	27.22	18.60	28.97
7	Current Deposit/Total Deposit	5.73	1.54	1.07	5.24
8	Call Deposit/Total Deposit	6.89	6.63	7.54	6.88
9	NPL/ Total Loan <sup>^</sup>	3.89	3.63	10.40	3.98
10	Total LLP /Total Loan	4.47	3.94	9.18	4.51
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	6.12	8.63	7.11	6.38
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.26	5.87	7.49	7.13
2	Investment in Gov. Securities/Total Deposit	18.53	16.09	17.96	18.28
3	Total Liquid Assets/Total Deposit	26.71	24.23	32.21	26.58
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	9.74	10.20	12.69	9.83
2	Total Capital/RWA	12.55	12.88	14.70	12.61
<b>D. Financial Access</b>					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,030	1,134	288	6,452
3	No. of Deposit Accounts	47,512,704	7,084,449	878,765	55,475,918
4	No. of Loan Accounts	1,571,038	286,967	43,046	1,901,051
5	No. of Branchless Banking Centers	1,131	17	-	1,148
6	No. of Branchless Banking Customers	300,009	1,629	-	301,638
7	No. of Mobile Banking Customers	20,923,482	3,215,760	224,534	24,363,776
8	No. of Internet Banking Customers	1,361,044	569,122	15,570	1,945,736
9	No. of ATMs	4,790	348	44	5,182
10	No. of Debit Cards	11,777,239	1,089,575	61,036	12,927,850
11	No. of Credit Cards	285,689	1,833	-	287,522
12	No. of Prepaid Cards	172,117	1,847	-	173,964

### E. Interest Rate(%)

1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>6.06</b>
	(a) Saving	3.77
	(b) Fixed	8.38
	(c) Call	1.66
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>10.15</b>

Note:

Bank balance includes money at call

Nominal GDP for 2023/24(P) stands at Rs. 5,704,844 million (Source:<https://nsonepal.gov.np/detail/post/11023>)

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

<sup>^</sup>Data as on Chaitra end of FY2080/81 (2023/24)

\*CD Ratio =

$$\frac{\text{Total Credit}}{\text{Total Deposit} + \text{Debentures not designated for capital fund} + \text{NRB Refiance loan} + \text{FCY loan more than or equal to 1 year} - \text{Interbank Deposit}}$$

\*\*Total Credit / Total Deposit =  $\frac{\text{Total Credit}}{\text{Total Deposit}}$  (As per balance sheet)

**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-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	558,525	618,798	683,127	716,674	725,107	10.79	10.40	1.18
a. Paid-up Capital	365,820	407,789	425,052	436,407	436,407	11.47	4.23	0.00
b. Statutory Reserves	105,951	120,965	138,151	147,919	149,230	14.17	14.21	0.89
c. Retained Earning	12,331	10,267	(6,633)	(29,723)	(26,938)	-16.75	-164.61	-9.37
d. Others Reserves	74,422	79,777	126,558	162,070	166,408	7.20	58.64	2.68
<b>2 BORROWINGS</b>	275,089	500,434	255,302	276,058	273,117	81.92	-48.98	-1.07
a. NRB	118,779	259,218	2,022	406	406	118.24	-99.22	0.00
b. "A"Class Licensed Institution	28,829	40,170	18,993	31,743	31,019	39.34	-52.72	-2.28
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	56,613	51,376	125.12	10.98	-9.25
d. Other Financial Ins.	1,267	6,027	6,467	10,094	13,104	375.72	7.30	29.83
e. Bonds and Securities	100,435	136,986	163,416	177,202	177,212	36.39	19.29	0.01
<b>3 DEPOSITS</b>	4,740,066	5,159,175	5,771,238	6,190,015	6,260,746	8.84	11.86	1.14
a. Current	490,765	465,415	454,049	313,241	327,947	-5.17	-2.44	4.69
b. Savings	1,592,152	1,402,182	1,519,064	1,788,523	1,813,439	-11.93	8.34	1.39
c. Fixed	2,213,503	2,835,817	3,359,257	3,630,904	3,645,348	28.11	18.46	0.40
d. Call Deposits	396,693	391,068	390,785	412,558	430,566	-1.42	-0.07	4.37
e. Others	46,953	64,694	48,082	44,789	43,445	37.78	-25.68	-3.00
<b>4 Bills Payable</b>	3,067	2,782	3,189	6,620	4,392	-9.30	14.61	-33.65
<b>5 Other Liabilities</b>	418,432	424,126	502,666	602,546	629,608	1.36	18.52	4.49
1. Loan Loss Provision	89,594	110,300	168,124	233,043	231,465	23.11	52.42	-0.68
2. Interest Suspense a/c	20,035	19,628	28,910	30,787	33,762	-2.03	47.29	9.66
3. Others	308,804	294,198	305,633	338,716	364,382	-4.73	3.89	7.58
<b>6 Reconciliation A/c</b>	4,050	512	471	328	974	-87.36	-8.02	196.88
<b>7 Profit &amp; Loss A/c</b>	69,757	79,497	75,002	53,082	54,856	13.96	-5.65	3.34
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,845,323</b>	<b>7,948,801</b>	<b>11.80</b>	<b>7.45</b>	<b>1.32</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	519,340	509,990	533,958	501,011	519,633	-1.80	4.70	3.72
a. Cash Balance	116,799	111,631	102,134	100,147	96,832	-4.43	-8.51	-3.31
Nepalese Notes & Coins	99,422	108,250	99,262	96,000	93,175	8.88	-8.30	-2.94
Foreign Currency	17,377	3,381	2,871	4,148	3,658	-80.55	-15.06	-11.81
b. Bank Balance	334,152	302,877	362,361	325,575	349,773	-9.36	19.64	7.43
1. In Nepal Rastra Bank	273,553	220,659	288,687	276,018	297,814	-19.34	30.83	7.90
2. "A"Class Licensed Institution	17,905	28,862	23,870	15,106	15,843	61.19	-17.30	4.88
3. Other Financial Ins.	3,275	6,959	2,939	1,735	1,975	112.50	-57.76	13.79
4. In Foreign banks	39,419	46,397	46,865	32,716	34,141	17.70	1.01	4.36
c. Money at Call	68,389	95,482	69,463	75,289	73,027	39.62	-27.25	-3.00
<b>2 INVESTMENTS</b>	732,619	911,435	1,049,633	1,240,763	1,281,125	24.41	15.16	3.25
a. Govt. Securities	721,612	909,783	1,029,807	1,142,987	1,144,748	26.08	13.19	0.15
b. Others	11,007	1,651	19,827	97,776	136,377	-85.00	1100.56	39.48
<b>3 SHARE &amp; OTHER INVESTMENT</b>	214,313	186,550	251,757	297,877	296,156	-12.95	34.95	-0.58
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,111,706	5,135,010	12.91	3.48	0.46
<b>4.1 LOANS &amp; ADVANCES</b>	4,170,584	4,709,050	4,873,807	5,106,308	5,128,624	12.91	3.50	0.44
a. Private Sector	4,014,771	4,493,912	4,687,782	4,902,259	4,924,418	11.93	4.31	0.45
b. Financial Institutions	152,818	212,907	183,328	197,301	197,783	39.32	-13.89	0.24
c. Government Organizations	2,995	2,231	2,697	6,747	6,424	-25.51	20.86	-4.80
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	5,399	6,386	11.28	-19.76	18.28
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	1,128	1,161	130.70	-16.19	2.97
<b>6 FIXED ASSETS</b>	82,989	95,030	136,783	142,205	142,617	14.51	43.94	0.29
<b>7 OTHER ASSETS</b>	331,101	353,788	417,472	519,539	542,339	6.85	18.00	4.39
a. Accrued Interests	171,036	199,589	244,588	313,752	337,927	16.69	22.55	7.71
b. Others	160,065	154,198	172,884	205,788	204,412	-3.66	12.12	-0.67
<b>8 Expenses not Written off</b>	342	219	364	1,009	1,004	-36.12	66.61	-0.45
<b>9 Non Banking Assets</b>	7,693	10,521	18,689	27,601	28,735	36.76	77.62	4.11
<b>10 Reconciliation Account</b>	5,154	3,241	2,304	1,498	14	-37.12	-28.90	-99.07
<b>11 Profit &amp; Loss A/c</b>	407	63	1,831	984	1,011	-84.64	2827.18	2.68
<b>TOTAL</b>	<b>6,068,987</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>7,845,323</b>	<b>7,948,805</b>	<b>11.80</b>	<b>7.45</b>	<b>1.32</b>

**Statement of Assets and Liabilities of Commercial Banks**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	500,573	553,626	611,312	641,411	649,862	10.60	10.42	1.32
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	134,877	136,160	13.96	14.13	0.95
c. Retained Earning	15,897	14,956	(1,180)	(22,605)	(19,717)	-5.92	-107.89	-12.78
d. Others Reserves	67,137	72,140	116,599	150,118	154,398	7.45	61.63	2.85
<b>2 BORROWINGS</b>	261,004	462,083	243,416	267,087	263,204	77.04	-47.32	-1.45
a. NRB	109,436	229,157	1,674	406	406	109.40	-99.27	0.00
b. "A"Class Licensed Institution	26,034	38,482	16,193	31,743	30,069	47.81	-57.92	-5.27
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	56,613	51,376	125.12	10.98	-9.25
d. Other Financial Ins.	1,267	5,862	6,164	9,589	12,616	362.68	5.15	31.57
e. Bonds and Securities	98,488	130,549	154,982	168,736	168,736	32.55	18.72	0.00
<b>3 DEPOSITS</b>	4,204,913	4,545,157	5,086,244	5,472,035	5,540,483	8.09	11.90	1.25
a. Current	475,545	453,605	441,571	303,285	317,461	-4.61	-2.65	4.67
b. Savings	1,426,355	1,261,715	1,366,476	1,605,831	1,628,224	-11.54	8.30	1.39
c. Fixed	1,919,565	2,436,953	2,898,148	3,154,957	3,171,155	26.95	18.93	0.51
d. Call Deposits	338,330	329,895	333,864	364,695	381,643	-2.49	1.20	4.65
e. Others	45,117	62,988	46,186	43,267	42,000	39.61	-26.68	-2.93
<b>4 Bills Payable</b>	3,003	2,740	3,163	6,595	4,368	-8.75	15.45	-33.77
<b>5 Other Liabilities</b>	383,438	384,228	453,119	542,337	566,592	0.21	17.93	4.47
1. Loan Loss Provision	77,889	95,409	147,603	204,113	202,793	22.49	54.71	-0.65
2. Interest Suspense a/c	11,631	10,334	18,049	17,179	19,049	-11.15	74.67	10.89
3. Others	293,919	278,486	287,467	321,045	344,751	-5.25	3.22	7.38
<b>6 Reconciliation A/c</b>	3,962	516	470	327	974	-86.98	-8.96	197.59
<b>7 Profit &amp; Loss A/c</b>	63,462	72,201	68,213	48,607	49,536	13.77	-5.52	1.91
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,978,399</b>	<b>7,075,020</b>	<b>11.07</b>	<b>7.40</b>	<b>1.38</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	447,432	420,838	450,799	435,024	453,270	-5.94	7.12	4.19
a. Cash Balance	107,227	102,537	92,853	91,281	88,546	-4.37	-9.44	-3.00
Nepalese Notes & Coins	89,926	99,279	90,215	87,428	85,133	10.40	-9.13	-2.63
Foreign Currency	17,301	3,258	2,638	3,854	3,413	-81.17	-19.01	-11.44
b. Bank Balance	304,444	268,141	324,727	289,172	313,754	-11.92	21.10	8.50
1. In Nepal Rastra Bank	256,583	203,810	263,539	246,691	269,210	-20.57	29.31	9.13
2. "A"Class Licensed Institution	8,327	17,786	14,124	9,598	10,235	113.58	-20.59	6.64
3. Other Financial Ins.	119	149	201	168	169	25.05	34.61	0.60
4. In Foreign banks	39,414	46,395	46,864	32,714	34,140	17.71	1.01	4.36
c. Money at Call	35,761	50,160	33,219	54,571	50,970	40.27	-33.78	-6.60
<b>2 INVESTMENTS</b>	655,204	820,456	937,730	1,108,243	1,147,782	25.22	14.29	3.57
a. Govt. Securities	644,196	818,804	918,942	1,024,701	1,026,532	27.10	12.23	0.18
b. Others	11,007	1,651	18,788	83,542	121,251	-85.00	1037.69	45.14
<b>3 SHARE &amp; OTHER INVESTMENT</b>	202,553	175,230	238,878	284,852	281,396	-13.49	36.32	-1.21
<b>4 (Including Bills Purchased)</b>	3,719,600	4,182,299	4,312,591	4,516,506	4,538,570	12.44	3.12	0.49
<b>4.1 LOANS &amp; ADVANCES</b>	3,715,568	4,177,812	4,308,990	4,511,108	4,532,184	12.44	3.14	0.47
a. Private Sector	3,579,832	4,025,452	4,149,539	4,336,693	4,357,212	12.45	3.08	0.47
b. Financial Institutions	132,741	150,129	156,762	167,675	168,556	13.10	4.42	0.53
c. Government Organizations	2,995	2,231	2,690	6,740	6,416	-25.51	20.53	-4.80
<b>4.2 BILLS PURCHASED</b>	4,032	4,487	3,600	5,399	6,386	11.28	-19.76	18.28
<b>5 LOANS AGT. COLLECTED BILLS</b>	412	951	797	1,128	1,161	130.70	-16.19	2.97
<b>6 FIXED ASSETS</b>	75,298	85,850	124,602	128,892	129,224	14.01	45.14	0.26
<b>7 OTHER ASSETS</b>	307,472	322,804	381,570	477,503	497,870	4.99	18.20	4.27
a. Accrued Interests	155,810	177,208	218,341	282,988	305,617	13.73	23.21	8.00
b. Others	151,662	145,596	163,228	194,515	192,253	-4.00	12.11	-1.16
<b>8 Expenses not Written off</b>	241	219	363	1,008	1,003	-9.50	66.11	-0.45
<b>9 Non Banking Assets</b>	6,736	8,665	15,306	23,745	24,732	28.63	76.65	4.15
<b>10 Reconciliation Account</b>	5,074	3,240	2,301	1,498	12	-36.14	-29.00	-99.22
<b>11 Profit &amp; Loss A/c</b>	332	-	1,001	-	-	-100.00	0.00	0.00
<b>TOTAL</b>	<b>5,420,355</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>6,978,399</b>	<b>7,075,020</b>	<b>11.07</b>	<b>7.40</b>	<b>1.38</b>

**Statement of Assets and Liabilities of Development Banks**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	41,688	47,312	52,784	57,178	57,112	13.49	11.57	-0.12
a. Paid-up Capital	32,232	36,994	40,207	42,171	42,171	14.77	8.69	0.00
b. Statutory Reserves	6,135	7,072	8,341	9,266	9,283	15.28	17.94	0.18
c. Retained Earning	505	(282)	(355)	(804)	(961)	-155.77	25.97	19.49
d. Others Reserves	2,816	3,528	4,592	6,546	6,620	25.27	30.15	1.13
<b>2 BORROWINGS</b>	9,690	26,259	9,340	8,023	8,965	170.98	-64.43	11.74
a. NRB	7,590	20,104	300	-	-	164.87	-98.51	0.00
b. "A"Class Licensed Institution	1,100	500	1,250	-	950	-54.55	150.00	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	505	488	0.00	83.75	-3.38
e. Bonds and Securities	1,000	5,490	7,486	7,518	7,527	448.95	36.38	0.12
<b>3 DEPOSITS</b>	445,827	509,490	571,573	593,671	594,460	14.28	12.19	0.13
a. Current	13,929	9,932	11,059	8,554	9,136	-28.70	11.35	6.79
b. Savings	139,864	120,613	132,843	159,326	161,820	-13.76	10.14	1.57
c. Fixed	243,409	327,121	380,584	386,592	383,797	34.39	16.34	-0.72
d. Call Deposits	48,417	51,614	46,811	38,919	39,436	6.60	-9.31	1.33
e. Others	207	211	275	280	272	1.50	30.45	-2.90
<b>4 Bills Payable</b>	41	42	23	24	24	1.53	-44.16	-1.55
<b>5 Other Liabilities</b>	19,406	23,291	30,451	37,187	39,300	20.02	30.74	5.68
1. Loan Loss Provision	6,431	9,405	13,887	19,735	19,611	46.24	47.66	-0.62
2. Interest Suspense a/c	1,138	1,129	1,931	3,432	4,242	-0.72	70.95	23.60
3. Others	11,837	12,757	14,633	14,020	15,447	7.77	14.71	10.18
<b>6 Reconciliation A/c</b>	76	0	0	0	0	-99.99	1477.29	342208981.59
<b>7 Profit &amp; Loss A/c</b>	5,224	6,340	5,715	4,177	4,960	21.35	-9.85	18.74
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>700,261</b>	<b>704,821</b>	<b>17.39</b>	<b>9.33</b>	<b>0.65</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	55,300	69,497	64,562	48,344	48,431	25.67	-7.10	0.18
a. Cash Balance	8,134	7,505	7,574	7,381	6,869	-7.73	0.92	-6.94
Nepalese Notes & Coins	8,059	7,383	7,341	7,087	6,624	-8.39	-0.56	-6.53
Foreign Currency	76	123	233	294	245	62.05	89.75	-16.70
b. Bank Balance	22,731	24,830	28,785	28,803	28,018	9.23	15.93	-2.73
1. In Nepal Rastra Bank	13,432	13,435	20,033	24,120	23,488	0.02	49.11	-2.62
2. "A"Class Licensed Institution	7,619	6,642	7,521	4,201	4,114	-12.83	13.25	-2.06
3. Other Financial Ins.	1,676	4,752	1,228	481	413	183.58	-74.15	-14.07
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	12,159	13,544	52.08	-24.11	11.39
<b>2 INVESTMENTS</b>	56,879	68,793	91,763	108,061	107,748	20.95	33.39	-0.29
a. Govt. Securities	56,879	68,793	90,725	95,478	95,622	20.95	31.88	0.15
b. Others	-	-	1,038	12,584	12,126	0.00	0.00	-3.64
<b>3 SHARE &amp; OTHER INVESTMENT</b>	8,062	8,446	8,504	9,594	11,253	4.77	0.69	17.30
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	383,480	444,934	471,886	496,543	497,743	16.03	6.06	0.24
<b>4.1 LOANS &amp; ADVANCES</b>	383,480	444,934	471,886	496,543	497,743	16.03	6.06	0.24
a. Private Sector	369,145	386,815	451,918	472,663	474,116	4.79	16.83	0.31
b. Financial Institutions	14,335	58,120	19,964	23,876	23,623	305.44	-65.65	-1.06
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	5,673	6,410	8,845	9,879	9,944	13.00	38.00	0.66
<b>7 OTHER ASSETS</b>	11,972	13,338	21,777	24,944	26,898	11.41	63.27	7.83
a. Accrued Interests	6,166	7,075	14,549	16,624	17,966	14.75	105.63	8.07
b. Others	5,806	6,263	7,228	8,320	8,932	7.87	15.42	7.35
<b>8 Expenses not Written off</b>	0	-	-	-	-	-100.00	0.00	0.00
<b>9 Non Banking Assets</b>	489	1,258	2,269	2,511	2,522	157.16	80.40	0.43
<b>10 Reconciliation Account</b>	78	0	0	0	-	-99.41	0.00	-100.00
<b>11 Profit &amp; Loss A/c</b>	21	56	279	385	282	172.42	397.68	-26.76
<b>TOTAL</b>	<b>521,953</b>	<b>612,733</b>	<b>669,886</b>	<b>700,261</b>	<b>704,821</b>	<b>17.39</b>	<b>9.33</b>	<b>0.65</b>

**Statement of Assets and Liabilities of Finance Companies**

Amt in Mn of Rs

Liabilities	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	16,264	17,861	19,031	18,085	18,132	9.82	6.55	0.26
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	3,775	3,787	19.01	9.13	0.30
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,313)	(6,261)	8.29	15.66	-0.83
d. Others Reserves	4,469	4,110	5,367	5,406	5,390	-8.05	30.59	-0.29
<b>2 BORROWINGS</b>	4,395	12,092	2,546	948	948	175.15	-78.94	0.00
a. NRB	1,753	9,957	49	-	-	468.05	-99.51	0.00
b. "A"Class Licensed Institution	1,695	1,188	1,550	-	-	-29.93	30.49	0.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	947	947	948	948	948	0.05	0.06	0.00
<b>3 DEPOSITS</b>	89,326	104,528	113,422	124,309	125,804	17.02	8.51	1.20
a. Current	1,290	1,878	1,419	1,401	1,351	45.55	-24.42	-3.61
b. Savings	25,932	19,854	19,745	23,367	23,396	-23.44	-0.55	0.12
c. Fixed	50,529	71,743	80,525	89,355	90,396	41.98	12.24	1.17
d. Call Deposits	9,945	9,558	10,110	8,944	9,488	-3.89	5.77	6.08
e. Others	1,629	1,496	1,622	1,242	1,173	-8.20	8.47	-5.53
<b>4 Bills Payable</b>	23	0	2	0	0	-98.23	380.57	2.67
<b>5 Other Liabilities</b>	15,588	16,607	19,097	23,022	23,715	6.53	14.99	3.01
1. Loan Loss Provision	5,274	5,486	6,634	9,195	9,061	4.03	20.91	-1.46
2. Interest Suspense a/c	7,267	8,165	8,930	10,176	10,471	12.36	9.36	2.90
3. Others	3,048	2,955	3,533	3,650	4,183	-3.04	19.56	14.60
<b>6 Reconciliation A/c</b>	12	(4)	1	1	0	-134.24	-125.45	-93.58
<b>7 Profit &amp; Loss A/c</b>	1,071	957	1,073	298	360	-10.71	12.19	20.80
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>166,663</b>	<b>168,960</b>	<b>20.02</b>	<b>2.06</b>	<b>1.38</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	16,607	19,655	18,596	17,643	17,931	18.35	-5.39	1.63
a. Cash Balance	1,438	1,588	1,706	1,485	1,417	10.48	7.42	-4.53
Nepalese Notes & Coins	1,438	1,588	1,706	1,485	1,417	10.48	7.42	-4.53
Foreign Currency	0	0	0	0	0	-41.58	115.37	-86.71
b. Bank Balance	6,977	9,906	8,849	7,600	8,001	41.99	-10.68	5.28
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,207	5,116	-3.50	49.79	-1.75
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,307	1,494	126.38	-49.85	14.25
3. Other Financial Ins.	1,480	2,058	1,510	1,086	1,392	39.05	-26.60	28.18
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	8,558	8,512	-0.40	-1.46	-0.54
<b>2 INVESTMENTS</b>	20,536	22,186	20,140	24,459	25,595	8.03	-9.22	4.65
a. Govt. Securities	20,536	22,186	20,140	22,809	22,595	8.03	-9.22	-0.94
b. Others	-	-	-	1,650	3,000	0.00	0.00	81.82
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,698	2,875	4,375	3,432	3,506	-22.26	52.20	2.17
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	71,536	86,303	92,931	98,657	98,698	20.64	7.68	0.04
<b>4.1 LOANS &amp; ADVANCES</b>	71,536	86,303	92,931	98,657	98,698	20.64	7.68	0.04
a. Private Sector	65,795	81,645	86,325	92,902	93,090	24.09	5.73	0.20
b. Financial Institutions	5,742	4,658	6,602	5,750	5,604	-18.87	41.72	-2.55
c. Government Organizations	-	-	4	4	4	0.00	0.00	0.00
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	2,019	2,771	3,336	3,434	3,449	37.25	20.41	0.42
<b>7 OTHER ASSETS</b>	11,657	17,646	14,125	17,092	17,571	51.37	-19.95	2.81
a. Accrued Interests	9,061	15,306	11,697	14,140	14,344	68.93	-23.58	1.45
b. Others	2,597	2,340	2,428	2,952	3,227	-9.90	3.76	9.31
<b>8 Expenses not Written off</b>	100	-	1	1	1	-100.00	0.00	-5.86
<b>9 Non Banking Assets</b>	468	599	1,114	1,345	1,482	27.99	85.87	10.17
<b>10 Reconciliation Account</b>	2	(0)	3	1	2	-111.62	-1452.60	165.05
<b>11 Profit &amp; Loss A/c</b>	55	6	551	600	729	-88.25	8461.23	21.57
<b>TOTAL</b>	<b>126,679</b>	<b>152,040</b>	<b>155,172</b>	<b>166,663</b>	<b>168,964</b>	<b>20.02</b>	<b>2.06</b>	<b>1.38</b>



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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	224,341	330,008	429,253	384,917	420,916	47.10	30.07	9.35
1.1 Deposit Liabilities	215,183	305,976	402,421	365,169	399,156	42.19	31.52	9.31
1.1.1 Saving A/c	43,601	76,032	88,065	67,041	73,028	74.38	15.83	8.93
1.1.2 Fixed A/c	166,935	223,748	305,845	291,255	318,640	34.03	36.69	9.40
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	16,138	17,492	67.27	92.36	8.39
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	31,029	33,474	71.84	20.83	7.88
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	104,170	114,163	43.83	7.73	9.59
1.1.2.4 Above 1 Year	72,595	81,297	138,814	139,919	153,511	11.99	70.75	9.71
1.1.3 Call Deposit	4,443	6,111	8,461	6,848	7,461	37.55	38.45	8.95
1.1.4 Certificate of Deposits	204	85	51	24	27	-58.37	-39.75	11.37
1.2 Others	9,158	24,032	26,832	19,749	21,760	162.41	11.65	10.18
<b>2 Commission/Fee Expense</b>	1,735	3,121	4,228	3,594	4,060	79.87	35.49	12.95
<b>3 Employees Expenses</b>	48,174	53,727	55,126	51,660	56,833	11.53	2.60	10.01
<b>4 Office Operating Expenses</b>	33,544	38,326	38,127	34,098	37,892	14.26	-0.52	11.13
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operating Expenses</b>	89	369	499	601	620	313.83	35.07	3.15
<b>7. Provision for Risk</b>	39,014	25,497	65,952	78,585	77,842	-34.65	158.67	-0.95
7.1 Loan loss Provision	38,874	25,367	65,818	78,505	77,739	-34.74	159.46	-0.98
7.1.1 General Loan loss Provision	25,113	12,849	17,473	25,895	25,820	-48.83	35.98	-0.29
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	13,309	13,254	-58.22	18.37	-0.41
7.1.1.2 Watch List Provision	3,878	3,976	6,969	12,587	12,566	2.54	75.28	-0.16
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	49,707	49,570	-10.06	277.53	-0.28
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,903	2,349	34.16	529.86	-19.08
7.2. Provision for Non-Banking Assets	48	13	89	28	54	-72.47	563.44	94.97
7.3. Provision for Loss on Investment	3	98	16	28	25	2840.70	-83.24	-9.06
7.4. Provision for Loss of Other Assets	88	19	29	24	24	-78.72	54.71	0.00
<b>8 Loan Written Off</b>	814	1,607	2,823	2,584	2,864	97.46	75.65	10.84
<b>9 Provision for Staff Bonus</b>	9,238	11,766	10,407	8,077	9,404	27.35	-11.55	16.44
<b>10 Provision for Income Tax</b>	30,913	34,273	32,840	24,884	29,106	10.87	-4.18	16.97
<b>11 Others</b>	248	7	79	128	133	-97.24	1053.58	4.11
<b>12 Net Profit</b>	71,306	83,438	77,771	53,196	62,166	17.01	-6.79	16.86
<b>TOTAL EXPENSES</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>642,324</b>	<b>701,837</b>	<b>26.74</b>	<b>23.16</b>	<b>9.27</b>
<b>Income</b>								
<b>1. Interest Income</b>	372,972	509,366	641,877	565,769	619,939	36.57	26.01	9.57
1.1. On Loans and Advance	342,440	464,186	572,265	494,719	541,735	35.55	23.28	9.50
1.2. On Investment	25,974	38,306	57,477	55,256	60,924	47.48	50.05	10.26
1.2.1 Government Bonds	23,335	35,010	53,207	50,188	55,251	50.03	51.98	10.09
1.2.2 Foreign Bonds	215	341	228	421	462	59.06	-33.10	9.64
1.2.3 NRB Bonds	589	343	558	607	733	-41.74	62.57	20.86
1.2.4 Deventure & Bonds	1,835	2,612	3,484	4,040	4,478	42.30	33.39	10.83
1.3 Agency Balance	169	174	1,430	1,168	1,279	3.00	721.79	9.52
1.4 On Call Deposit	1,193	1,460	2,428	3,134	3,428	22.31	66.34	9.38
1.5 Others	3,196	5,239	8,276	11,492	12,573	63.95	57.97	9.41
<b>2. Comission &amp; Discount</b>	24,942	27,259	29,086	28,257	31,221	9.29	6.70	10.49
2.1 Bills Purchase & Discount	228	310	206	307	345	35.78	-33.51	12.26
2.2 Comission	20,920	22,861	22,065	22,298	24,662	9.28	-3.49	10.60
2.3 Others	3,794	4,088	6,815	5,652	6,214	7.75	66.72	9.96
<b>3 Income From Exchange Fluctuation</b>	10,913	8,121	5,553	5,495	6,122	-25.58	-31.62	11.41
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(396)	(322)	-23.41	-19.43	-18.81
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	5,892	6,444	-25.89	-33.39	9.37
<b>4 Other Operating Income</b>	16,789	12,504	11,095	7,758	8,605	-25.52	-11.27	10.91
<b>5 Non Operating Income</b>	8,176	3,584	1,971	1,235	1,419	-56.17	-45.00	14.92
<b>6 Provision Written Back</b>	24,835	20,530	27,558	32,627	33,417	-17.33	34.23	2.42
<b>7 Recovery from Written off Loan</b>	760	669	245	99	169	-12.00	-63.34	70.48
<b>8 Income from Extra Ordinary Expenses</b>	12	156	(1,060)	10	10	1252.34	-780.06	0.15
<b>9 Net Loss</b>	19	56	780	1,075	935	197.60	1290.13	-12.96
<b>TOTAL INCOME</b>	<b>459,417</b>	<b>582,244</b>	<b>717,106</b>	<b>642,324</b>	<b>701,837</b>	<b>26.74</b>	<b>23.16</b>	<b>9.27</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	194,409	284,750	364,419	334,008	365,422	46.47	27.98	9.41
1.1 Deposit Liabilities	185,438	262,357	339,229	315,004	344,478	41.48	29.30	9.36
1.1.1 Saving A/c	37,545	67,417	77,696	59,935	65,277	79.56	15.25	8.91
1.1.2 Fixed A/c	143,928	189,890	254,527	249,143	272,729	31.93	34.04	9.47
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	10,623	11,618	28.09	100.87	9.36
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	25,122	27,102	80.19	16.08	7.88
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	87,195	95,608	41.06	4.89	9.65
1.1.2.4 Above 1 Year	66,414	75,530	125,810	126,203	138,401	13.73	66.57	9.67
1.1.3 Call Deposit	3,760	4,966	6,963	5,901	6,445	32.07	40.23	9.21
1.1.4 Certificate of Deposits	204	85	43	24	27	-58.37	-49.64	11.37
1.2 Others	8,971	22,393	25,190	19,004	20,944	149.62	12.49	10.21
<b>2 Commission/Fee Expense</b>	1,693	3,057	4,099	3,519	3,970	80.52	34.08	12.82
<b>3 Employees Expenses</b>	42,824	47,172	47,816	45,543	50,165	10.15	1.37	10.15
<b>4 Office Operating Expenses</b>	29,235	33,086	32,261	29,402	32,738	13.17	-2.49	11.34
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operatiing Expenses</b>	78	312	462	575	591	301.60	48.10	2.81
<b>7. Provision for Risk</b>	32,424	21,637	57,437	67,524	66,953	-33.27	165.46	-0.85
7.1 Loan loss Provision	32,326	21,538	57,424	67,486	66,899	-33.37	166.62	-0.87
7.1.1 General Loan loss Provision	21,420	11,093	15,606	23,088	22,997	-48.21	40.69	-0.39
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	13,003	12,917	-58.82	27.84	-0.66
7.1.1.2 Watch List Provision	2,904	3,468	5,858	10,085	10,080	19.42	68.93	-0.04
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	41,790	41,843	-6.65	291.76	0.13
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,607	2,058	145.12	502.06	-21.07
7.2. Provision for Non-Banking Assets	7	-	0	10	29	-100.00	0.00	180.36
7.3. Provision for Loss on Investment	3	95	13	28	25	3082.32	-85.91	-9.06
7.4. Provision for Loss of Other Assets	88	3	0	-	-	-96.10	-99.34	0.00
<b>8 Loan Written Off</b>	708	1,489	2,602	2,463	2,731	110.40	74.70	10.90
<b>9 Provision for Staff Bonus</b>	8,146	10,673	9,462	7,432	8,657	31.01	-11.34	16.48
<b>10 Provision for Income Tax</b>	27,592	30,803	29,784	22,731	26,604	11.63	-3.31	17.03
<b>11 Others</b>	248	7	72	127	132	-97.29	969.68	4.13
<b>12 Net Profit</b>	63,374	74,801	70,037	48,607	56,794	18.03	-6.37	16.84
<b>TOTAL EXPENSES</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>561,931</b>	<b>614,757</b>	<b>26.74</b>	<b>21.77</b>	<b>9.40</b>
<b>Income</b>								
<b>1. Interest Income</b>	326,157	442,405	551,682	494,463	542,156	35.64	24.70	9.65
1.1. On Loans and Advance	298,351	402,230	490,121	430,301	471,331	34.82	21.85	9.54
1.2. On Investment	23,895	34,586	51,290	49,664	54,893	44.74	48.30	10.53
1.2.1 Government Bonds	21,509	31,700	47,873	45,219	49,851	47.38	51.02	10.24
1.2.2 Foreign Bonds	215	341	228	421	462	59.06	-33.10	9.64
1.2.3 NRB Bonds	398	1	2	281	430	-99.74	118.89	53.10
1.2.4 Deventure & Bonds	1,774	2,544	3,187	3,743	4,151	43.42	25.26	10.90
1.3 Agency Balance	169	171	1,430	1,167	1,277	1.01	738.02	9.45
1.4 On Call Deposit	691	673	1,367	2,641	2,927	-2.59	103.20	10.81
1.5 Others	3,051	4,745	7,475	10,690	11,729	55.53	57.53	9.71
<b>2. Comission &amp; Discount</b>	23,473	25,927	27,763	27,090	29,971	10.46	7.08	10.63
2.1 Bills Purchase & Discount	228	310	206	307	345	35.78	-33.51	12.26
2.2 Comission	20,103	21,943	21,250	21,630	23,919	9.15	-3.16	10.58
2.3 Others	3,142	3,674	6,307	5,153	5,707	16.95	71.64	10.75
<b>3 Income From Exchange Fluctuation</b>	10,900	8,083	5,468	5,434	6,055	-25.84	-32.36	11.43
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(400)	(326)	-23.51	-20.55	-18.56
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	5,834	6,381	-26.17	-34.08	9.37
<b>4 Other Operating Income</b>	12,990	10,325	9,218	6,086	6,753	-20.52	-10.71	10.95
<b>5 Non Operating Income</b>	5,901	3,087	1,760	1,002	1,165	-47.69	-42.99	16.30
<b>6 Provision Written Back</b>	20,596	17,299	23,391	27,769	28,502	-16.01	35.22	2.64
<b>7 Recovery from Written off Loan</b>	706	611	231	86	155	-13.46	-62.25	79.93
<b>8 Income from Extra Ordinary Expenses</b>	8	156	(1,060)	0	0	1736.57	-780.38	3.95
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>400,732</b>	<b>507,892</b>	<b>618,452</b>	<b>561,931</b>	<b>614,757</b>	<b>26.74</b>	<b>21.77</b>	<b>9.40</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	24,027	37,191	53,217	41,506	45,237	54.79	43.09	8.99
1.1 Deposit Liabilities	23,915	35,908	52,034	40,835	44,501	50.15	44.91	8.98
1.1.1 Saving A/c	4,871	7,117	8,737	5,841	6,371	46.12	22.77	9.08
1.1.2 Fixed A/c	18,531	27,825	42,073	34,263	37,346	50.15	51.21	9.00
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	5,112	5,413	182.42	89.95	5.88
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	5,124	5,536	46.20	43.05	8.05
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	13,955	15,264	61.06	19.71	9.39
1.1.2.4 Above 1 Year	4,527	3,944	9,226	10,073	11,133	-12.87	133.90	10.52
1.1.3 Call Deposit	513	967	1,215	730	783	88.34	25.67	7.25
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	672	736	1042.25	-7.75	9.65
<b>2 Commission/Fee Expense</b>	42	63	120	71	84	51.43	90.31	18.49
<b>3 Employees Expenses</b>	4,341	5,225	5,838	4,907	5,331	20.37	11.72	8.64
<b>4 Office Operating Expenses</b>	3,441	4,096	4,617	3,731	4,080	19.05	12.72	9.37
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operatiing Expenses</b>	11	30	31	18	19	166.94	4.23	10.35
<b>7. Provision for Risk</b>	5,678	3,329	7,125	9,018	8,873	-41.38	114.07	-1.61
7.1 Loan loss Provision	5,636	3,301	7,064	8,978	8,826	-41.44	114.01	-1.70
7.1.1 General Loan loss Provision	3,312	1,459	1,606	2,251	2,228	-55.97	10.08	-0.98
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	136	124	-58.36	-42.00	-8.94
7.1.1.2 Watch List Provision	845	431	1,010	2,115	2,105	-48.99	134.31	-0.47
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	6,590	6,464	-20.46	190.81	-1.91
7.1.3 Additional Loan Loss Provision	10	2	106	138	133	-82.35	5763.24	-3.17
7.2. Provision for Non-Banking Assets	42	10	31	16	23	-76.01	206.87	48.21
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	24	24	0.00	81.97	0.00
<b>8 Loan Written Off</b>	14	36	150	52	57	150.56	313.66	9.00
<b>9 Provision for Staff Bonus</b>	828	987	844	588	698	19.22	-14.54	18.68
<b>10 Provision for Income Tax</b>	2,486	3,010	2,604	2,061	2,399	21.09	-13.51	16.41
<b>11 Others</b>	-	-	-	-	-	0.00	0.00	0.00
<b>12 Net Profit</b>	5,935	6,970	6,191	4,174	4,960	17.44	-11.18	18.81
<b>TOTAL EXPENSES</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>66,126</b>	<b>71,739</b>	<b>30.20</b>	<b>32.49</b>	<b>8.49</b>
<b>Income</b>								
<b>1. Interest Income</b>	38,436	55,444	74,528	58,926	64,396	44.25	34.42	9.28
1.1. On Loans and Advance	36,443	51,703	68,237	53,352	58,443	41.87	31.98	9.54
1.2. On Investment	1,525	2,732	4,790	4,514	4,853	79.15	75.32	7.51
1.2.1 Government Bonds	1,399	2,485	4,352	4,327	4,658	77.57	75.15	7.64
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	185	193	101.96	76.65	4.60
1.2.4 Deventure & Bonds	4	1	2	2	2	-77.28	195.12	0.24
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	308	310	74.16	28.13	0.81
1.5 Others	119	403	725	752	791	238.16	79.68	5.12
<b>2. Comission &amp; Discount</b>	1,273	1,051	1,030	927	990	-17.45	-1.99	6.77
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	498	561	8.33	-20.36	12.56
2.3 Others	596	317	446	429	429	-46.75	40.46	0.04
<b>3 Income From Exchange Fluctuation</b>	13	38	85	61	67	201.05	125.53	9.39
3.1 Due to Change in Exchange Rate	(1)	1	12	3	4	-276.30	1204.94	11.32
3.2 Due to Foreign Currency Trans.	13	37	73	58	63	181.46	97.78	9.28
<b>4 Other Operating Income</b>	2,257	1,684	1,601	1,408	1,577	-25.40	-4.90	11.98
<b>5 Non Operating Income</b>	1,556	219	114	116	120	-85.95	-48.03	3.60
<b>6 Provision Written Back</b>	3,211	2,407	3,135	4,300	4,300	-25.06	30.26	0.02
<b>7 Recovery from Written off Loan</b>	49	41	9	7	7	-16.21	-78.37	1.97
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	11	56	235	382	282	419.56	318.72	-26.23
<b>TOTAL INCOME</b>	<b>46,806</b>	<b>60,939</b>	<b>80,737</b>	<b>66,126</b>	<b>71,739</b>	<b>30.20</b>	<b>32.49</b>	<b>8.49</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	5,905	8,067	11,618	9,403	10,257	36.60	44.02	9.08
1.1 Deposit Liabilities	5,830	7,710	11,159	9,330	10,177	32.24	44.72	9.08
1.1.1 Saving A/c	1,185	1,498	1,631	1,265	1,379	26.43	8.85	9.02
1.1.2 Fixed A/c	4,476	6,033	9,245	7,848	8,565	34.79	53.24	9.13
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	403	462	97.88	30.29	14.67
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	783	836	22.89	30.63	6.79
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	3,020	3,291	48.59	29.56	8.95
1.1.2.4 Above 1 Year	1,654	1,823	3,778	3,642	3,977	10.23	107.21	9.18
1.1.3 Call Deposit	170	179	283	217	233	5.49	58.07	7.63
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	73	79	376.45	28.87	8.68
<b>2 Commission/Fee Expense</b>	-	1	9	4	6	0.00	1093.33	26.58
<b>3 Employees Expenses</b>	1,009	1,329	1,472	1,210	1,337	31.82	10.73	10.49
<b>4 Office Operating Expenses</b>	868	1,143	1,249	965	1,074	31.75	9.22	11.34
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	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
<b>6 Non-Operating Expenses</b>	0	27	5	8	9	10983.72	-80.63	11.83
<b>7. Provision for Risk</b>	911	532	1,389	2,043	2,017	-41.62	161.23	-1.31
7.1 Loan loss Provision	911	528	1,330	2,042	2,015	-42.01	151.78	-1.31
7.1.1 General Loan loss Provision	381	298	261	557	594	-21.72	-12.48	6.78
7.1.1.1 Pass Loan Loss Provision	252	221	160	170	214	-12.28	-27.62	25.87
7.1.1.2 Watch List Provision	129	77	101	387	381	-40.13	30.76	-1.59
7.1.2 Special Loan Loss Provision	394	228	1,033	1,327	1,263	-42.01	352.33	-4.86
7.1.3 Additional Loan Loss Provision	137	2	36	158	158	-98.56	1737.49	0.00
7.2. Provision for Non-Banking Assets	-	3	58	2	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
<b>8 Loan Written Off</b>	92	81	71	70	76	-11.01	-13.02	9.95
<b>9 Provision for Staff Bonus</b>	264	106	101	56	50	-59.94	-4.38	-11.89
<b>10 Provision for Income Tax</b>	834	460	452	92	104	-44.84	-1.75	12.54
<b>11 Others</b>	-	0	7	1	1	0.00	5969.78	0.00
<b>12 Net Profit</b>	1,996	1,666	1,543	415	412	-16.56	-7.40	-0.72
<b>TOTAL EXPENSES</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>14,267</b>	<b>15,341</b>	<b>12.91</b>	<b>33.58</b>	<b>7.53</b>
<b>Income</b>								
<b>1. Interest Income</b>	8,379	11,517	15,666	12,380	13,386	37.44	36.03	8.13
1.1. On Loans and Advance	7,645	10,253	13,907	11,066	11,961	34.11	35.64	8.09
1.2. On Investment	554	988	1,397	1,078	1,178	78.49	41.42	9.27
1.2.1 Government Bonds	427	826	983	641	742	93.47	19.00	15.80
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	141	110	38.34	25.54	-21.93
1.2.4 Deventure & Bonds	58	67	295	296	325	15.64	341.43	10.01
1.3 Agency Balance	-	3	-	1	2	0.00	-100.00	80.60
1.4 On Call Deposit	155	181	285	186	192	16.89	57.26	3.26
1.5 Others	25	91	76	49	53	256.77	-15.94	8.49
<b>2. Comission &amp; Discount</b>	196	281	293	239	260	42.85	4.51	8.71
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	170	182	31.50	24.94	7.11
2.3 Others	56	96	63	69	78	71.21	-34.69	12.63
<b>3 Income From Exchange Fluctuation</b>	-	-	-	-	-	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
<b>4 Other Operating Income</b>	1,542	496	276	264	275	-67.84	-44.38	4.44
<b>5 Non Operating Income</b>	719	278	98	117	134	-61.29	-64.92	14.37
<b>6 Provision Written Back</b>	1,027	825	1,033	558	615	-19.70	25.20	10.12
<b>7 Recovery from Written off Loan</b>	4	16	6	6	7	264.86	-66.19	14.00
<b>8 Income from Extra Ordinary Expenses</b>	3	-	1	10	10	-100.00	0.00	0.00
<b>9 Net Loss</b>	8	-	545	693	654	-100.00	0.00	-5.64
<b>TOTAL INCOME</b>	<b>11,879</b>	<b>13,413</b>	<b>17,917</b>	<b>14,267</b>	<b>15,341</b>	<b>12.91</b>	<b>33.58</b>	<b>7.53</b>

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

Amt in Mn of Rs

	Mid-July			Mid-May	Mid-June	% 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	363,247	364,284	22.74	9.95	0.29
Fishery Related	8,956	13,234	15,012	16,399	16,423	47.76	13.44	0.15
Mining Related	8,685	8,789	11,789	12,147	11,928	1.20	34.13	-1.80
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	850,342	849,567	6.89	6.63	-0.09
Construction	414,030	190,196	203,379	222,945	222,625	-54.06	6.93	-0.14
Electricity, Gas and Water	207,797	246,839	307,457	357,032	363,692	18.79	24.56	1.87
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	71,011	70,601	15.84	-3.00	-0.58
Transport, Communication and Public Utilities	97,505	100,909	98,130	89,001	88,290	3.49	-2.75	-0.80
Wholesaler & Retailer	837,582	947,619	983,500	1,015,061	1,012,294	13.14	3.79	-0.27
Finance, Insurance and Real Estate	337,170	375,243	365,559	380,731	384,772	11.29	-2.58	1.06
Tourism Service**	183,908	200,494	211,160	226,535	228,039	9.02	5.32	0.66
Other Services	177,036	192,913	196,597	201,652	201,065	8.97	1.91	-0.29
Consumption Loans	233,767	867,483	926,138	978,220	986,469	271.09	6.76	0.84
Local Government	1,539	1,125	1,127	1,219	1,219	-26.88	0.12	0.00
Others	641,727	421,635	337,541	327,046	333,131	-34.30	-19.94	1.86
<b>TOTAL</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,112,588</b>	<b>5,134,401</b>	<b>12.85</b>	<b>3.63</b>	<b>0.43</b>
<b>Productwise</b>								
Term Loan	932,079	1,196,841	1,579,614	1,877,197	1,889,275	28.41	31.98	0.64
Overdraft	634,300	718,773	230,782	128,280	121,721	13.32	-67.89	-5.11
Cash Credit Loan	-	-	516,456	648,509	658,876	-	-	1.60
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	73,667	78,888	-61.86	-6.19	7.09
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	765,321	749,434	15.20	-13.20	-2.08
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	389,335	385,412	13.26	3.23	-1.01
Real Estate Loan	183,538	228,255	249,588	248,971	260,182	24.36	9.35	4.50
Margin Nature Loan	106,282	80,508	76,535	85,953	87,113	-24.25	-4.93	1.35
Hire Purchase Loan	160,657	157,162	159,216	124,547	125,513	-2.18	1.31	0.78
Deprived Sector Loan	293,414	335,623	308,356	311,159	309,955	14.39	-8.12	-0.39
Bills Purchased	4,403	3,130	4,271	5,899	6,722	-28.92	36.46	13.96
Other Product	473,944	558,470	452,502	453,750	461,309	17.83	-18.97	1.67
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,112,589</b>	<b>5,134,401</b>	<b>12.85</b>	<b>3.63</b>	<b>0.43</b>
<b>Collateral wise</b>								
Gold and Silver	43,111	52,782	55,533	55,730	57,596	22.43	5.21	3.35
Government Securities	678	783	3,239	3,162	3,182	15.48	313.70	0.64
Non Governmental Securities	87,213	61,272	58,566	70,852	71,622	-29.74	-4.42	1.09
Fixed Deposit Receipts	29,313	64,221	58,120	40,261	38,538	119.08	-9.50	-4.28
Own	29,081	64,006	57,887	40,063	38,339	120.09	-9.56	-4.30
Other Licences Institutions	232	215	233	198	200	-7.34	8.61	1.08
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,566,898	4,582,587	12.84	4.82	0.34
Fixed Assets	3,118,968	3,538,076	3,749,324	3,951,536	3,968,951	13.44	5.97	0.44
Current Assets	528,641	578,047	565,372	615,362	613,636	9.35	-2.19	-0.28
Against security of Bill	47,628	19,623	37,183	53,334	55,263	-58.80	89.48	3.62
Domestic Bills	556	880	771	834	803	58.24	-12.36	-3.77
Foreign Bills	47,072	18,744	36,412	52,500	54,460	-60.18	94.26	3.73
Against Guarantee	181,603	195,088	195,038	190,442	190,934	7.43	-0.03	0.26
Government Guarantee	2,597	2,307	3,129	3,384	3,106	-11.17	35.67	-8.21
Institutional Guarantee	135,679	136,841	127,020	138,413	139,282	0.86	-7.18	0.63
Personal Guarantee	26,424	37,037	41,125	33,126	33,278	40.16	11.04	0.46
Collective Guarantee	8,130	7,418	7,239	3,944	3,669	-8.76	-2.41	-6.97
International Rated Foreign Bank's Guarantee	1,783	1,509	455	252	249	-15.36	-69.84	-1.31
Other Guarantee	6,990	9,977	16,069	11,323	11,350	42.74	61.06	0.24
Credit Card	2,152	3,521	4,528	5,651	5,790	63.61	28.59	2.44
Others	133,439	195,625	152,948	126,257	128,888	46.60	-21.82	2.08
<b>Total</b>	<b>4,172,747</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,112,588</b>	<b>5,134,401</b>	<b>12.85</b>	<b>3.63</b>	<b>0.43</b>

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-May	Mid-June	% 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	322,799	324,151	23.84	10.03	0.42
Fishery Related	7,816	11,666	13,237	14,544	14,579	49.25	13.47	0.25
Mining Related	8,258	8,386	11,383	11,818	11,577	1.55	35.73	-2.04
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	816,218	815,380	6.34	6.55	-0.10
Construction	355,404	154,723	167,502	198,456	200,400	-56.47	8.26	0.98
Electricity, Gas and Water	202,483	239,756	298,869	346,688	353,165	18.41	24.66	1.87
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	68,318	67,804	16.94	-2.97	-0.75
Transport, Communication and Public Utilities	78,828	82,970	83,643	76,644	76,451	5.25	0.81	-0.25
Wholesaler & Retailer	763,650	866,464	896,414	925,072	922,711	13.46	3.46	-0.26
Finance, Insurance and Real Estate	287,621	315,353	306,730	307,969	309,027	9.64	-2.73	0.34
Tourism Service**	164,941	175,638	182,269	194,596	196,064	6.49	3.78	0.75
Other Services	163,684	177,350	178,117	181,604	181,090	8.35	0.43	-0.28
Consumption Loans	205,358	757,464	768,478	810,545	818,316	268.85	1.45	0.96
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	245,239	250,341	-39.43	-16.40	2.08
<b>TOTAL</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,521,686</b>	<b>4,542,232</b>	<b>12.34</b>	<b>3.35</b>	<b>0.45</b>
<b>Productwise</b>								
Term Loan	800,512	1,048,407	1,388,965	1,655,591	1,667,242	30.97	32.48	0.70
Overdraft	548,651	619,856	164,141	86,119	89,882	12.98	-73.52	4.37
Cash Credit Loan	-	-	493,597	607,835	597,742	-	-	(1.66)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	73,559	78,638	-61.88	-6.28	6.90
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	742,052	735,907	15.57	-14.19	-0.83
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	312,637	315,099	12.10	0.08	0.79
Real Estate Loan	159,139	199,641	217,964	213,205	217,119	25.45	9.18	1.84
Margin Nature Loan	90,921	64,819	58,679	67,346	68,624	-28.71	-9.47	1.90
Hire Purchase Loan	134,893	131,340	138,262	106,521	107,670	-2.63	5.27	1.08
Deprived Sector Loan	239,728	279,646	262,365	264,254	263,068	16.65	-6.18	-0.45
Bills Purchased	4,403	3,130	4,271	5,899	6,722	-28.92	36.46	13.96
Other Product	427,751	481,430	385,119	386,668	394,519	12.55	-20.01	2.03
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,521,686</b>	<b>4,542,232</b>	<b>12.34</b>	<b>3.35</b>	<b>0.45</b>
<b>Collateral wise</b>								
Gold and Silver	38,492	47,816	50,575	50,843	52,575	24.23	5.77	3.41
Government Securities	670	722	3,200	3,149	3,171	7.70	343.23	0.69
Non Governmental Securities	73,593	47,841	43,198	54,846	55,700	-34.99	-9.71	1.56
Fixed Deposit Receipts	24,777	49,275	47,972	32,637	31,312	98.87	-2.64	-4.06
Own	24,545	49,060	47,738	32,441	31,114	99.88	-2.69	-4.09
Other Licences Institutions	232	215	233	195	197	-7.34	8.61	1.09
Collateral of Properties	3,269,848	3,673,792	3,833,402	4,060,302	4,073,937	12.35	4.34	0.34
Fixed Assets	2,741,246	3,095,794	3,268,070	3,445,091	3,460,460	12.93	5.56	0.45
Current Assets	528,603	577,997	565,333	615,210	613,477	9.34	-2.19	-0.28
Against security of Bill	47,626	19,623	37,183	53,333	55,262	-58.80	89.48	3.62
Domestic Bills	555	880	771	834	803	58.60	-12.36	-3.77
Foreign Bills	47,072	18,744	36,412	52,499	54,459	-60.18	94.26	3.73
Against Guarantee	130,550	142,452	147,130	143,628	145,010	9.12	3.28	0.96
Government Guarantee	2,523	2,237	3,065	2,994	3,045	-11.32	36.99	1.70
Institutional Guarantee	105,184	106,032	97,518	105,721	106,746	0.81	-8.03	0.97
Personal Guarantee	12,905	21,700	27,919	22,511	22,836	68.15	28.66	1.45
Collective Guarantee	1,299	1,103	2,186	893	849	-15.14	98.29	-4.93
International Rated Foreign Bank's Guarantee	1,783	1,509	455	252	249	-15.36	-69.84	-1.31
Other Guarantee	6,855	9,870	15,986	11,256	11,284	43.98	61.96	0.25
Credit Card	2,152	3,521	4,524	5,636	5,772	63.61	28.48	2.41
Others	129,231	190,401	148,194	117,312	119,493	47.33	-22.17	1.86
<b>Total</b>	<b>3,716,941</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,521,686</b>	<b>4,542,232</b>	<b>12.34</b>	<b>3.35</b>	<b>0.45</b>

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-May	Mid-June	% 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	33,728	33,391	10.84	10.09	-1.00
Fishery Related	1,008	1,341	1,523	1,550	1,540	32.98	13.56	-0.65
Mining Related	364	302	321	273	243	-16.93	6.26	-10.92
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,220	30,341	20.83	11.03	0.40
Construction	49,017	31,622	32,104	20,099	17,947	-35.49	1.52	-10.71
Electricity, Gas and Water	5,116	6,488	7,578	9,365	9,589	26.83	16.80	2.39
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,988	1,975	-18.23	1.11	-0.65
Transport, Communication and Public Utilities	15,054	13,921	11,060	9,430	9,231	-7.53	-20.55	-2.11
Wholesaler & Retailer	61,627	68,458	73,242	75,910	75,083	11.09	6.99	-1.09
Finance, Insurance and Real Estate	39,227	47,742	46,985	59,411	62,332	21.71	-1.58	4.92
Tourism Service**	15,863	20,443	24,215	26,851	26,829	28.87	18.45	-0.08
Other Services	11,586	13,088	15,561	16,803	16,959	12.97	18.89	0.93
Consumption Loans	23,284	81,687	128,117	138,437	138,521	250.82	56.84	0.06
Local Government	11	8	9	7	7	-25.26	12.13	-0.43
Others	110,457	98,812	66,870	68,860	70,026	-10.54	-32.33	1.69
<b>TOTAL</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>492,933</b>	<b>494,016</b>	<b>15.22</b>	<b>6.70</b>	<b>0.22</b>
<b>Productwise</b>								
Term Loan	115,573	130,209	167,740	194,801	196,604	12.66	28.82	0.93
Overdraft	78,746	87,233	59,343	37,566	27,906	10.78	-31.97	-25.71
Cash Credit Loan	-	-	19,124	35,420	53,505	-	-	51.06
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	16,794	6,863	-0.76	37.47	-59.13
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	64,046	57,610	18.15	18.35	-10.05
Real Estate Loan	17,446	18,717	21,884	25,164	32,745	7.28	16.92	30.12
Margin Nature Loan	12,528	11,773	14,165	14,756	14,666	-6.02	20.31	-0.61
Hire Purchase Loan	21,804	21,814	17,352	14,704	14,516	0.04	-20.45	-1.28
Deprived Sector Loan	47,111	49,167	40,153	40,295	40,312	4.36	-18.33	0.04
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	49,386	49,289	81.41	-12.11	-0.20
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>492,933</b>	<b>494,016</b>	<b>15.22</b>	<b>6.70</b>	<b>0.22</b>
<b>Collateral wise</b>								
Gold and Silver	3,721	3,982	3,931	3,827	3,936	7.01	-1.28	2.83
Government Securities	3	6	7	11	10	110.93	13.94	-13.34
Non Governmental Securities	11,972	10,741	12,465	12,996	12,963	-10.28	16.05	-0.26
Fixed Deposit Receipts	3,688	12,219	8,314	6,347	6,024	231.36	-31.96	-5.09
Own	3,688	12,219	8,314	6,345	6,022	231.36	-31.96	-5.09
Other Licences Institutions	-	-	-	2	2	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	426,412	428,116	15.11	9.75	0.40
Fixed Assets	319,252	367,493	403,343	426,286	427,982	15.11	9.76	0.40
Current Assets	16	9	7	126	134	-40.20	-27.60	6.62
Against security of Bill	1	-	-	1	1	-100.00	0.00	-0.19
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	1	1	0.00	0.00	-0.19
Against Guarantee	43,691	45,678	41,526	40,178	39,595	4.55	-9.09	-1.45
Government Guarantee	34	29	25	21	21	-13.23	-16.22	0.00
Institutional Guarantee	24,143	25,284	24,532	27,751	27,639	4.73	-2.97	-0.40
Personal Guarantee	12,644	13,999	11,873	9,325	9,086	10.71	-15.18	-2.56
Collective Guarantee	6,831	6,314	5,052	3,050	2,820	-7.56	-19.99	-7.57
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	31	30	29.44	-13.88	-2.62
Credit Card	-	-	4	16	18	0.00	0.00	13.21
Others	1,086	1,654	1,785	3,145	3,355	52.27	7.93	6.67
<b>Total</b>	<b>383,430</b>	<b>441,783</b>	<b>471,382</b>	<b>492,933</b>	<b>494,016</b>	<b>15.22</b>	<b>6.70</b>	<b>0.22</b>

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-May	Mid-June	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	4,679	6,287	6,611	6,720	6,742	34.37	5.15	0.33
Fishery Related	132	227	253	305	303	72.67	11.19	-0.40
Mining Related	64	101	85	56	108	59.21	-15.66	93.16
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,904	3,846	26.16	-7.65	-1.48
Construction	9,609	3,851	3,774	4,391	4,278	-59.92	-2.02	-2.56
Electricity, Gas and Water	198	595	1,009	979	938	200.62	69.75	-4.19
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	705	822	27.53	-14.88	16.55
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,927	2,607	10.90	-14.70	-10.90
Wholesaler & Retailer	12,305	12,697	13,844	14,079	14,500	3.18	9.04	2.99
Finance, Insurance and Real Estate	10,322	12,149	11,844	13,351	13,413	17.70	-2.51	0.47
Tourism Service**	3,104	4,413	4,676	5,088	5,146	42.15	5.96	1.14
Other Services	1,766	2,475	2,919	3,245	3,016	40.12	17.96	-7.06
Consumption Loans	5,125	28,332	29,543	29,239	29,632	452.83	4.27	1.34
Local Government	36	36	36	36	36	0.00	0.00	0.00
Others	17,438	11,608	10,486	12,947	12,764	-33.43	-9.67	-1.41
<b>TOTAL</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>97,970</b>	<b>98,152</b>	<b>26.85</b>	<b>1.39</b>	<b>0.19</b>
<b>Productwise</b>								
Term Loan	15,994	18,225	22,909	26,806	25,430	13.95	25.70	-5.13
Overdraft	6,903	11,684	7,297	4,595	3,932	69.26	-37.55	-14.42
Cash Credit Loan	-	-	3,735	5,254	7,629	-	-	45.20
Trust Receipt Loan/Import Loan	-	-	112	108	251	0.00	0.00	132.09
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,474	6,664	10.03	-0.37	2.94
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,652	12,704	24.11	17.57	0.41
Real Estate Loan	6,953	9,897	9,740	10,602	10,317	42.33	-1.58	-2.69
Margin Nature Loan	2,833	3,915	3,691	3,851	3,822	38.23	-5.73	-0.75
Hire Purchase Loan	3,960	4,007	3,602	3,322	3,326	1.19	-10.11	0.14
Deprived Sector Loan	6,575	6,811	5,838	6,610	6,575	3.60	-14.29	-0.53
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,696	17,502	36.80	-13.69	-1.10
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>97,970</b>	<b>98,152</b>	<b>26.85</b>	<b>1.39</b>	<b>0.19</b>
<b>Collateral wise</b>								
Gold and Silver	898	983	1,027	1,060	1,085	9.41	4.48	2.41
Government Securities	5	55	32	2	2	1074.45	-41.41	-0.55
Non Governmental Securities	1,648	2,690	2,902	3,010	2,959	63.21	7.90	-1.69
Fixed Deposit Receipts	849	2,727	1,835	1,278	1,203	221.27	-32.73	-5.83
Own	849	2,727	1,835	1,277	1,203	221.27	-32.73	-5.84
Other Licences Institutions	-	-	-	1	1	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	80,184	80,534	27.93	4.16	0.44
Fixed Assets	58,471	74,789	77,912	80,159	80,509	27.91	4.18	0.44
Current Assets	22	40	32	26	25	81.94	-19.99	-2.72
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	6,636	6,329	-5.47	-8.29	-4.63
Government Guarantee	40	40	40	369	40	0.00	0.00	-89.21
Institutional Guarantee	6,352	5,525	4,971	4,941	4,897	-13.02	-10.03	-0.89
Personal Guarantee	875	1,338	1,332	1,290	1,355	52.98	-0.42	5.06
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-3.26
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	37	36	-41.51	-29.99	-0.42
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,800	6,040	14.39	-16.84	4.14
<b>Total</b>	<b>72,376</b>	<b>91,813</b>	<b>93,091</b>	<b>97,970</b>	<b>98,152</b>	<b>26.85</b>	<b>1.39</b>	<b>0.19</b>

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	Mukti	Garima	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa	Saptakoshi	GreenDB	NFL
<b>Liabilities</b>													
<b>1</b>	<b>CAPITAL FUND</b>	<b>9,243.36</b>	<b>7,780.26</b>	<b>4,765.97</b>	<b>757.47</b>	<b>5,782.07</b>	<b>6,152.44</b>	<b>5,941.64</b>	<b>642.24</b>	<b>363.11</b>	<b>630.36</b>	<b>589.25</b>	<b>994.71</b>
	a. Paid-up Capital	7,046.94	5,680.52	3,281.16	525.00	4,395.79	4,733.69	3,518.13	557.46	350.00	834.34	519.00	729.50
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	48.36
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,477.13	1,221.21	827.35	70.84	802.92	991.12	1,034.06	43.91	8.44	64.65	17.70	242.70
	e. Share Premium	-	-	-	23.92	-	-	-	-	-	-	0.00	51.06
	f. Retained Earning	(4.68)	3.31	(176.77)	33.07	2.95	3.80	13.32	(40.40)	(11.07)	(415.37)	27.76	(212.98)
	g. Others Reserves Fund	723.97	875.23	834.22	104.64	580.41	423.83	1,376.13	81.27	15.73	146.75	24.79	136.07
<b>2</b>	<b>BORROWINGS</b>	<b>1,678.13</b>	<b>1,003.42</b>	<b>995.16</b>	-	<b>2,450.00</b>	<b>5.43</b>	<b>1,045.83</b>	<b>10.00</b>	-	-	<b>35.83</b>	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	950.00	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	428.13	8.33	-	-	-	5.43	-	10.00	-	-	35.83	-
	e. Bonds and Securities	1,250.00	995.09	995.16	-	1,500.00	-	1,045.83	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>109,993.14</b>	<b>83,812.18</b>	<b>59,188.78</b>	<b>1,770.27</b>	<b>64,845.59</b>	<b>63,998.52</b>	<b>58,729.15</b>	<b>5,745.37</b>	<b>937.85</b>	<b>6,512.09</b>	<b>4,976.99</b>	<b>2,585.89</b>
	a. Current	1,838.65	1,150.27	1,001.55	114.26	1,099.99	711.19	863.56	121.48	49.00	141.86	78.88	45.13
	Domestic	1,838.61	1,150.27	1,001.55	114.26	1,098.82	711.19	863.55	121.48	49.00	141.86	78.88	45.13
	Foreign	0.04	-	-	-	1.17	-	0.01	-	-	-	-	-
	b. Savings	32,635.24	22,578.60	14,498.88	164.06	16,013.42	20,435.01	11,412.90	1,410.15	383.05	1,705.18	781.24	447.75
	Domestic	32,632.62	22,578.60	14,498.88	164.06	16,011.38	20,435.01	11,412.89	1,410.15	383.05	1,705.18	781.24	447.75
	Foreign	2.62	-	-	-	2.04	-	0.01	-	-	-	-	-
	c. Fixed	69,800.98	53,930.30	39,772.12	1,277.82	42,583.22	40,201.37	42,389.25	3,554.20	378.35	3,795.52	3,709.90	1,804.02
	Domestic	69,800.98	53,930.30	39,772.12	383.89	42,556.44	40,201.37	42,389.25	3,554.20	378.35	3,795.52	3,709.90	1,804.02
	Foreign	-	-	-	893.93	26.78	-	-	-	-	-	-	-
	d. Call Deposits	5,639.69	6,130.19	3,916.23	211.06	5,068.35	2,639.14	4,042.41	659.41	127.46	867.92	406.98	288.61
	Domestic	5,639.69	6,130.19	3,916.23	211.06	5,068.35	2,639.14	4,042.41	659.41	127.46	867.92	406.98	288.61
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	78.58	22.82	-	3.07	80.61	11.81	21.04	0.13	-	1.60	-	0.38
	Domestic	78.58	22.82	-	3.07	80.61	11.81	21.04	0.13	-	1.60	-	0.38
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.42</b>	<b>14.08</b>	-	-	-	-	<b>1.90</b>	-	-	-	<b>0.21</b>	-
<b>5</b>	<b>Other Liabilities</b>	<b>4,586.98</b>	<b>4,191.10</b>	<b>3,629.12</b>	<b>213.71</b>	<b>4,663.41</b>	<b>3,900.20</b>	<b>6,141.36</b>	<b>410.59</b>	<b>107.92</b>	<b>1,097.41</b>	<b>333.30</b>	<b>853.45</b>
	1. Sundry Creditors	-	65.69	0.30	2.08	15.91	50.06	110.53	1.04	15.28	8.27	0.21	46.38
	2. Loan Loss Provision	2,717.74	2,372.30	2,074.64	91.51	2,886.17	1,460.91	1,829.61	180.34	43.15	541.72	158.53	200.85
	3. Interest Suspense a/c	-	-	-	99.32	-	1,061.29	1,470.88	-	-	183.67	37.83	430.50
	4. Others	1,869.24	1,753.11	1,554.19	20.80	1,761.33	1,327.94	2,730.34	229.22	49.49	363.75	136.73	175.72
<b>6</b>	<b>Reconciliation A/c</b>	<b>0.10</b>	-	-	-	-	-	-	-	-	-	-	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>1,169.43</b>	<b>857.47</b>	<b>489.21</b>	<b>17.90</b>	<b>309.63</b>	<b>677.91</b>	<b>420.33</b>	-	-	-	<b>18.87</b>	-
	<b>TOTAL Liabilities</b>	<b>126,671.56</b>	<b>97,658.51</b>	<b>69,068.25</b>	<b>2,759.34</b>	<b>78,050.70</b>	<b>74,734.51</b>	<b>72,280.20</b>	<b>6,808.20</b>	<b>1,408.88</b>	<b>8,239.86</b>	<b>5,954.45</b>	<b>4,434.05</b>
<b>Assets</b>													
<b>1</b>	<b>LIQUID FUNDS</b>	<b>7,640.87</b>	<b>5,997.21</b>	<b>3,599.25</b>	<b>1,044.05</b>	<b>4,360.63</b>	<b>5,039.28</b>	<b>4,110.95</b>	<b>772.97</b>	<b>323.69</b>	<b>1,344.15</b>	<b>854.17</b>	<b>973.86</b>
	a. Cash Balance	1,486.54	635.22	508.36	9.36	859.37	651.02	644.94	77.95	26.87	151.81	72.24	28.03
	Nepalese Notes & Coins	1,445.07	596.08	504.64	9.36	739.53	651.02	643.98	77.95	26.87	151.81	72.24	28.03
	Foreign Currency	41.47	39.14	3.71	-	119.84	-	0.96	-	-	-	-	-
	b. Bank Balance	4,611.23	3,392.58	3,090.89	1,034.69	2,514.95	2,722.27	3,466.01	247.21	59.41	260.04	241.79	161.71
	1. In Nepal Rastra Bank	4,607.35	3,390.61	2,071.73	87.65	2,444.17	2,714.64	1,939.83	146.38	-	259.72	220.35	161.71
	Domestic Currency	4,595.69	3,389.42	2,071.51	87.65	2,432.15	2,714.64	1,939.83	146.38	-	259.72	220.35	161.71
	Foreign Currency	11.66	1.19	0.22	-	12.02	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	3.88	1.96	927.85	670.28	70.78	7.54	1,502.03	100.83	38.38	0.32	21.44	-
	Domestic Currency	-	-	908.54	670.28	70.41	6.51	1,491.21	100.83	38.38	0.32	21.44	-
	Foreign Currency	3.88	1.96	19.32	-	0.37	1.04	10.82	-	-	-	-	-
	3. Other Financial Ins.	-	-	91.31	276.76	-	0.09	24.15	-	21.03	-	-	-
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	1,543.10	1,969.40	-	-	986.31	1,666.00	-	447.81	237.41	932.31	540.14	784.12
	Domestic Currency	1,543.10	1,969.40	-	-	971.95	1,666.00	-	447.81	237.41	932.31	540.14	784.12
	Foreign Currency	-	-	-	-	14.37	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>16,896.98</b>	<b>16,546.76</b>	<b>10,558.23</b>	-	<b>10,587.36</b>	<b>10,842.50</b>	<b>12,916.75</b>	<b>992.47</b>	-	<b>1,526.81</b>	<b>634.44</b>	<b>359.80</b>
	a. Govt. Securities	14,296.98	16,096.76	9,858.23	-	10,587.36	9,423.55	9,094.02	992.47	-	1,526.81	634.44	359.80
	b. NRB Bond	2,600.00	450.00	700.00	-	-	1,418.95	3,822.73	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1,779.34</b>	<b>764.31</b>	<b>1,051.47</b>	-	<b>3,066.46</b>	<b>427.58</b>	<b>1,957.21</b>	<b>131.96</b>	-	<b>29.29</b>	<b>22.24</b>	<b>120.73</b>
	a. Interbank Lending	1,000.00	-	-	-	1,700.00	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	779.34	764.31	1,051.47	-	1,366.46	427.58	1,957.21	131.96	-	29.29	22.24	120.73
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>97,348.79</b>	<b>70,365.34</b>	<b>50,221.58</b>	<b>1,240.81</b>	<b>54,258.44</b>	<b>53,804.65</b>	<b>47,684.99</b>	<b>4,317.89</b>	<b>806.00</b>	<b>4,545.83</b>	<b>4,063.33</b>	<b>2,178.60</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>97,348.79</b>	<b>70,365.34</b>	<b>50,221.58</b>	<b>1,240.81</b>	<b>54,258.44</b>	<b>53,804.65</b>	<b>47,684.99</b>	<b>4,317.89</b>	<b>806.00</b>	<b>4,545.83</b>	<b>4,063.33</b>	<b>2,178.60</b>
	a. Private Sector	94,576.51	65,776.00	46,931.58	1,240.81	51,397.34	51,978.63	46,111.75	4,317.89	806.00	4,425.90	4,063.33	2,001.00
	b. Financial Institutions	2,772.29	4,589.34	3,290.01	-	2,861.10	1,826.02	1,573.25	-	-	119.94	-	177.60
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>1,523.61</b>	<b>621.13</b>	<b>1,091.56</b>	<b>104.15</b>	<b>2,152.06</b>	<b>648.98</b>	<b>1,255.35</b>	<b>216.24</b>	<b>38.05</b>	<b>161.95</b>	<b>29.95</b>	<b>185.48</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>1,221.97</b>	<b>3,136.25</b>	<b>2,216.35</b>	<b>231.24</b>	<b>3,464.98</b>	<b>3,892.37</b>	<b>4,101.69</b>	<b>298.93</b>	<b>238.60</b>	<b>557.57</b>	<b>345.19</b>	<b>545.55</b>
	a. Accrued Interest:	204.96	1,301.00	1,026.75	144.91	1,630.34	1,370.57	1,600.74	96.59	29.83	194.71	71.89	437.33
	Financial Institutions	-	75.15	-	60.93	-	-	1,009.40	-	2.50	1.30	-	-
	Government Enterprises												

S.N.	BFI Name	NSML	GURKHAFC	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samridhi	CMerchant	GMBFL
<b>Liabilities</b>														
<b>1</b>	<b>CAPITAL FUND</b>	<b>300.44</b>	<b>1,282.77</b>	<b>1,537.76</b>	<b>1,322.69</b>	<b>1,145.36</b>	<b>624.43</b>	<b>639.91</b>	<b>1,433.24</b>	<b>1,230.45</b>	<b>676.16</b>	<b>568.43</b>	<b>101.52</b>	<b>1,365.32</b>
	a. Paid-up Capital	233.33	867.99	946.12	981.68	854.82	848.11	690.47	1,082.56	948.88	610.20	818.91	935.07	1,012.18
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	246.85	418.61	242.69	269.56	240.73	36.83	184.35	243.35	176.58	17.93	97.16	343.20	200.86
	e. Share Premium	2.48	22.40	2.48	-	14.95	-	-	-	0.44	10.54	19.70	2.61	-
	f. Retained Earning	(1,992.56)	(624.77)	(325.30)	(45.73)	(328.80)	(349.43)	(349.17)	(119.36)	(107.21)	(1.32)	(462.72)	(1,179.36)	(20.58)
	g. Others Reserves Fund	1,810.34	598.54	671.77	117.18	363.67	88.92	114.26	226.69	211.76	38.80	95.36	0.00	172.86
<b>2</b>	<b>BORROWINGS</b>	-	-	248.35	-	-	-	-	-	-	-	-	-	-
	a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	248.35	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>DEPOSITS</b>	<b>480.90</b>	<b>9,430.84</b>	<b>12,422.13</b>	<b>7,425.20</b>	<b>5,346.93</b>	<b>6,217.97</b>	<b>3,869.47</b>	<b>13,395.66</b>	<b>7,491.83</b>	<b>1,676.01</b>	<b>2,351.89</b>	<b>198.57</b>	<b>8,105.51</b>
	a. Current	-	263.82	7.08	15.47	91.77	129.97	16.67	100.49	72.54	171.83	21.74	-	57.49
	Domestic	-	263.82	7.08	15.47	91.77	129.97	16.67	100.49	72.54	171.83	21.74	-	57.49
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	31.57	2,056.08	2,303.64	1,039.82	1,161.17	1,315.73	1,072.32	2,500.99	1,253.69	399.45	456.64	22.08	1,345.68
	Domestic	31.57	2,056.08	2,303.64	1,039.82	1,161.17	1,315.73	1,072.32	2,500.99	1,253.69	399.45	456.64	22.08	1,345.68
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	-	5,877.01	9,400.91	6,048.35	3,922.83	4,041.27	2,735.81	10,167.15	5,438.40	967.37	1,650.61	-	6,008.25
	Domestic	-	5,877.01	9,400.91	6,048.35	3,922.83	4,041.27	2,735.81	10,167.15	5,438.40	967.37	1,650.61	-	6,008.25
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	213.85	1,233.93	709.07	321.56	171.16	728.07	44.68	626.98	-	137.36	222.90	-	693.99
	Domestic	213.85	1,233.93	709.07	321.56	171.16	728.07	44.68	626.98	-	137.36	222.90	-	693.99
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	235.48	-	1.43	-	-	2.93	-	0.04	727.20	-	-	176.49	0.10
	Domestic	235.48	-	1.43	-	-	2.93	-	0.04	727.20	-	-	176.49	0.10
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>4</b>	<b>Bills Payable</b>	-	-	-	-	-	0.00	-	0.14	-	-	-	-	-
<b>5</b>	<b>Other Liabilities</b>	<b>7,857.73</b>	<b>1,461.90</b>	<b>1,215.49</b>	<b>285.17</b>	<b>379.91</b>	<b>615.60</b>	<b>1,433.23</b>	<b>1,093.78</b>	<b>503.83</b>	<b>59.34</b>	<b>365.01</b>	<b>3,835.98</b>	<b>587.16</b>
	1. Sundry Creditors	161.45	3.66	-	7.57	17.09	9.67	13.44	1.51	3.52	-	3.73	89.31	15.92
	2. Loan Loss Provision	2,212.03	953.29	675.33	135.22	145.54	218.92	787.64	752.49	338.23	-	229.31	725.80	273.49
	3. Interest Suspense a/c	5,406.73	299.44	-	6.51	-	139.67	505.14	-	-	-	12.68	2,970.19	188.28
	4. Others	77.53	205.51	540.15	135.87	217.28	247.34	127.00	339.78	162.08	59.34	119.29	50.69	109.47
<b>6</b>	<b>Reconciliation A/c</b>	<b>0.05</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>19.98</b>	<b>69.25</b>	<b>36.28</b>	<b>-</b>	<b>3.92</b>	<b>-</b>	<b>(84.82)</b>	<b>32.59</b>	<b>-</b>	<b>27.01</b>	<b>-</b>	<b>15.31</b>	<b>-</b>
	<b>TOTAL Liabilities</b>	<b>8,659.10</b>	<b>12,244.76</b>	<b>15,460.01</b>	<b>9,033.05</b>	<b>6,876.12</b>	<b>7,458.01</b>	<b>5,857.79</b>	<b>15,955.41</b>	<b>9,226.12</b>	<b>2,438.53</b>	<b>3,285.33</b>	<b>4,151.38</b>	<b>10,057.99</b>
<b>Assets</b>														
<b>1</b>	<b>LIQUID FUNDS</b>	<b>343.73</b>	<b>2,014.13</b>	<b>1,620.42</b>	<b>569.19</b>	<b>736.81</b>	<b>1,226.52</b>	<b>1,816.83</b>	<b>1,803.95</b>	<b>1,101.00</b>	<b>497.29</b>	<b>668.76</b>	<b>304.85</b>	<b>958.41</b>
	a. Cash Balance	0.00	241.11	228.90	30.71	30.61	98.17	44.42	156.11	91.68	21.03	42.81	0.26	50.72
	Nepalese Notes & Coins	0.00	241.11	228.90	30.71	30.61	98.17	44.42	156.11	91.68	21.03	42.81	0.26	50.71
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	0.01
	b. Bank Balance	1.26	420.53	509.87	288.93	706.20	262.63	155.95	501.24	1,009.32	83.13	625.95	304.59	342.33
	1. In Nepal Rastra Bank	0.07	420.53	509.87	288.93	216.45	220.11	155.34	465.91	319.34	83.13	111.09	9.07	334.79
	Domestic Currency	0.07	420.53	509.87	288.93	216.45	220.11	155.34	465.91	319.34	83.13	111.09	9.07	334.79
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A" Class Licensed Institution	1.19	-	-	-	115.28	42.50	0.60	35.33	253.99	-	118.08	295.21	7.50
	Domestic Currency	1.19	-	-	-	115.28	42.50	0.60	35.33	253.99	-	118.08	295.21	7.50
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	0.01	-	-	-	374.47	0.02	0.01	-	435.99	-	396.78	0.30	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	342.46	1,352.49	881.65	249.55	-	865.72	1,616.46	1,146.60	-	393.13	-	-	565.36
	Domestic Currency	342.46	1,352.49	881.65	249.55	-	865.72	1,616.46	1,146.60	-	393.13	-	-	565.36
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>1.00</b>	<b>800.00</b>	<b>2,454.38</b>	<b>2,177.59</b>	<b>1,085.07</b>	<b>810.00</b>	<b>-</b>	<b>3,592.30</b>	<b>2,234.90</b>	<b>62.18</b>	<b>425.41</b>	<b>-</b>	<b>1,772.44</b>
	a. Govt. Securities	1.00	600.00	2,454.38	2,177.59	1,085.07	660.00	-	2,692.30	2,234.90	62.18	425.41	-	1,772.44
	b. NRB Bond	-	200.00	-	-	-	150.00	-	900.00	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>136.78</b>	<b>368.47</b>	<b>217.41</b>	<b>148.12</b>	<b>246.58</b>	<b>172.46</b>	<b>44.03</b>	<b>149.98</b>	<b>436.71</b>	<b>215.28</b>	<b>97.48</b>	<b>0.03</b>	<b>435.45</b>
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	136.78	368.47	217.41	148.12	246.58	172.46	44.03	149.98	436.71	215.28	97.48	0.03	435.45
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>2,244.88</b>	<b>7,609.25</b>	<b>9,529.60</b>	<b>5,763.80</b>	<b>3,853.26</b>	<b>4,506.32</b>	<b>3,239.30</b>	<b>9,056.54</b>	<b>4,830.76</b>	<b>1,412.71</b>	<b>1,553.90</b>	<b>725.80</b>	<b>6,031.62</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>2,244.88</b>	<b>7,609.25</b>	<b>9,529.60</b>	<b>5,763.80</b>	<b>3,853.26</b>	<b>4,506.32</b>	<b>3,239.30</b>	<b>9,056.54</b>	<b>4,830.76</b>	<b>1,412.71</b>	<b>1,553.90</b>	<b>725.80</b>	<b>6,031.62</b>
	a. Private Sector	2,244.88	6,892.85	9,289.60	5,580.00	3,829.25	4,161.63	3,238.51	8,429.13	4,630.72	1,412.71	1,010.07	725.80	5,781.64
	b. Financial Institutions	-	716.41	240.00	183.80	20.00	344.69	0.79	627.41	200.04	-	543.83	-	249.98
	c. Government Organizations	-	-	-	-	4.02	-	-	-	-	-	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>19.92</b>	<b>179.24</b>	<b>518.67</b>	<b>114.11</b>	<b>238.54</b>	<b>115.03</b>	<b>52.60</b>	<b>179.88</b>	<b>212.74</b>	<b>191.25</b>	<b>98.50</b>	<b>79.09</b>	<b>146.92</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>5,912.80</b>	<b>884.06</b>	<b>945.22</b>	<b>244.94</b>	<b>426.31</b>	<b>390.71</b>	<b>704.06</b>	<b>918.11</b>	<b>346.56</b>	<b>51.41</b>	<b>154.79</b>	<b>3</b>	

S.N.	BFI Name	CFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,761.56</b>	<b>1,992.83</b>	<b>1,154.81</b>
	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	3.06	8.31	(152.85)
	g. Others Reserves Fund	218.83	318.41	30.55
<b>2</b>	<b>BORROWINGS</b>	<b>199.57</b>	<b>500.00</b>	<b>-</b>
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>18,536.28</b>	<b>17,838.53</b>	<b>8,430.10</b>
	a. Current	181.87	111.68	63.11
	Domestic	181.87	111.68	63.11
	Foreign	-	-	-
	b. Savings	4,227.24	2,319.22	1,442.65
	Domestic	4,227.24	2,319.22	1,442.65
	Foreign	-	-	-
	c. Fixed	12,925.05	13,451.68	5,957.74
	Domestic	12,925.05	13,451.68	5,957.74
	Foreign	-	-	-
	d. Call Deposits	1,173.15	1,955.91	966.60
	Domestic	1,173.15	1,955.91	966.60
	Foreign	-	-	-
	e. Others	28.96	0.05	-
	Domestic	28.96	0.05	-
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.17</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>1,048.16</b>	<b>1,450.28</b>	<b>669.40</b>
	1. Sundry Creditors	203.01	114.34	7.22
	2. Loan Loss Provision	460.29	546.54	405.73
	3. Interest Suspense a/c	-	410.87	101.37
	4. Others	384.86	378.53	155.08
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>71.20</b>	<b>120.79</b>	<b>48.50</b>
	<b>TOTAL Liabilities</b>	<b>21,616.95</b>	<b>21,902.43</b>	<b>10,302.81</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,474.92</b>	<b>1,198.35</b>	<b>622.19</b>
	a. Cash Balance	196.68	101.37	54.69
	Nepalese Notes & Coins	196.68	101.37	54.69
	Foreign Currency	-	-	-
	b. Bank Balance	1,278.24	1,096.98	252.58
	1. In Nepal Rastra Bank	738.03	828.93	252.58
	Domestic Currency	738.03	828.93	252.58
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	367.82	256.04	-
	Domestic Currency	367.82	256.04	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	172.39	12.01	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	314.92
	Domestic Currency	-	-	314.92
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>3,960.78</b>	<b>3,813.65</b>	<b>2,045.34</b>
	a. Govt. Securities	3,510.78	3,113.65	1,445.34
	b. NRB Bond	450.00	700.00	600.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>326.20</b>	<b>196.01</b>	<b>194.30</b>
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	326.20	196.01	194.30
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>14,543.64</b>	<b>15,146.93</b>	<b>6,470.65</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>14,543.64</b>	<b>15,146.93</b>	<b>6,470.65</b>
	a. Private Sector	13,881.38	13,926.14	6,054.68
	b. Financial Institutions	662.26	1,220.79	415.97
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>439.56</b>	<b>351.97</b>	<b>325.35</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>867.58</b>	<b>1,175.92</b>	<b>389.29</b>
	a. Accrued Interest:	528.93	468.91	182.03
	Financial Institutions	472.77	107.15	102.77
	Government Enterprises	55.92	58.04	17.90
	Private Sector	0.23	303.72	61.36
	b. Staff Loans / Adv.	128.94	356.89	111.80
	c. Sundry Debtors	31.43	299.89	18.09
	d. Cash In Transit	-	-	-
	e. Others	178.28	50.24	77.36
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>4.27</b>	<b>19.61</b>	<b>203.21</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>2.19</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>50.29</b>
	<b>TOTAL ASSETS</b>	<b>21,616.95</b>	<b>21,902.43</b>	<b>10,302.81</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>15,147.93</b>	<b>17,929.87</b>	<b>27,677.61</b>	<b>25,859.17</b>	<b>5,567.55</b>	<b>22,085.13</b>	<b>11,785.64</b>
1.1 On Deposit Liabilities	14,794.88	17,628.44	26,999.28	24,375.17	5,275.16	21,153.27	10,938.46
1.1.1 Saving Account	3,542.67	6,229.81	4,782.63	4,004.34	1,555.60	3,553.25	2,083.29
1.1.2 Fixed Account	10,970.51	10,985.19	21,498.05	19,825.91	3,382.99	17,152.02	8,578.69
1.1.2.1 Up to 3 months Fixed Account	1,001.02	-	6,449.41	270.95	-	-	343.79
1.1.2.2 3 to 6 months Fixed Account	1,320.81	-	3,224.71	-	511.61	-	273.98
1.1.2.3 6 months to 1 year Fixed Account	5,177.76	-	5,804.47	-	936.28	17,152.02	751.98
1.1.2.4 Above 1 year Fixed Account	3,470.91	10,985.19	6,019.45	19,554.96	1,935.10	-	7,208.93
1.1.3 Call Deposit	281.70	413.44	718.59	544.92	336.57	448.00	276.49
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	353.05	301.42	678.33	1,484.00	292.38	931.86	847.17
<b>2. Commission Expense</b>	<b>94.07</b>	<b>424.58</b>	<b>858.73</b>	<b>422.71</b>	<b>243.31</b>	<b>-</b>	<b>93.03</b>
<b>3. Staff Expense</b>	<b>3,273.76</b>	<b>3,936.93</b>	<b>3,471.06</b>	<b>2,654.13</b>	<b>960.39</b>	<b>2,425.21</b>	<b>1,407.39</b>
<b>4. Office Operating Expenses</b>	<b>1,295.20</b>	<b>1,554.61</b>	<b>2,059.61</b>	<b>2,354.35</b>	<b>606.53</b>	<b>1,950.61</b>	<b>979.39</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>1.01</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>4,995.39</b>	<b>4,112.17</b>	<b>3,247.39</b>	<b>10,764.67</b>	<b>521.10</b>	<b>2,013.42</b>	<b>1,959.67</b>
7.1 Loan loss Provision	4,995.39	4,112.17	3,247.39	10,764.67	521.10	2,013.42	1,952.39
7.1.1 General Loan loss Provision	4,995.39	1,170.25	234.63	4,417.56	136.09	-	370.00
7.1.1.1 Pass Loan Loss Provision	4,995.39	859.54	125.45	1,823.66	-	-	-
7.1.1.2 Watch List Provision	-	310.71	109.17	2,593.90	136.09	-	370.00
7.1.2 Special Loan Loss Provision	-	2,913.68	3,012.76	6,347.11	385.01	-	1,582.38
7.1.3 Additional Loan Loss Provision	-	28.25	-	-	-	2,013.42	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	7.29
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>85.15</b>	<b>723.30</b>	<b>24.82</b>	<b>715.39</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>98.78</b>	<b>230.70</b>	<b>1,006.83</b>	<b>696.22</b>	<b>479.21</b>	<b>452.74</b>	<b>267.13</b>
<b>10. Provision for Income Tax</b>	<b>800.48</b>	<b>1,315.00</b>	<b>2,723.03</b>	<b>1,884.62</b>	<b>1,293.86</b>	<b>1,308.63</b>	<b>738.95</b>
<b>11. Others</b>	<b>-</b>	<b>6.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,076.37</b>	<b>3,068.34</b>	<b>6,338.44</b>	<b>4,381.33</b>	<b>3,019.00</b>	<b>2,766.04</b>	<b>1,665.18</b>
<b>Total Expenses</b>	<b>26,781.98</b>	<b>32,578.93</b>	<b>47,468.85</b>	<b>49,740.51</b>	<b>12,715.76</b>	<b>33,717.17</b>	<b>18,896.38</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>23,106.40</b>	<b>27,341.76</b>	<b>43,107.77</b>	<b>39,255.06</b>	<b>10,308.98</b>	<b>32,243.75</b>	<b>16,259.33</b>
1.1 On Loans and Advances	19,861.19	23,082.94	37,529.73	34,511.46	7,834.23	28,917.77	12,819.22
1.2 On Investment	1,385.02	4,022.48	3,904.97	3,399.81	1,121.33	2,151.00	2,655.66
1.2.1 Government Bonds	1,385.02	1,519.93	3,812.76	3,399.81	1,084.69	2,151.00	2,630.32
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	255.27	92.22	-	-	-	25.34
1.2.4 Debenture & Bonds	-	2,247.27	-	-	36.64	-	-
1.3 On Agency Balance	133.62	7.57	-	992.44	13.75	-	8.94
1.4 On Call Deposit	-	228.78	765.32	-	926.34	-	-
1.5 On Others	1,726.57	0.00	907.75	351.35	413.32	1,174.99	775.50
<b>2. Commission and Discount</b>	<b>1,168.61</b>	<b>302.89</b>	<b>3,640.65</b>	<b>1,480.53</b>	<b>1,460.34</b>	<b>930.81</b>	<b>1,138.68</b>
2.1 Bills Purchase and Discount	-	-	-	0.01	24.20	0.51	1.40
2.2 Commission	1,168.61	228.85	1,113.81	1,480.52	1,178.23	656.46	447.50
2.3 Others	-	74.04	2,526.84	-	257.91	273.83	689.78
<b>3. Exchange Flactuation Income</b>	<b>94.12</b>	<b>44.68</b>	<b>584.92</b>	<b>510.70</b>	<b>617.97</b>	<b>353.40</b>	<b>176.68</b>
3.1 Due to Change in Exchange Rate	-	(5.17)	96.63	88.04	128.99	-	30.10
3.2 Due to Foreign Currency Transaction	94.12	49.86	488.29	422.66	488.98	353.40	146.57
<b>4. Other Operating Income</b>	<b>364.97</b>	<b>1,282.27</b>	<b>95.12</b>	<b>653.46</b>	<b>76.14</b>	<b>164.26</b>	<b>9.68</b>
<b>5. Non Operating Income</b>	<b>5.29</b>	<b>164.83</b>	<b>(9.06)</b>	<b>232.03</b>	<b>2.84</b>	<b>16.68</b>	<b>44.33</b>
<b>6. Write Back from Provisions for loss</b>	<b>2,042.59</b>	<b>3,357.42</b>	<b>11.44</b>	<b>7,606.92</b>	<b>243.09</b>	<b>-</b>	<b>1,267.69</b>
7. Recovery of written-off Loan	-	85.08	38.00	1.82	6.39	8.29	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>26,781.98</b>	<b>32,578.93</b>	<b>47,468.85</b>	<b>49,740.51</b>	<b>12,715.76</b>	<b>33,717.17</b>	<b>18,896.38</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>13,717.14</b>	<b>25,486.37</b>	<b>10,717.06</b>	<b>25,529.39</b>	<b>21,715.93</b>	<b>16,283.95</b>	<b>15,507.68</b>
1.1 On Deposit Liabilities	13,062.59	24,301.52	9,880.35	23,859.24	20,604.80	14,338.31	14,442.73
1.1.1 Saving Account	2,420.53	5,368.24	2,126.03	3,455.27	3,753.34	2,732.89	2,343.65
1.1.2 Fixed Account	10,421.81	18,601.23	7,601.31	19,997.52	16,499.08	11,266.13	12,043.55
1.1.2.1 Up to 3 months Fixed Account	2,367.95	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,246.92	0.86	-	-	787.64	4,243.09	-
1.1.2.3 6 months to 1 year Fixed Account	2,350.10	39.30	191.40	-	12,745.64	4,573.33	12,040.64
1.1.2.4 Above 1 year Fixed Account	3,456.84	18,561.08	7,409.90	19,997.52	2,965.79	2,449.71	2.92
1.1.3 Call Deposit	220.26	332.04	153.00	406.45	352.38	339.30	55.52
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	654.55	1,184.85	836.72	1,670.15	1,111.13	1,945.63	1,064.96
<b>2. Commission Expense</b>	<b>152.69</b>	<b>366.94</b>	<b>218.90</b>	<b>24.15</b>	<b>8.32</b>	<b>-</b>	<b>15.20</b>
<b>3. Staff Expense</b>	<b>1,593.95</b>	<b>3,093.03</b>	<b>1,729.33</b>	<b>3,805.88</b>	<b>3,166.41</b>	<b>2,372.88</b>	<b>3,112.83</b>
<b>4. Office Operating Expenses</b>	<b>1,160.10</b>	<b>2,386.12</b>	<b>1,138.18</b>	<b>1,848.20</b>	<b>2,250.60</b>	<b>1,769.57</b>	<b>1,693.30</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>50.45</b>	<b>1.10</b>	<b>4.37</b>	<b>-</b>	<b>11.60</b>	<b>32.55</b>
<b>7. Provision for Risk</b>	<b>637.19</b>	<b>2,578.40</b>	<b>1,140.10</b>	<b>7,738.10</b>	<b>5,038.48</b>	<b>1,757.78</b>	<b>4,566.27</b>
7.1 Loan loss Provision	637.19	2,578.40	1,140.10	7,738.10	5,038.48	1,757.78	4,537.29
7.1.1 General Loan loss Provision	637.19	544.45	319.55	3,299.53	500.19	1,757.78	1,571.11
7.1.1.1 Pass Loan Loss Provision	637.19	-	-	1,055.66	-	1,757.78	594.22
7.1.1.2 Watch List Provision	-	544.45	319.55	2,243.87	500.19	-	976.89
7.1.2 Special Loan Loss Provision	-	2,033.95	820.55	4,438.57	4,538.29	-	2,966.18
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	28.98
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>1,015.91</b>	<b>82.61</b>	<b>-</b>	<b>-</b>	<b>7.57</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>525.90</b>	<b>342.36</b>	<b>220.15</b>	<b>400.15</b>	<b>376.87</b>	<b>363.85</b>	<b>219.23</b>
<b>10. Provision for Income Tax</b>	<b>1,419.92</b>	<b>845.86</b>	<b>697.17</b>	<b>1,926.85</b>	<b>1,017.55</b>	<b>1,004.49</b>	<b>1,140.58</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.90</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>3,313.14</b>	<b>2,235.38</b>	<b>1,284.18</b>	<b>1,674.52</b>	<b>2,374.29</b>	<b>2,270.18</b>	<b>3,024.88</b>
<b>Total Expenses</b>	<b>22,520.02</b>	<b>38,400.82</b>	<b>17,228.78</b>	<b>42,951.62</b>	<b>35,950.35</b>	<b>25,841.87</b>	<b>29,312.54</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>20,726.22</b>	<b>35,151.19</b>	<b>15,518.26</b>	<b>36,162.23</b>	<b>32,208.74</b>	<b>23,684.32</b>	<b>24,747.48</b>
1.1 On Loans and Advances	17,449.63	31,399.33	13,761.85	32,932.81	28,004.18	20,193.40	20,949.71
1.2 On Investment	3,209.34	3,589.89	1,480.46	1,422.78	2,954.45	3,128.22	3,270.78
1.2.1 Government Bonds	2,813.14	3,566.64	135.96	1,422.78	2,906.89	3,046.38	3,267.97
1.2.2 Foreign Bonds	396.20	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	23.25	1,344.50	-	47.57	81.83	2.82
1.3 On Agency Balance	-	9.46	-	-	18.35	35.29	-
1.4 On Call Deposit	-	152.50	-	-	734.56	92.47	-
1.5 On Others	67.26	-	275.96	1,806.64	497.20	234.96	526.98
<b>2. Commission and Discount</b>	<b>1,413.79</b>	<b>2,175.79</b>	<b>1,175.46</b>	<b>2,010.78</b>	<b>1,694.66</b>	<b>1,624.98</b>	<b>686.30</b>
2.1 Bills Purchase and Discount	-	3.35	-	-	178.40	79.81	0.00
2.2 Commission	1,413.79	2,172.44	1,055.62	1,986.83	1,304.24	187.77	681.46
2.3 Others	-	-	119.84	23.95	212.02	1,357.40	4.84
<b>3. Exchange Flactuation Income</b>	<b>354.52</b>	<b>115.48</b>	<b>216.29</b>	<b>369.74</b>	<b>270.73</b>	<b>314.54</b>	<b>57.53</b>
3.1 Due to Change in Exchange Rate	43.00	-	13.86	33.45	(931.02)	93.95	-
3.2 Due to Foreign Currency Transaction	311.52	115.48	202.43	336.30	1,201.75	220.59	57.53
<b>4. Other Operating Income</b>	<b>25.92</b>	<b>521.67</b>	<b>81.28</b>	<b>177.99</b>	<b>457.96</b>	<b>216.39</b>	<b>691.29</b>
<b>5. Non Operating Income</b>	<b>(0.44)</b>	<b>6.82</b>	<b>34.96</b>	<b>36.45</b>	<b>281.43</b>	<b>-</b>	<b>103.41</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>429.87</b>	<b>202.53</b>	<b>4,194.42</b>	<b>1,036.83</b>	<b>-</b>	<b>3,026.54</b>
7. Recovery of written-off Loan	-	-	-	-	-	1.63	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>22,520.02</b>	<b>38,400.82</b>	<b>17,228.78</b>	<b>42,951.62</b>	<b>35,950.35</b>	<b>25,841.87</b>	<b>29,312.54</b>

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>32,192.90</b>	<b>12,922.30</b>	<b>16,450.48</b>	<b>17,039.00</b>	<b>18,428.67</b>	<b>13,378.22</b>	<b>4,195.56</b>
1.1 On Deposit Liabilities	30,523.50	12,330.89	15,238.05	14,835.20	17,609.13	12,286.88	4,094.04
1.1.1 Saving Account	5,833.26	2,025.74	1,587.29	2,755.23	3,067.98	2,056.20	702.42
1.1.2 Fixed Account	24,232.99	10,113.61	13,442.33	11,774.90	14,289.04	10,051.95	3,318.82
1.1.2.1 Up to 3 months Fixed Account	-	1,142.52	-	41.86	-	-	-
1.1.2.2 3 to 6 months Fixed Account	5,608.09	1,143.18	7,094.73	646.69	-	-	390.50
1.1.2.3 6 months to 1 year Fixed Account	9,012.49	6,972.14	4,711.31	3,097.08	-	10,051.95	1,408.18
1.1.2.4 Above 1 year Fixed Account	9,612.41	855.78	1,636.29	7,989.26	14,289.04	-	1,520.14
1.1.3 Call Deposit	457.25	191.54	208.43	277.92	252.12	178.73	72.79
1.1.4 Certificate of Deposit	-	-	-	27.15	-	-	-
1.2 On Borrowing	1,669.40	591.41	1,212.43	2,203.79	819.54	1,091.34	101.52
<b>2. Commission Expense</b>	<b>638.28</b>	<b>124.58</b>	<b>-</b>	<b>284.32</b>	<b>-</b>	<b>-</b>	<b>16.64</b>
<b>3. Staff Expense</b>	<b>3,424.96</b>	<b>1,516.60</b>	<b>1,307.26</b>	<b>2,095.72</b>	<b>3,409.25</b>	<b>1,407.96</b>	<b>511.61</b>
<b>4. Office Operating Expenses</b>	<b>2,818.60</b>	<b>1,156.52</b>	<b>922.28</b>	<b>1,393.73</b>	<b>2,145.09</b>	<b>1,255.24</b>	<b>357.65</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>178.48</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>311.69</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>4,665.77</b>	<b>1,252.19</b>	<b>1,123.76</b>	<b>3,042.99</b>	<b>3,891.58</b>	<b>1,906.46</b>	<b>1,432.30</b>
7.1 Loan loss Provision	4,665.77	1,252.19	1,123.76	3,042.99	3,891.58	1,888.37	1,432.30
7.1.1 General Loan loss Provision	1,245.13	559.60	426.64	615.12	182.66	14.57	332.37
7.1.1.1 Pass Loan Loss Provision	1,052.77	-	(259.79)	275.17	-	-	23.65
7.1.1.2 Watch List Provision	192.36	559.60	686.44	339.95	182.66	14.57	308.72
7.1.2 Special Loan Loss Provision	3,420.64	692.59	697.11	2,427.87	3,692.82	1,873.81	972.21
7.1.3 Additional Loan Loss Provision	-	-	-	-	16.10	-	127.72
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	18.09	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>17.92</b>	<b>0.22</b>	<b>58.05</b>	<b>3.17</b>
<b>9. Provision for Staff Bonus</b>	<b>787.70</b>	<b>291.98</b>	<b>564.18</b>	<b>437.80</b>	<b>568.35</b>	<b>326.61</b>	<b>88.05</b>
<b>10. Provision for Income Tax</b>	<b>1,998.96</b>	<b>871.13</b>	<b>1,522.46</b>	<b>1,163.86</b>	<b>2,080.95</b>	<b>849.22</b>	<b>237.73</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>120.70</b>	<b>-</b>	<b>3.19</b>	<b>-</b>
<b>12. Net Profit</b>	<b>5,090.35</b>	<b>1,756.73</b>	<b>3,555.14</b>	<b>2,776.37</b>	<b>3,034.24</b>	<b>2,090.29</b>	<b>554.70</b>
<b>Total Expenses</b>	<b>51,796.01</b>	<b>19,892.02</b>	<b>25,445.55</b>	<b>28,372.40</b>	<b>33,870.04</b>	<b>21,275.23</b>	<b>7,397.42</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>47,985.41</b>	<b>18,315.63</b>	<b>23,615.35</b>	<b>23,886.03</b>	<b>29,439.48</b>	<b>19,092.80</b>	<b>5,995.19</b>
1.1 On Loans and Advances	41,364.82	16,134.07	20,810.20	21,396.10	25,966.41	16,411.48	5,179.45
1.2 On Investment	5,846.69	1,575.70	2,360.02	2,118.09	2,681.32	2,615.26	354.68
1.2.1 Government Bonds	5,784.20	1,575.34	2,295.58	1,987.76	2,493.04	2,571.83	337.81
1.2.2 Foreign Bonds	-	-	-	26.16	-	39.47	-
1.2.3 NRB Bonds	-	0.36	-	-	56.71	-	16.88
1.2.4 Debenture & Bonds	62.48	-	64.44	104.18	131.56	3.97	-
1.3 On Agency Balance	-	28.69	7.02	-	21.80	-	-
1.4 On Call Deposit	-	9.34	-	17.34	-	-	32.84
1.5 On Others	773.90	567.83	438.11	354.49	769.95	66.06	428.21
<b>2. Commission and Discount</b>	<b>3,052.05</b>	<b>1,120.31</b>	<b>1,119.17</b>	<b>1,768.58</b>	<b>1,758.65</b>	<b>247.54</b>	<b>187.95</b>
2.1 Bills Purchase and Discount	-	26.58	-	-	30.34	-	-
2.2 Commission	3,052.05	1,048.13	1,093.30	1,768.58	1,633.15	247.54	4.64
2.3 Others	-	45.61	25.87	-	95.17	-	183.30
<b>3. Exchange Flactuation Income</b>	<b>540.63</b>	<b>118.67</b>	<b>137.21</b>	<b>322.57</b>	<b>354.77</b>	<b>499.86</b>	<b>1.66</b>
3.1 Due to Change in Exchange Rate	3.01	-	(3.13)	64.51	(0.64)	18.89	-
3.2 Due to Foreign Currency Transaction	537.62	118.67	140.34	258.06	355.41	480.97	1.66
<b>4. Other Operating Income</b>	<b>212.45</b>	<b>47.70</b>	<b>536.52</b>	<b>146.50</b>	<b>178.31</b>	<b>812.73</b>	<b>42.94</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>17.92</b>	<b>37.30</b>	<b>8.36</b>	<b>3.50</b>	<b>178.30</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>266.48</b>	<b>-</b>	<b>2,239.52</b>	<b>2,132.93</b>	<b>443.99</b>	<b>1,164.97</b>
<b>7. Recovery of written-off Loan</b>	<b>5.46</b>	<b>5.32</b>	<b>-</b>	<b>0.46</b>	<b>2.39</b>	<b>-</b>	<b>4.72</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.38</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>51,796.01</b>	<b>19,892.02</b>	<b>25,445.55</b>	<b>28,372.40</b>	<b>33,870.04</b>	<b>21,275.23</b>	<b>7,397.42</b>



BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>42.42</b>	<b>365.81</b>	<b>4,123.08</b>	<b>937.64</b>	<b>518.00</b>	<b>8,826.95</b>	<b>6,300.52</b>
1.1 On Deposit Liabilities	42.42	365.81	4,054.82	937.64	517.97	8,700.30	6,207.99
1.1.1 Saving Account	4.09	70.78	523.22	232.13	82.48	1,299.22	843.29
1.1.2 Fixed Account	35.18	272.55	3,467.48	672.30	429.87	7,278.55	5,249.79
1.1.2.1 Up to 3 months Fixed Account	4.45	-	502.04	-	17.19	1,364.45	872.25
1.1.2.2 3 to 6 months Fixed Account	1.45	-	1,419.50	207.01	21.49	743.34	626.27
1.1.2.3 6 months to 1 year Fixed Account	18.60	-	884.50	6.31	150.45	3,802.83	2,922.23
1.1.2.4 Above 1 year Fixed Account	10.68	272.55	661.45	458.98	240.73	1,367.92	829.04
1.1.3 Call Deposit	3.16	22.48	64.12	33.20	5.62	122.53	114.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	68.26	-	0.03	126.66	92.53
<b>2. Commission Expense</b>	<b>0.00</b>	<b>-</b>	<b>17.47</b>	<b>9.32</b>	<b>-</b>	<b>-</b>	<b>15.51</b>
<b>3. Staff Expense</b>	<b>18.57</b>	<b>52.48</b>	<b>511.23</b>	<b>156.91</b>	<b>56.66</b>	<b>1,070.53</b>	<b>711.81</b>
<b>4. Office Operating Expenses</b>	<b>23.08</b>	<b>49.43</b>	<b>444.10</b>	<b>111.78</b>	<b>36.87</b>	<b>723.27</b>	<b>567.18</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.32</b>	<b>-</b>	<b>0.43</b>	<b>2.47</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(7.58)</b>	<b>-</b>	<b>772.29</b>	<b>394.65</b>	<b>26.62</b>	<b>1,740.56</b>	<b>853.24</b>
7.1 Loan loss Provision	(15.06)	-	772.29	394.65	26.62	1,740.56	853.24
7.1.1 General Loan loss Provision	0.02	-	261.64	32.89	(4.58)	436.73	275.12
7.1.1.1 Pass Loan Loss Provision	(1.97)	-	-	-	(10.57)	160.79	-
7.1.1.2 Watch List Provision	1.99	-	261.64	32.89	5.98	275.94	275.12
7.1.2 Special Loan Loss Provision	(15.08)	-	510.64	361.76	31.21	1,303.83	578.12
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	7.48	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.48</b>	<b>-</b>	<b>-</b>	<b>16.51</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>56.12</b>	<b>-</b>	<b>9.66</b>	<b>185.62</b>	<b>136.11</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>151.52</b>	<b>-</b>	<b>28.98</b>	<b>501.19</b>	<b>367.49</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>23.23</b>	<b>353.55</b>	<b>-</b>	<b>67.61</b>	<b>1,169.43</b>	<b>857.47</b>
<b>Total Expenses</b>	<b>76.50</b>	<b>490.95</b>	<b>6,431.15</b>	<b>1,610.29</b>	<b>744.82</b>	<b>14,236.54</b>	<b>9,809.33</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>48.83</b>	<b>462.54</b>	<b>5,941.33</b>	<b>1,340.86</b>	<b>725.94</b>	<b>12,677.71</b>	<b>9,251.46</b>
1.1 On Loans and Advances	46.98	460.80	5,307.03	1,220.56	535.95	11,568.20	8,414.10
1.2 On Investment	0.08	-	531.36	90.01	183.54	991.07	764.62
1.2.1 Government Bonds	-	-	531.36	90.01	183.54	813.05	764.62
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	176.22	-
1.2.4 Debenture & Bonds	0.08	-	-	-	-	1.80	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.77	1.74	23.23	30.29	3.96	27.07	26.09
1.5 On Others	-	-	79.71	-	2.49	91.37	46.65
<b>2. Commission and Discount</b>	<b>0.13</b>	<b>7.17</b>	<b>193.97</b>	<b>73.48</b>	<b>1.23</b>	<b>45.04</b>	<b>111.49</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.13	7.17	23.88	7.38	0.85	40.79	106.60
2.3 Others	-	-	170.09	66.10	0.38	4.24	4.89
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.50</b>	<b>0.00</b>	<b>-</b>	<b>12.21</b>	<b>15.74</b>
3.1 Due to Change in Exchange Rate	-	-	0.40	0.00	-	0.22	2.94
3.2 Due to Foreign Currency Transaction	-	-	0.10	-	-	11.99	12.80
<b>4. Other Operating Income</b>	<b>0.38</b>	<b>-</b>	<b>8.13</b>	<b>-</b>	<b>14.51</b>	<b>451.80</b>	<b>305.59</b>
<b>5. Non Operating Income</b>	<b>0.80</b>	<b>-</b>	<b>-</b>	<b>1.30</b>	<b>3.14</b>	<b>24.87</b>	<b>0.71</b>
<b>6. Write Back from Provisions for loss</b>	<b>20.37</b>	<b>21.24</b>	<b>287.22</b>	<b>17.85</b>	<b>-</b>	<b>1,024.91</b>	<b>124.34</b>
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>5.99</b>	<b>-</b>	<b>-</b>	<b>176.80</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>76.50</b>	<b>490.95</b>	<b>6,431.15</b>	<b>1,610.29</b>	<b>744.82</b>	<b>14,236.54</b>	<b>9,809.33</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>4,498.12</b>	<b>102.78</b>	<b>5,006.18</b>	<b>4,449.08</b>	<b>4,715.65</b>	<b>356.73</b>	<b>58.47</b>
1.1 On Deposit Liabilities	4,415.46	102.78	4,853.37	4,440.80	4,613.56	356.29	58.47
1.1.1 Saving Account	568.53	10.01	628.17	761.14	449.74	60.72	22.60
1.1.2 Fixed Account	3,774.77	86.01	4,127.02	3,633.14	4,083.90	281.01	33.14
1.1.2.1 Up to 3 months Fixed Account	239.07	-	407.05	-	1,944.68	-	4.43
1.1.2.2 3 to 6 months Fixed Account	774.20	-	600.41	428.64	63.71	64.53	5.15
1.1.2.3 6 months to 1 year Fixed Account	1,428.83	51.74	1,229.61	2,244.79	734.54	146.15	13.89
1.1.2.4 Above 1 year Fixed Account	1,332.67	34.26	1,889.95	959.71	1,340.97	70.33	9.68
1.1.3 Call Deposit	72.15	6.76	98.18	46.52	79.92	14.57	2.72
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	82.66	-	152.81	8.29	102.09	0.43	-
<b>2. Commission Expense</b>	<b>25.34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.07</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>555.92</b>	<b>13.19</b>	<b>550.63</b>	<b>516.91</b>	<b>350.70</b>	<b>75.58</b>	<b>37.02</b>
<b>4. Office Operating Expenses</b>	<b>418.23</b>	<b>10.43</b>	<b>512.55</b>	<b>347.45</b>	<b>293.38</b>	<b>67.33</b>	<b>11.20</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>14.30</b>	<b>1.81</b>	<b>-</b>	<b>0.03</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>376.68</b>	<b>28.87</b>	<b>830.28</b>	<b>371.86</b>	<b>1,421.50</b>	<b>118.94</b>	<b>28.33</b>
7.1 Loan loss Provision	376.68	13.35	830.28	371.86	1,421.50	94.77	28.33
7.1.1 General Loan loss Provision	177.60	(0.03)	290.23	99.16	245.42	3.89	5.19
7.1.1.1 Pass Loan Loss Provision	-	0.94	(135.38)	15.35	55.02	3.20	0.73
7.1.1.2 Watch List Provision	177.60	(0.96)	425.61	83.82	190.41	0.69	4.46
7.1.2 Special Loan Loss Provision	199.08	13.38	540.05	272.70	1,175.25	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	-
<b>8. Loan Written Off</b>	<b>20.58</b>	<b>-</b>	<b>-</b>	<b>2.18</b>	<b>12.90</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>82.84</b>	<b>2.84</b>	<b>49.48</b>	<b>-</b>	<b>84.30</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>256.39</b>	<b>7.67</b>	<b>135.70</b>	<b>365.92</b>	<b>338.34</b>	<b>-</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>489.21</b>	<b>17.90</b>	<b>309.63</b>	<b>677.91</b>	<b>420.33</b>	<b>-</b>	<b>-</b>
<b>Total Expenses</b>	<b>6,723.32</b>	<b>183.67</b>	<b>7,408.75</b>	<b>6,733.11</b>	<b>7,637.09</b>	<b>618.67</b>	<b>135.02</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>6,336.58</b>	<b>179.88</b>	<b>7,113.55</b>	<b>6,421.74</b>	<b>6,207.09</b>	<b>553.44</b>	<b>117.66</b>
1.1 On Loans and Advances	5,809.11	167.98	6,577.45	5,914.19	5,676.24	532.66	111.45
1.2 On Investment	487.38	-	477.07	445.67	445.99	9.55	-
1.2.1 Government Bonds	487.38	-	477.07	445.67	445.99	9.55	-
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	25.72	-	30.84	24.58	45.63	11.18	6.22
1.5 On Others	14.37	11.90	28.19	37.30	39.24	0.05	-
<b>2. Commission and Discount</b>	<b>263.95</b>	<b>0.31</b>	<b>23.18</b>	<b>29.06</b>	<b>10.73</b>	<b>21.91</b>	<b>0.61</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	263.95	0.26	23.18	29.06	10.73	21.91	0.61
2.3 Others	-	0.05	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.68</b>	<b>-</b>	<b>36.28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.24	-	(0.11)	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.44	-	36.39	-	-	-	-
<b>4. Other Operating Income</b>	<b>92.00</b>	<b>3.48</b>	<b>182.72</b>	<b>270.54</b>	<b>169.23</b>	<b>1.67</b>	<b>4.46</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>52.89</b>	<b>11.26</b>	<b>23.78</b>	<b>1.09</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>30.12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,224.75</b>	<b>15.86</b>	<b>9.75</b>
7. Recovery of written-off Loan	-	-	0.13	0.50	1.51	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24.70</b>	<b>2.54</b>
<b>Total Income</b>	<b>6,723.32</b>	<b>183.67</b>	<b>7,408.75</b>	<b>6,733.11</b>	<b>7,637.09</b>	<b>618.67</b>	<b>135.02</b>

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree
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**Expenses**

<b>1. Interest Expense</b>	<b>379.48</b>	<b>360.90</b>	<b>181.28</b>	<b>1.79</b>	<b>660.51</b>	<b>1,066.81</b>	<b>682.13</b>
1.1 On Deposit Liabilities	379.48	359.82	181.09	1.79	660.51	1,063.11	680.90
1.1.1 Saving Account	75.88	36.93	26.24	1.78	126.29	154.36	93.50
1.1.2 Fixed Account	288.41	314.40	146.09	-	497.78	892.51	579.20
1.1.2.1 Up to 3 months Fixed Account	-	56.98	-	-	87.90	57.30	19.42
1.1.2.2 3 to 6 months Fixed Account	115.71	74.56	-	-	78.31	49.09	32.58
1.1.2.3 6 months to 1 year Fixed Account	110.28	111.37	-	-	202.80	376.31	253.53
1.1.2.4 Above 1 year Fixed Account	62.42	71.49	146.09	-	128.77	409.80	273.67
1.1.3 Call Deposit	15.18	8.49	8.76	0.01	36.44	16.24	8.20
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.08	0.18	-	-	3.70	1.23
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>92.98</b>	<b>48.40</b>	<b>50.56</b>	<b>7.29</b>	<b>128.71</b>	<b>108.40</b>	<b>54.00</b>
<b>4. Office Operating Expenses</b>	<b>68.82</b>	<b>37.56</b>	<b>47.95</b>	<b>21.16</b>	<b>87.41</b>	<b>76.95</b>	<b>46.97</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>382.06</b>	<b>102.10</b>	<b>16.68</b>	<b>-</b>	<b>16.02</b>	<b>157.89</b>	<b>75.19</b>
7.1 Loan loss Provision	382.06	102.10	16.68	-	16.02	157.89	75.19
7.1.1 General Loan loss Provision	49.38	23.32	16.68	-	35.70	-	57.08
7.1.1.1 Pass Loan Loss Provision	8.28	3.48	16.68	-	0.00	-	21.83
7.1.1.2 Watch List Provision	41.10	19.84	-	-	35.70	-	35.25
7.1.2 Special Loan Loss Provision	332.67	73.94	-	-	(19.68)	-	18.11
7.1.3 Additional Loan Loss Provision	-	4.85	-	-	-	157.89	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39.09</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>3.00</b>	<b>0.40</b>	<b>-</b>	<b>10.99</b>	<b>-</b>	<b>7.85</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>8.09</b>	<b>1.19</b>	<b>-</b>	<b>29.68</b>	<b>15.01</b>	<b>21.19</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.51</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>18.87</b>	<b>2.78</b>	<b>19.98</b>	<b>69.25</b>	<b>36.28</b>	<b>49.45</b>
<b>Total Expenses</b>	<b>923.33</b>	<b>578.91</b>	<b>300.84</b>	<b>50.23</b>	<b>1,042.16</b>	<b>1,461.34</b>	<b>936.79</b>

**Income**

<b>1. Interest Income</b>	<b>513.58</b>	<b>508.84</b>	<b>272.46</b>	<b>8.92</b>	<b>955.20</b>	<b>1,393.40</b>	<b>855.69</b>
1.1 On Loans and Advances	456.63	464.09	222.75	0.03	880.68	1,251.67	775.93
1.2 On Investment	47.14	24.39	39.02	2.31	45.00	128.14	75.74
1.2.1 Government Bonds	47.14	24.39	39.02	-	45.00	128.14	75.74
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	2.31	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	9.81	9.15	7.78	6.59	27.26	13.60	4.02
1.5 On Others	-	11.21	2.91	-	2.25	-	-
<b>2. Commission and Discount</b>	<b>2.07</b>	<b>17.79</b>	<b>0.24</b>	<b>-</b>	<b>1.11</b>	<b>37.26</b>	<b>0.34</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	17.79	0.24	-	1.11	37.26	0.34
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>25.23</b>	<b>4.06</b>	<b>15.75</b>	<b>0.04</b>	<b>42.07</b>	<b>29.93</b>	<b>30.45</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>12.39</b>	<b>41.16</b>	<b>40.63</b>	<b>0.75</b>	<b>2.92</b>
<b>6. Write Back from Provisions for loss</b>	<b>310.69</b>	<b>48.23</b>	<b>-</b>	<b>0.10</b>	<b>-</b>	<b>-</b>	<b>47.38</b>
7. Recovery of written-off Loan	-	-	-	-	3.15	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>71.76</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>923.33</b>	<b>578.91</b>	<b>300.84</b>	<b>50.23</b>	<b>1,042.16</b>	<b>1,461.34</b>	<b>936.79</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>434.54</b>	<b>431.39</b>	<b>344.37</b>	<b>1,093.94</b>	<b>600.91</b>	<b>133.60</b>	<b>149.34</b>
1.1 On Deposit Liabilities	434.54	431.38	344.37	1,093.94	600.91	133.60	148.92
1.1.1 Saving Account	71.05	70.14	61.28	122.12	88.86	20.90	25.64
1.1.2 Fixed Account	357.76	342.56	280.44	962.49	512.05	106.50	115.06
1.1.2.1 Up to 3 months Fixed Account	-	50.83	19.87	-	-	9.18	11.52
1.1.2.2 3 to 6 months Fixed Account	-	54.44	11.93	110.82	45.85	14.74	9.82
1.1.2.3 6 months to 1 year Fixed Account	357.76	115.15	160.31	145.57	307.69	36.61	33.64
1.1.2.4 Above 1 year Fixed Account	-	122.14	88.33	706.10	158.51	45.97	60.08
1.1.3 Call Deposit	5.73	18.67	2.65	9.33	-	6.20	8.23
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.02	-	-	-	-	0.42
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.02</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>75.10</b>	<b>90.40</b>	<b>17.76</b>	<b>125.51</b>	<b>79.33</b>	<b>21.97</b>	<b>63.21</b>
<b>4. Office Operating Expenses</b>	<b>65.03</b>	<b>90.18</b>	<b>23.18</b>	<b>75.73</b>	<b>63.28</b>	<b>18.96</b>	<b>54.43</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>0.39</b>	<b>-</b>	<b>-</b>	<b>0.31</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>70.77</b>	<b>95.69</b>	<b>248.55</b>	<b>421.13</b>	<b>141.76</b>	<b>29.79</b>	<b>142.22</b>
7.1 Loan loss Provision	70.77	95.69	248.55	421.13	141.76	28.14	142.22
7.1.1 General Loan loss Provision	19.44	35.54	49.95	56.06	(6.58)	6.55	142.22
7.1.1.1 Pass Loan Loss Provision	3.96	10.20	-	-	(10.66)	2.92	142.22
7.1.1.2 Watch List Provision	15.48	25.34	49.95	56.06	4.08	3.63	-
7.1.2 Special Loan Loss Provision	51.33	60.15	198.61	365.07	148.34	21.59	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	1.65	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>14.19</b>	<b>23.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(57.14)</b>	<b>-</b>	<b>11.58</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.01</b>	<b>-</b>
<b>Total Expenses</b>	<b>659.63</b>	<b>731.21</b>	<b>633.86</b>	<b>1,659.16</b>	<b>885.59</b>	<b>242.92</b>	<b>409.20</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>538.96</b>	<b>546.47</b>	<b>522.74</b>	<b>1,355.19</b>	<b>797.10</b>	<b>219.60</b>	<b>217.39</b>
1.1 On Loans and Advances	479.34	488.18	498.12	1,235.45	713.55	205.82	196.59
1.2 On Investment	47.99	40.51	-	79.60	69.84	-	16.53
1.2.1 Government Bonds	47.99	-	-	79.60	-	-	16.53
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	40.51	-	-	69.84	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	6.73	14.96	24.63	26.11	13.71	8.36	4.28
1.5 On Others	4.89	2.82	-	14.03	-	5.42	-
<b>2. Commission and Discount</b>	<b>21.07</b>	<b>0.77</b>	<b>0.64</b>	<b>20.25</b>	<b>18.71</b>	<b>11.22</b>	<b>0.47</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	21.07	0.77	0.64	18.99	18.71	11.22	0.47
2.3 Others	-	-	-	1.26	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>16.26</b>	<b>37.91</b>	<b>4.30</b>	<b>5.86</b>	<b>4.29</b>	<b>-</b>	<b>13.70</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>8.77</b>	<b>3.47</b>	<b>4.80</b>	<b>2.28</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>73.11</b>	<b>68.33</b>	<b>17.58</b>	<b>132.31</b>	<b>-</b>	<b>12.11</b>	<b>-</b>
7. Recovery of written-off Loan	-	3.67	0.31	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>9.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>0.57</b>	<b>65.28</b>	<b>84.82</b>	<b>140.75</b>	<b>63.20</b>	<b>-</b>	<b>177.64</b>
<b>Total Income</b>	<b>659.63</b>	<b>731.21</b>	<b>633.86</b>	<b>1,659.16</b>	<b>885.59</b>	<b>242.92</b>	<b>409.20</b>

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Expenses</b>					
<b>1. Interest Expense</b>	<b>60.86</b>	<b>702.21</b>	<b>1,675.57</b>	<b>1,393.51</b>	<b>643.78</b>
1.1 On Deposit Liabilities	60.86	702.21	1,653.61	1,348.57	637.06
1.1.1 Saving Account	0.16	76.39	224.75	127.56	87.91
1.1.2 Fixed Account	60.44	606.30	1,406.05	1,174.40	525.45
1.1.2.1 Up to 3 months Fixed Account	-	40.13	38.40	127.51	-
1.1.2.2 3 to 6 months Fixed Account	-	48.45	181.83	154.36	43.46
1.1.2.3 6 months to 1 year Fixed Account	-	234.35	556.51	452.66	57.72
1.1.2.4 Above 1 year Fixed Account	60.44	283.38	629.31	439.86	424.27
1.1.3 Call Deposit	0.26	19.51	22.81	46.60	23.69
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	21.96	44.95	6.73
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>5.49</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>4.73</b>	<b>85.94</b>	<b>170.39</b>	<b>153.76</b>	<b>99.95</b>
<b>4. Office Operating Expenses</b>	<b>2.46</b>	<b>56.38</b>	<b>114.61</b>	<b>149.85</b>	<b>79.72</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>8.25</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>-</b>	<b>144.98</b>	<b>189.10</b>	<b>94.66</b>	<b>172.11</b>
7.1 Loan loss Provision	-	144.98	189.10	94.66	172.11
7.1.1 General Loan loss Provision	-	36.09	61.67	68.12	15.93
7.1.1.1 Pass Loan Loss Provision	-	2.05	-	24.48	-
7.1.1.2 Watch List Provision	-	34.05	61.67	43.64	15.93
7.1.2 Special Loan Loss Provision	-	108.89	127.43	26.54	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	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>11.30</b>	<b>19.17</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>30.52</b>	<b>51.77</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>15.31</b>	<b>-</b>	<b>71.20</b>	<b>120.79</b>	<b>-</b>
<b>Total Expenses</b>	<b>83.36</b>	<b>989.50</b>	<b>2,276.43</b>	<b>1,983.51</b>	<b>995.55</b>
<b>Income</b>					
<b>1. Interest Income</b>	<b>3.76</b>	<b>784.42</b>	<b>2,168.83</b>	<b>1,899.77</b>	<b>846.41</b>
1.1 On Loans and Advances	-	681.32	1,918.36	1,661.72	751.80
1.2 On Investment	-	91.25	224.00	231.89	86.40
1.2.1 Government Bonds	-	-	224.00	-	86.40
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	91.25	-	231.89	-
1.3 On Agency Balance	-	-	-	-	1.99
1.4 On Call Deposit	3.76	11.86	11.76	-	6.22
1.5 On Others	-	-	14.71	6.16	0.00
<b>2. Commission and Discount</b>	<b>-</b>	<b>0.90</b>	<b>68.74</b>	<b>76.47</b>	<b>2.00</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.52	68.74	0.06	1.99
2.3 Others	-	0.38	-	76.41	0.01
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>0.00</b>	<b>21.26</b>	<b>18.92</b>	<b>-</b>	<b>34.66</b>
<b>5. Non Operating Income</b>	<b>3.06</b>	<b>2.50</b>	<b>-</b>	<b>7.27</b>	<b>4.12</b>
<b>6. Write Back from Provisions for loss</b>	<b>76.53</b>	<b>60.91</b>	<b>19.94</b>	<b>-</b>	<b>106.57</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>119.52</b>	<b>-</b>	<b>-</b>	<b>1.79</b>
<b>Total Income</b>	<b>83.36</b>	<b>989.50</b>	<b>2,276.43</b>	<b>1,983.51</b>	<b>995.55</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,711.48	18,255.32	21,216.35	16,274.55	8,996.71	14,882.24	8,865.62	11,369.73
Fishery Related	824.48	1,179.61	708.28	715.70	-	346.16	45.01	152.42
Mining Related	3,169.19	-	517.44	982.74	-	-	221.71	2.14
Agriculture, Forestry, Beverage & Non Food Production Related*	41,682.76	30,148.93	72,073.61	87,229.48	16,357.36	84,550.35	40,067.10	38,131.40
Construction	2,972.30	3,256.48	23,063.29	6,950.16	8,434.38	2,093.30	1,771.94	2,715.64
Electricity, Gas and Water	12,941.33	19,948.08	27,022.57	29,617.57	3,385.19	15,649.57	9,913.44	14,433.24
Metal Products, Mach. & Ele. Eqp.	3,582.95	2,411.33	4,108.59	2,907.59	2,412.56	9,715.30	2,168.67	1,459.19
Tras., Com. and Public Utilities	1,249.87	2,814.97	3,356.84	4,208.71	1,667.66	3,631.94	176.26	1,365.16
Wholesaler & Retailer	40,646.43	56,635.37	86,779.82	64,591.69	23,068.57	47,095.14	28,248.02	45,855.04
Finance, Insurance and Real Estate	8,121.33	21,651.61	13,954.72	30,417.75	4,648.21	18,474.17	6,564.27	13,446.61
Tourism Service**	8,460.72	14,301.24	11,585.46	23,051.94	1,158.33	11,383.46	6,622.59	3,831.98
Other Services	6,084.33	7,917.09	15,136.60	20,548.43	1,704.52	7,639.24	1,727.71	5,411.10
Consumption Loans	57,636.53	74,326.46	64,705.86	35,715.42	13,994.63	15,473.55	15,817.30	35,378.38
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	10,074.60	2,038.89	45,113.13	5,063.67	2,166.10	13,757.72	8,933.96	12,332.98
<b>TOTAL sectorwise</b>	<b>205,158.29</b>	<b>254,885.39</b>	<b>389,342.56</b>	<b>328,658.83</b>	<b>88,133.02</b>	<b>244,964.10</b>	<b>131,143.59</b>	<b>185,885.00</b>

**Product Wise**

Term Loan	49,184.99	68,954.81	127,982.43	115,177.80	12,033.70	101,660.54	43,704.96	62,757.14
Overdraft	6,767.97	5,635.51	4,397.22	2,526.18	141.96	4,346.25	186.83	3,208.34
Cash Credit Loan	25,719.39	51,705.67	4,463.45	27,342.42	7,408.63	42,572.68	18,630.52	38,522.34
Trust Receipt Loan/Import Loan	1,679.88	944.01	11,327.98	9,645.37	5,154.53	9,788.59	3,627.58	6,274.98
Short Term Working Capital/Demand Loan	28,226.68	10,204.97	97,886.94	109,524.07	23,269.06	37,320.66	19,552.96	20,321.73
Residential Personal Home Loan (Up to Rs. 20 million)#	9,511.94	24,292.83	25,640.59	8,067.20	8,623.11	5,353.06	2,280.53	22,974.01
Real Estate Loan	15,217.36	9,536.73	22,781.94	24,041.87	8,265.17	13,719.44	4,905.73	6,223.98
Margin Nature Loan	6,333.81	4,133.07	11,427.20	1,915.61	-	2,074.28	125.74	2,081.35
Hire Purchase Loan	2,404.19	5,930.77	10,660.02	5,175.99	2,619.93	7,344.45	1,975.66	3,486.21
Deprived Sector Loan	12,604.07	20,021.62	19,059.90	17,749.69	4,818.04	10,569.85	7,344.63	9,205.40
Bills Purchased	-	10.01	17.51	21.84	2,569.87	11.19	0.08	53.44
Other Product	47,508.04	53,515.39	53,697.38	7,470.79	13,229.01	10,203.11	28,808.36	10,776.07
<b>Total Product wise Loan</b>	<b>205,158.29</b>	<b>254,885.39</b>	<b>389,342.56</b>	<b>328,658.83</b>	<b>88,133.02</b>	<b>244,964.10</b>	<b>131,143.59</b>	<b>185,885.00</b>

**Collateral Wise**

Gold and Silver	21,754.06	20,336.39	466.22	1,766.03	-	-	-	-
Government Securities	32.79	3.09	1.91	-	3,000.00	-	-	38.25
Non Governmental Securities	2,984.18	4,113.07	11,565.93	1,915.26	-	2,074.28	125.74	2,081.16
Fixed Deposit Receipts	1,181.15	1,585.08	2,070.58	1,796.44	146.24	1,387.63	1,234.36	1,781.39
Own	1,181.15	1,585.08	2,070.58	1,786.26	141.96	1,387.63	1,234.36	1,781.39
Other Licences Institutions	-	-	-	10.17	4.28	-	-	-
Collateral of Properties	165,312.95	202,455.96	348,495.54	300,821.80	73,582.70	232,398.92	108,629.87	166,939.18
Fixed Assets	136,859.51	201,847.66	257,448.91	289,419.97	61,259.74	225,490.29	47,654.73	92,738.52
Current Assets	28,453.44	608.29	91,046.63	11,401.83	12,322.95	6,908.63	60,975.14	74,200.66
Against security of Bill	711.66	17.13	4,028.54	-	-	11.19	3,627.58	4,925.39
Domestic Bills	-	-	67.15	-	-	-	-	-
Foreign Bills	711.66	17.13	3,961.39	-	-	11.19	3,627.58	4,925.39
Against Guarantee	9,369.42	26,322.01	9,873.96	10,287.78	2,786.35	8,758.18	6,610.61	8,329.00
Government Guarantee	262.48	216.60	379.52	383.43	138.81	-	156.07	198.78
Institutional Guarantee	7,637.79	11,392.87	7,701.35	9,492.21	2,647.54	-	6,275.49	7,790.90
Personal Guarantee	1,284.61	14,681.33	1,787.19	281.77	-	-	-	339.31
Collective Guarantee	5.11	31.21	5.86	30.14	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	67.54	179.04	-
Other Guarantee	179.43	-	0.04	100.23	-	8,690.64	-	-
Credit Card	36.33	14.36	964.21	195.96	400.35	333.90	-	141.98
Others	3,775.75	38.31	11,875.67	11,875.56	8,217.38	-	10,915.43	1,648.66
<b>Total</b>	<b>205,158.29</b>	<b>254,885.39</b>	<b>389,342.56</b>	<b>328,658.83</b>	<b>88,133.02</b>	<b>244,964.10</b>	<b>131,143.59</b>	<b>185,885.00</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	24,247.35	5,051.46	14,996.10	13,432.93	15,442.57	61,317.89	23,512.46	14,553.00
Fishery Related	3,089.82	268.11	886.70	919.79	811.77	903.58	831.99	380.30
Mining Related	-	235.98	2,299.22	69.22	629.39	413.73	186.51	868.44
Agriculture, Forestry, Beverage & Non Food Production Related*	11,766.46	26,343.91	51,520.72	39,583.89	31,788.11	16,039.55	78,250.16	21,916.57
Construction	17,072.61	6,587.32	17,751.46	33,706.41	5,313.38	12,176.28	7,841.34	11,244.60
Electricity, Gas and Water	3,783.99	11,780.10	34,866.28	22,660.63	16,027.81	6,566.48	26,165.92	14,877.00
Metal Products, Mach. & Ele. Eqp.	746.04	1,115.27	9,640.23	6,466.15	2,599.61	769.74	5,952.92	390.11
Tras., Com. and Public Utilities	723.08	2,006.25	13,431.28	5,401.61	4,901.33	3,188.16	6,651.43	3,638.53
Wholesaler & Retailer	68,786.39	27,589.23	38,761.58	51,584.02	47,860.90	35,719.17	90,556.96	30,545.90
Finance, Insurance and Real Estate	10,396.76	6,753.66	21,362.74	18,983.33	12,031.31	5,481.29	33,848.37	8,447.03
Tourism Service**	6,128.00	4,453.68	13,691.05	10,980.11	7,576.89	5,558.71	16,092.04	2,822.18
Other Services	3,589.12	6,142.84	12,223.98	10,969.15	8,472.15	4,617.90	20,288.31	7,257.19
Consumption Loans	104,362.54	11,692.47	61,404.62	41,483.89	37,844.00	25,016.44	79,981.49	35,974.87
Local Government	-	-	-	231.20	150.72	-	-	-
Others	29,480.45	20,805.69	675.01	989.26	11,662.18	23,867.28	12.08	4,029.51
<b>TOTAL sectorwise</b>	<b>284,172.61</b>	<b>130,825.97</b>	<b>293,510.97</b>	<b>257,461.60</b>	<b>203,112.13</b>	<b>201,636.20</b>	<b>390,172.00</b>	<b>156,945.24</b>

**Product Wise**

Term Loan	79,931.40	66,776.29	151,789.48	87,768.25	96,274.58	29,268.41	164,133.39	65,603.73
Overdraft	1,546.03	926.75	7,494.19	5,081.07	2,933.01	12,083.46	9,314.90	6,329.67
Cash Credit Loan	77,467.50	21,381.31	43,226.47	18,249.51	23,280.36	1,496.84	60,614.43	6,212.98
Trust Receipt Loan/Import Loan	103.36	2,271.28	2,958.23	4,685.29	4,404.45	170.51	7,444.43	815.34
Short Term Working Capital/Demand Loan	8,468.46	14,746.70	33,241.32	43,917.20	32,298.50	111,440.56	50,833.20	13,859.97
Residential Personal Home Loan (Up to Rs. 20 million)#	60,558.75	6,392.32	12,413.29	19,080.48	11,542.25	10,940.61	32,104.74	9,895.95
Real Estate Loan	29,078.80	1,577.87	4,549.59	9,585.82	4,787.40	1,728.82	15,436.24	4,677.30
Margin Nature Loan	4,065.86	461.20	4,154.90	3,351.66	5,619.20	1,461.39	7,095.59	4,641.22
Hire Purchase Loan	4,022.18	4,188.43	6,798.73	3,765.24	4,485.54	3,309.52	13,810.20	4,590.37
Deprived Sector Loan	11,111.72	6,385.86	15,621.24	14,954.51	9,499.38	26,915.21	19,564.62	14,587.78
Bills Purchased	-	260.59	-	1,035.88	395.37	-	18.24	-
Other Product	7,818.55	5,457.37	11,263.53	45,986.70	7,592.09	2,820.87	9,802.01	25,730.94
<b>Total Product wise Loan</b>	<b>284,172.61</b>	<b>130,825.97</b>	<b>293,510.97</b>	<b>257,461.60</b>	<b>203,112.13</b>	<b>201,636.20</b>	<b>390,172.00</b>	<b>156,945.24</b>

**Collateral Wise**

Gold and Silver	32.26	129.86	2.61	719.07	12.74	18.21	-	701.34
Government Securities	-	-	79.55	-	4.05	-	-	3.90
Non Governmental Securities	4,065.86	462.09	4,115.86	3,351.66	5,610.93	-	-	4,700.33
Fixed Deposit Receipts	2,544.00	794.63	2,131.20	1,662.23	1,694.94	1,073.63	2,677.64	1,317.37
Own	2,544.00	794.63	2,077.96	1,662.23	1,681.10	1,073.63	2,677.64	1,293.14
Other Licences Institutions	-	-	53.24	-	13.84	-	-	24.23
Collateral of Properties	267,099.58	109,659.68	275,772.39	239,837.84	185,202.19	200,544.36	329,086.70	133,992.42
Fixed Assets	263,920.17	77,351.50	269,440.37	198,037.52	104,793.18	200,544.36	257,477.08	94,407.29
Current Assets	3,179.42	32,308.18	6,332.01	41,800.32	80,409.01	-	71,609.62	39,585.13
Against security of Bill	-	260.59	106.87	610.10	3,732.49	-	34,621.77	1,656.57
Domestic Bills	-	260.59	42.68	-	8.27	-	-	37.25
Foreign Bills	-	-	64.19	610.10	3,724.22	-	34,621.77	1,619.32
Against Guarantee	9,669.85	5,872.47	10,448.12	8,509.75	5,344.60	-	541.15	2,127.09
Government Guarantee	0.18	-	237.20	136.67	152.15	-	324.52	9.52
Institutional Guarantee	7,656.38	4,912.06	9,736.56	8,221.53	4,941.04	-	-	250.21
Personal Guarantee	-	960.36	253.79	57.02	249.24	-	200.15	1,352.68
Collective Guarantee	-	-	219.14	-	-	-	-	503.89
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,013.29	0.05	1.44	94.53	2.17	-	16.48	10.79
Credit Card	283.28	342.62	635.94	356.95	723.65	-	530.35	115.24
Others	477.79	13,304.02	218.45	2,414.01	786.54	-	22,714.38	12,330.97
<b>Total</b>	<b>284,172.61</b>	<b>130,825.97</b>	<b>293,510.97</b>	<b>257,461.60</b>	<b>203,112.13</b>	<b>201,636.20</b>	<b>390,172.00</b>	<b>156,945.24</b>

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
<b>Sector Wise</b>								
Agricultural and Forest Related	14,516.31	12,235.53	8,702.56	8,570.67	1,368.48	100.85	484.95	2,146.85
Fishery Related	655.53	381.62	582.40	895.95	85.91	2.70	-	42.34
Mining Related	149.92	1,563.19	229.67	38.63	2.44	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	19,698.30	31,613.91	46,296.81	30,320.32	1,138.51	0.10	624.31	2,528.76
Construction	10,949.81	4,593.84	14,408.00	7,497.66	6,535.87	48.06	58.92	1,129.94
Electricity, Gas and Water	21,231.14	24,481.28	19,732.72	18,080.38	536.77	-	-	1,730.96
Metal Products, Mach. & Ele. Eqp.	1,807.45	4,516.95	2,775.03	2,258.35	332.62	2.70	-	234.14
Tras., Com. and Public Utilities	2,642.10	5,360.23	6,685.08	3,350.95	576.94	19.97	70.55	1,118.54
Wholesaler & Retailer	25,649.87	48,081.36	38,676.24	25,979.72	9,849.40	51.18	786.73	6,169.44
Finance, Insurance and Real Estate	28,917.54	13,900.86	22,096.57	9,529.13	5,015.82	-	260.00	5,629.20
Tourism Service**	16,964.16	7,606.72	18,131.27	5,663.74	665.44	24.81	-	1,717.04
Other Services	7,132.75	6,608.04	20,902.95	6,716.16	525.37	1.10	442.17	1,767.72
Consumption Loans	22,358.52	36,418.25	33,221.16	15,509.40	17,641.16	166.76	55.24	16,253.12
Local Government	-	-	-	-	-	-	-	3.34
Others	20,163.61	6,377.36	4,262.36	28,534.74	230.56	11.77	-	4,605.80
<b>TOTAL sectorwise</b>	<b>192,836.99</b>	<b>203,739.15</b>	<b>236,702.81</b>	<b>162,945.80</b>	<b>44,505.30</b>	<b>429.98</b>	<b>2,782.86</b>	<b>45,077.19</b>

**Product Wise**

Term Loan	61,785.53	84,444.44	108,879.33	89,130.33	16,995.88	240.67	712.06	18,501.71
Overdraft	9,186.88	5,569.89	1,644.63	561.60	2,720.26	61.47	313.88	2,139.70
Cash Credit Loan	29,566.86	42,378.32	27,695.17	29,807.39	5,830.99	25.14	698.97	4,823.89
Trust Receipt Loan/Import Loan	495.38	2,897.02	2,005.29	1,944.05	-	-	-	-
Short Term Working Capital/Demand Loan	13,730.14	24,776.23	35,172.78	7,115.00	17.71	-	-	943.01
Residential Personal Home Loan (Up to Rs. 20 million)#	8,056.22	15,292.13	13,794.48	8,284.12	6,206.08	26.38	58.92	7,264.20
Real Estate Loan	17,758.89	4,655.19	13,100.76	5,490.58	1,336.24	7.74	260.00	2,722.76
Margin Nature Loan	4,078.10	904.58	3,024.90	1,674.75	2,091.14	-	-	1,093.50
Hire Purchase Loan	5,970.70	5,900.28	5,782.75	5,448.52	1,310.18	26.55	70.55	2,346.38
Deprived Sector Loan	11,330.43	10,910.29	12,410.42	8,403.73	3,614.94	29.54	147.85	4,500.44
Bills Purchased	1,745.07	19.40	221.15	342.73	-	-	-	-
Other Product	29,132.78	5,991.39	12,971.16	4,743.00	4,381.89	12.50	520.63	741.60
<b>Total Product wise Loan</b>	<b>192,836.99</b>	<b>203,739.15</b>	<b>236,702.81</b>	<b>162,945.80</b>	<b>44,505.30</b>	<b>429.98</b>	<b>2,782.86</b>	<b>45,077.19</b>

**Collateral Wise**

Gold and Silver	6,552.75	0.69	81.66	1.17	231.86	-	-	166.36
Government Securities	-	-	7.00	-	-	-	-	-
Non Governmental Securities	4,215.47	904.58	3,413.73	-	2,089.68	-	-	1,093.50
Fixed Deposit Receipts	1,385.43	869.37	1,972.96	2,005.26	674.04	12.50	55.24	448.71
Own	1,385.43	869.37	1,881.27	2,005.26	672.14	12.50	55.24	448.71
Other Licences Institutions	-	-	91.69	-	1.89	-	-	-
Collateral of Properties	167,950.94	195,820.37	217,122.08	153,211.30	37,291.72	366.94	2,727.63	38,850.69
Fixed Assets	164,240.55	183,171.70	198,932.29	135,424.48	37,190.87	366.94	2,727.63	38,850.69
Current Assets	3,710.40	12,648.67	18,189.79	17,786.82	100.85	-	-	-
Against security of Bill	-	0.00	589.49	362.92	-	-	-	-
Domestic Bills	-	-	24.15	362.92	-	-	-	-
Foreign Bills	-	0.00	565.34	-	-	-	-	-
Against Guarantee	10,036.42	823.68	9,195.50	104.56	4,183.19	-	-	4,517.93
Government Guarantee	153.72	87.07	208.69	-	-	-	-	-
Institutional Guarantee	9,729.96	306.53	8,053.95	-	3,985.12	-	-	2,871.38
Personal Guarantee	59.90	336.65	887.89	104.56	194.59	-	-	1,375.20
Collective Guarantee	-	11.24	42.47	-	1.43	-	-	271.35
Int. Rtd. Foreign Bank's Guarantee	-	-	2.50	-	-	-	-	-
Other Guarantee	92.84	82.19	-	-	2.05	-	-	-
Credit Card	270.19	207.47	121.74	97.47	-	-	-	-
Others	2,425.78	5,112.99	4,198.66	7,163.12	34.81	50.55	-	-
<b>Total</b>	<b>192,836.99</b>	<b>203,739.15</b>	<b>236,702.81</b>	<b>162,945.80</b>	<b>44,505.30</b>	<b>429.98</b>	<b>2,782.86</b>	<b>45,077.19</b>



BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>								
Agricultural and Forest Related	966.18	247.63	6,587.02	3,491.98	2,749.21	71.05	4,360.66	2,766.91
Fishery Related	15.14	2.27	152.72	337.49	137.74	46.59	141.89	386.36
Mining Related	-	-	-	88.43	-	-	41.88	110.54
Agriculture, Forestry, Beverage & Non Food Production Related*	726.31	251.86	4,080.67	3,255.61	1,718.93	153.66	5,479.64	7,890.58
Construction	73.86	203.21	593.01	756.22	432.96	157.80	1,951.53	4,100.28
Electricity, Gas and Water	0.51	-	509.72	518.72	758.59	-	1,645.78	-
Metal Products, Mach. & Ele. Eqp.	1.62	13.41	135.92	387.65	68.79	24.42	478.51	186.37
Tras., Com. and Public Utilities	238.40	200.20	1,428.88	1,823.35	1,078.61	27.14	606.89	982.18
Wholesaler & Retailer	3,314.07	524.22	14,253.30	9,022.72	7,880.39	162.30	5,275.36	10,826.25
Finance, Insurance and Real Estate	947.02	359.38	11,707.04	15,911.07	5,389.29	-	4,003.16	5,531.30
Tourism Service**	398.27	26.37	4,052.41	3,589.68	1,805.48	13.90	2,715.19	9,266.23
Other Services	687.80	15.50	2,126.29	1,846.25	1,951.16	33.35	1,002.05	3,360.06
Consumption Loans	4,104.65	1,469.94	19,263.64	24,286.38	15,662.63	275.84	10,852.85	6,830.76
Local Government	-	-	-	0.55	-	-	3.23	-
Others	1.75	747.92	29,559.97	5,049.24	10,587.80	274.75	15,699.80	1,566.83
<b>TOTAL sectorwise</b>	<b>11,475.58</b>	<b>4,061.90</b>	<b>94,450.59</b>	<b>70,365.34</b>	<b>50,221.58</b>	<b>1,240.81</b>	<b>54,258.44</b>	<b>53,804.65</b>

**Product Wise**

Term Loan	3,625.19	875.35	44,649.61	22,513.05	27,034.09	311.75	24,037.32	19,931.21
Overdraft	439.17	-	3,140.40	8,608.40	3,616.44	107.00	2,133.77	891.84
Cash Credit Loan	2,820.54	-	8,733.92	170.75	4,661.77	273.67	8,702.28	10,246.95
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	157.05	365.56	744.66	507.67	683.41	82.42	523.55	1,081.81
Residential Personal Home Loan (Up to Rs. 20 million)#	1,641.69	860.93	13,790.31	6,000.80	3,269.70	187.70	6,058.44	3,604.56
Real Estate Loan	497.69	71.90	7,575.70	10,916.38	1,825.82	-	824.35	2,096.84
Margin Nature Loan	397.18	59.00	2,618.14	1,556.17	1,595.24	-	1,728.18	1,653.28
Hire Purchase Loan	486.48	257.83	2,215.27	2,540.16	1,307.21	38.31	1,208.72	1,057.95
Deprived Sector Loan	826.48	722.09	6,576.84	6,696.08	4,936.07	66.47	3,423.95	3,185.01
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	584.11	849.25	4,405.74	10,855.88	1,291.84	173.47	5,617.89	10,055.19
<b>Total Product wise Loan</b>	<b>11,475.58</b>	<b>4,061.90</b>	<b>94,450.59</b>	<b>70,365.34</b>	<b>50,221.58</b>	<b>1,240.81</b>	<b>54,258.44</b>	<b>53,804.65</b>

**Collateral Wise**

Gold and Silver	59.91	-	642.74	1,032.11	753.11	-	468.30	-
Government Securities	-	-	-	-	-	-	9.93	-
Non Governmental Securities	397.18	59.00	2,627.04	1,532.07	1,595.24	-	1,724.68	-
Fixed Deposit Receipts	123.90	43.30	913.91	863.88	538.73	157.21	883.33	450.96
Own	123.90	43.30	913.91	863.88	538.73	157.21	883.33	450.96
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,383.39	3,655.54	81,657.22	60,274.79	43,410.09	1,083.59	44,348.24	49,802.46
Fixed Assets	10,383.39	3,655.54	81,657.22	60,264.16	43,410.09	1,083.59	44,325.76	49,802.46
Current Assets	-	-	-	10.63	-	-	22.47	-
Against security of Bill	-	-	-	-	-	-	0.99	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.99	-
Against Guarantee	509.55	302.56	8,556.16	6,558.45	3,923.56	-	6,506.52	1,897.96
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	443.00	302.56	2,722.60	5,387.45	3,290.01	-	4,644.72	1,851.99
Personal Guarantee	66.55	-	3,644.10	894.86	610.58	-	1,777.00	45.01
Collective Guarantee	-	-	2,189.46	252.00	22.62	-	77.87	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	24.15	-	-	3.70	-
Credit Card	-	-	-	17.56	-	-	-	-
Others	1.65	1.50	53.51	86.48	0.85	-	316.44	1,653.28
<b>Total</b>	<b>11,475.58</b>	<b>4,061.90</b>	<b>94,450.59</b>	<b>70,365.34</b>	<b>50,221.58</b>	<b>1,240.81</b>	<b>54,258.44</b>	<b>53,804.65</b>

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
<b>Sector Wise</b>								
Agricultural and Forest Related	6,434.94	225.27	280.23	701.49	407.46	108.69	0.09	744.21
Fishery Related	180.73	-	2.37	6.11	-	24.03	-	22.07
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,037.02	197.51	42.93	171.83	42.51	5.23	60.00	213.12
Construction	790.11	90.93	5.10	313.06	706.07	101.54	16.83	69.55
Electricity, Gas and Water	3,886.23	-	-	2.03	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	88.79	0.53	16.92	-	2.55	1.46	3.45	-
Tras., Com. and Public Utilities	582.44	212.65	1.92	101.74	161.04	97.60	-	140.67
Wholesaler & Retailer	4,631.60	756.01	77.85	1,073.80	428.36	246.72	33.33	978.84
Finance, Insurance and Real Estate	6,488.31	369.07	8.75	334.32	378.66	317.16	40.31	1,472.30
Tourism Service**	2,089.91	239.74	37.84	87.26	99.19	38.83	27.50	228.66
Other Services	2,767.78	107.88	2.07	322.77	-	92.45	-	286.42
Consumption Loans	17,673.47	1,055.66	59.13	1,317.09	1,553.10	719.22	144.20	3,074.26
Local Government	-	-	-	-	-	-	33.18	-
Others	33.67	1,062.65	270.89	38.36	284.39	394.76	1,886.00	379.15
<b>TOTAL sectorwise</b>	<b>47,684.99</b>	<b>4,317.89</b>	<b>806.00</b>	<b>4,469.86</b>	<b>4,063.33</b>	<b>2,147.68</b>	<b>2,244.88</b>	<b>7,609.25</b>

**Product Wise**

Term Loan	11,672.70	1,034.43	265.24	2,249.56	1,954.14	551.94	124.27	1,697.58
Overdraft	3,182.82	57.58	65.06	173.95	254.65	-	-	331.69
Cash Credit Loan	5,550.87	264.14	85.47	550.72	64.74	-	-	343.59
Trust Receipt Loan/Import Loan	-	-	-	-	-	142.66	-	-
Short Term Working Capital/Demand Loan	1,370.16	280.84	-	105.45	-	28.25	147.82	453.30
Residential Personal Home Loan (Up to Rs. 20 million)#	6,898.43	731.18	-	304.30	706.07	202.47	16.83	610.50
Real Estate Loan	4,135.10	50.00	-	185.72	238.45	151.12	1,765.88	755.89
Margin Nature Loan	1,667.13	165.19	-	11.85	30.17	267.54	26.19	322.26
Hire Purchase Loan	1,215.87	174.86	3.54	104.23	152.40	107.72	121.56	185.95
Deprived Sector Loan	4,228.81	343.02	164.41	411.97	437.68	175.57	33.18	717.93
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,763.11	1,216.66	222.28	372.12	225.03	520.41	9.13	2,190.56
<b>Total Product wise Loan</b>	<b>47,684.99</b>	<b>4,317.89</b>	<b>806.00</b>	<b>4,469.86</b>	<b>4,063.33</b>	<b>2,147.68</b>	<b>2,244.88</b>	<b>7,609.25</b>

**Collateral Wise**

Gold and Silver	188.10	102.77	48.39	175.76	66.29	-	-	602.14
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,667.13	165.19	-	11.85	-	-	26.19	322.26
Fixed Deposit Receipts	700.57	41.72	3.95	48.30	63.60	63.89	0.05	77.32
Own	700.57	41.72	3.95	48.30	63.60	63.89	0.05	77.32
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	43,192.89	2,608.73	753.66	4,069.99	3,638.08	1,626.22	397.19	5,776.04
Fixed Assets	43,192.89	2,608.73	753.66	4,069.99	3,638.08	1,626.22	397.19	5,776.04
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,890.82	319.07	-	163.97	265.19	196.43	83.27	831.49
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,559.13	319.07	-	121.55	140.20	175.43	-	716.41
Personal Guarantee	310.61	-	-	42.42	124.99	21.00	50.09	115.08
Collective Guarantee	3.88	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	45.49	1,080.41	-	-	30.17	261.15	1,738.17	-
<b>Total</b>	<b>47,684.99</b>	<b>4,317.89</b>	<b>806.00</b>	<b>4,469.86</b>	<b>4,063.33</b>	<b>2,147.68</b>	<b>2,244.88</b>	<b>7,609.25</b>

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>								
Agricultural and Forest Related	450.73	606.77	416.86	399.51	625.98	537.78	318.09	447.41
Fishery Related	12.71	38.11	4.28	26.16	-	14.98	14.42	7.99
Mining Related	63.02	-	1.50	-	-	-	19.08	-
Agriculture, Forestry, Beverage & Non Food Production Related*	362.43	275.56	240.43	228.07	191.36	484.97	175.40	25.12
Construction	278.49	1,027.18	497.85	278.07	-	158.57	285.32	10.70
Electricity, Gas and Water	370.92	-	30.71	5.49	-	-	5.28	24.43
Metal Products, Mach. & Ele. Eqp.	308.89	37.63	33.12	16.88	-	86.64	38.39	37.06
Tras., Com. and Public Utilities	685.50	74.23	58.17	53.95	-	285.22	219.04	0.87
Wholesaler & Retailer	1,375.94	475.85	283.36	724.18	1,328.40	1,887.31	587.67	361.27
Finance, Insurance and Real Estate	1,316.92	750.61	385.55	888.92	116.77	1,393.92	269.06	58.31
Tourism Service**	771.07	181.94	101.29	65.28	91.84	673.16	55.49	31.59
Other Services	550.95	606.05	17.33	61.22	-	256.57	56.24	19.10
Consumption Loans	2,293.97	582.19	1,311.71	1,737.36	42.38	3,146.89	1,405.05	402.64
Local Government	-	-	-	-	-	-	-	-
Others	382.11	1,107.69	471.10	21.22	591.63	130.53	1,382.22	28.53
<b>TOTAL sectorwise</b>	<b>9,223.63</b>	<b>5,763.80</b>	<b>3,853.26</b>	<b>4,506.32</b>	<b>2,988.36</b>	<b>9,056.54</b>	<b>4,830.76</b>	<b>1,455.00</b>

**Product Wise**

Term Loan	1,984.83	980.32	219.81	386.85	83.75	3,621.01	1,271.63	463.85
Overdraft	-	316.55	474.07	-	391.52	147.30	158.93	197.03
Cash Credit Loan	-	42.49	286.47	-	1,435.05	1,286.55	230.95	358.73
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,324.30	326.01	141.71	135.05	-	381.69	673.94	44.66
Residential Personal Home Loan (Up to Rs. 20 million)#	699.53	869.81	774.13	272.46	8.04	919.63	683.58	28.37
Real Estate Loan	1,014.93	847.49	332.14	561.23	115.98	766.51	184.56	39.54
Margin Nature Loan	250.43	448.72	292.42	164.11	-	109.33	9.01	-
Hire Purchase Loan	803.73	55.28	130.48	115.87	0.26	670.60	215.30	3.31
Deprived Sector Loan	449.73	292.06	199.41	431.73	101.36	956.01	204.74	82.30
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,696.15	1,585.09	1,002.64	2,439.01	852.40	197.92	1,198.11	237.21
<b>Total Product wise Loan</b>	<b>9,223.63</b>	<b>5,763.80</b>	<b>3,853.26</b>	<b>4,506.32</b>	<b>2,988.36</b>	<b>9,056.54</b>	<b>4,830.76</b>	<b>1,455.00</b>

**Collateral Wise**

Gold and Silver	483.35	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	394.61	448.72	292.42	153.97	-	109.33	9.01	-
Fixed Deposit Receipts	186.65	47.28	47.49	38.31	30.26	82.26	54.35	39.19
Own	186.12	47.28	47.49	38.31	30.26	82.26	54.35	39.19
Other Licences Institutions	0.53	-	-	-	-	-	-	-
Collateral of Properties	7,799.21	5,084.00	3,331.91	3,896.17	115.98	8,121.90	4,650.65	1,415.80
Fixed Assets	7,798.87	5,084.00	3,331.91	3,871.44	115.98	8,121.90	4,650.65	1,415.80
Current Assets	0.34	-	-	24.73	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	281.16	183.80	175.84	406.02	-	743.06	116.76	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	241.55	183.80	20.98	329.69	-	627.41	116.15	-
Personal Guarantee	39.61	-	149.30	76.33	-	115.65	0.46	-
Collective Guarantee	-	-	-	-	-	-	0.15	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	1.55	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	78.65	-	5.60	11.84	2,842.13	-	-	-
<b>Total</b>	<b>9,223.63</b>	<b>5,763.80</b>	<b>3,853.26</b>	<b>4,506.32</b>	<b>2,988.36</b>	<b>9,056.54</b>	<b>4,830.76</b>	<b>1,455.00</b>

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>						
Agricultural and Forest Related	185.87	53.80	221.63	525.24	711.79	387.50
Fishery Related	-	-	8.70	57.68	10.58	61.80
Mining Related	-	-	0.92	21.45	-	2.00
Agriculture, Forestry, Beverage & Non Food Production Related*	54.20	202.49	156.01	563.20	285.64	322.83
Construction	300.85	-	309.35	297.06	297.40	349.45
Electricity, Gas and Water	-	-	221.91	224.43	27.41	27.38
Metal Products, Mach. & Ele. Eqp.	42.53	-	21.16	75.99	96.94	21.49
Tras., Com. and Public Utilities	156.13	2.94	17.95	351.34	265.02	198.79
Wholesaler & Retailer	170.19	68.51	619.99	2,102.50	2,215.02	1,041.02
Finance, Insurance and Real Estate	65.74	-	595.66	2,202.22	2,505.15	1,034.19
Tourism Service**	25.47	37.24	257.05	1,627.95	352.79	579.25
Other Services	14.53	-	41.66	709.50	209.14	94.99
Consumption Loans	535.72	1.55	1,579.30	4,640.68	5,939.90	2,075.18
Local Government	2.57	-	-	-	-	-
Others	0.09	359.27	1,980.34	1,144.42	2,230.14	274.78
<b>TOTAL sectorwise</b>	<b>1,553.90</b>	<b>725.80</b>	<b>6,031.62</b>	<b>14,543.64</b>	<b>15,146.93</b>	<b>6,470.65</b>

**Product Wise**

Term Loan	653.44	353.02	647.53	6,228.37	3,845.55	2,315.83
Overdraft	175.11	-	-	938.23	744.65	57.05
Cash Credit Loan	115.55	-	-	2,390.17	344.98	794.52
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	1.10	-	555.32	119.49	924.20	407.16
Residential Personal Home Loan (Up to Rs. 20 million)#	188.27	-	1,258.04	1,503.33	3,850.67	818.01
Real Estate Loan	11.83	246.66	429.58	1,537.02	1,126.79	430.34
Margin Nature Loan	81.91	-	381.49	421.17	698.73	348.86
Hire Purchase Loan	167.83	2.27	47.68	368.99	133.10	196.44
Deprived Sector Loan	158.77	-	308.83	808.45	1,157.06	498.10
Bills Purchased	-	-	-	-	-	-
Other Product	0.09	15.84	2,403.17	228.42	2,321.20	604.35
<b>Total Product wise Loan</b>	<b>1,553.90</b>	<b>725.80</b>	<b>6,031.62</b>	<b>14,543.64</b>	<b>15,146.93</b>	<b>6,470.65</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	1.61	-	-
Non Governmental Securities	84.78	-	-	421.17	696.73	-
Fixed Deposit Receipts	65.68	-	90.53	156.83	116.23	106.73
Own	65.68	-	90.53	156.83	116.23	106.73
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,236.84	725.80	5,297.77	13,224.34	12,356.67	5,477.82
Fixed Assets	1,236.84	725.80	5,297.77	13,224.34	12,356.67	5,477.82
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	166.60	-	251.12	732.55	1,730.03	430.44
Government Guarantee	2.57	-	-	-	-	-
Institutional Guarantee	29.02	-	249.98	655.64	1,149.42	401.57
Personal Guarantee	127.49	-	1.14	76.91	580.61	1.49
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.51	-	-	-	-	27.38
Credit Card	-	-	-	-	-	-
Others	-	-	392.21	7.14	247.26	455.66
<b>Total</b>	<b>1,553.90</b>	<b>725.80</b>	<b>6,031.62</b>	<b>14,543.64</b>	<b>15,146.93</b>	<b>6,470.65</b>

**Major Financial Indicators of Microfinance Financial Institutions**

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-May	Mid-June	% change		
		2021	2022	2023	2023	2024	2/1	3/2	5/4
		1	2	3	4	5			
<b>1</b>	<b>CAPITAL FUND</b>	39,092	50,334	59,480	63,753	63,131	28.76	18.17	-0.98
	a. Paid-up Capital	24,740	30,093	34,388	35,882	35,882	21.64	14.27	0.00
	b. Statutory Reserves	5,803	9,012	11,190	12,232	12,249	55.31	24.16	0.14
	c. Retained Earning	3,434	5,520	6,645	4,417	4,125	60.72	20.38	-6.60
	d. Others Reserves	5,115	5,709	7,258	11,223	10,876	11.60	27.14	-3.09
<b>2</b>	<b>BORROWINGS</b>	207,349	233,582	214,238	221,824	221,689	12.65	-8.28	-0.06
	a. NRB	8,220	22,655	7,944	3,440	6,255	175.59	-64.94	81.85
	b. Others	199,129	210,926	206,294	218,384	215,434	5.92	-2.20	-1.35
<b>3</b>	<b>DEPOSITS</b>	130,425	159,023	167,093	172,260	172,871	21.93	5.07	0.35
<b>4</b>	<b>BILLS PAYABLE</b>	11	38	27	19	20	252.05	-27.61	7.80
<b>5</b>	<b>OTHER LIABILITIES</b>	37,483	42,123	46,185	60,480	64,820	12.38	9.64	7.18
	a. Loan Loss Provision	10,760	11,708	18,383	23,770	24,482	8.81	57.01	3.00
	b. Interest Suspense a/c	4,176	4,727	6,921	13,014	13,651	13.20	46.42	4.90
	c. Others	22,547	25,688	20,881	23,696	26,687	13.93	-18.72	12.62
<b>6</b>	<b>RECONCILIATION A/c</b>	19,298	22,174	15,568	20,141	20,178	14.90	-29.79	0.18
<b>7</b>	<b>PROFIT &amp; LOSS A/c</b>	11,839	12,378	5,191	3,678	3,897	4.55	-58.06	5.96
	<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>542,155</b>	<b>546,606</b>	<b>16.65</b>	<b>-2.28</b>	<b>0.82</b>
<b>Assets</b>									
<b>1</b>	<b>LIQUID FUNDS</b>	28,288	20,320	26,963	22,363	25,111	-28.17	32.70	12.29
	a. Cash Balance	521	371	494	396	296	-28.73	33.06	-25.41
	b. Bank Balance	17,507	10,770	17,249	15,942	17,441	-38.48	60.16	9.40
	c. Money at Call	10,260	9,178	9,220	6,024	7,375	-10.55	0.46	22.43
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	559	762	1,060	1,020	970	36.16	39.23	-4.90
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	14,153	5,334	8,282	8,714	9,164	-62.31	55.27	5.16
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	365,554	449,686	432,237	454,691	455,808	23.01	-3.88	0.25
	Institutional	54,128	90,239	72,928	58,925	58,155	66.71	-19.18	-1.31
	Individual	311,426	359,447	359,310	395,766	397,654	15.42	-0.04	0.48
<b>5</b>	<b>FIXED ASSETS</b>	2,565	3,073	3,258	4,224	4,342	19.79	6.01	2.79
<b>6</b>	<b>OTHER ASSETS</b>	15,031	18,137	20,078	28,989	29,023	20.66	10.70	0.12
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	7	3	39	8	8	-54.15	1068.57	-4.06
<b>8</b>	<b>NON BANKING ASSETS</b>	1	1	1	5	5	0.00	0.00	0.00
<b>9</b>	<b>RECONCILIATION A/c</b>	19,325	22,176	14,809	20,446	20,286	14.75	-33.22	-0.78
<b>10</b>	<b>PROFIT &amp; LOSS A/c</b>	13	160	1,054	1,695	1,889	1178.33	558.67	11.45
	<b>Total</b>	<b>445,497</b>	<b>519,651</b>	<b>507,782</b>	<b>542,155</b>	<b>546,606</b>	<b>16.65</b>	<b>-2.28</b>	<b>0.82</b>
<b>Profit &amp; Loss A/c</b>									
<b>Expenses</b>									
<b>1</b>	<b>INTEREST EXPENSES</b>	18,279	30,522	36,966	29,891	32,931	66.98	21.11	10.17
<b>2</b>	<b>COMMISSION/FEE EXPENSES</b>	16	20	45	13	13	23.62	124.12	2.67
<b>3</b>	<b>EMPLOYEE EXPENSES</b>	9,379	11,857	12,689	10,694	11,685	26.43	7.02	9.27
<b>4</b>	<b>OFFICE OPERATING EXPENSES</b>	3,353	4,358	4,651	3,496	3,864	29.98	6.72	10.53
<b>5</b>	<b>NON OPERATING EXPENSES</b>	36	20	14	12	12	-45.12	-27.38	5.68
<b>6</b>	<b>PROVISION FOR RISK</b>	17,303	5,527	25,658	25,720	27,416	-68.06	364.22	6.59
<b>7</b>	<b>LOAN WRITTEN OFF</b>	31	35	123	27	28	12.30	252.87	3.44
<b>8</b>	<b>EXTRAORDINARY EXPENSES</b>	9	18	0	57	0	98.29	-99.36	-99.99
<b>9</b>	<b>PROVISION FOR STAFF BONUS</b>	1,848	1,955	779	802	621	5.81	-60.14	-22.64
<b>10</b>	<b>PROVISION FOR INCOME TAX</b>	5,069	5,462	2,486	1,559	2,006	7.76	-54.49	28.63
<b>11</b>	<b>NET PROFIT</b>	11,829	12,376	4,783	3,576	3,819	4.63	-61.35	6.81
	<b>TOTAL EXPENSES</b>	<b>67,152</b>	<b>72,151</b>	<b>87,444</b>	<b>75,847</b>	<b>82,394</b>	<b>7.44</b>	<b>21.20</b>	<b>8.63</b>
<b>Income</b>									
<b>1.</b>	<b>INTEREST INCOME</b>	45,304	59,985	61,707	48,001	53,161	32.40	2.87	10.75
<b>2.</b>	<b>COMMISSION &amp; DISCOUNT</b>	1,420	1,442	618	702	769	1.60	-57.16	9.51
<b>3</b>	<b>OTHER OPERATING INCOME</b>	5,025	5,495	3,971	3,815	3,938	9.34	-27.73	3.21
<b>4</b>	<b>NON OPERATING INCOME</b>	270	446	158	118	125	65.02	-64.70	5.65
<b>5</b>	<b>PROVISION FOR WRITTEN BACK</b>	15,072	4,555	21,200	21,503	22,466	-69.78	365.46	4.48
<b>6</b>	<b>RECOVERY FOR WRITE BACK</b>	9	6	4	9	13	-29.10	-29.94	52.28
<b>7</b>	<b>INCOME FOR EXTRA ORDINARY EXPENSES</b>	48	63	113	106	111	30.87	77.81	4.79
<b>8</b>	<b>NET LOSS</b>	3	158	646	1,592	1,810	5531.04	307.55	13.70
	<b>TOTAL INCOME</b>	<b>67,152</b>	<b>72,151</b>	<b>88,416</b>	<b>75,847</b>	<b>82,394</b>	<b>7.44</b>	<b>22.54</b>	<b>8.63</b>
<b>Miscellaneous Information</b>									
	<b>No. of Total Staffs</b>	20,872	23,303	22,493	21,932	21,819	11.65	-3.48	-0.52
	<b>No. of Total Branches</b>	4,685	5,135	5,133	5,077	5,077	9.61	-0.04	0.00
	<b>No. of Total Centers</b>	362,982	428,783	445,666	457,193	460,254	18.13	3.94	0.67
	<b>No. of Total Groups</b>	1,183,364	1,351,729	1,390,718	1,414,380	1,419,959	14.23	2.88	0.39
	<b>No. of Total Passive Groups</b>	34,163	16,159	19,043	20,492	19,949	-52.70	17.85	-2.65
	<b>No. of Total Members</b>	5,191,363	5,859,530	6,016,101	5,984,702	5,980,085	12.87	2.67	-0.08
	<b>No. of Total Passive Members</b>	329,895	438,040	528,082	565,067	548,198	32.78	20.56	-2.99
	<b>No. of Total Borrowers</b>	2,992,068	3,303,100	2,984,420	2,691,880	2,679,635	10.40	-9.65	-0.45
	<b>No. of Total Overdue Borrowers</b>	764,663	382,353	587,163	754,598	793,293	-50.00	53.57	5.13
	<b>No. of Total Saving Members</b>	5,193,582	5,888,077	6,039,507	6,001,389	5,989,227	13.37	2.57	-0.20
	<b>Total Saving Amount (Rs million)</b>	130,472	159,023	167,027	172,337	172,875	21.88	5.03	0.31

S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	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
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	743.62
	a. Current	191.63
	Domestic	191.63
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	550.00
	Domestic	550.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.99
	Domestic	1.99
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	1,912.43
	1. Sundry Creditors	-
	2. Loan Loss Provision	863.42
	3. Interest Suspense a/c	-
	4. Others	1,049.01
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	1,204.66
	<b>TOTAL Liabilities</b>	<b>29,064.50</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	141.24
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	141.21
	1. In Nepal Rastra Bank	132.84
	Domestic Currency	132.84
	Foreign Currency	-
	2. "A" Class Licensed Institution	8.37
	Domestic Currency	8.37
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	3,106.11
	a. Govt. Securities	3,106.11
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3,010.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,010.00
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	21,226.57
<b>4.1</b>	<b>LOANS &amp; ADVANCES</b>	21,226.57
	a. Infrastructure Project	21,226.57
<b>4.2</b>	<b>BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	178.27
<b>7</b>	<b>OTHER ASSETS</b>	1,402.32
	a. Accrued Interest:	812.34
	Financial Institutions	-
	Government Enterprises	9.70
	Private Sector	802.64
	b. Staff Loans / Adv.	100.53
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	489.44
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>29,064.50</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>214.01</b>
1.1 On Deposit Liabilities	61.43
1.2 On Borrowing	152.58
<b>2. Commission Expense</b>	<b>0.05</b>
<b>3. Staff Expense</b>	<b>68.55</b>
<b>4. Office Operating Expenses</b>	<b>56.73</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	<b>0.56</b>
<b>7. Provision for Risk</b>	<b>700.79</b>
7.1 Loan loss Provision	700.79
7.1.1 General Loan loss Provision	700.79
7.1.1.1 Pass Loan Loss Provision	700.79
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	-
<b>8. Loan Written Off</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>191.25</b>
<b>10. Provision for Income Tax</b>	<b>516.58</b>
<b>11. Others</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,204.66</b>
<b>Total Expenses</b>	<b>2,953.19</b>

**Income**

<b>1. Interest Income</b>	<b>2,572.31</b>
1.1 On Loans and Advances	2,080.29
1.2 On Investment	207.27
1.2.1 Government Bonds	207.27
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	284.75
<b>2. Commission and Discount</b>	<b>6.69</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	6.69
2.3 Others	-
<b>3. Exchange Fluctuation Income</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	<b>-</b>
<b>5. Non Operating Income</b>	<b>0.12</b>
<b>6. Write Back from Provisions for loss</b>	<b>374.07</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>
<b>Total Income</b>	<b>2,953.19</b>

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

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	Koshi	Taplejung	23	-	-	23	120,590	5,243
2	Koshi	Panchthar	27	3	2	32	172,400	5,388
3	Koshi	Ilam	38	9	1	48	279,534	5,824
4	Koshi	Jhapa	138	54	12	204	998,054	4,892
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	133	39	13	185	926,962	5,011
11	Koshi	Solukhumbu	28	-	-	28	104,851	3,745
12	Koshi	Khotang	19	6	-	25	175,298	7,012
13	Koshi	Okhaldhunga	23	4	-	27	139,552	5,169
14	Koshi	Udayapur	42	7	1	50	340,721	6,814
	<b>Total</b>		<b>753</b>	<b>195</b>	<b>36</b>	<b>984</b>	<b>4,961,412</b>	<b>5,042</b>
15	Madhesh	Saptari	55	7	2	64	706,255	11,035
16	Madhesh	Siraha	83	12	3	98	739,953	7,551
17	Madhesh	Dhanusa	87	8	13	108	867,747	8,035
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	81	14	7	102	862,470	8,456
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	<b>Total</b>		<b>579</b>	<b>84</b>	<b>51</b>	<b>714</b>	<b>6,114,600</b>	<b>8,564</b>
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	934	149	49	1,132	2,041,587	1,804
32	Bagmati	Lalitpur	233	34	16	283	551,667	1,949
33	Bagmati	Bhaktapur	125	19	5	149	432,132	2,900
34	Bagmati	Makwanpur	56	14	8	78	466,073	5,975
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	<b>Total</b>		<b>1,833</b>	<b>334</b>	<b>108</b>	<b>2,275</b>	<b>6,116,866</b>	<b>2,689</b>
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	45	6	2	53	155,852	2,941
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
	<b>Total</b>		<b>595</b>	<b>191</b>	<b>37</b>	<b>823</b>	<b>2,466,427</b>	<b>2,997</b>



47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	220	77	28	325	1,121,957	3,452
50	Lumbini	Kapilbastu	84	18	6	108	682,961	6,324
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	89	39	3	131	674,993	5,153
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
<b>Total</b>			<b>736</b>	<b>257</b>	<b>47</b>	<b>1,040</b>	<b>5,122,078</b>	<b>4,925</b>
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	15	1	-	16	189,360	11,835
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
<b>Total</b>			<b>209</b>	<b>21</b>	<b>3</b>	<b>233</b>	<b>1,688,412</b>	<b>7,246</b>
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	19	1	-	20	189,085	9,454
71	Sudur Paschim	Kailali	130	30	5	165	904,666	5,483
72	Sudur Paschim	Bajura	13	1	-	14	138,523	9,895
73	Sudur Paschim	Achham	18	3	-	21	228,852	10,898
74	Sudur Paschim	Kanchanpur	62	11	1	74	513,757	6,943
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	23	1	-	24	139,602	5,817
<b>Total</b>			<b>325</b>	<b>52</b>	<b>6</b>	<b>383</b>	<b>2,694,783</b>	<b>7,036</b>
<b>Grand Total</b>			<b>5,030</b>	<b>1,134</b>	<b>288</b>	<b>6,452</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	20	17	17	55	1	110
No. of Branches <sup>^</sup>	5,030	1,134	288	5,077		11,529
Population per Branch <sup>*</sup> (Served by A, B and C class BFIs)						4,520
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFIs)						2,530

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	753	195	36	854	984	1,838
Madhesh	579	84	51	1,043	714	1,757
Bagmati	1,833	334	108	762	2,275	3,037
Gandaki	595	191	37	574	823	1,397
Lumbini	736	257	47	1,146	1,040	2,186
Karnali	209	21	3	237	233	470
Sudur Paschim	325	52	6	461	383	844
<b>Total</b>	<b>5,030</b>	<b>1,134</b>	<b>288</b>	<b>5,077</b>	<b>6,452</b>	<b>11,529</b>

\* 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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.29	1,191,832.53	6.27	1,186,615.88	7.37	1,210,483.75	7.42	1,187,932.51	7.46	1,187,385.48	7.44	1,122,053.35
2	Fixed:	10.23	2,483,709.53	10.34	2,512,739.86	10.55	2,541,495.95	10.65	2,595,549.78	10.91	2,643,387.23	11.06	2,502,252.28
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	10.38	624,135.33	10.59	618,205.87	10.96	527,606.87	10.75	701,378.62	11.44	619,512.04	11.43	626,004.87
2.4	6-12 months	10.27	878,877.75	10.35	906,331.99	10.54	866,725.13	10.72	812,187.16	10.81	848,068.75	11.06	877,612.09
2.5	1-2 yrs	9.94	532,375.59	10.03	542,931.56	10.29	573,635.30	10.51	581,213.99	10.69	587,223.33	10.86	448,861.73
2.6	2 yrs and above	10.28	448,320.86	10.37	445,270.45	10.44	573,528.65	10.57	500,770.01	10.70	588,583.12	10.80	549,773.58
3	Call	2.25	258,425.02	2.38	255,719.53	2.69	264,535.20	2.73	261,617.43	2.69	254,912.88	2.83	226,094.55
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	3.10	2,073.99	2.40	2,376.62	2.54	2,185.04	2.47	2,460.79	2.93	2,126.75	3.13	1,987.08
6	Non interest bearing deposits	-	387,897.08	-	418,485.99	-	412,519.68	-	399,474.93	-	417,220.39	-	405,993.37
6.1	Current	-	331,602.43	-	361,159.94	-	359,464.08	-	350,956.14	-	370,462.57	-	362,532.09
6.2	Margin	-	53,471.11	-	54,521.71	-	50,091.07	-	45,877.67	-	43,880.33	-	40,086.50
6.3	Other	-	2,823.54	-	2,804.35	-	2,964.54	-	2,641.12	-	2,877.49	-	3,374.77
	Aggregate	7.64	4,323,938.15	7.81	4,375,937.89	8.16	4,431,219.63	8.32	4,447,035.44	8.46	4,505,032.74	8.51	4,258,380.63

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.75	300,791.92	10.83	297,654.00	10.96	302,920.66	11.48	307,716.51	11.62	311,115.09	11.73	316,480.34
2	Fishery Related	9.90	11,872.06	9.96	11,876.63	10.13	11,992.20	10.69	12,071.44	10.50	12,072.03	10.51	12,221.29
3	Mining Related	11.32	8,628.62	11.34	8,889.81	11.41	9,382.77	11.82	9,518.34	11.81	9,771.87	12.02	10,585.19
4	Agriculture, Forestry & Beverage Production Related	11.85	217,986.62	11.95	216,614.47	12.06	219,849.24	12.65	225,515.87	12.70	227,409.53	12.51	236,602.15
5	Non Food Production Related	11.89	491,739.84	11.98	499,342.94	12.08	509,610.00	12.55	513,665.66	12.63	507,957.58	12.55	508,439.00
6	Construction	12.36	150,428.76	12.51	154,762.94	12.60	156,111.57	13.08	157,476.35	13.15	159,160.73	12.77	158,623.24
7	Electricity, Gas and Water	10.57	238,597.41	10.68	238,350.97	10.76	243,726.72	11.02	245,413.93	11.04	248,542.86	11.10	260,432.73
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.21	70,913.15	12.32	71,069.47	12.43	72,347.21	12.75	72,820.51	13.03	72,475.97	12.82	73,664.40
9	Transport, Communication and Public Utilities	12.17	76,297.05	12.29	76,772.93	12.45	75,249.80	12.91	74,091.38	12.98	74,402.29	12.75	74,593.26
10	Wholesaler & Retailer	12.30	866,141.78	12.43	878,072.12	12.59	883,704.91	13.15	882,327.18	13.23	885,117.39	13.13	898,009.04
11	Finance, Insurance and Real Estate	12.04	320,525.33	12.15	335,479.00	12.13	312,262.37	12.62	307,983.76	12.58	305,182.51	12.20	305,126.33
12	Hotel or Restaurant	11.29	168,799.14	11.35	170,299.41	11.48	172,656.83	11.90	171,300.14	11.97	170,378.38	12.13	171,034.15
13	Other Services	11.47	180,652.77	11.54	182,689.64	11.67	184,353.97	12.15	183,710.08	12.20	185,008.54	12.26	186,522.49
14	Consumption Loans	12.60	746,424.59	12.68	758,510.76	12.73	764,520.33	13.30	761,028.02	13.33	754,764.92	13.05	743,380.88
15	Local Government	6.43	1,081.22	4.64	1,081.22	4.68	1,081.22	4.74	1,081.22	3.50	1,081.22	3.52	1,083.76
16	Others	12.67	296,693.08	12.64	260,975.76	12.68	269,872.90	13.25	267,274.53	13.33	270,090.58	13.34	290,725.71
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,523.97

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2079 (Mid Aug, 2022)		Bhadra, 2079 (Mid Sept, 2022)		Asoj, 2079 (Mid Oct, 2022)		Kartik, 2079 (Mid Nov, 2022)		Mangsir, 2079 (Mid Dec, 2022)		Poush, 2079 (Mid Jan, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.53	1,050,972.83	11.67	1,039,147.51	11.69	1,071,393.75	12.12	1,078,733.33	12.18	1,089,840.77	12.10	1,142,484.65
2	Overdraft	12.31	626,997.10	12.54	649,523.81	12.65	654,900.79	13.29	687,256.17	13.33	686,752.33	13.25	679,254.44
3	Cash Credit Loan												
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96
5	Short Term Working Capital/Demand Loan	12.22	1,000,923.29	12.31	1,001,595.39	12.48	1,018,730.81	13.10	1,024,631.30	13.09	1,026,115.80	12.90	1,028,217.56
6	Residential Personal Home Loan (Up to Rs. 15 million)	12.10	282,073.57	11.98	283,104.60	12.10	281,447.49	12.66	282,651.36	12.69	282,262.10	12.41	283,883.71
7	Real Estate Loan	12.41	211,542.46	11.85	227,259.96	12.50	206,845.95	13.07	205,740.25	13.04	191,823.86	12.97	194,089.22
8	Margin Nature Loan	12.89	61,563.90	13.12	60,319.07	13.32	60,348.29	13.95	59,911.77	14.00	58,765.69	14.04	58,404.90
9	Hire Purchase Loan	12.37	133,466.55	12.36	131,751.42	12.43	128,883.10	12.94	127,229.89	13.00	124,946.18	12.92	119,826.43
10	Deprived Sector Loan	10.81	288,697.40	10.77	288,301.01	10.81	279,208.79	11.35	276,599.38	11.39	277,105.40	11.28	277,211.62
11	Bills Purchased	8.29	2,624.72	8.86	2,382.11	9.82	2,894.20	10.41	2,795.07	10.48	2,652.57	9.86	2,195.20
12	Other Product	12.54	419,697.53	12.67	407,870.24	12.70	413,575.19	13.10	373,153.33	13.20	383,614.69	13.46	398,505.77
	Aggregate	11.94	4,147,573.34	12.06	4,162,442.05	12.19	4,189,642.72	12.65	4,192,994.92	12.74	4,194,531.49	12.79	4,247,526.47

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	6.93	1,227,042.75	6.78	1,226,376.48	6.50	1,244,277.38	6.10	1,253,561.35	5.84	1,259,241.27	5.81	1,353,684.43
2	Fixed:	11.06	2,713,140.66	10.99	2,715,032.45	10.88	2,773,731.56	10.76	2,777,652.59	10.27	2,807,185.02	10.13	2,857,985.93
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	11.30	632,008.38	11.14	637,967.50	10.93	639,004.54	10.71	621,381.66	9.99	577,833.72	9.69	538,327.21
2.4	6-12 months	11.09	859,472.89	11.08	906,053.55	10.94	1,012,396.62	10.83	1,003,037.52	10.33	1,030,140.08	10.18	989,139.54
2.5	1-2 yrs	10.94	519,385.52	10.90	547,608.72	10.81	444,756.96	10.73	461,409.90	10.45	490,763.95	10.25	576,221.44
2.6	2 yrs and above	10.89	702,273.87	10.80	623,402.68	10.78	677,573.44	10.71	691,823.52	10.31	708,447.26	10.28	754,297.75
3	Call	2.62	259,614.55	2.67	274,455.67	2.63	257,615.23	2.42	266,528.32	2.31	279,690.49	2.34	306,228.84
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.39	2,497.27	2.89	1,962.74	2.87	1,858.69	2.70	1,970.97	2.71	1,904.39	2.72	2,019.56
6	Non interest bearing deposits	-	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09
6.1	Current	-	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74
6.2	Margin	-	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12
6.3	Other	-	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23
	Aggregate	8.41	4,632,756.35	8.37	4,661,325.83	8.26	4,722,871.09	8.08	4,730,881.24	7.99	4,798,146.91	7.86	4,975,236.85

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.24	324,602.81	12.20	327,296.73	12.09	329,112.51	11.94	331,320.77	11.75	328,671.83	11.50	320,631.41
2	Fishery Related	11.02	12,603.17	10.96	12,703.37	10.97	12,441.25	10.78	12,775.08	10.71	13,219.40	10.38	12,820.79
3	Mining Related	12.17	10,725.24	12.62	11,192.59	12.52	11,092.08	12.47	10,164.00	12.44	10,652.77	11.91	10,937.26
4	Agriculture, Forestry & Beverage Production Related	13.32	238,379.93	13.32	230,022.49	13.16	233,932.53	12.89	235,041.14	12.70	235,320.12	12.40	224,510.13
5	Non Food Production Related	13.27	507,826.03	13.43	504,827.90	13.32	508,378.96	13.14	512,304.30	12.96	506,066.51	12.63	470,193.98
6	Construction	13.85	160,037.30	13.81	162,611.78	13.37	174,409.08	13.26	173,989.76	13.02	169,363.07	12.61	156,997.79
7	Electricity, Gas and Water	11.57	264,675.70	11.81	267,590.79	11.91	275,666.63	11.84	279,129.27	11.78	285,589.47	11.56	279,199.94
8	Metal Products, Machinery & Electronic Equipment & Assemblage	13.69	73,439.47	13.97	74,887.25	13.70	73,085.28	13.44	71,889.68	13.23	69,870.36	12.78	63,489.77
9	Transport, Communication and Public Utilities	13.76	75,519.16	14.10	73,314.29	13.93	77,638.35	13.62	75,834.20	13.51	74,906.20	13.13	67,563.42
10	Wholesaler & Retailer	13.67	894,431.03	13.79	891,597.27	13.42	900,901.97	13.21	895,506.14	12.97	898,829.78	12.57	855,976.69
11	Finance, Insurance and Real Estate	13.18	304,592.56	13.05	301,682.91	12.95	296,589.62	12.76	293,974.75	12.59	299,534.39	12.33	285,674.09
12	Hotel or Restaurant	12.98	175,587.86	12.96	175,109.16	12.96	170,107.40	12.88	170,543.37	12.71	172,977.06	12.43	160,659.10
13	Other Services	13.04	189,849.94	13.19	188,413.88	12.83	184,324.21	12.88	182,810.88	12.68	180,211.38	12.36	154,154.23
14	Consumption Loans	13.84	746,789.92	13.83	747,889.50	13.42	761,716.21	13.44	759,346.16	13.21	770,991.62	12.97	728,784.64
15	Local Government	3.51	1,083.76	3.52	1,083.82	3.50	1,081.36	3.50	1,081.36	3.50	1,081.36	3.67	1,081.58
16	Others	13.82	278,314.18	13.77	277,304.98	13.60	272,141.51	12.99	263,403.66	13.25	256,075.57	13.10	253,875.44
	Aggregate	13.03	4,258,458.08	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,114.51	12.53	4,273,360.88	12.30	4,046,550.26

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	57,814.23	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.31	1,325,517.52	5.70	1,239,438.54	5.94	1,398,655.82	5.58	1,425,401.01	5.13	1,399,704.06	4.61	1,451,813.11
2	Fixed:	9.98	2,914,338.64	10.00	2,968,856.85	10.26	3,011,189.82	10.25	3,023,180.61	9.69	3,106,829.47	9.45	3,124,133.06
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	9.50	538,720.87	9.45	554,116.19	9.95	577,913.44	10.00	557,791.71	9.26	607,346.77	8.86	626,437.44
2.4	6-12 months	9.95	961,436.27	10.02	975,351.39	10.23	941,575.62	10.19	892,396.62	9.40	867,422.47	9.04	883,021.98
2.5	1-2 yrs	10.17	622,777.84	10.17	614,800.74	10.24	674,156.31	10.14	733,056.56	9.84	799,785.42	9.69	796,487.90
2.6	2 yrs and above	10.20	791,403.66	10.21	824,588.53	10.53	817,544.44	10.58	839,935.72	10.18	832,274.81	10.11	818,185.75
3	Call	2.34	293,534.43	2.34	294,389.50	2.43	288,614.85	2.36	282,186.19	2.08	307,902.17	2.12	308,925.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	2.72	2,006.31	2.66	1,927.06	2.78	1,772.05	2.68	2,073.60	2.72	1,882.74	2.63	1,926.99
6	Non interest bearing deposits	-	289,346.28	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	248,611.14	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,838.34	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	896.80	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	8.00	4,824,743.18	8.06	4,872,644.39	7.90	5,106,741.21	7.76	5,107,931.58	7.62	5,205,927.45	7.32	5,305,766.69

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.26	326,949.68	11.40	324,006.44	11.44	326,839.22	11.51	320,920.85	11.39	322,838.57	10.84	327,065.93
2	Fishery Related	9.79	13,521.43	10.49	13,897.80	10.55	13,975.65	10.51	13,956.74	10.45	14,066.98	10.18	14,155.99
3	Mining Related	12.22	11,882.50	12.49	9,685.36	11.32	10,383.82	12.28	10,811.07	12.17	11,283.67	11.97	11,300.32
4	Agriculture, Forestry & Beverage Production Related	12.07	235,894.77	12.18	238,976.09	12.05	239,391.38	12.09	239,294.35	11.97	242,588.44	11.55	251,696.61
5	Non Food Production Related	12.17	507,206.86	12.46	518,381.82	11.80	531,979.94	12.36	537,160.59	12.23	538,751.95	11.85	542,049.61
6	Construction	11.88	165,581.52	12.55	171,430.98	12.44	179,898.49	12.39	181,176.42	12.27	184,100.87	11.94	187,118.47
7	Electricity, Gas and Water	11.24	301,426.60	11.42	303,560.14	11.29	311,342.49	11.44	311,889.60	11.31	313,282.66	11.15	322,696.63
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.57	68,468.68	12.60	67,737.63	12.42	66,789.28	12.25	65,234.21	12.15	64,421.52	11.68	68,667.01
9	Transport, Communication and Public Utilities	12.57	77,683.32	12.91	76,288.58	12.69	77,548.81	12.81	76,466.57	12.69	73,811.41	12.02	86,175.54
10	Wholesaler & Retailer	11.99	884,037.28	12.33	899,662.73	12.34	918,557.05	12.41	905,529.26	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	11.96	293,261.17	12.15	297,748.14	11.45	307,499.54	12.11	300,186.89	11.96	305,150.57	11.53	311,696.25
12	Hotel or Restaurant	12.10	179,123.11	12.38	180,299.77	12.13	182,810.30	12.34	184,886.18	12.23	184,524.29	11.91	187,552.82
13	Other Services	11.93	178,122.27	12.16	179,442.69	11.69	181,181.56	12.19	182,357.90	12.05	181,389.01	11.70	185,478.81
14	Consumption Loans	12.44	787,996.26	12.79	796,879.83	12.21	794,534.29	12.91	804,545.51	12.76	801,485.21	12.28	813,759.29
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	11.71	237,490.23	12.84	235,759.48	12.89	249,137.33	12.83	236,254.13	12.65	235,746.12	12.38	236,853.83
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.36	11.85	4,383,914.29	11.38	4,458,408.07

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2080 (Mid Aug, 2023)		Bhadra, 2080 (Mid Sep, 2023)		Asoj, 2080 (Mid Oct, 2023)		Kartik, 2080 (Mid Nov, 2023)		Mangshir, 2080 (Mid Dec, 2023)		Poush, 2080 (Mid Jan, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.13	1,409,236.04	12.36	1,443,931.33	11.55	1,474,123.68	12.26	1,498,289.09	12.09	1,519,085.14	11.83	1,561,806.85
2	Overdraft	12.04	101,819.68	13.84	92,864.19	13.65	92,543.15	13.91	91,694.66	13.70	91,867.20	13.15	91,755.71
3	Cash Credit Loan	12.63	533,565.11	12.36	536,208.65	12.31	553,366.10	12.37	546,536.62	12.35	550,285.98	11.87	615,436.37
4	Trust Receipt Loan/Import Loan	12.57	63,117.03	12.63	66,042.98	11.21	67,058.07	12.35	68,088.31	12.35	65,052.35	11.84	56,715.65
5	Short Term Working Capital/Demand Loan	11.02	845,495.11	12.55	847,215.38	12.43	854,213.42	12.47	825,615.94	12.18	817,808.04	11.88	773,311.99
6	Residential Personal Home Loan (Up to Rs. 15 million)	11.97	288,652.83	12.07	293,675.59	12.38	302,111.87	12.31	303,327.11	12.11	304,035.31	11.74	306,110.04
7	Real Estate Loan	12.47	208,471.53	12.49	209,411.66	12.60	208,295.03	12.55	211,894.45	12.42	211,213.89	11.98	210,984.08
8	Margin Nature Loan	12.97	58,902.12	13.14	60,700.81	12.94	63,332.32	12.92	63,600.31	12.81	63,678.26	12.33	65,861.99
9	Hire Purchase Loan	12.27	111,731.38	12.65	111,128.69	12.61	109,582.79	12.47	108,884.79	12.40	109,367.10	11.97	108,339.15
10	Deprived Sector Loan	9.71	264,509.26	10.93	268,736.54	10.90	273,238.38	10.86	270,351.22	10.62	267,507.94	10.63	268,901.71
11	Bills Purchased	12.42	3,818.74	12.72	4,022.94	13.10	5,072.90	12.10	5,006.69	12.05	4,853.68	12.07	4,845.71
12	Other Product	10.98	380,502.96	12.33	380,994.83	12.51	390,107.56	12.48	378,556.88	12.36	379,159.41	12.08	394,338.83
	Aggregate	12.24	4,269,821.78	12.23	4,314,933.59	12.11	4,393,045.26	11.96	4,371,846.09	11.85	4,383,914.29	11.38	4,458,408.07

Weighted Average Interest Rate Structure of Commercial Banks

Ant 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)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	3.78	1,591,880.44	3.77	1,613,937.39
2	Fixed:	9.51	3,114,614.79	9.22	3,082,401.22	8.72	3,079,216.86	8.59	3,107,486.94	8.38	3,123,115.93
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	7.16	559,411.07	6.75	722,652.54
2.4	6-12 months	9.03	794,180.94	8.75	837,480.52	8.08	943,949.09	7.66	910,702.18	7.38	834,460.08
2.5	1-2 yrs	9.60	887,188.34	9.45	889,380.08	9.12	794,248.71	9.03	810,777.48	8.95	784,351.04
2.6	2 yrs and above	10.47	839,119.39	10.22	810,927.59	9.91	790,717.95	10.16	826,596.22	10.37	781,652.27
3	Call	1.83	322,473.41	1.82	325,706.75	1.70	324,721.57	1.66	334,753.33	1.66	354,140.32
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	2.59	1,942.36	2.47	1,942.81	2.47	1,951.67	2.42	1,945.80	1.22	2,044.58
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58
	Aggregate	7.01	5,320,502.70	6.74	5,347,581.51	6.53	5,317,678.34	6.35	5,346,517.94	6.06	5,417,776.41

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	9.81	321,279.52	9.63	322,487.78
2	Fishery Related	10.00	14,214.40	9.58	14,339.23	9.27	14,483.03	9.14	14,543.58	9.00	14,579.22
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,662.39	10.32	11,404.38
4	Agriculture, Forestry & Beverage Production Related	11.37	253,823.52	10.96	252,428.52	10.70	255,161.11	10.41	253,578.39	10.15	253,999.23
5	Non Food Production Related	11.68	543,880.59	10.64	544,772.42	10.38	548,534.78	10.60	543,974.14	9.85	537,774.04
6	Construction	11.72	188,292.56	11.31	191,243.24	11.04	196,058.99	10.72	198,444.90	10.63	200,400.22
7	Electricity, Gas and Water	11.02	326,682.18	10.83	330,240.19	10.58	339,864.45	10.42	345,155.49	10.23	351,630.30
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.39	69,121.90	11.03	68,591.82	10.75	68,552.86	10.63	67,329.53	10.31	66,522.51
9	Transport, Communication and Public Utilities	12.05	69,560.92	11.70	69,610.59	11.26	71,045.85	10.96	70,152.32	10.74	68,560.00
10	Wholesaler & Retailer	11.59	921,649.74	11.20	923,401.09	10.87	930,595.17	10.59	924,631.41	10.36	921,695.48
11	Finance, Insurance and Real Estate	11.33	308,082.26	10.98	307,806.82	10.65	316,556.56	10.42	307,980.46	10.18	309,027.25
12	Hotel or Restaurant	11.65	187,727.79	11.34	187,484.66	10.94	188,927.72	10.64	188,933.22	10.47	190,529.88
13	Other Services	11.55	186,502.38	11.17	184,610.47	10.82	181,706.17	10.54	181,359.16	10.50	180,844.63
14	Consumption Loans	11.97	815,249.70	11.67	812,410.56	11.34	808,778.29	11.11	810,455.08	10.92	818,235.58
15	Local Government	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10	3.50	1,176.10
16	Others	12.12	238,440.00	11.77	237,941.22	11.44	244,587.09	11.16	245,210.31	10.51	250,302.67
	Aggregate	11.08	4,461,716.03	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,485,865.99	10.15	4,499,169.25

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	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	10.76	1,640,364.35	10.52	1,652,237.97
2	Overdraft	12.94	89,596.06	12.63	88,499.94	12.17	87,455.52	11.94	86,118.85	11.66	84,611.21
3	Cash Credit Loan	11.59	607,886.01	11.26	601,005.20	10.98	616,285.53	10.67	607,835.06	10.43	603,013.37
4	Trust Receipt Loan/Import Loan	11.67	58,511.41	11.23	59,120.40	11.04	55,039.70	10.73	52,439.40	10.66	52,023.90
5	Short Term Working Capital/Demand Loan	11.53	778,258.48	11.03	763,492.06	10.83	747,678.93	10.48	740,939.03	10.27	734,594.18
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	10.62	312,637.11	10.43	315,098.60
7	Real Estate Loan	11.85	213,208.68	11.42	213,420.62	11.11	216,051.56	10.86	213,204.58	10.71	217,119.49
8	Margin Nature Loan	12.07	66,594.29	11.63	67,127.08	11.20	67,524.93	10.90	67,345.96	10.72	68,624.40
9	Hire Purchase Loan	11.78	108,092.07	11.49	107,641.04	11.06	114,155.56	10.86	106,520.56	10.69	107,669.67
10	Deprived Sector Loan	10.24	264,243.85	9.91	263,184.96	9.54	267,285.27	9.34	264,254.23	9.20	263,068.39
11	Bills Purchased	11.72	5,210.75	11.45	5,616.04	10.46	5,867.15	10.06	5,877.77	9.70	6,691.93
12	Other Product	10.55	391,906.97	11.57	382,658.08	11.20	388,810.25	10.93	386,563.62	9.44	394,416.13
	Aggregate	11.08	4,461,716.01	10.78	4,460,934.01	10.55	4,501,224.17	10.34	4,484,100.52	10.15	4,499,169.25

## Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
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>B. Development Banks</b>					
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			
<b>C. Finance Companies</b>					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			



**Annex-I**

**D. Microfinance Financial Institutions**

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	Sworojgar
9	First Microfinance Laghubitta Bittiya Sanstha Limited	First	10	Kalika Laghubitta Bittiya Sanstha Ltd.	Kalika
11	Janautthan Samudayik Laghubitta Bittiya Sanstha Ltd.	Jana	12	Mithila Laghubitta Bittiya Sanstha Ltd.	Mithila
13	Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	SWomi	14	Laxmi Laghubitta Bittiya Sanstha Ltd.	LaxmiMF
15	Himalayan Laghubitta Bittiya Sanstha Limited	HimalayanMF	16	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
17	NMB Laghubitta Bittiya Sanstha Ltd.	NMBMF	18	Forward Microfinance Laghubitta Bittiya Sanstha Ltd.	ForwardMF
19	Global IME Laghubitta Bittiya Sanstha Limited	GIMEMF	20	Mahuli Laghubitta Bittiya Sanstha Ltd.	MahuliMF
21	Meromicrofinance Laghubitta Bittiya Sanstha Ltd.	MeroMF	22	Samata Gharelu Laghubitta Bittiya sanstha Limited	SamataMF
23	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	24	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
25	National Laghubitta Bittiya Sanstha Ltd.	NationalMF	26	WEAN Nepal Laghubitta Bittiya Sanstha Limited	WEANNepalMF
27	Unnati Sahakarya Laghubitta Bittiya Sanstha Ltd.	UnnatiMF	28	NADEP Laghubitta Bittiya Sanstha Limited	NADEP
29	Support Laghubitta Bittiya Sanstha Limited	Support	30	Arambha Chautari Laghubitta Bittiya Sanstha Limited	AChautari
31	Asha Laghubitta Bittiya Sanstha Ltd	Asha	32	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans
33	Ganapati Laghubitta Bittiya Sastha Ltd	Ganapati	34	Infinity Laghubitta Bittiya Sanstha Ltd	Infinity
35	Swabhiman Laghubitta Bittiya Sanstha Ltd.	Swabhiman	36	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko
37	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana	38	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF
39	Manakamana Smart Laghubitta Bittiya Sanstha Ltd.	Manakamana	40	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
41	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	42	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
43	Jalpa Samudayik Laghubitta Bittiya Sanstha Limited	Jalapa	44	Manushi Laghubitta Bittiya Sanstha Limited	Manushi
45	Upakar Laghubitta Bittiya Sanstha Limited	Upakar	46	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri
47	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC	48	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO
49	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar	50	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
51	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil	52	Kisan Laghubitta Bittiya Sanstha Limited	Kisan(NRN)
53	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan	54	Super Laghubitta Bittiya Sanstha Limited	Super
55	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan			

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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