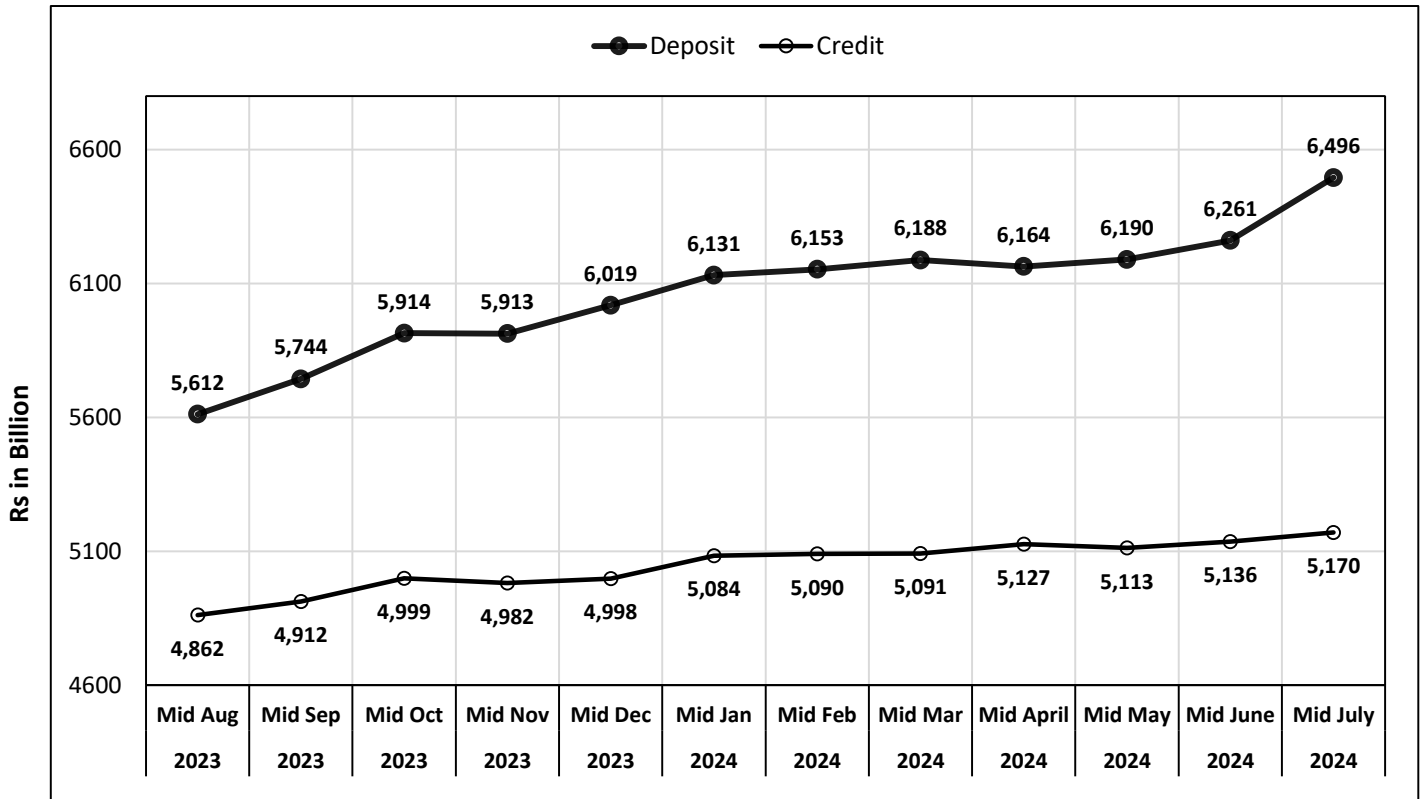


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Asar
(Mid-July, 2024)

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Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro –Finance	Infrastructure Development Bank	Total
Data available , out of total number	20	17	17	52	1	107
Total Number of Licensed BFIs	20	17	17	52	1	107

- 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 Asar End, 2081 (Mid-July, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.91	10.70	2.25	113.86
2	Total Credit/GDP	80.09	8.79	1.75	90.63
3	Total Credit/ Total Deposit**	79.37	82.18	77.52	79.60
4	CD Ratio*	78.79	82.64	76.42	79.09
5	Fixed Deposit/Total Deposit	55.20	61.42	70.21	56.08
6	Saving Deposit/Total Deposit	30.44	28.97	19.81	30.09
7	Current Deposit/Total Deposit	6.40	1.89	1.25	5.88
8	Call Deposit/Total Deposit	7.22	7.68	7.81	7.27
9	NPL/ Total Loan^	3.76	3.62	9.87	3.86
10	Total LLP /Total Loan	4.40	3.86	9.40	4.45
11	Deprived Sector Loan/Total Loan \$^	6.03	7.74	7.27	6.22
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.58	6.02	7.47	7.43
2	Investment in Gov. Securities/Total Deposit	18.23	15.17	17.45	17.92
3	Total Liquid Assets/Total Deposit	26.53	24.43	32.08	26.44
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.10	10.71	12.85	10.20
2	Total Capital/RWA	12.84	13.38	14.89	12.92
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,056	1,135	288	6,479
3	No. of Deposit Accounts	47,884,755	7,118,102	892,923	55,895,780
4	No. of Loan Accounts	1,567,508	282,627	43,135	1,893,270
5	No. of Branchless Banking Centers	1,112	17	-	1,129
6	No. of Branchless Banking Customers	299,943	1,646	-	301,589
7	No. of Mobile Banking Customers	21,141,088	3,275,906	231,852	24,648,846
8	No. of Internet Banking Customers	1,325,072	578,387	15,863	1,919,322
9	No. of ATMs	4,801	348	44	5,193
10	No. of Debit Cards	11,757,746	1,076,072	59,710	12,893,528
11	No. of Credit Cards	287,365	1,874	-	289,239
12	No. of Prepaid Cards	178,216	1,875	-	180,091

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	5.77
	(a) Saving	3.69
	(b) Fixed	8.15
	(c) Call	1.60
2	Wt. Avg Interest Rate on Credit	9.93

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

^Data as on Asar 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-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	725,107	728,713	10.79	10.40	0.50
a. Paid-up Capital	365,820	407,789	425,052	436,407	436,408	11.47	4.23	0.00
b. Statutory Reserves	105,951	120,965	138,151	149,230	150,114	14.17	14.21	0.59
c. Retained Earning	12,331	10,267	(6,633)	(26,938)	(21,577)	-16.75	-164.61	-19.90
d. Others Reserves	74,422	79,777	126,558	166,408	163,767	7.20	58.64	-1.59
2 BORROWINGS	275,089	500,434	255,302	273,117	240,886	81.92	-48.98	-11.80
a. NRB	118,779	259,218	2,022	406	393	118.24	-99.22	-3.20
b. "A"Class Licensed Institution	28,829	40,170	18,993	31,019	6,970	39.34	-52.72	-77.53
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	51,376	48,275	125.12	10.98	-6.04
d. Other Financial Ins.	1,267	6,027	6,467	13,104	8,037	375.72	7.30	-38.67
e. Bonds and Securities	100,435	136,986	163,416	177,212	177,211	36.39	19.29	0.00
3 DEPOSITS	4,740,066	5,159,175	5,771,238	6,260,746	6,495,583	8.84	11.86	3.75
a. Current	490,765	465,415	454,049	327,947	381,824	-5.17	-2.44	16.43
b. Savings	1,592,152	1,402,182	1,519,064	1,813,439	1,954,389	-11.93	8.34	7.77
c. Fixed	2,213,503	2,835,817	3,359,257	3,645,348	3,642,837	28.11	18.46	-0.07
d. Call Deposits	396,693	391,068	390,785	430,566	472,514	-1.42	-0.07	9.74
e. Others	46,953	64,694	48,082	43,445	44,019	37.78	-25.68	1.32
4 Bills Payable	3,067	2,782	3,189	4,392	3,117	-9.30	14.61	-29.04
5 Other Liabilities	418,432	424,126	502,666	629,608	598,080	1.36	18.52	-5.01
1. Loan Loss Provision	89,594	110,300	168,124	231,465	230,012	23.11	52.42	-0.63
2. Interest Suspense a/c	20,035	19,628	28,910	33,762	28,409	-2.03	47.29	-15.86
3. Others	308,804	294,198	305,633	364,382	339,659	-4.73	3.89	-6.78
6 Reconciliation A/c	4,050	512	471	974	3,179	-87.36	-8.02	226.32
7 Profit & Loss A/c	69,757	79,497	75,002	54,856	61,825	13.96	-5.65	12.70
TOTAL	6,068,987	6,785,324	7,290,996	7,948,801	8,131,382	11.80	7.45	2.30
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	519,633	553,205	-1.80	4.70	6.46
a. Cash Balance	116,799	111,631	102,134	96,832	103,855	-4.43	-8.51	7.25
Nepalese Notes & Coins	99,422	108,250	99,262	93,175	100,579	8.88	-8.30	7.95
Foreign Currency	17,377	3,381	2,871	3,658	3,277	-80.55	-15.06	-10.42
b. Bank Balance	334,152	302,877	362,361	349,773	378,811	-9.36	19.64	8.30
1. In Nepal Rastra Bank	273,553	220,659	288,687	297,814	330,452	-19.34	30.83	10.96
2. "A"Class Licensed Institution	17,905	28,862	23,870	15,843	17,711	61.19	-17.30	11.79
3. Other Financial Ins.	3,275	6,959	2,939	1,975	1,621	112.50	-57.76	-17.92
4. In Foreign banks	39,419	46,397	46,865	34,141	29,028	17.70	1.01	-14.98
c. Money at Call	68,389	95,482	69,463	73,027	70,539	39.62	-27.25	-3.41
2 INVESTMENTS	732,619	911,435	1,049,633	1,281,125	1,471,177	24.41	15.16	14.83
a. Govt. Securities	721,612	909,783	1,029,807	1,144,748	1,164,295	26.08	13.19	1.71
b. Others	11,007	1,651	19,827	136,377	306,882	-85.00	1100.56	125.03
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	296,156	275,676	-12.95	34.95	-6.92
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,135,010	5,168,664	12.91	3.48	0.66
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	5,128,624	5,161,711	12.91	3.50	0.65
a. Private Sector	4,014,771	4,493,912	4,687,782	4,924,418	4,952,707	11.93	4.31	0.57
b. Financial Institutions	152,818	212,907	183,328	197,783	202,802	39.32	-13.89	2.54
c. Government Organizations	2,995	2,231	2,697	6,424	6,202	-25.51	20.86	-3.46
4.2 BILLS PURCHASED	4,032	4,487	3,600	6,386	6,954	11.28	-19.76	8.90
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,161	1,532	130.70	-16.19	31.90
6 FIXED ASSETS	82,989	95,030	136,783	142,617	145,320	14.51	43.94	1.90
7 OTHER ASSETS	331,101	353,788	417,472	542,339	476,248	6.85	18.00	-12.19
a. Accrued Interests	171,036	199,589	244,588	337,927	282,704	16.69	22.55	-16.34
b. Others	160,065	154,198	172,884	204,412	193,544	-3.66	12.12	-5.32
8 Expenses not Written off	342	219	364	1,004	1,004	-36.12	66.61	-0.03
9 Non Banking Assets	7,693	10,521	18,689	28,735	35,509	36.76	77.62	23.57
10 Reconciliation Account	5,154	3,241	2,304	14	2,550	-37.12	-28.90	18240.85
11 Profit & Loss A/c	407	63	1,831	1,011	497	-84.64	2827.18	-50.84
TOTAL	6,068,987	6,785,324	7,290,996	7,948,805	8,131,382	11.80	7.45	2.30

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	500,573	553,626	611,312	649,862	652,888	10.60	10.42	0.47
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	136,160	137,000	13.96	14.13	0.62
c. Retained Earning	15,897	14,956	(1,180)	(19,717)	(13,948)	-5.92	-107.89	-29.26
d. Others Reserves	67,137	72,140	116,599	154,398	150,815	7.45	61.63	-2.32
2 BORROWINGS	261,004	462,083	243,416	263,204	231,919	77.04	-47.32	-11.89
a. NRB	109,436	229,157	1,674	406	393	109.40	-99.27	-3.20
b. "A"Class Licensed Institution	26,034	38,482	16,193	30,069	6,970	47.81	-57.92	-76.82
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	51,376	48,275	125.12	10.98	-6.04
d. Other Financial Ins.	1,267	5,862	6,164	12,616	7,558	362.68	5.15	-40.10
e. Bonds and Securities	98,488	130,549	154,982	168,736	168,723	32.55	18.72	-0.01
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,540,483	5,756,809	8.09	11.90	3.90
a. Current	475,545	453,605	441,571	317,461	368,702	-4.61	-2.65	16.14
b. Savings	1,426,355	1,261,715	1,366,476	1,628,224	1,752,143	-11.54	8.30	7.61
c. Fixed	1,919,565	2,436,953	2,898,148	3,171,155	3,177,768	26.95	18.93	0.21
d. Call Deposits	338,330	329,895	333,864	381,643	415,610	-2.49	1.20	8.90
e. Others	45,117	62,988	46,186	42,000	42,586	39.61	-26.68	1.39
4 Bills Payable	3,003	2,740	3,163	4,368	3,095	-8.75	15.45	-29.14
5 Other Liabilities	383,438	384,228	453,119	566,592	538,952	0.21	17.93	-4.88
1. Loan Loss Provision	77,889	95,409	147,603	202,793	201,267	22.49	54.71	-0.75
2. Interest Suspense a/c	11,631	10,334	18,049	19,049	15,809	-11.15	74.67	-17.01
3. Others	293,919	278,486	287,467	344,751	321,875	-5.25	3.22	-6.64
6 Reconciliation A/c	3,962	516	470	974	3,177	-86.98	-8.96	226.16
7 Profit & Loss A/c	63,462	72,201	68,213	49,536	55,901	13.77	-5.52	12.85
TOTAL	5,420,355	6,020,551	6,465,937	7,075,020	7,242,741	11.07	7.40	2.37
Assets								
1 LIQUID FUNDS	447,432	420,838	450,799	453,270	477,887	-5.94	7.12	5.43
a. Cash Balance	107,227	102,537	92,853	88,546	95,352	-4.37	-9.44	7.69
Nepalese Notes & Coins	89,926	99,279	90,215	85,133	92,309	10.40	-9.13	8.43
Foreign Currency	17,301	3,258	2,638	3,413	3,043	-81.17	-19.01	-10.84
b. Bank Balance	304,444	268,141	324,727	313,754	340,981	-11.92	21.10	8.68
1. In Nepal Rastra Bank	256,583	203,810	263,539	269,210	301,463	-20.57	29.31	11.98
2. "A"Class Licensed Institution	8,327	17,786	14,124	10,235	10,338	113.58	-20.59	1.01
3. Other Financial Ins.	119	149	201	169	153	25.05	34.61	-9.34
4. In Foreign banks	39,414	46,395	46,864	34,140	29,026	17.71	1.01	-14.98
c. Money at Call	35,761	50,160	33,219	50,970	41,554	40.27	-33.78	-18.47
2 INVESTMENTS	655,204	820,456	937,730	1,147,782	1,330,657	25.22	14.29	15.93
a. Govt. Securities	644,196	818,804	918,942	1,026,532	1,049,313	27.10	12.23	2.22
b. Others	11,007	1,651	18,788	121,251	281,344	-85.00	1037.69	132.03
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	281,396	262,629	-13.49	36.32	-6.67
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,538,570	4,567,541	12.44	3.12	0.64
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,532,184	4,560,588	12.44	3.14	0.63
a. Private Sector	3,579,832	4,025,452	4,149,539	4,357,212	4,381,897	12.45	3.08	0.57
b. Financial Institutions	132,741	150,129	156,762	168,556	172,496	13.10	4.42	2.34
c. Government Organizations	2,995	2,231	2,690	6,416	6,194	-25.51	20.53	-3.46
4.2 BILLS PURCHASED	4,032	4,487	3,600	6,386	6,954	11.28	-19.76	8.90
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,161	1,532	130.70	-16.19	31.90
6 FIXED ASSETS	75,298	85,850	124,602	129,224	132,130	14.01	45.14	2.25
7 OTHER ASSETS	307,472	322,804	381,570	497,870	436,640	4.99	18.20	-12.30
a. Accrued Interests	155,810	177,208	218,341	305,617	255,668	13.73	23.21	-16.34
b. Others	151,662	145,596	163,228	192,253	180,972	-4.00	12.11	-5.87
8 Expenses not Written off	241	219	363	1,003	1,003	-9.50	66.11	-0.07
9 Non Banking Assets	6,736	8,665	15,306	24,732	30,176	28.63	76.65	22.01
10 Reconciliation Account	5,074	3,240	2,301	12	2,547	-36.14	-29.00	21649.08
11 Profit & Loss A/c	332	-	1,001	-	-	-100.00	0.00	0.00
TOTAL	5,420,355	6,020,551	6,465,937	7,075,020	7,242,741	11.07	7.40	2.37

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	57,112	57,742	13.49	11.57	1.10
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	9,283	9,318	15.28	17.94	0.38
c. Retained Earning	505	(282)	(355)	(961)	(878)	-155.77	25.97	-8.61
d. Others Reserves	2,816	3,528	4,592	6,620	7,131	25.27	30.15	7.72
2 BORROWINGS	9,690	26,259	9,340	8,965	8,019	170.98	-64.43	-10.56
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	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	488	479	0.00	83.75	-1.79
e. Bonds and Securities	1,000	5,490	7,486	7,527	7,540	448.95	36.38	0.16
3 DEPOSITS	445,827	509,490	571,573	594,460	610,171	14.28	12.19	2.64
a. Current	13,929	9,932	11,059	9,136	11,513	-28.70	11.35	26.02
b. Savings	139,864	120,613	132,843	161,820	176,770	-13.76	10.14	9.24
c. Fixed	243,409	327,121	380,584	383,797	374,776	34.39	16.34	-2.35
d. Call Deposits	48,417	51,614	46,811	39,436	46,863	6.60	-9.31	18.83
e. Others	207	211	275	272	249	1.50	30.45	-8.24
4 Bills Payable	41	42	23	24	21	1.53	-44.16	-11.93
5 Other Liabilities	19,406	23,291	30,451	39,300	36,086	20.02	30.74	-8.18
1. Loan Loss Provision	6,431	9,405	13,887	19,611	19,372	46.24	47.66	-1.22
2. Interest Suspense a/c	1,138	1,129	1,931	4,242	2,459	-0.72	70.95	-42.03
3. Others	11,837	12,757	14,633	15,447	14,255	7.77	14.71	-7.72
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	-99.99
7 Profit & Loss A/c	5,224	6,340	5,715	4,960	5,291	21.35	-9.85	6.68
TOTAL	521,953	612,733	669,886	704,821	717,330	17.39	9.33	1.77
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	48,431	56,513	25.67	-7.10	16.69
a. Cash Balance	8,134	7,505	7,574	6,869	7,022	-7.73	0.92	2.22
Nepalese Notes & Coins	8,059	7,383	7,341	6,624	6,788	-8.39	-0.56	2.47
Foreign Currency	76	123	233	245	234	62.05	89.75	-4.58
b. Bank Balance	22,731	24,830	28,785	28,018	29,706	9.23	15.93	6.02
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,488	23,445	0.02	49.11	-0.18
2. "A"Class Licensed Institution	7,619	6,642	7,521	4,114	5,775	-12.83	13.25	40.37
3. Other Financial Ins.	1,676	4,752	1,228	413	483	183.58	-74.15	16.85
4. In Foreign banks	5	2	2	2	2	-64.18	0.00	0.00
c. Money at Call	24,435	37,162	28,203	13,544	19,786	52.08	-24.11	46.08
2 INVESTMENTS	56,879	68,793	91,763	107,748	114,973	20.95	33.39	6.71
a. Govt. Securities	56,879	68,793	90,725	95,622	92,535	20.95	31.88	-3.23
b. Others	-	-	1,038	12,126	22,438	0.00	0.00	85.04
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	11,253	9,159	4.77	0.69	-18.61
4 LOANS & ADVANCES								
(Including Bills Purchased)	383,480	444,934	471,886	497,743	501,432	16.03	6.06	0.74
4.1 LOANS & ADVANCES	383,480	444,934	471,886	497,743	501,432	16.03	6.06	0.74
a. Private Sector	369,145	386,815	451,918	474,116	476,949	4.79	16.83	0.60
b. Financial Institutions	14,335	58,120	19,964	23,623	24,480	305.44	-65.65	3.63
c. Government Organizations	-	-	3	3	3	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	5,673	6,410	8,845	9,944	9,710	13.00	38.00	-2.35
7 OTHER ASSETS	11,972	13,338	21,777	26,898	22,172	11.41	63.27	-17.57
a. Accrued Interests	6,166	7,075	14,549	17,966	13,386	14.75	105.63	-25.50
b. Others	5,806	6,263	7,228	8,932	8,787	7.87	15.42	-1.62
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	2,522	3,369	157.16	80.40	33.60
10 Reconciliation Account	78	0	0	-	-	-99.41	0.00	0.00
11 Profit & Loss A/c	21	56	279	282	-	172.42	397.68	-100.00
TOTAL	521,953	612,733	669,886	704,821	717,330	17.39	9.33	1.77

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	16,264	17,861	19,031	18,132	18,083	9.82	6.55	-0.27
a. Paid-up Capital	12,959	14,700	14,988	15,216	15,217	13.44	1.96	0.00
b. Statutory Reserves	2,907	3,459	3,775	3,787	3,796	19.01	9.13	0.24
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,261)	(6,751)	8.29	15.66	7.83
d. Others Reserves	4,469	4,110	5,367	5,390	5,821	-8.05	30.59	7.99
2 BORROWINGS	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
3 DEPOSITS	89,326	104,528	113,422	125,804	128,603	17.02	8.51	2.22
a. Current	1,290	1,878	1,419	1,351	1,609	45.55	-24.42	19.10
b. Savings	25,932	19,854	19,745	23,396	25,477	-23.44	-0.55	8.89
c. Fixed	50,529	71,743	80,525	90,396	90,293	41.98	12.24	-0.11
d. Call Deposits	9,945	9,558	10,110	9,488	10,041	-3.89	5.77	5.83
e. Others	1,629	1,496	1,622	1,173	1,184	-8.20	8.47	0.92
4 Bills Payable	23	0	2	0	1	-98.23	380.57	58.83
5 Other Liabilities	15,588	16,607	19,097	23,715	23,043	6.53	14.99	-2.84
1. Loan Loss Provision	5,274	5,486	6,634	9,061	9,373	4.03	20.91	3.44
2. Interest Suspense a/c	7,267	8,165	8,930	10,471	10,140	12.36	9.36	-3.16
3. Others	3,048	2,955	3,533	4,183	3,529	-3.04	19.56	-15.63
6 Reconciliation A/c	12	(4)	1	0	2	-134.24	-125.45	3805.41
7 Profit & Loss A/c	1,071	957	1,073	360	633	-10.71	12.19	75.81
TOTAL	126,679	152,040	155,172	168,960	171,311	20.02	2.06	1.39
Assets								
1 LIQUID FUNDS	16,607	19,655	18,596	17,931	18,804	18.35	-5.39	4.87
a. Cash Balance	1,438	1,588	1,706	1,417	1,481	10.48	7.42	4.52
Nepalese Notes & Coins	1,438	1,588	1,706	1,417	1,481	10.48	7.42	4.52
Foreign Currency	0	0	0	0	0	-41.58	115.37	189.02
b. Bank Balance	6,977	9,906	8,849	8,001	8,125	41.99	-10.68	1.54
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,116	5,544	-3.50	49.79	8.36
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,494	1,597	126.38	-49.85	6.91
3. Other Financial Ins.	1,480	2,058	1,510	1,392	984	39.05	-26.60	-29.29
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00
c. Money at Call	8,193	8,160	8,041	8,512	9,198	-0.40	-1.46	8.05
2 INVESTMENTS	20,536	22,186	20,140	25,595	25,547	8.03	-9.22	-0.19
a. Govt. Securities	20,536	22,186	20,140	22,595	22,447	8.03	-9.22	-0.65
b. Others	-	-	-	3,000	3,100	0.00	0.00	3.33
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	3,506	3,888	-22.26	52.20	10.90
4 LOANS & ADVANCES								
(Including Bills Purchased)	71,536	86,303	92,931	98,698	99,691	20.64	7.68	1.01
4.1 LOANS & ADVANCES	71,536	86,303	92,931	98,698	99,691	20.64	7.68	1.01
a. Private Sector	65,795	81,645	86,325	93,090	93,861	24.09	5.73	0.83
b. Financial Institutions	5,742	4,658	6,602	5,604	5,826	-18.87	41.72	3.97
c. Government Organizations	-	-	4	4	4	0.00	0.00	0.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	2,019	2,771	3,336	3,449	3,480	37.25	20.41	0.89
7 OTHER ASSETS	11,657	17,646	14,125	17,571	17,436	51.37	-19.95	-0.77
a. Accrued Interests	9,061	15,306	11,697	14,344	13,651	68.93	-23.58	-4.84
b. Others	2,597	2,340	2,428	3,227	3,785	-9.90	3.76	17.30
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	40.22
9 Non Banking Assets	468	599	1,114	1,482	1,964	27.99	85.87	32.58
10 Reconciliation Account	2	(0)	3	2	3	-111.62	-1452.60	36.07
11 Profit & Loss A/c	55	6	551	729	497	-88.25	8461.23	-31.85
TOTAL	126,679	152,040	155,172	168,964	171,311	20.02	2.06	1.39

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	224,341	330,008	429,253	420,916	455,987	47.10	30.07	8.33
1.1 Deposit Liabilities	215,183	305,976	402,421	399,156	431,908	42.19	31.52	8.21
1.1.1 Saving A/c	43,601	76,032	88,065	73,028	79,278	74.38	15.83	8.56
1.1.2 Fixed A/c	166,935	223,748	305,845	318,640	344,566	34.03	36.69	8.14
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	17,492	18,748	67.27	92.36	7.18
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	33,474	35,923	71.84	20.83	7.31
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	114,163	123,519	43.83	7.73	8.20
1.1.2.4 Above 1 Year	72,595	81,297	138,814	153,511	166,377	11.99	70.75	8.38
1.1.3 Call Deposit	4,443	6,111	8,461	7,461	8,034	37.55	38.45	7.67
1.1.4 Certificate of Deposits	204	85	51	27	30	-58.37	-39.75	10.41
1.2 Others	9,158	24,032	26,832	21,760	24,079	162.41	11.65	10.66
2 Commission/Fee Expense	1,735	3,121	4,228	4,060	4,635	79.87	35.49	14.16
3 Employees Expenses	48,174	53,727	55,126	56,833	63,661	11.53	2.60	12.01
4 Office Operating Expenses	33,544	38,326	38,127	37,892	43,010	14.26	-0.52	13.51
5 Exchange Fluctuation Loss	1	105	-	-	-	7277.31	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	34	-	-	-	2639.35	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	71	-	-	-	36644.30	-100.00	0.00
6 Non-Operating Expenses	89	369	499	620	926	313.83	35.07	49.52
7. Provision for Risk	39,014	25,497	65,952	77,842	85,515	-34.65	158.67	9.86
7.1 Loan loss Provision	38,874	25,367	65,818	77,739	85,205	-34.74	159.46	9.60
7.1.1 General Loan loss Provision	25,113	12,849	17,473	25,820	26,227	-48.83	35.98	1.58
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	13,254	13,833	-58.22	18.37	4.36
7.1.1.2 Watch List Provision	3,878	3,976	6,969	12,566	12,394	2.54	75.28	-1.37
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	49,570	56,155	-10.06	277.53	13.29
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,349	2,823	34.16	529.86	20.16
7.2. Provision for Non-Banking Assets	48	13	89	54	153	-72.47	563.44	184.88
7.3. Provision for Loss on Investment	3	98	16	25	31	2840.70	-83.24	21.60
7.4. Provision for Loss of Other Assets	88	19	29	24	127	-78.72	54.71	423.76
8 Loan Written Off	814	1,607	2,823	2,864	4,026	97.46	75.65	40.55
9 Provision for Staff Bonus	9,238	11,766	10,407	9,404	10,642	27.35	-11.55	13.15
10 Provision for Income Tax	30,913	34,273	32,840	29,106	33,085	10.87	-4.18	13.67
11 Others	248	7	79	133	165	-97.24	1053.58	24.23
12 Net Profit	71,306	83,438	77,771	62,166	70,918	17.01	-6.79	14.08
TOTAL EXPENSES	459,417	582,244	717,106	701,837	772,570	26.74	23.16	10.08
Income								
1. Interest Income	372,972	509,366	641,877	619,939	674,109	36.57	26.01	8.74
1.1. On Loans and Advance	342,440	464,186	572,265	541,735	588,296	35.55	23.28	8.59
1.2. On Investment	25,974	38,306	57,477	60,924	66,519	47.48	50.05	9.18
1.2.1 Government Bonds	23,335	35,010	53,207	55,251	59,980	50.03	51.98	8.56
1.2.2 Foreign Bonds	215	341	228	462	499	59.06	-33.10	8.00
1.2.3 NRB Bonds	589	343	558	733	960	-41.74	62.57	30.97
1.2.4 Deventure & Bonds	1,835	2,612	3,484	4,478	5,079	42.30	33.39	13.43
1.3 Agency Balance	169	174	1,430	1,279	1,423	3.00	721.79	11.29
1.4 On Call Deposit	1,193	1,460	2,428	3,428	3,840	22.31	66.34	12.00
1.5 Others	3,196	5,239	8,276	12,573	14,031	63.95	57.97	11.60
2. Comission & Discount	24,942	27,259	29,086	31,221	35,259	9.29	6.70	12.94
2.1 Bills Purchase & Discount	228	310	206	345	397	35.78	-33.51	15.16
2.2 Comission	20,920	22,861	22,065	24,662	27,596	9.28	-3.49	11.90
2.3 Others	3,794	4,088	6,815	6,214	7,267	7.75	66.72	16.94
3 Income From Exchange Fluctuation	10,913	8,121	5,553	6,122	6,369	-25.58	-31.62	4.03
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(322)	(311)	-23.41	-19.43	-3.25
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	6,444	6,680	-25.89	-33.39	3.66
4 Other Operating Income	16,789	12,504	11,095	8,605	10,946	-25.52	-11.27	27.20
5 Non Operating Income	8,176	3,584	1,971	1,419	1,866	-56.17	-45.00	31.48
6 Provision Written Back	24,835	20,530	27,558	33,417	43,240	-17.33	34.23	29.39
7 Recovery from Written off Loan	760	669	245	169	285	-12.00	-63.34	69.07
8 Income from Extra Ordinary Expenses	12	156	(1,060)	10	12	1252.34	-780.06	19.09
9 Net Loss	19	56	780	935	485	197.60	1290.13	-48.17
TOTAL INCOME	459,417	582,244	717,106	701,837	772,570	26.74	23.16	10.08

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	194,409	284,750	364,419	365,422	396,012	46.47	27.98	8.37
1.1 Deposit Liabilities	185,438	262,357	339,229	344,478	372,863	41.48	29.30	8.24
1.1.1 Saving A/c	37,545	67,417	77,696	65,277	70,894	79.56	15.25	8.60
1.1.2 Fixed A/c	143,928	189,890	254,527	272,729	294,989	31.93	34.04	8.16
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	11,618	12,561	28.09	100.87	8.12
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	27,102	29,025	80.19	16.08	7.09
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	95,608	103,193	41.06	4.89	7.93
1.1.2.4 Above 1 Year	66,414	75,530	125,810	138,401	150,210	13.73	66.57	8.53
1.1.3 Call Deposit	3,760	4,966	6,963	6,445	6,951	32.07	40.23	7.85
1.1.4 Certificate of Deposits	204	85	43	27	30	-58.37	-49.64	10.41
1.2 Others	8,971	22,393	25,190	20,944	23,148	149.62	12.49	10.52
2 Commission/Fee Expense	1,693	3,057	4,099	3,970	4,524	80.52	34.08	13.96
3 Employees Expenses	42,824	47,172	47,816	50,165	55,898	10.15	1.37	11.43
4 Office Operating Expenses	29,235	33,086	32,261	32,738	37,062	13.17	-2.49	13.21
5 Exchange Fluctuation Loss	0	104	-	-	-	283053.30	-100.00	0.00
5.1 Due to Change in Exchange Rates	0	33	-	-	-	89470.89	-100.00	0.00
5.2 Due to Foreign Currency Transactions	-	71	-	-	-	0.00	-100.00	0.00
6 Non-Operatiing Expenses	78	312	462	591	890	301.60	48.10	50.49
7. Provision for Risk	32,424	21,637	57,437	66,953	74,107	-33.27	165.46	10.68
7.1 Loan loss Provision	32,326	21,538	57,424	66,899	74,018	-33.37	166.62	10.64
7.1.1 General Loan loss Provision	21,420	11,093	15,606	22,997	23,763	-48.21	40.69	3.33
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	12,917	13,246	-58.82	27.84	2.55
7.1.1.2 Watch List Provision	2,904	3,468	5,858	10,080	10,517	19.42	68.93	4.33
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	41,843	47,485	-6.65	291.76	13.48
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,058	2,771	145.12	502.06	34.64
7.2. Provision for Non-Banking Assets	7	-	0	29	55	-100.00	0.00	88.93
7.3. Provision for Loss on Investment	3	95	13	25	31	3082.32	-85.91	21.60
7.4. Provision for Loss of Other Assets	88	3	0	-	3	-96.10	-99.34	0.00
8 Loan Written Off	708	1,489	2,602	2,731	3,786	110.40	74.70	38.63
9 Provision for Staff Bonus	8,146	10,673	9,462	8,657	9,671	31.01	-11.34	11.72
10 Provision for Income Tax	27,592	30,803	29,784	26,604	29,989	11.63	-3.31	12.73
11 Others	248	7	72	132	165	-97.29	969.68	24.32
12 Net Profit	63,374	74,801	70,037	56,794	64,153	18.03	-6.37	12.96
TOTAL EXPENSES	400,732	507,892	618,452	614,757	676,255	26.74	21.77	10.00
Income								
1. Interest Income	326,157	442,405	551,682	542,156	588,736	35.64	24.70	8.59
1.1. On Loans and Advance	298,351	402,230	490,121	471,331	511,556	34.82	21.85	8.53
1.2. On Investment	23,895	34,586	51,290	54,893	59,590	44.74	48.30	8.56
1.2.1 Government Bonds	21,509	31,700	47,873	49,851	53,733	47.38	51.02	7.79
1.2.2 Foreign Bonds	215	341	228	462	499	59.06	-33.10	8.00
1.2.3 NRB Bonds	398	1	2	430	635	-99.74	118.89	47.69
1.2.4 Deventure & Bonds	1,774	2,544	3,187	4,151	4,724	43.42	25.26	13.81
1.3 Agency Balance	169	171	1,430	1,277	1,420	1.01	738.02	11.19
1.4 On Call Deposit	691	673	1,367	2,927	3,245	-2.59	103.20	10.88
1.5 Others	3,051	4,745	7,475	11,729	12,925	55.53	57.53	10.20
2. Comission & Discount	23,473	25,927	27,763	29,971	33,790	10.46	7.08	12.74
2.1 Bills Purchase & Discount	228	310	206	345	397	35.78	-33.51	15.16
2.2 Comission	20,103	21,943	21,250	23,919	26,721	9.15	-3.16	11.72
2.3 Others	3,142	3,674	6,307	5,707	6,671	16.95	71.64	16.90
3 Income From Exchange Fluctuation	10,900	8,083	5,468	6,055	6,294	-25.84	-32.36	3.95
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(326)	(317)	-23.51	-20.55	-2.70
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	6,381	6,611	-26.17	-34.08	3.61
4 Other Operating Income	12,990	10,325	9,218	6,753	8,654	-20.52	-10.71	28.16
5 Non Operating Income	5,901	3,087	1,760	1,165	1,370	-47.69	-42.99	17.60
6 Provision Written Back	20,596	17,299	23,391	28,502	37,139	-16.01	35.22	30.30
7 Recovery from Written off Loan	706	611	231	155	271	-13.46	-62.25	74.82
8 Income from Extra Ordinary Expenses	8	156	(1,060)	0	1	1736.57	-780.38	287.05
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	614,757	676,255	26.74	21.77	10.00

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	24,027	37,191	53,217	45,237	48,793	54.79	43.09	7.86
1.1 Deposit Liabilities	23,915	35,908	52,034	44,501	47,947	50.15	44.91	7.74
1.1.1 Saving A/c	4,871	7,117	8,737	6,371	6,896	46.12	22.77	8.24
1.1.2 Fixed A/c	18,531	27,825	42,073	37,346	40,214	50.15	51.21	7.68
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	5,413	5,676	182.42	89.95	4.86
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	5,536	5,917	46.20	43.05	6.87
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	15,264	16,510	61.06	19.71	8.16
1.1.2.4 Above 1 Year	4,527	3,944	9,226	11,133	12,112	-12.87	133.90	8.79
1.1.3 Call Deposit	513	967	1,215	783	836	88.34	25.67	6.78
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	0.00
1.2 Others	112	1,282	1,183	736	846	1042.25	-7.75	14.91
2 Commission/Fee Expense	42	63	120	84	103	51.43	90.31	21.56
3 Employees Expenses	4,341	5,225	5,838	5,331	6,202	20.37	11.72	16.33
4 Office Operating Expenses	3,441	4,096	4,617	4,080	4,704	19.05	12.72	15.30
5 Exchange Fluctuation Loss	1	1	-	-	-	-51.89	-100.00	0.00
5.1 Due to Change in Exchange Rates	1	1	-	-	-	-44.06	-100.00	0.00
5.2 Due to Foreign Currency Transactions	0	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	11	30	31	19	25	166.94	4.23	31.53
7. Provision for Risk	5,678	3,329	7,125	8,873	9,415	-41.38	114.07	6.11
7.1 Loan loss Provision	5,636	3,301	7,064	8,826	9,268	-41.44	114.01	5.01
7.1.1 General Loan loss Provision	3,312	1,459	1,606	2,228	2,077	-55.97	10.08	-6.81
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	124	387	-58.36	-42.00	213.55
7.1.1.2 Watch List Provision	845	431	1,010	2,105	1,689	-48.99	134.31	-19.74
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	6,464	7,139	-20.46	190.81	10.45
7.1.3 Additional Loan Loss Provision	10	2	106	133	52	-82.35	5763.24	-60.90
7.2. Provision for Non-Banking Assets	42	10	31	23	23	-76.01	206.87	0.97
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	124	0.00	81.97	411.94
8 Loan Written Off	14	36	150	57	148	150.56	313.66	160.59
9 Provision for Staff Bonus	828	987	844	698	868	19.22	-14.54	24.35
10 Provision for Income Tax	2,486	3,010	2,604	2,399	3,011	21.09	-13.51	25.49
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	4,960	5,929	17.44	-11.18	19.53
TOTAL EXPENSES	46,806	60,939	80,737	71,739	79,197	30.20	32.49	10.40
Income								
1. Interest Income	38,436	55,444	74,528	64,396	70,425	44.25	34.42	9.36
1.1. On Loans and Advance	36,443	51,703	68,237	58,443	63,418	41.87	31.98	8.51
1.2. On Investment	1,525	2,732	4,790	4,853	5,607	79.15	75.32	15.54
1.2.1 Government Bonds	1,399	2,485	4,352	4,658	5,401	77.57	75.15	15.96
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	193	204	101.96	76.65	5.68
1.2.4 Deventure & Bonds	4	1	2	2	2	-77.28	195.12	4.17
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	310	364	74.16	28.13	17.32
1.5 Others	119	403	725	791	1,037	238.16	79.68	31.11
2. Comission & Discount	1,273	1,051	1,030	990	1,171	-17.45	-1.99	18.27
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	561	665	8.33	-20.36	18.59
2.3 Others	596	317	446	429	506	-46.75	40.46	17.86
3 Income From Exchange Fluctuation	13	38	85	67	74	201.05	125.53	10.75
3.1 Due to Change in Exchange Rate	(1)	1	12	4	5	-276.30	1204.94	45.79
3.2 Due to Foreign Currency Trans.	13	37	73	63	69	181.46	97.78	8.71
4 Other Operating Income	2,257	1,684	1,601	1,577	1,916	-25.40	-4.90	21.51
5 Non Operating Income	1,556	219	114	120	278	-85.95	-48.03	131.95
6 Provision Written Back	3,211	2,407	3,135	4,300	5,325	-25.06	30.26	23.84
7 Recovery from Written off Loan	49	41	9	7	8	-16.21	-78.37	14.02
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	282	-	419.56	318.72	-100.00
TOTAL INCOME	46,806	60,939	80,737	71,739	79,197	30.20	32.49	10.40

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	10,257	11,182	36.60	44.02	9.03
1.1 Deposit Liabilities	5,830	7,710	11,159	10,177	11,098	32.24	44.72	9.04
1.1.1 Saving A/c	1,185	1,498	1,631	1,379	1,488	26.43	8.85	7.92
1.1.2 Fixed A/c	4,476	6,033	9,245	8,565	9,363	34.79	53.24	9.31
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	462	511	97.88	30.29	10.65
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	836	981	22.89	30.63	17.41
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	3,291	3,816	48.59	29.56	15.95
1.1.2.4 Above 1 Year	1,654	1,823	3,778	3,977	4,055	10.23	107.21	1.96
1.1.3 Call Deposit	170	179	283	233	247	5.49	58.07	5.76
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	79	85	376.45	28.87	6.99
2 Commission/Fee Expense	-	1	9	6	8	0.00	1093.33	48.05
3 Employees Expenses	1,009	1,329	1,472	1,337	1,562	31.82	10.73	16.82
4 Office Operating Expenses	868	1,143	1,249	1,074	1,244	31.75	9.22	15.81
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	0	27	5	9	11	10983.72	-80.63	24.54
7. Provision for Risk	911	532	1,389	2,017	1,993	-41.62	161.23	-1.14
7.1 Loan loss Provision	911	528	1,330	2,015	1,919	-42.01	151.78	-4.77
7.1.1 General Loan loss Provision	381	298	261	594	388	-21.72	-12.48	-34.78
7.1.1.1 Pass Loan Loss Provision	252	221	160	214	199	-12.28	-27.62	-6.72
7.1.1.2 Watch List Provision	129	77	101	381	188	-40.13	30.76	-50.53
7.1.2 Special Loan Loss Provision	394	228	1,033	1,263	1,531	-42.01	352.33	21.26
7.1.3 Additional Loan Loss Provision	137	2	36	158	-	-98.56	1737.49	-100.00
7.2. Provision for Non-Banking Assets	-	3	58	2	75	0.00	1617.87	4422.97
7.3. Provision for Loss on Investment	-	0	-	-	-	0.00	-100.00	0.00
7.4. Provision for Loss of Other Assets	-	-	1	-	-	0.00	0.00	0.00
8 Loan Written Off	92	81	71	76	92	-11.01	-13.02	19.80
9 Provision for Staff Bonus	264	106	101	50	102	-59.94	-4.38	105.85
10 Provision for Income Tax	834	460	452	104	86	-44.84	-1.75	-17.34
11 Others	-	0	7	1	1	0.00	5969.78	0.00
12 Net Profit	1,996	1,666	1,543	412	836	-16.56	-7.40	102.89
TOTAL EXPENSES	11,879	13,413	17,917	15,341	17,117	12.91	33.58	11.58
Income								
1. Interest Income	8,379	11,517	15,666	13,386	14,947	37.44	36.03	11.66
1.1. On Loans and Advance	7,645	10,253	13,907	11,961	13,322	34.11	35.64	11.38
1.2. On Investment	554	988	1,397	1,178	1,322	78.49	41.42	12.18
1.2.1 Government Bonds	427	826	983	742	847	93.47	19.00	14.03
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	110	121	38.34	25.54	10.05
1.2.4 Deventure & Bonds	58	67	295	325	354	15.64	341.43	8.70
1.3 Agency Balance	-	3	-	2	3	0.00	-100.00	75.41
1.4 On Call Deposit	155	181	285	192	231	16.89	57.26	20.37
1.5 Others	25	91	76	53	69	256.77	-15.94	29.62
2. Comission & Discount	196	281	293	260	299	42.85	4.51	14.89
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	182	209	31.50	24.94	14.81
2.3 Others	56	96	63	78	90	71.21	-34.69	15.06
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	1,542	496	276	275	376	-67.84	-44.38	36.43
5 Non Operating Income	719	278	98	134	218	-61.29	-64.92	62.20
6 Provision Written Back	1,027	825	1,033	615	776	-19.70	25.20	26.21
7 Recovery from Written off Loan	4	16	6	7	7	264.86	-66.19	-3.00
8 Income from Extra Ordinary Expenses	3	-	1	10	10	-100.00	0.00	8.45
9 Net Loss	8	-	545	654	485	-100.00	0.00	-25.83
TOTAL INCOME	11,879	13,413	17,917	15,341	17,117	12.91	33.58	11.58

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

Amt in Mn of Rs

	Mid-July			Mid-June	Mid-July	% 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	364,284	363,887	22.74	9.95	-0.11
Fishery Related	8,956	13,234	15,012	16,423	16,213	47.76	13.44	-1.28
Mining Related	8,685	8,789	11,789	11,928	11,898	1.20	34.13	-0.26
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	849,567	857,723	6.89	6.63	0.96
Construction	414,030	190,196	203,379	222,625	207,710	-54.06	6.93	-6.70
Electricity, Gas and Water	207,797	246,839	307,457	363,692	376,015	18.79	24.56	3.39
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	70,601	70,287	15.84	-3.00	-0.44
Transport, Communication and Public Utilities	97,505	100,909	98,130	88,290	88,555	3.49	-2.75	0.30
Wholesaler & Retailer	837,582	947,619	983,500	1,012,294	999,438	13.14	3.79	-1.27
Finance, Insurance and Real Estate	337,170	375,243	365,559	384,772	396,355	11.29	-2.58	3.01
Tourism Service**	183,908	200,494	211,160	228,039	231,556	9.02	5.32	1.54
Other Services	177,036	192,913	196,597	201,065	201,661	8.97	1.91	0.30
Consumption Loans	233,767	867,483	926,138	986,469	1,013,605	271.09	6.76	2.75
Local Government	1,539	1,125	1,127	1,219	1,218	-26.88	0.12	-0.06
Others	641,727	421,635	337,541	333,131	331,052	-34.30	-19.94	-0.62
TOTAL	4,172,747	4,709,039	4,879,851	5,134,401	5,167,173	12.85	3.63	0.64
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,889,275	1,931,014	28.41	31.98	2.21
Overdraft	634,300	718,773	230,782	121,721	124,431	13.32	-67.89	2.23
Cash Credit Loan	-	-	516,456	658,876	648,712	-	-	(1.54)
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	78,888	82,835	-61.86	-6.19	5.00
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	749,434	725,445	15.20	-13.20	-3.20
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	385,412	387,016	13.26	3.23	0.42
Real Estate Loan	183,538	228,255	249,588	260,182	268,158	24.36	9.35	3.07
Margin Nature Loan	106,282	80,508	76,535	87,113	90,093	-24.25	-4.93	3.42
Hire Purchase Loan	160,657	157,162	159,216	125,513	124,102	-2.18	1.31	-1.12
Deprived Sector Loan	293,414	335,623	308,356	309,955	312,186	14.39	-8.12	0.72
Bills Purchased	4,403	3,130	4,271	6,722	7,815	-28.92	36.46	16.25
Other Product	473,944	558,470	452,502	461,309	465,365	17.83	-18.97	0.88
Total	4,172,747	4,709,039	4,879,851	5,134,401	5,167,173	12.85	3.63	0.64
Collateral wise								
Gold and Silver	43,111	52,782	55,533	57,596	58,489	22.43	5.21	1.55
Government Securities	678	783	3,239	3,182	3,160	15.48	313.70	-0.69
Non Governmental Securities	87,213	61,272	58,566	71,622	81,671	-29.74	-4.42	14.03
Fixed Deposit Receipts	29,313	64,221	58,120	38,538	41,599	119.08	-9.50	7.94
Own	29,081	64,006	57,887	38,339	41,348	120.09	-9.56	7.85
Other Licences Institutions	232	215	233	200	252	-7.34	8.61	25.91
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,582,587	4,622,544	12.84	4.82	0.87
Fixed Assets	3,118,968	3,538,076	3,749,324	3,968,951	3,938,300	13.44	5.97	-0.77
Current Assets	528,641	578,047	565,372	613,636	684,244	9.35	-2.19	11.51
Against security of Bill	47,628	19,623	37,183	55,263	35,589	-58.80	89.48	-35.60
Domestic Bills	556	880	771	803	1,112	58.24	-12.36	38.49
Foreign Bills	47,072	18,744	36,412	54,460	34,477	-60.18	94.26	-36.69
Against Guarantee	181,603	195,088	195,038	190,934	199,590	7.43	-0.03	4.53
Government Guarantee	2,597	2,307	3,129	3,106	3,145	-11.17	35.67	1.24
Institutional Guarantee	135,679	136,841	127,020	139,282	147,144	0.86	-7.18	5.64
Personal Guarantee	26,424	37,037	41,125	33,278	32,724	40.16	11.04	-1.66
Collective Guarantee	8,130	7,418	7,239	3,669	3,388	-8.76	-2.41	-7.64
International Rated Foreign Bank's Guarantee	1,783	1,509	455	249	252	-15.36	-69.84	1.09
Other Guarantee	6,990	9,977	16,069	11,350	12,937	42.74	61.06	13.97
Credit Card	2,152	3,521	4,528	5,790	5,678	63.61	28.59	-1.92
Others	133,439	195,625	152,948	128,888	118,852	46.60	-21.82	-7.79
Total	4,172,747	4,709,039	4,879,851	5,134,401	5,167,173	12.85	3.63	0.64

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-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	324,151	323,942	23.84	10.03	-0.06
Fishery Related	7,816	11,666	13,237	14,579	14,394	49.25	13.47	-1.27
Mining Related	8,258	8,386	11,383	11,577	11,554	1.55	35.73	-0.20
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	815,380	823,518	6.34	6.55	1.00
Construction	355,404	154,723	167,502	200,400	182,860	-56.47	8.26	-8.75
Electricity, Gas and Water	202,483	239,756	298,869	353,165	365,248	18.41	24.66	3.42
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	67,804	67,259	16.94	-2.97	-0.80
Transport, Communication and Public Utilities	78,828	82,970	83,643	76,451	77,219	5.25	0.81	1.00
Wholesaler & Retailer	763,650	866,464	896,414	922,711	910,162	13.46	3.46	-1.36
Finance, Insurance and Real Estate	287,621	315,353	306,730	309,027	321,327	9.64	-2.73	3.98
Tourism Service**	164,941	175,638	182,269	196,064	199,049	6.49	3.78	1.52
Other Services	163,684	177,350	178,117	181,090	181,572	8.35	0.43	0.27
Consumption Loans	205,358	757,464	768,478	818,316	841,225	268.85	1.45	2.80
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	250,341	248,572	-39.43	-16.40	-0.71
TOTAL	3,716,941	4,175,443	4,315,377	4,542,232	4,569,076	12.34	3.35	0.59
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,667,242	1,704,992	30.97	32.48	2.26
Overdraft	548,651	619,856	164,141	89,882	92,020	12.98	-73.52	2.38
Cash Credit Loan	-	-	493,597	597,742	587,956	-	-	(1.64)
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	78,638	82,717	-61.88	-6.28	5.19
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	735,907	709,593	15.57	-14.19	-3.58
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	315,099	316,089	12.10	0.08	0.31
Real Estate Loan	159,139	199,641	217,964	217,119	224,656	25.45	9.18	3.47
Margin Nature Loan	90,921	64,819	58,679	68,624	70,345	-28.71	-9.47	2.51
Hire Purchase Loan	134,893	131,340	138,262	107,670	106,860	-2.63	5.27	-0.75
Deprived Sector Loan	239,728	279,646	262,365	263,068	267,360	16.65	-6.18	1.63
Bills Purchased	4,403	3,130	4,271	6,722	7,815	-28.92	36.46	16.25
Other Product	427,751	481,430	385,119	394,519	398,673	12.55	-20.01	1.05
Total	3,716,941	4,175,443	4,315,377	4,542,232	4,569,076	12.34	3.35	0.59
Collateral wise								
Gold and Silver	38,492	47,816	50,575	52,575	53,423	24.23	5.77	1.61
Government Securities	670	722	3,200	3,171	3,160	7.70	343.23	-0.33
Non Governmental Securities	73,593	47,841	43,198	55,700	64,671	-34.99	-9.71	16.11
Fixed Deposit Receipts	24,777	49,275	47,972	31,312	33,532	98.87	-2.64	7.09
Own	24,545	49,060	47,738	31,114	33,283	99.88	-2.69	6.97
Other Licences Institutions	232	215	233	197	249	-7.34	8.61	26.23
Collateral of Properties	3,269,848	3,673,792	3,833,402	4,073,937	4,111,196	12.35	4.34	0.91
Fixed Assets	2,741,246	3,095,794	3,268,070	3,460,460	3,427,110	12.93	5.56	-0.96
Current Assets	528,603	577,997	565,333	613,477	684,086	9.34	-2.19	11.51
Against security of Bill	47,626	19,623	37,183	55,262	35,588	-58.80	89.48	-35.60
Domestic Bills	555	880	771	803	1,112	58.60	-12.36	38.49
Foreign Bills	47,072	18,744	36,412	54,459	34,476	-60.18	94.26	-36.69
Against Guarantee	130,550	142,452	147,130	145,010	152,332	9.12	3.28	5.05
Government Guarantee	2,523	2,237	3,065	3,045	3,087	-11.32	36.99	1.37
Institutional Guarantee	105,184	106,032	97,518	106,746	112,985	0.81	-8.03	5.84
Personal Guarantee	12,905	21,700	27,919	22,836	22,293	68.15	28.66	-2.38
Collective Guarantee	1,299	1,103	2,186	849	813	-15.14	98.29	-4.20
International Rated Foreign Bank's Guarantee	1,783	1,509	455	249	252	-15.36	-69.84	1.09
Other Guarantee	6,855	9,870	15,986	11,284	12,901	43.98	61.96	14.33
Credit Card	2,152	3,521	4,524	5,772	5,662	63.61	28.48	-1.90
Others	129,231	190,401	148,194	119,493	109,512	47.33	-22.17	-8.35
Total	3,716,941	4,175,443	4,315,377	4,542,232	4,569,076	12.34	3.35	0.59

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-June	Mid-July	% 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	33,391	33,225	10.84	10.09	-0.50
Fishery Related	1,008	1,341	1,523	1,540	1,523	32.98	13.56	-1.10
Mining Related	364	302	321	243	239	-16.93	6.26	-1.63
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,341	30,311	20.83	11.03	-0.10
Construction	49,017	31,622	32,104	17,947	20,936	-35.49	1.52	16.65
Electricity, Gas and Water	5,116	6,488	7,578	9,589	9,835	26.83	16.80	2.56
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	1,975	2,166	-18.23	1.11	9.68
Transport, Communication and Public Utilities	15,054	13,921	11,060	9,231	8,794	-7.53	-20.55	-4.74
Wholesaler & Retailer	61,627	68,458	73,242	75,083	74,853	11.09	6.99	-0.31
Finance, Insurance and Real Estate	39,227	47,742	46,985	62,332	61,373	21.71	-1.58	-1.54
Tourism Service**	15,863	20,443	24,215	26,829	27,181	28.87	18.45	1.31
Other Services	11,586	13,088	15,561	16,959	17,064	12.97	18.89	0.62
Consumption Loans	23,284	81,687	128,117	138,521	142,214	250.82	56.84	2.67
Local Government	11	8	9	7	6	-25.26	12.13	-11.46
Others	110,457	98,812	66,870	70,026	68,896	-10.54	-32.33	-1.61
TOTAL	383,430	441,783	471,382	494,016	498,615	15.22	6.70	0.93
Productwise								
Term Loan	115,573	130,209	167,740	196,604	199,355	12.66	28.82	1.40
Overdraft	78,746	87,233	59,343	27,906	28,465	10.78	-31.97	2.00
Cash Credit Loan	-	-	19,124	53,505	52,999	-	-	(0.95)
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	6,863	9,124	-0.76	37.47	32.94
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	57,610	57,999	18.15	18.35	0.68
Real Estate Loan	17,446	18,717	21,884	32,745	33,368	7.28	16.92	1.90
Margin Nature Loan	12,528	11,773	14,165	14,666	15,594	-6.02	20.31	6.33
Hire Purchase Loan	21,804	21,814	17,352	14,516	13,990	0.04	-20.45	-3.63
Deprived Sector Loan	47,111	49,167	40,153	40,312	38,068	4.36	-18.33	-5.57
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	49,289	49,654	81.41	-12.11	0.74
Total	383,430	441,783	471,382	494,016	498,615	15.22	6.70	0.93
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,936	3,936	7.01	-1.28	0.00
Government Securities	3	6	7	10	-	110.93	13.94	-100.00
Non Governmental Securities	11,972	10,741	12,465	12,963	13,749	-10.28	16.05	6.07
Fixed Deposit Receipts	3,688	12,219	8,314	6,024	6,702	231.36	-31.96	11.25
Own	3,688	12,219	8,314	6,022	6,700	231.36	-31.96	11.25
Other Licences Institutions	-	-	-	2	2	0.00	0.00	-0.37
Collateral of Properties	319,268	367,503	403,350	428,116	430,261	15.11	9.75	0.50
Fixed Assets	319,252	367,493	403,343	427,982	430,127	15.11	9.76	0.50
Current Assets	16	9	7	134	134	-40.20	-27.60	0.27
Against security of Bill	1	-	-	1	1	-100.00	0.00	-0.24
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	1	1	0.00	0.00	-0.24
Against Guarantee	43,691	45,678	41,526	39,595	40,504	4.55	-9.09	2.30
Government Guarantee	34	29	25	21	18	-13.23	-16.22	-15.54
Institutional Guarantee	24,143	25,284	24,532	27,639	28,799	4.73	-2.97	4.20
Personal Guarantee	12,644	13,999	11,873	9,086	9,086	10.71	-15.18	0.00
Collective Guarantee	6,831	6,314	5,052	2,820	2,575	-7.56	-19.99	-8.68
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	30	27	29.44	-13.88	-10.20
Credit Card	-	-	4	18	16	0.00	0.00	-8.30
Others	1,086	1,654	1,785	3,355	3,446	52.27	7.93	2.72
Total	383,430	441,783	471,382	494,016	498,615	15.22	6.70	0.93

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-June	Mid-July	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,742	6,720	34.37	5.15	-0.32
Fishery Related	132	227	253	303	296	72.67	11.19	-2.56
Mining Related	64	101	85	108	105	59.21	-15.66	-2.95
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,846	3,894	26.16	-7.65	1.24
Construction	9,609	3,851	3,774	4,278	3,914	-59.92	-2.02	-8.51
Electricity, Gas and Water	198	595	1,009	938	932	200.62	69.75	-0.58
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	822	862	27.53	-14.88	4.96
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,607	2,542	10.90	-14.70	-2.50
Wholesaler & Retailer	12,305	12,697	13,844	14,500	14,423	3.18	9.04	-0.53
Finance, Insurance and Real Estate	10,322	12,149	11,844	13,413	13,655	17.70	-2.51	1.81
Tourism Service**	3,104	4,413	4,676	5,146	5,326	42.15	5.96	3.49
Other Services	1,766	2,475	2,919	3,016	3,025	40.12	17.96	0.31
Consumption Loans	5,125	28,332	29,543	29,632	30,166	452.83	4.27	1.80
Local Government	36	36	36	36	36	0.00	0.00	0.15
Others	17,438	11,608	10,486	12,764	13,584	-33.43	-9.67	6.42
TOTAL	72,376	91,813	93,091	98,152	99,482	26.85	1.39	1.35
Productwise								
Term Loan	15,994	18,225	22,909	25,430	26,667	13.95	25.70	4.87
Overdraft	6,903	11,684	7,297	3,932	3,946	69.26	-37.55	0.36
Cash Credit Loan	-	-	3,735	7,629	7,757	-	-	1.68
Trust Receipt Loan/Import Loan	-	-	112	251	118	0.00	0.00	-52.92
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,664	6,729	10.03	-0.37	0.97
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,704	12,928	24.11	17.57	1.77
Real Estate Loan	6,953	9,897	9,740	10,317	10,133	42.33	-1.58	-1.78
Margin Nature Loan	2,833	3,915	3,691	3,822	4,155	38.23	-5.73	8.70
Hire Purchase Loan	3,960	4,007	3,602	3,326	3,253	1.19	-10.11	-2.22
Deprived Sector Loan	6,575	6,811	5,838	6,575	6,758	3.60	-14.29	2.78
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,502	17,038	36.80	-13.69	-2.65
Total	72,376	91,813	93,091	98,152	99,482	26.85	1.39	1.35
Collateral wise								
Gold and Silver	898	983	1,027	1,085	1,131	9.41	4.48	4.15
Government Securities	5	55	32	2	0	1074.45	-41.41	-94.51
Non Governmental Securities	1,648	2,690	2,902	2,959	3,251	63.21	7.90	9.85
Fixed Deposit Receipts	849	2,727	1,835	1,203	1,366	221.27	-32.73	13.52
Own	849	2,727	1,835	1,203	1,365	221.27	-32.73	13.52
Other Licences Institutions	-	-	-	1	1	0.00	0.00	2.86
Collateral of Properties	58,493	74,829	77,944	80,534	81,087	27.93	4.16	0.69
Fixed Assets	58,471	74,789	77,912	80,509	81,063	27.91	4.18	0.69
Current Assets	22	40	32	25	24	81.94	-19.99	-5.62
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	6,329	6,754	-5.47	-8.29	6.72
Government Guarantee	40	40	40	40	40	0.00	0.00	0.13
Institutional Guarantee	6,352	5,525	4,971	4,897	5,360	-13.02	-10.03	9.46
Personal Guarantee	875	1,338	1,332	1,355	1,345	52.98	-0.42	-0.73
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-3.44
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	36	8	-41.51	-29.99	-77.43
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	6,040	5,894	14.39	-16.84	-2.41
Total	72,376	91,813	93,091	98,152	99,482	26.85	1.39	1.35

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

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

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

S.N.	BFI Name	CFC	Manju	Reliance
Liabilities				
1	CAPITAL FUND	1,785.31	1,992.83	1,127.23
	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	2.80	8.31	(206.21)
	g. Others Reserves Fund	242.84	318.41	56.32
2	BORROWINGS	199.57	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.57	500.00	-
3	DEPOSITS	18,796.31	18,219.68	8,550.57
	a. Current	262.95	179.86	78.42
	Domestic	262.95	179.86	78.42
	Foreign	-	-	-
	b. Savings	4,462.41	2,429.66	1,551.67
	Domestic	4,462.41	2,429.66	1,551.67
	Foreign	-	-	-
	c. Fixed	12,695.55	13,663.38	5,930.86
	Domestic	12,695.55	13,663.38	5,930.86
	Foreign	-	-	-
	d. Call Deposits	1,347.23	1,946.73	989.63
	Domestic	1,347.23	1,946.73	989.63
	Foreign	-	-	-
	e. Others	28.17	0.05	-
	Domestic	28.17	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.24	-	-
5	Other Liabilities	815.56	1,278.74	696.55
	1. Sundry Creditors	218.33	131.70	33.23
	2. Loan Loss Provision	441.83	552.90	393.63
	3. Interest Suspense a/c	-	197.23	85.13
	4. Others	155.40	396.90	184.55
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	98.31	287.15	51.03
	TOTAL Liabilities	21,695.29	22,278.39	10,425.38
Assets				
1	LIQUID FUNDS	1,707.00	1,204.66	641.20
	a. Cash Balance	213.07	95.97	57.04
	Nepalese Notes & Coins	213.05	95.97	57.04
	Foreign Currency	0.02	-	-
	b. Bank Balance	1,493.93	1,108.70	313.22
	1. In Nepal Rastra Bank	832.49	838.74	313.22
	Domestic Currency	832.49	838.74	313.22
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	474.60	260.03	-
	Domestic Currency	474.60	260.03	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	186.84	9.93	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	270.93
	Domestic Currency	-	-	270.93
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,660.78	3,917.32	2,132.85
	a. Govt. Securities	3,510.78	2,917.32	1,432.85
	b. NRB Bond	150.00	1,000.00	700.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	366.21	196.19	187.27
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	366.21	196.19	187.27
4	LOANS & ADVANCES (Including Bills Purchased)	14,858.23	15,534.16	6,526.42
	4.1 LOANS & ADVANCES	14,858.23	15,534.16	6,526.42
	a. Private Sector	14,250.58	14,376.52	6,158.94
	b. Financial Institutions	607.65	1,157.64	367.48
	c. Government Organizations	-	-	-
	4.2 BILL PURCHASED	-	-	-
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
6	FIXED ASSETS	418.07	353.78	311.47
7	OTHER ASSETS	680.74	1,008.75	411.00
	a. Accrued Interest:	302.45	295.67	131.20
	Financial Institutions	235.00	70.29	73.70
	Government Enterprises	67.42	19.27	22.04
	Private Sector	0.02	206.11	35.46
	b. Staff Loans / Adv.	140.59	358.86	109.06
	c. Sundry Debtors	25.11	327.14	28.44
	d. Cash In Transit	-	-	-
	e. Others	212.59	27.09	142.30
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	63.52	210.41
10	Reconciliation Account	-	-	2.98
11	Profit & Loss A/c	-	-	1.79
	TOTAL ASSETS	21,695.29	22,278.39	10,425.38

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	16,450.85	19,713.52	30,096.11	28,048.49	5,925.83	23,810.82	12,761.64
1.1 On Deposit Liabilities	16,073.36	19,377.11	29,224.03	26,440.17	5,610.97	22,805.48	11,843.97
1.1.1 Saving Account	3,898.68	6,788.46	5,160.39	4,473.07	1,688.95	3,848.91	2,241.60
1.1.2 Fixed Account	11,851.79	12,110.13	23,285.60	21,380.92	3,556.92	18,473.95	9,303.67
1.1.2.1 Up to 3 months Fixed Account	1,089.14	-	6,985.68	286.09	-	-	372.84
1.1.2.2 3 to 6 months Fixed Account	1,456.12	-	3,492.84	-	537.42	-	297.14
1.1.2.3 6 months to 1 year Fixed Account	5,508.95	-	6,287.11	-	1,013.66	18,473.95	815.54
1.1.2.4 Above 1 year Fixed Account	3,797.58	12,110.13	6,519.97	21,094.83	2,005.83	-	7,818.16
1.1.3 Call Deposit	322.89	478.52	778.05	586.18	365.11	482.62	298.70
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	377.49	336.42	872.08	1,608.31	314.86	1,005.34	917.67
2. Commission Expense	112.17	499.70	979.00	554.34	276.59	-	131.17
3. Staff Expense	3,588.61	4,413.24	3,676.28	2,992.41	1,061.37	2,748.92	1,536.18
4. Office Operating Expenses	1,451.66	1,949.09	2,355.05	2,516.94	702.95	2,301.61	1,023.57
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	11.57	19.80	-	3.98	-
7. Provision for Risk	6,174.21	4,985.52	3,818.23	13,430.06	441.65	2,786.86	1,958.22
7.1 Loan loss Provision	6,174.21	4,982.66	3,818.23	13,430.06	441.65	2,786.86	1,956.67
7.1.1 General Loan loss Provision	6,174.21	1,334.98	194.10	5,124.54	-	-	339.11
7.1.1.1 Pass Loan Loss Provision	6,174.21	1,013.12	194.10	1,832.84	-	-	-
7.1.1.2 Watch List Provision	-	321.86	-	3,291.70	-	-	339.11
7.1.2 Special Loan Loss Provision	-	3,647.57	3,624.13	8,305.52	441.65	-	1,617.56
7.1.3 Additional Loan Loss Provision	-	0.11	-	-	-	2,786.86	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.54
7.5. Provision for Loss of Other Assets	-	2.86	-	-	-	-	-
8. Loan Written Off	-	-	89.71	732.10	26.37	1,124.26	-
9. Provision for Staff Bonus	152.19	278.83	1,088.36	815.83	525.23	449.60	319.89
10. Provision for Income Tax	1,234.69	1,899.46	2,735.24	2,144.16	1,418.12	1,208.32	865.33
11. Others	-	6.72	-	-	-	-	-
12. Net Profit	1,656.83	3,398.22	7,060.03	5,198.32	3,308.95	2,838.05	2,013.72
Total Expenses	30,821.21	37,144.29	51,909.59	56,452.44	13,687.07	37,272.41	20,609.71
Income							
1. Interest Income	25,252.96	29,947.63	46,303.12	42,995.97	11,080.32	35,577.51	17,789.19
1.1 On Loans and Advances	21,695.69	25,195.37	40,406.40	37,815.25	8,435.45	31,960.15	14,070.43
1.2 On Investment	1,491.90	4,486.23	4,239.88	3,697.73	1,171.56	2,345.56	2,873.31
1.2.1 Government Bonds	1,491.90	1,654.99	4,107.20	3,697.73	1,131.62	2,345.56	2,846.54
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	377.24	132.68	-	-	-	26.77
1.2.4 Debenture & Bonds	-	2,454.00	-	-	39.93	-	-
1.3 On Agency Balance	179.52	11.71	-	1,069.60	16.16	-	10.14
1.4 On Call Deposit	-	254.31	833.97	-	1,013.84	-	-
1.5 On Others	1,885.85	-	822.87	413.39	443.32	1,271.79	835.31
2. Commission and Discount	1,335.08	276.61	4,221.33	1,667.25	1,610.36	1,093.33	1,266.58
2.1 Bills Purchase and Discount	-	-	-	0.01	26.68	0.54	1.53
2.2 Commission	1,335.08	183.38	1,225.62	1,667.24	1,292.71	717.80	480.94
2.3 Others	-	93.23	2,995.71	-	290.97	375.00	784.12
3. Exchange Flactuation Income	112.45	56.84	638.20	561.38	678.62	392.22	194.43
3.1 Due to Change in Exchange Rate	-	5.65	105.40	91.84	147.95	-	30.92
3.2 Due to Foreign Currency Transaction	112.45	51.19	532.79	469.55	530.66	392.22	163.52
4. Other Operating Income	460.78	1,533.64	100.40	754.54	82.02	200.39	12.38
5. Non Operating Income	82.41	176.65	14.53	244.51	3.26	-	24.34
6. Write Back from Provisions for loss	3,577.53	5,057.61	593.84	10,224.42	225.54	-	1,320.28
7. Recovery of written-off Loan	-	95.31	38.17	4.37	6.96	8.96	2.50
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	30,821.21	37,144.29	51,909.59	56,452.44	13,687.07	37,272.41	20,609.71

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	14,794.37	27,757.85	11,610.50	27,695.48	23,453.02	17,731.67	16,806.14
1.1 On Deposit Liabilities	14,143.14	26,478.51	10,637.07	25,873.35	22,249.35	15,504.00	15,619.31
1.1.1 Saving Account	2,602.64	5,835.47	2,316.65	3,812.55	4,031.23	2,971.17	2,544.23
1.1.2 Fixed Account	11,305.32	20,290.02	8,156.21	21,616.96	17,842.83	12,164.68	13,016.20
1.1.2.1 Up to 3 months Fixed Account	2,568.69	-	0.01	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	2,437.40	0.90	-	-	852.34	4,581.51	-
1.1.2.3 6 months to 1 year Fixed Account	2,549.33	9.87	198.72	-	13,683.28	4,938.08	13,013.17
1.1.2.4 Above 1 year Fixed Account	3,749.90	20,279.25	7,957.49	21,616.96	3,307.21	2,645.09	3.03
1.1.3 Call Deposit	235.18	353.02	164.21	443.84	375.29	368.15	58.88
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	651.23	1,279.34	973.43	1,822.13	1,203.67	2,227.67	1,186.83
2. Commission Expense	93.75	317.50	273.52	35.60	11.01	-	15.18
3. Staff Expense	1,663.40	3,908.07	1,901.59	3,969.06	3,780.21	2,450.67	3,505.96
4. Office Operating Expenses	1,427.17	2,874.97	1,236.74	1,927.12	2,476.07	1,903.01	1,850.53
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	60.07	1.91	21.71	-	12.70	98.59
7. Provision for Risk	282.40	3,116.11	1,285.04	8,717.53	5,764.90	1,231.69	4,222.40
7.1 Loan loss Provision	282.40	3,116.11	1,277.66	8,717.53	5,764.90	1,231.69	4,167.66
7.1.1 General Loan loss Provision	89.13	420.09	314.81	3,543.31	1,226.61	1,231.69	1,249.73
7.1.1.1 Pass Loan Loss Provision	9.79	-	-	1,133.69	726.42	1,231.69	714.60
7.1.1.2 Watch List Provision	79.34	420.09	314.81	2,409.61	500.19	-	535.13
7.1.2 Special Loan Loss Provision	209.74	2,696.02	962.86	5,174.22	4,538.29	-	2,917.93
7.1.3 Additional Loan Loss Provision	(16.46)	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	54.74
7.3. Provision for Loss on Investment	-	-	7.37	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	1,037.23	95.46	-	294.01	7.57	-
9. Provision for Staff Bonus	621.96	214.58	215.63	436.53	474.47	484.46	278.73
10. Provision for Income Tax	1,900.42	549.31	690.51	1,620.53	1,235.73	1,344.57	1,640.32
11. Others	-	-	-	-	6.04	-	2.05
12. Net Profit	3,700.65	1,381.87	1,250.17	2,308.21	3,034.54	3,015.54	3,655.66
Total Expenses	24,484.11	41,217.54	18,561.07	46,731.78	40,530.00	28,181.86	32,075.56
Income							
1. Interest Income	22,454.91	38,065.75	16,619.59	38,682.34	35,051.91	25,744.84	27,162.02
1.1 On Loans and Advances	18,880.23	33,957.00	14,605.21	35,148.20	30,520.08	21,978.50	23,202.14
1.2 On Investment	3,499.49	3,898.71	1,690.44	1,587.53	3,178.08	3,345.74	3,397.86
1.2.1 Government Bonds	3,012.94	3,873.30	140.24	1,587.53	3,126.10	3,256.58	3,342.63
1.2.2 Foreign Bonds	429.38	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	57.17	25.41	1,550.20	-	51.98	89.16	55.23
1.3 On Agency Balance	-	11.69	-	-	21.36	37.74	-
1.4 On Call Deposit	-	198.35	-	-	813.43	101.45	-
1.5 On Others	75.19	-	323.94	1,946.62	518.97	281.40	562.02
2. Commission and Discount	1,638.45	2,317.57	1,361.14	2,211.00	1,894.02	1,814.48	800.46
2.1 Bills Purchase and Discount	14.15	3.51	-	-	200.24	91.03	0.00
2.2 Commission	1,624.31	2,314.07	1,214.66	2,184.31	1,461.64	211.86	800.20
2.3 Others	-	-	146.48	26.69	232.15	1,511.59	0.26
3. Exchange Flactuation Income	74.01	128.65	202.22	400.62	318.76	344.21	75.40
3.1 Due to Change in Exchange Rate	-	-	-	28.11	(931.66)	113.99	-
3.2 Due to Foreign Currency Transaction	74.01	128.65	202.22	372.51	1,250.42	230.23	75.40
4. Other Operating Income	316.73	423.46	79.97	237.81	560.18	267.07	957.38
5. Non Operating Income	-	10.32	-	46.75	359.27	-	91.51
6. Write Back from Provisions for loss	-	271.78	212.84	5,153.25	2,345.86	-	2,988.79
7. Recovery of written-off Loan	-	-	85.32	-	-	11.26	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	24,484.11	41,217.54	18,561.07	46,731.78	40,530.00	28,181.86	32,075.56

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	34,823.70	13,995.85	17,841.28	18,330.79	19,905.94	14,457.75	4,528.94
1.1 On Deposit Liabilities	32,961.81	13,281.20	16,504.35	15,946.56	19,016.13	13,273.59	4,417.75
1.1.1 Saving Account	6,265.54	2,183.55	1,714.83	2,976.16	3,314.92	2,224.90	779.67
1.1.2 Fixed Account	26,204.71	10,933.69	14,565.25	12,647.86	15,426.66	10,855.48	3,561.86
1.1.2.1 Up to 3 months Fixed Account	-	1,216.30	-	41.86	-	-	-
1.1.2.2 3 to 6 months Fixed Account	5,866.10	1,211.87	7,639.99	651.32	-	-	414.59
1.1.2.3 6 months to 1 year Fixed Account	9,887.64	7,572.74	5,154.97	3,230.45	-	10,855.48	1,497.73
1.1.2.4 Above 1 year Fixed Account	10,450.97	932.78	1,770.29	8,724.23	15,426.66	-	1,649.53
1.1.3 Call Deposit	491.57	163.95	224.28	292.55	274.55	193.21	76.22
1.1.4 Certificate of Deposit	-	-	-	29.98	-	-	-
1.2 On Borrowing	1,861.89	714.65	1,336.93	2,384.24	889.81	1,184.16	111.19
2. Commission Expense	758.40	154.71	-	311.22	-	-	18.87
3. Staff Expense	3,774.16	1,649.60	1,503.90	2,298.55	3,985.93	1,489.48	611.12
4. Office Operating Expenses	3,231.55	1,295.37	1,090.19	1,580.70	2,495.17	1,372.49	430.66
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	183.68	19.52	-	-	456.26	-	-
7. Provision for Risk	3,743.30	2,125.71	1,243.85	2,225.21	4,411.74	2,142.03	1,535.08
7.1 Loan loss Provision	3,743.30	2,125.71	1,243.85	2,225.21	4,411.74	2,120.10	1,535.08
7.1.1 General Loan loss Provision	339.59	578.37	636.99	965.56	-	-	522.60
7.1.1.1 Pass Loan Loss Provision	526.67	-	(311.01)	-	-	-	226.95
7.1.1.2 Watch List Provision	(187.08)	578.37	948.00	965.56	-	-	295.65
7.1.2 Special Loan Loss Provision	3,403.71	1,547.34	606.86	1,259.65	4,411.74	2,120.10	971.75
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	40.73
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	21.94	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	266.71	20.99	0.22	91.35	11.37
9. Provision for Staff Bonus	951.94	231.87	603.14	371.47	783.83	372.70	74.63
10. Provision for Income Tax	2,551.26	744.38	1,653.92	1,006.63	2,573.63	972.38	201.49
11. Others	-	-	-	145.30	-	4.61	-
12. Net Profit	6,016.22	1,342.47	3,774.30	2,336.60	4,480.81	2,381.94	470.14
Total Expenses	56,034.21	21,559.48	27,977.29	28,627.47	39,093.52	23,284.72	7,882.29
Income							
1. Interest Income	51,461.62	19,682.01	25,829.58	25,827.85	32,489.97	20,717.12	6,437.91
1.1 On Loans and Advances	44,250.11	17,052.87	22,740.22	23,154.10	28,670.98	17,817.63	5,557.32
1.2 On Investment	6,341.88	1,721.40	2,591.86	2,270.24	2,934.84	2,825.73	392.42
1.2.1 Government Bonds	6,273.60	1,721.04	2,522.29	2,129.35	2,693.26	2,778.18	365.36
1.2.2 Foreign Bonds	-	-	-	26.16	-	43.21	-
1.2.3 NRB Bonds	-	0.36	-	-	97.89	-	27.06
1.2.4 Debenture & Bonds	68.28	-	69.57	114.73	143.70	4.34	-
1.3 On Agency Balance	-	31.20	7.29	-	23.45	-	-
1.4 On Call Deposit	-	10.62	-	19.19	-	-	36.36
1.5 On Others	869.64	865.92	490.21	384.32	860.71	73.76	451.81
2. Commission and Discount	3,435.09	1,279.69	1,292.06	1,985.62	2,005.53	283.86	226.05
2.1 Bills Purchase and Discount	-	27.83	-	-	31.32	-	-
2.2 Commission	3,435.09	1,198.55	1,260.49	1,985.62	1,843.84	283.86	5.38
2.3 Others	-	53.31	31.57	-	130.37	-	220.67
3. Exchange Flactuation Income	585.06	134.69	150.12	343.65	384.25	518.60	1.85
3.1 Due to Change in Exchange Rate	4.21	-	(3.49)	68.73	(0.29)	21.91	-
3.2 Due to Foreign Currency Transaction	580.85	134.69	153.61	274.92	384.55	496.69	1.85
4. Other Operating Income	545.10	74.05	636.54	148.85	352.83	909.96	46.04
5. Non Operating Income	-	22.42	68.99	13.93	3.62	207.52	-
6. Write Back from Provisions for loss	-	360.49	-	304.14	3,854.93	647.66	1,164.97
7. Recovery of written-off Loan	7.34	6.13	-	1.96	2.39	-	5.48
8. Income from Extra Ordinary transactions	-	-	-	1.48	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	56,034.21	21,559.48	27,977.29	28,627.47	39,093.52	23,284.72	7,882.29

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	46.81	396.31	4,488.77	1,005.34	557.18	9,444.49	6,782.63
1.1 On Deposit Liabilities	46.81	396.31	4,366.92	1,005.34	557.15	9,309.43	6,682.64
1.1.1 Saving Account	4.31	76.80	559.58	251.41	89.10	1,397.07	914.07
1.1.2 Fixed Account	39.25	295.68	3,738.60	718.59	462.05	7,782.04	5,644.75
1.1.2.1 Up to 3 months Fixed Account	5.16	-	520.78	-	18.48	1,425.47	926.64
1.1.2.2 3 to 6 months Fixed Account	1.73	-	1,519.55	214.36	23.10	782.72	678.88
1.1.2.3 6 months to 1 year Fixed Account	18.98	-	978.14	6.73	161.72	4,089.53	3,137.14
1.1.2.4 Above 1 year Fixed Account	13.39	295.68	720.13	497.50	258.75	1,484.32	902.08
1.1.3 Call Deposit	3.25	23.83	68.74	35.34	6.00	130.31	123.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	121.85	-	0.03	135.06	99.99
2. Commission Expense	0.00	-	19.72	14.26	-	-	20.51
3. Staff Expense	20.96	58.89	560.36	176.91	62.61	1,343.18	782.83
4. Office Operating Expenses	27.46	65.98	450.85	128.67	41.43	830.31	620.61
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	2.69	-	-	5.79	-
7. Provision for Risk	(16.67)	-	595.10	162.99	(18.64)	2,097.77	761.17
7.1 Loan loss Provision	(30.95)	-	595.10	162.99	(18.64)	2,097.77	761.17
7.1.1 General Loan loss Provision	(5.01)	-	90.42	-	(18.25)	470.88	100.69
7.1.1.1 Pass Loan Loss Provision	(1.08)	-	-	-	(16.22)	175.46	-
7.1.1.2 Watch List Provision	(3.93)	-	90.42	-	(2.02)	295.42	100.69
7.1.2 Special Loan Loss Provision	(25.95)	-	504.68	162.99	(0.39)	1,626.89	660.49
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	14.28	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	1.48	-	-	26.39	-
9. Provision for Staff Bonus	-	-	83.00	12.65	24.59	202.40	185.79
10. Provision for Income Tax	-	-	226.54	39.99	86.39	546.49	535.89
11. Others	-	-	-	-	-	-	-
12. Net Profit	2.65	8.29	520.47	73.86	159.56	1,279.13	1,136.18
Total Expenses	81.22	529.48	6,948.99	1,614.66	913.13	15,775.94	10,825.62
Income							
1. Interest Income	57.36	500.78	6,371.05	1,471.41	816.46	13,719.74	10,248.09
1.1 On Loans and Advances	54.48	498.91	5,674.69	1,336.82	582.59	12,524.31	9,134.75
1.2 On Investment	0.16	-	581.90	96.75	224.19	1,056.50	1,029.08
1.2.1 Government Bonds	-	-	581.90	96.75	224.19	877.68	1,029.08
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	177.02	-
1.2.4 Debenture & Bonds	0.16	-	-	-	-	1.80	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	2.72	1.87	27.76	37.84	5.11	32.26	32.23
1.5 On Others	-	-	86.70	-	4.57	106.67	52.03
2. Commission and Discount	0.14	10.68	219.36	91.02	1.66	54.08	148.96
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.14	10.68	28.24	8.66	1.25	48.42	143.56
2.3 Others	-	-	191.13	82.36	0.41	5.66	5.40
3. Exchange Flactuation Income	-	-	0.51	0.00	-	12.90	16.31
3.1 Due to Change in Exchange Rate	-	-	0.40	0.00	-	0.53	2.96
3.2 Due to Foreign Currency Transaction	-	-	0.11	-	-	12.37	13.35
4. Other Operating Income	2.56	-	139.32	-	15.00	499.63	359.06
5. Non Operating Income	0.80	-	0.83	2.20	80.01	26.90	1.27
6. Write Back from Provisions for loss	20.37	18.01	217.92	50.04	-	1,462.69	51.94
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	81.22	529.48	6,948.99	1,614.66	913.13	15,775.94	10,825.62

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
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Expenses

1. Interest Expense	4,853.66	114.59	5,398.34	4,810.36	5,104.21	389.68	63.76
1.1 On Deposit Liabilities	4,762.78	114.59	5,233.09	4,801.95	4,992.91	389.18	63.76
1.1.1 Saving Account	619.44	10.91	683.58	818.91	480.31	65.68	24.45
1.1.2 Fixed Account	4,066.70	96.59	4,444.82	3,933.03	4,427.23	306.95	36.37
1.1.2.1 Up to 3 months Fixed Account	256.37	-	422.55	-	2,033.74	-	4.91
1.1.2.2 3 to 6 months Fixed Account	828.89	-	653.08	429.65	85.50	69.40	5.61
1.1.2.3 6 months to 1 year Fixed Account	1,543.75	59.08	1,330.96	2,455.17	812.38	160.86	15.28
1.1.2.4 Above 1 year Fixed Account	1,437.69	37.51	2,038.23	1,048.21	1,495.61	76.68	10.58
1.1.3 Call Deposit	76.65	7.09	104.69	50.01	85.36	16.55	2.94
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	90.88	-	165.25	8.41	111.31	0.50	-
2. Commission Expense	28.97	-	-	-	-	0.21	-
3. Staff Expense	664.63	14.63	607.53	602.68	398.87	91.03	40.81
4. Office Operating Expenses	494.20	13.84	595.03	417.29	355.48	82.72	17.10
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	14.31	2.63	-	0.03	-
7. Provision for Risk	376.68	32.51	951.67	490.31	1,854.93	50.39	29.51
7.1 Loan loss Provision	376.68	23.57	841.44	490.31	1,854.93	36.89	29.51
7.1.1 General Loan loss Provision	177.60	0.95	173.65	54.66	405.25	10.85	6.37
7.1.1.1 Pass Loan Loss Provision	-	0.50	(127.68)	34.34	68.31	-	1.72
7.1.1.2 Watch List Provision	177.60	0.46	301.33	20.32	336.94	10.85	4.65
7.1.2 Special Loan Loss Provision	199.08	22.62	667.79	435.65	1,443.10	26.04	23.14
7.1.3 Additional Loan Loss Provision	-	-	-	-	6.58	-	-
7.2. Provision for Non-Banking Assets	-	8.94	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	110.23	-	-	13.50	-
8. Loan Written Off	69.99	-	-	15.58	22.68	-	-
9. Provision for Staff Bonus	97.01	2.84	49.45	-	115.39	9.49	-
10. Provision for Income Tax	294.63	7.65	198.56	382.92	434.74	26.32	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	578.45	17.86	246.50	697.45	603.78	59.06	7.75
Total Expenses	7,458.21	203.91	8,061.40	7,419.22	8,890.09	708.93	158.93

Income

1. Interest Income	7,037.87	198.55	7,719.32	7,057.59	6,911.87	590.30	126.35
1.1 On Loans and Advances	6,302.07	183.51	7,130.65	6,403.27	6,318.89	561.76	118.96
1.2 On Investment	532.19	-	525.02	580.79	487.56	14.79	-
1.2.1 Government Bonds	532.19	-	525.02	580.79	487.56	14.79	-
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	29.23	-	31.68	28.26	52.31	13.70	7.40
1.5 On Others	174.38	15.04	31.97	45.26	53.11	0.05	-
2. Commission and Discount	298.22	0.36	27.16	34.84	12.29	23.48	0.70
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	298.22	0.31	27.16	34.84	12.29	23.48	0.70
2.3 Others	-	0.05	-	-	-	-	-
3. Exchange Flactuation Income	0.76	-	41.94	-	-	-	-
3.1 Due to Change in Exchange Rate	0.27	-	1.21	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.49	-	40.73	-	-	-	-
4. Other Operating Income	91.24	5.00	218.16	297.72	198.62	2.33	4.97
5. Non Operating Income	-	-	54.69	28.57	81.60	1.09	-
6. Write Back from Provisions for loss	30.12	-	-	-	1,684.01	91.72	26.91
7. Recovery of written-off Loan	-	-	0.13	0.50	1.71	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	7,458.21	203.91	8,061.40	7,419.22	8,890.09	708.93	158.93

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	414.78	393.08	199.61	1.96	719.02	1,217.41	738.87
1.1 On Deposit Liabilities	414.78	391.42	199.42	1.96	719.02	1,214.25	737.64
1.1.1 Saving Account	80.98	40.12	28.70	1.95	136.22	166.98	98.29
1.1.2 Fixed Account	317.41	342.11	161.33	-	544.99	1,030.04	630.62
1.1.2.1 Up to 3 months Fixed Account	-	61.54	-	-	96.44	69.87	22.22
1.1.2.2 3 to 6 months Fixed Account	126.51	83.05	-	-	87.59	66.03	36.75
1.1.2.3 6 months to 1 year Fixed Account	122.95	119.86	-	-	221.03	462.56	273.99
1.1.2.4 Above 1 year Fixed Account	67.95	77.67	161.33	-	139.93	431.58	297.66
1.1.3 Call Deposit	16.39	9.19	9.39	0.01	37.82	17.23	8.74
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	1.66	0.18	-	-	3.16	1.23
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	109.02	55.68	60.29	8.41	145.92	134.10	64.21
4. Office Operating Expenses	88.97	43.83	57.67	22.15	105.56	113.05	54.08
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	393.27	118.89	6.26	-	-	-	84.61
7.1 Loan loss Provision	393.27	118.89	6.26	-	-	-	84.61
7.1.1 General Loan loss Provision	56.10	29.87	6.26	-	-	-	73.36
7.1.1.1 Pass Loan Loss Provision	15.00	10.03	6.26	-	-	-	38.11
7.1.1.2 Watch List Provision	41.10	19.84	-	-	-	-	35.25
7.1.2 Special Loan Loss Provision	337.17	84.17	-	-	-	-	11.25
7.1.3 Additional Loan Loss Provision	-	4.85	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	0.58	-	-	39.09	-	-
9. Provision for Staff Bonus	3.57	7.16	1.43	-	16.27	-	10.61
10. Provision for Income Tax	9.65	19.32	3.87	-	43.92	45.86	28.65
11. Others	-	-	-	-	0.51	-	-
12. Net Profit	22.52	45.09	9.03	22.24	102.49	148.43	66.84
Total Expenses	1,041.79	683.62	338.15	54.76	1,172.77	1,658.84	1,047.87
Income							
1. Interest Income	594.37	566.28	295.94	12.36	1,031.41	1,536.00	946.24
1.1 On Loans and Advances	528.31	506.57	235.29	0.03	949.43	1,373.77	842.75
1.2 On Investment	52.62	32.93	46.74	3.85	49.56	145.20	98.45
1.2.1 Government Bonds	52.62	32.93	46.74	-	49.56	145.20	98.45
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	3.85	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	13.44	11.67	10.98	8.48	29.24	17.04	5.04
1.5 On Others	-	15.11	2.92	-	3.18	-	-
2. Commission and Discount	2.07	19.89	0.28	-	1.33	44.97	0.38
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	19.89	0.28	-	1.33	44.97	0.38
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	28.63	7.56	29.54	0.04	46.41	71.15	36.15
5. Non Operating Income	-	-	12.39	42.26	43.28	6.72	2.98
6. Write Back from Provisions for loss	416.72	89.89	-	0.10	47.19	-	62.11
7. Recovery of written-off Loan	-	-	-	-	3.15	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,041.79	683.62	338.15	54.76	1,172.77	1,658.84	1,047.87

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	474.70	470.42	374.39	1,181.44	651.42	146.02	165.54
1.1 On Deposit Liabilities	474.70	470.41	374.39	1,181.44	651.42	146.02	165.12
1.1.1 Saving Account	76.45	76.98	66.72	131.30	95.87	23.00	27.96
1.1.2 Fixed Account	392.07	373.30	304.88	1,040.33	555.55	116.59	128.51
1.1.2.1 Up to 3 months Fixed Account	-	55.17	21.96	-	-	10.14	13.29
1.1.2.2 3 to 6 months Fixed Account	-	60.59	13.00	118.55	49.70	16.54	10.88
1.1.2.3 6 months to 1 year Fixed Account	392.07	125.59	172.38	160.78	334.24	39.15	37.73
1.1.2.4 Above 1 year Fixed Account	-	131.94	97.54	761.00	171.62	50.76	66.62
1.1.3 Call Deposit	6.17	20.13	2.78	9.81	-	6.43	8.65
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.02	-	-	-	-	0.42
2. Commission Expense	-	-	-	-	-	0.03	-
3. Staff Expense	94.28	98.65	20.04	143.38	86.05	26.00	68.67
4. Office Operating Expenses	79.95	101.64	28.53	91.26	70.58	22.16	59.89
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	0.39	-	-	0.46	-	-
7. Provision for Risk	108.36	113.63	292.90	628.50	166.75	54.67	97.07
7.1 Loan loss Provision	108.36	50.63	292.90	628.50	166.75	53.02	97.07
7.1.1 General Loan loss Provision	26.94	40.78	26.01	-	(3.87)	9.98	97.07
7.1.1.1 Pass Loan Loss Provision	10.36	18.41	-	-	(10.46)	3.37	97.07
7.1.1.2 Watch List Provision	16.58	22.36	26.01	-	6.59	6.61	-
7.1.2 Special Loan Loss Provision	81.41	9.86	266.89	628.50	170.62	43.04	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	62.99	-	-	-	1.65	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	29.33	23.16	-	-	-	-	-
9. Provision for Staff Bonus	-	-	-	-	-	3.23	-
10. Provision for Income Tax	-	-	-	(239.46)	-	8.72	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	-	-	-	20.34	-
Total Expenses	786.61	807.89	715.86	1,805.13	975.27	281.17	391.17
Income							
1. Interest Income	600.38	622.43	487.49	1,489.89	882.75	249.60	238.74
1.1 On Loans and Advances	530.85	558.17	455.83	1,337.65	789.42	226.35	215.62
1.2 On Investment	52.22	45.29	-	104.31	76.15	-	18.00
1.2.1 Government Bonds	52.22	-	-	104.31	-	-	18.00
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	45.29	-	-	76.15	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.87	15.73	31.66	32.15	17.18	9.92	5.12
1.5 On Others	8.45	3.24	-	15.78	-	13.33	-
2. Commission and Discount	25.54	0.86	0.70	21.35	21.86	12.24	0.51
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	25.54	0.86	0.70	20.00	21.86	12.24	0.51
2.3 Others	-	-	-	1.35	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	17.93	40.18	4.83	6.78	4.29	-	33.75
5. Non Operating Income	-	8.77	4.27	4.88	2.48	-	-
6. Write Back from Provisions for loss	111.46	94.12	81.10	175.81	-	19.34	-
7. Recovery of written-off Loan	-	3.45	0.31	-	-	-	-
8. Income from Extra Ordinary transactions	10.26	-	-	-	-	-	-
9. Net Loss	21.04	38.08	137.16	106.42	63.88	-	118.17
Total Income	786.61	807.89	715.86	1,805.13	975.27	281.17	391.17

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	60.92	759.79	1,802.28	1,517.27	701.36
1.1 On Deposit Liabilities	60.92	759.79	1,778.28	1,468.29	694.64
1.1.1 Saving Account	0.23	82.86	240.53	139.18	94.94
1.1.2 Fixed Account	60.44	656.10	1,513.08	1,280.60	574.37
1.1.2.1 Up to 3 months Fixed Account	-	43.41	42.41	136.35	-
1.1.2.2 3 to 6 months Fixed Account	-	53.80	190.75	166.20	110.79
1.1.2.3 6 months to 1 year Fixed Account	-	250.96	596.48	492.78	255.79
1.1.2.4 Above 1 year Fixed Account	60.44	307.94	683.45	485.26	207.80
1.1.3 Call Deposit	0.26	20.82	24.67	48.52	25.33
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	24.00	48.98	6.73
2. Commission Expense	-	-	8.14	-	-
3. Staff Expense	7.59	99.23	198.07	188.53	118.40
4. Office Operating Expenses	4.17	67.99	127.83	147.53	90.07
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	0.24	10.05	-	-
7. Provision for Risk	-	136.27	165.20	101.02	38.26
7.1 Loan loss Provision	-	126.11	165.20	101.02	38.26
7.1.1 General Loan loss Provision	-	20.64	19.77	57.15	13.61
7.1.1.1 Pass Loan Loss Provision	-	12.65	-	13.42	10.14
7.1.1.2 Watch List Provision	-	7.99	19.77	43.73	3.46
7.1.2 Special Loan Loss Provision	-	105.47	145.43	43.86	24.65
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	10.17	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	2.58	15.60	45.58	7.03
10. Provision for Income Tax	-	7.94	42.13	123.06	21.10
11. Others	-	-	-	-	-
12. Net Profit	16.47	15.49	98.31	287.15	49.24
Total Expenses	89.16	1,089.53	2,467.61	2,410.13	1,025.47
Income					
1. Interest Income	6.44	940.54	2,353.88	2,312.92	939.99
1.1 On Loans and Advances	-	828.86	2,083.91	2,055.27	838.93
1.2 On Investment	-	98.92	241.11	250.96	90.98
1.2.1 Government Bonds	-	-	241.11	-	90.98
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	98.92	-	250.96	-
1.3 On Agency Balance	-	-	-	-	3.49
1.4 On Call Deposit	6.44	12.75	13.47	-	6.59
1.5 On Others	-	-	15.39	6.68	0.00
2. Commission and Discount	-	1.00	77.62	88.09	2.18
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.56	77.62	0.07	2.17
2.3 Others	-	0.44	-	88.02	0.01
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	0.00	24.06	21.12	-	39.48
5. Non Operating Income	6.19	62.36	0.49	9.13	11.37
6. Write Back from Provisions for loss	76.53	61.34	14.50	-	32.45
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	0.22	-	-	-
9. Net Loss	-	-	-	-	-
Total Income	89.16	1,089.53	2,467.61	2,410.13	1,025.47

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,676.48	18,495.90	21,009.66	15,382.53	9,180.93	14,848.68	8,865.21	12,048.73
Fishery Related	817.05	1,182.64	707.81	700.65	-	346.56	49.29	167.48
Mining Related	3,095.39	111.45	458.17	965.20	-	-	221.71	2.09
Agriculture, Forestry, Beverage & Non Food Production Related*	41,719.29	29,902.24	72,706.69	88,719.00	17,570.67	84,647.74	40,720.95	38,267.22
Construction	2,950.31	3,354.44	23,373.61	6,841.74	8,539.30	2,105.03	1,734.96	2,717.77
Electricity, Gas and Water	12,845.70	20,562.23	31,013.68	30,577.26	3,338.96	15,691.12	10,363.84	14,645.76
Metal Products, Mach. & Ele. Eqp.	3,474.32	2,526.58	6,616.57	2,690.52	1,713.18	9,470.74	2,217.33	1,790.77
Tras., Com. and Public Utilities	1,194.46	2,987.64	4,929.57	4,406.56	1,647.99	3,611.86	209.83	1,643.31
Wholesaler & Retailer	41,395.95	58,912.07	84,504.39	63,782.44	23,427.77	46,559.32	27,708.58	44,330.76
Finance, Insurance and Real Estate	8,462.33	22,587.94	14,783.87	29,757.77	4,599.92	20,205.40	6,675.70	13,062.72
Tourism Service**	8,749.17	15,192.15	11,752.21	23,002.86	1,148.65	12,000.38	6,974.71	3,852.99
Other Services	6,076.15	8,068.85	12,408.27	20,873.94	1,646.00	8,096.32	1,749.13	5,358.76
Consumption Loans	58,878.27	75,821.50	63,726.21	35,409.35	13,976.40	15,524.31	16,377.64	35,568.43
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	10,632.62	2,088.33	40,370.94	5,366.53	2,808.77	13,729.61	9,099.46	13,049.89
TOTAL sectorwise	207,967.50	261,793.94	388,361.65	328,859.75	89,737.34	247,109.02	132,968.35	186,506.67

Product Wise

Term Loan	49,309.76	69,988.82	129,392.45	116,091.38	11,982.53	103,670.16	45,204.90	63,715.10
Overdraft	7,015.59	5,672.88	4,259.51	2,579.55	131.27	4,305.96	238.37	3,278.50
Cash Credit Loan	25,669.08	54,489.99	3,839.46	26,982.78	7,923.69	42,029.15	19,202.61	38,576.21
Trust Receipt Loan/Import Loan	1,983.72	1,754.92	10,623.76	12,256.92	5,566.50	9,901.95	3,896.33	6,695.55
Short Term Working Capital/Demand Loan	28,133.91	10,950.87	93,035.16	106,314.17	23,573.40	36,162.95	18,393.90	18,640.34
Residential Personal Home Loan (Up to Rs. 20 million)#	9,582.61	24,924.92	25,861.79	7,957.74	8,631.71	5,252.00	2,285.65	22,918.28
Real Estate Loan	15,420.29	9,772.40	23,557.11	24,637.97	8,320.13	13,683.93	4,931.49	6,392.14
Margin Nature Loan	6,780.84	4,262.27	11,427.81	1,858.28	-	2,011.81	201.59	2,026.92
Hire Purchase Loan	2,487.80	6,306.62	10,804.01	5,209.17	2,515.09	7,009.03	1,976.82	3,468.21
Deprived Sector Loan	11,989.88	20,416.46	19,705.46	17,541.42	4,762.61	12,466.62	7,459.18	9,031.89
Bills Purchased	137.59	10.01	10.02	8.53	2,887.25	13.10	0.08	43.09
Other Product	49,456.44	53,243.76	55,845.10	7,421.82	13,443.17	10,602.35	29,177.44	11,720.44
Total Product wise Loan	207,967.50	261,793.94	388,361.65	328,859.75	89,737.34	247,109.02	132,968.35	186,506.67

Collateral Wise

Gold and Silver	22,330.19	20,315.08	491.89	1,767.25	-	-	-	-
Government Securities	25.80	3.69	13.97	-	3,000.00	-	-	25.97
Non Governmental Securities	3,436.46	4,242.27	11,635.46	1,858.26	-	2,011.81	201.59	2,026.92
Fixed Deposit Receipts	1,200.04	1,674.28	2,384.00	1,715.23	135.54	1,717.99	1,290.15	2,821.94
Own	1,200.04	1,674.28	2,384.00	1,705.28	131.27	1,717.99	1,290.15	2,821.94
Other Licences Institutions	-	-	-	9.95	4.28	-	-	-
Collateral of Properties	166,583.80	208,383.17	347,002.55	300,874.29	76,264.03	232,485.67	109,880.39	166,555.61
Fixed Assets	138,223.57	207,850.91	255,763.63	286,739.75	62,880.22	225,162.14	49,191.86	94,136.55
Current Assets	28,360.23	532.26	91,238.92	14,134.54	13,383.81	7,323.53	60,688.53	72,419.06
Against security of Bill	711.65	18.71	4,548.22	26.22	-	13.10	3,896.33	5,459.12
Domestic Bills	-	-	70.94	-	-	-	-	-
Foreign Bills	711.65	18.71	4,477.28	26.22	-	13.10	3,896.33	5,459.12
Against Guarantee	10,077.01	27,107.64	9,709.73	10,089.56	2,824.69	10,537.76	6,746.34	8,276.45
Government Guarantee	301.04	216.60	379.52	383.43	138.81	-	156.07	198.77
Institutional Guarantee	8,305.69	12,079.45	7,576.04	9,576.62	2,685.89	-	6,411.23	7,772.78
Personal Guarantee	1,300.48	14,780.77	1,748.45	11.12	-	-	-	304.90
Collective Guarantee	4.99	30.82	5.68	23.20	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	72.15	179.04	-
Other Guarantee	164.81	-	0.04	95.20	-	10,465.61	-	-
Credit Card	31.68	15.51	950.92	188.02	395.69	342.69	-	133.27
Others	3,570.87	33.59	11,624.91	12,340.91	7,117.38	-	10,953.55	1,207.40
Total	207,967.50	261,793.94	388,361.65	328,859.75	89,737.34	247,109.02	132,968.35	186,506.67

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,913.27	5,078.74	15,131.02	13,132.23	15,644.21	61,951.32	23,316.30	14,402.24
Fishery Related	2,970.56	262.79	878.47	905.19	815.76	983.31	817.86	372.63
Mining Related	-	191.50	2,275.23	67.53	620.86	425.41	181.10	921.61
Agriculture, Forestry, Beverage & Non Food Production Related*	11,475.39	26,581.28	50,318.69	41,216.71	31,454.59	17,048.64	81,149.58	21,462.34
Construction	17,058.25	6,711.68	17,212.64	16,761.96	5,299.90	12,410.04	7,645.92	11,806.81
Electricity, Gas and Water	3,823.33	12,039.14	35,756.03	23,268.26	16,174.40	7,019.16	25,569.73	16,299.34
Metal Products, Mach. & Ele. Eqp.	702.02	1,026.79	9,371.06	5,841.45	2,457.36	561.07	5,454.03	386.87
Tras., Com. and Public Utilities	705.67	1,999.83	13,359.68	5,180.94	4,077.31	2,802.57	6,857.12	3,574.11
Wholesaler & Retailer	67,138.37	26,882.80	38,544.38	50,485.26	47,642.64	36,864.15	86,787.19	29,789.66
Finance, Insurance and Real Estate	13,717.60	7,022.37	20,828.27	23,305.20	12,740.28	5,218.02	34,421.42	8,402.67
Tourism Service**	5,775.97	4,623.84	13,679.46	10,917.56	7,675.11	6,088.55	16,151.77	2,854.26
Other Services	3,763.41	6,148.47	12,390.00	11,327.17	8,489.56	4,712.98	19,973.78	7,409.21
Consumption Loans	102,561.18	11,814.93	63,006.47	54,902.68	38,899.63	25,395.74	82,428.40	37,935.98
Local Government	-	-	-	231.20	150.72	-	-	-
Others	30,727.94	20,739.62	663.17	956.88	11,417.49	25,197.21	12.81	1,969.52
TOTAL sectorwise	285,332.97	131,123.78	293,414.58	258,500.22	203,559.82	206,678.17	390,767.00	157,587.27

Product Wise

Term Loan	89,148.70	68,404.41	154,522.80	87,920.40	98,258.57	33,756.59	167,070.24	67,420.49
Overdraft	1,460.31	948.39	7,243.11	4,928.32	2,921.30	12,869.80	9,368.33	6,373.55
Cash Credit Loan	70,638.75	21,043.13	43,089.91	17,168.18	23,214.42	1,440.00	58,932.50	5,875.59
Trust Receipt Loan/Import Loan	75.11	3,093.07	3,129.80	4,349.92	4,183.19	266.46	7,515.05	837.63
Short Term Working Capital/Demand Loan	6,270.58	12,736.27	30,978.41	44,748.83	30,161.93	111,277.44	47,583.48	13,327.80
Residential Personal Home Loan (Up to Rs. 20 million)#	59,469.22	6,373.35	12,566.57	18,879.86	11,893.29	11,194.84	33,003.66	9,851.66
Real Estate Loan	28,602.86	1,556.31	4,512.16	13,952.48	4,569.66	1,726.83	15,849.06	4,688.46
Margin Nature Loan	3,969.02	467.07	4,376.24	3,389.47	5,789.78	1,591.61	7,517.37	4,807.02
Hire Purchase Loan	3,795.49	3,999.91	6,597.07	3,581.78	4,413.28	3,422.44	13,978.67	4,497.12
Deprived Sector Loan	14,393.79	6,669.80	14,936.37	14,458.49	9,993.64	26,209.11	20,216.42	14,381.14
Bills Purchased	-	436.12	-	1,027.19	400.51	-	329.59	-
Other Product	7,509.15	5,395.95	11,462.13	44,095.29	7,760.25	2,923.05	9,402.62	25,526.81
Total Product wise Loan	285,332.97	131,123.78	293,414.58	258,500.22	203,559.82	206,678.17	390,767.00	157,587.27

Collateral Wise

Gold and Silver	32.22	128.94	2.53	697.41	12.72	18.07	-	691.68
Government Securities	-	-	79.90	-	4.05	-	-	3.72
Non Governmental Securities	3,969.02	469.07	4,336.04	3,389.47	5,781.47	-	7,517.37	4,867.16
Fixed Deposit Receipts	2,537.61	884.17	1,969.02	1,864.81	1,822.45	1,156.90	2,585.04	1,448.59
Own	2,537.61	884.17	1,919.13	1,864.81	1,822.00	1,156.90	2,585.04	1,423.49
Other Licences Institutions	-	-	49.89	-	0.45	-	-	25.09
Collateral of Properties	264,617.10	110,242.50	275,484.92	240,520.30	185,047.09	205,503.20	351,106.34	134,191.52
Fixed Assets	261,465.71	77,297.79	269,074.66	200,534.30	106,381.63	205,503.20	206,841.98	95,054.66
Current Assets	3,151.39	32,944.71	6,410.25	39,986.00	78,665.46	-	144,264.36	39,136.86
Against security of Bill	-	436.12	321.85	538.46	3,385.75	-	13,740.51	1,637.98
Domestic Bills	-	436.12	246.67	-	6.82	-	-	34.31
Foreign Bills	-	-	75.18	538.46	3,378.93	-	13,740.51	1,603.68
Against Guarantee	13,103.22	6,142.83	10,035.18	8,797.78	5,998.70	-	521.63	2,033.20
Government Guarantee	0.18	-	240.10	136.67	152.12	-	324.52	9.41
Institutional Guarantee	11,082.85	5,222.68	9,346.93	8,511.52	5,594.56	-	-	236.15
Personal Guarantee	-	920.10	239.25	55.06	247.73	-	197.11	1,279.41
Collective Guarantee	-	-	207.50	-	-	-	-	493.19
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	2,020.20	0.05	1.40	94.53	4.29	-	-	15.05
Credit Card	273.81	332.26	633.30	342.23	722.91	-	528.17	104.62
Others	799.98	12,487.89	551.85	2,349.77	784.69	-	14,767.93	12,608.81
Total	285,332.97	131,123.78	293,414.58	258,500.22	203,559.82	206,678.17	390,767.00	157,587.27

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,430.54	12,106.12	7,966.18	8,361.52	1,349.01	100.66	482.00	2,148.72
Fishery Related	648.35	392.33	463.65	911.29	84.25	2.70	-	43.26
Mining Related	148.32	1,604.76	224.61	38.71	2.67	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	21,116.44	31,186.33	45,372.52	30,882.12	1,149.89	-	624.31	2,475.64
Construction	10,490.53	4,506.41	14,109.26	7,229.71	6,506.53	47.71	57.44	1,083.54
Electricity, Gas and Water	21,720.08	25,250.88	19,663.34	19,625.73	538.52	-	-	1,766.49
Metal Products, Mach. & Ele. Eqp.	1,838.81	4,253.89	2,723.52	2,141.71	325.75	2.70	-	226.74
Tras., Com. and Public Utilities	2,627.49	5,261.82	6,611.02	3,529.92	553.67	19.84	67.15	1,060.30
Wholesaler & Retailer	24,235.36	48,062.52	37,422.30	25,686.01	10,009.41	44.22	789.59	6,147.73
Finance, Insurance and Real Estate	29,223.14	13,751.68	22,679.25	9,881.18	5,329.15	-	260.00	5,999.78
Tourism Service**	16,860.02	7,617.95	18,401.26	5,730.25	661.67	22.99	-	1,667.73
Other Services	7,239.01	6,828.18	21,983.60	7,029.00	526.15	1.08	433.65	1,746.95
Consumption Loans	22,648.64	37,374.01	33,170.75	15,804.52	18,088.06	151.44	75.89	16,767.08
Local Government	-	-	-	-	-	-	-	3.34
Others	20,700.71	6,411.43	3,699.22	28,930.21	242.55	11.72	-	4,537.72
TOTAL sectorwise	193,927.44	204,608.31	234,490.49	165,781.89	45,367.29	405.05	2,790.02	45,675.01

Product Wise

Term Loan	63,720.59	85,564.30	108,698.64	91,151.59	17,020.85	229.67	711.35	18,901.68
Overdraft	9,440.49	5,578.77	2,840.54	565.10	2,892.06	60.43	299.20	2,146.51
Cash Credit Loan	29,113.47	42,426.02	26,226.94	30,073.93	5,982.34	22.58	702.55	5,033.18
Trust Receipt Loan/Import Loan	488.79	2,541.42	1,978.01	1,579.01	-	-	-	-
Short Term Working Capital/Demand Loan	12,010.38	24,733.53	32,891.66	7,667.94	18.07	-	-	991.16
Residential Personal Home Loan (Up to Rs. 20 million)#	8,107.33	15,273.50	13,665.61	8,395.42	6,181.35	26.02	57.44	7,236.00
Real Estate Loan	18,571.65	4,788.47	13,432.25	5,690.17	1,328.52	7.74	260.00	2,667.33
Margin Nature Loan	4,053.75	980.84	3,181.50	1,651.53	2,251.87	-	-	1,150.30
Hire Purchase Loan	5,817.51	5,849.30	5,568.67	5,562.02	1,250.43	25.59	67.15	2,253.27
Deprived Sector Loan	11,081.83	10,542.84	12,687.27	8,415.98	3,932.14	29.04	146.28	4,631.72
Bills Purchased	2,021.55	97.13	113.99	279.23	-	-	-	-
Other Product	29,500.10	6,232.21	13,205.42	4,749.99	4,509.66	3.99	546.05	663.86
Total Product wise Loan	193,927.44	204,608.31	234,490.49	165,781.89	45,367.29	405.05	2,790.02	45,675.01

Collateral Wise

Gold and Silver	6,853.80	0.69	79.00	1.07	231.02	-	-	174.82
Government Securities	-	-	2.93	-	-	-	-	-
Non Governmental Securities	4,191.04	995.84	3,742.01	-	2,250.22	-	-	1,150.30
Fixed Deposit Receipts	1,437.19	937.93	1,949.16	1,999.99	848.21	2.70	75.89	485.24
Own	1,437.19	937.93	1,789.59	1,999.99	846.32	2.70	75.89	485.24
Other Licences Institutions	-	-	159.57	-	1.89	-	-	-
Collateral of Properties	168,971.97	197,028.46	214,379.71	156,073.30	37,508.31	361.07	2,714.13	38,828.84
Fixed Assets	165,061.17	185,325.26	196,889.54	137,731.32	37,407.51	361.07	2,714.13	38,828.84
Current Assets	3,910.80	11,703.20	17,490.17	18,341.98	100.79	-	-	-
Against security of Bill	-	-	554.72	299.23	-	-	-	-
Domestic Bills	-	-	17.97	299.23	-	-	-	-
Foreign Bills	-	-	536.75	-	-	-	-	-
Against Guarantee	9,855.36	764.04	9,622.85	88.14	4,494.65	-	-	5,035.82
Government Guarantee	153.72	87.07	209.22	-	-	-	-	-
Institutional Guarantee	9,639.73	293.32	8,649.44	-	4,306.88	-	-	3,300.90
Personal Guarantee	61.07	333.64	726.14	88.14	184.43	-	-	1,488.11
Collective Guarantee	-	10.58	37.45	-	1.38	-	-	246.81
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.84	39.44	-	-	1.96	-	-	-
Credit Card	255.06	188.86	130.45	92.79	-	-	-	-
Others	2,363.02	4,692.49	4,029.66	7,227.37	34.87	41.29	-	-
Total	193,927.44	204,608.31	234,490.49	165,781.89	45,367.29	405.05	2,790.02	45,675.01

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	948.78	240.64	6,341.99	3,535.72	2,717.15	66.98	4,373.98	2,917.71
Fishery Related	16.50	0.73	153.74	338.44	129.61	46.54	141.67	373.70
Mining Related	-	-	-	97.66	-	-	20.66	118.34
Agriculture, Forestry, Beverage & Non Food Production Related*	752.17	244.28	4,102.93	3,302.99	1,667.71	223.78	5,461.40	7,837.64
Construction	71.09	200.65	572.64	3,626.52	424.84	172.81	2,123.03	4,090.30
Electricity, Gas and Water	0.97	-	537.68	508.10	811.25	-	1,679.86	-
Metal Products, Mach. & Ele. Eqp.	1.61	9.90	200.88	389.72	69.50	25.84	488.40	195.65
Tras., Com. and Public Utilities	231.90	183.43	1,368.82	1,763.59	1,005.88	26.24	536.63	934.97
Wholesaler & Retailer	3,347.21	511.62	13,937.43	9,057.45	7,795.00	172.00	5,256.68	10,767.27
Finance, Insurance and Real Estate	914.36	313.90	11,699.14	12,998.20	5,271.38	-	4,201.14	5,676.44
Tourism Service**	395.46	22.47	4,075.35	3,790.83	1,798.84	11.76	2,646.78	9,492.47
Other Services	687.43	15.31	2,143.10	1,851.22	1,981.16	33.32	1,042.32	3,426.72
Consumption Loans	4,128.31	1,429.99	19,556.00	24,344.68	15,875.48	259.70	12,123.27	7,051.57
Local Government	-	-	-	0.54	-	-	2.43	-
Others	2.51	736.86	29,990.60	5,563.94	10,612.00	272.91	13,652.89	1,540.19
TOTAL sectorwise	11,498.30	3,909.80	94,680.30	71,169.60	50,159.81	1,311.90	53,751.13	54,422.96

Product Wise

Term Loan	3,639.81	857.44	44,928.47	23,115.38	27,643.27	404.63	23,976.43	20,488.56
Overdraft	434.46	-	3,145.60	8,615.29	3,493.58	107.29	2,693.20	864.08
Cash Credit Loan	2,879.79	-	8,700.25	393.67	4,507.00	268.68	6,947.62	10,316.06
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	162.10	356.79	638.08	3,310.30	422.33	83.74	590.68	626.97
Residential Personal Home Loan (Up to Rs. 20 million)#	1,632.76	840.55	13,918.92	6,034.32	3,355.45	181.96	6,111.07	3,593.70
Real Estate Loan	509.79	71.90	7,813.71	11,019.56	1,848.53	-	677.70	2,238.57
Margin Nature Loan	405.24	59.00	2,805.44	1,770.83	1,606.23	-	1,772.67	1,781.30
Hire Purchase Loan	486.92	244.61	2,165.38	2,463.77	1,228.24	37.41	1,158.07	991.76
Deprived Sector Loan	779.53	663.41	6,210.90	3,746.48	4,758.64	65.29	4,203.72	3,181.03
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	567.91	816.10	4,353.54	10,699.98	1,296.55	162.89	5,619.96	10,340.94
Total Product wise Loan	11,498.30	3,909.80	94,680.30	71,169.60	50,159.81	1,311.90	53,751.13	54,422.96

Collateral Wise

Gold and Silver	58.79	-	634.82	1,027.89	731.96	-	462.11	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	405.24	59.00	2,808.81	1,743.17	1,606.23	-	1,773.57	-
Fixed Deposit Receipts	113.87	35.93	953.10	876.49	542.91	135.79	1,047.71	537.92
Own	113.87	35.93	953.10	876.49	542.91	135.79	1,047.71	537.92
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,453.76	3,558.43	82,127.21	61,063.90	43,545.88	1,176.11	43,483.99	50,205.79
Fixed Assets	10,453.76	3,558.43	82,127.21	61,053.26	43,545.88	1,176.11	43,461.11	50,205.79
Current Assets	-	-	-	10.64	-	-	22.88	-
Against security of Bill	-	-	-	-	-	-	0.99	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.99	-
Against Guarantee	464.13	254.95	8,103.49	6,357.49	3,732.00	-	6,718.51	1,897.96
Government Guarantee	-	-	-	-	0.35	-	-	-
Institutional Guarantee	401.51	254.95	2,520.71	5,252.27	3,154.35	-	4,803.38	1,851.99
Personal Guarantee	62.62	-	3,591.40	849.23	555.46	-	1,837.53	45.01
Collective Guarantee	-	-	1,991.37	232.39	21.83	-	76.31	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	23.60	-	-	1.29	-
Credit Card	-	-	-	16.10	-	-	-	-
Others	2.51	1.50	52.89	84.55	0.84	-	264.25	1,781.30
Total	11,498.30	3,909.80	94,680.30	71,169.60	50,159.81	1,311.90	53,751.13	54,422.96

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Sector Wise								
Agricultural and Forest Related	6,415.67	236.60	263.13	690.59	395.19	107.36	0.09	757.43
Fishery Related	184.17	-	2.09	6.08	-	24.00	-	23.53
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,031.76	185.89	40.74	167.38	42.08	5.05	60.00	248.00
Construction	837.58	90.53	4.88	309.21	716.35	103.93	16.83	69.32
Electricity, Gas and Water	3,989.99	-	-	1.98	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	210.76	0.51	15.72	-	2.49	3.05	3.45	-
Tras., Com. and Public Utilities	561.27	204.14	1.71	102.25	171.89	96.98	-	137.07
Wholesaler & Retailer	4,775.94	695.42	75.33	1,046.33	423.89	243.37	33.33	939.72
Finance, Insurance and Real Estate	7,445.90	326.49	8.64	468.65	460.23	392.57	40.31	1,450.38
Tourism Service**	2,137.90	232.71	32.73	88.05	102.85	36.85	27.50	262.69
Other Services	2,759.75	79.11	2.04	334.59	-	83.59	-	246.76
Consumption Loans	18,229.15	1,049.04	63.36	1,432.79	1,588.08	763.87	144.20	2,951.84
Local Government	-	-	-	-	-	-	33.18	-
Others	28.81	1,084.43	285.92	38.36	294.80	481.59	1,886.00	607.60
TOTAL sectorwise	49,608.65	4,184.86	796.28	4,686.26	4,197.86	2,342.22	2,244.88	7,694.32

Product Wise

Term Loan	11,945.44	932.44	262.64	2,308.26	1,988.33	458.55	124.27	2,878.98
Overdraft	3,148.07	62.51	64.94	184.31	253.49	-	-	357.05
Cash Credit Loan	6,224.93	264.49	78.82	611.51	65.29	-	-	345.59
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,526.34	277.74	-	119.62	-	189.10	147.82	358.02
Residential Personal Home Loan (Up to Rs. 20 million)#	7,074.98	728.16	-	310.04	716.35	258.56	16.83	621.69
Real Estate Loan	4,452.59	50.00	-	179.52	242.79	338.80	1,765.88	761.20
Margin Nature Loan	1,752.04	162.20	-	38.00	38.77	316.93	26.19	335.58
Hire Purchase Loan	1,179.98	165.97	3.03	104.67	163.63	103.85	121.56	179.89
Deprived Sector Loan	4,202.75	413.20	166.48	438.25	498.93	168.41	33.18	688.49
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,101.52	1,128.14	220.37	392.09	230.27	508.03	9.13	1,167.83
Total Product wise Loan	49,608.65	4,184.86	796.28	4,686.26	4,197.86	2,342.22	2,244.88	7,694.32

Collateral Wise

Gold and Silver	202.16	100.01	54.66	189.16	68.42	-	-	622.39
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,752.04	162.20	-	38.00	-	-	26.19	335.58
Fixed Deposit Receipts	886.23	40.03	2.07	54.57	62.93	68.12	0.05	78.70
Own	886.23	40.03	2.07	54.57	62.93	68.12	0.05	78.70
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	44,211.59	2,504.45	739.55	4,096.50	3,681.76	1,767.03	397.19	5,855.26
Fixed Assets	44,211.59	2,504.45	739.55	4,096.50	3,681.76	1,767.03	397.19	5,855.26
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,514.65	276.49	-	308.03	345.97	190.10	83.27	802.38
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	2,195.79	276.49	-	262.39	217.44	168.26	-	687.19
Personal Guarantee	297.79	-	-	45.64	128.53	21.84	50.09	115.20
Collective Guarantee	3.88	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	41.98	1,101.69	-	-	38.77	316.97	1,738.17	-
Total	49,608.65	4,184.86	796.28	4,686.26	4,197.86	2,342.22	2,244.88	7,694.32

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	449.68	593.61	420.72	406.98	622.39	529.32	318.31	448.06
Fishery Related	12.68	38.11	4.54	27.40	-	14.90	14.41	16.83
Mining Related	62.11	-	1.50	-	-	-	19.08	-
Agriculture, Forestry, Beverage & Non Food Production Related*	368.98	261.54	294.07	226.44	191.30	464.23	177.02	24.28
Construction	232.69	966.58	493.49	274.05	-	154.47	290.99	10.70
Electricity, Gas and Water	371.11	-	30.71	5.47	-	-	6.07	24.77
Metal Products, Mach. & Ele. Equip.	300.75	37.61	34.98	17.73	-	86.52	36.60	36.97
Tras., Com. and Public Utilities	683.72	73.22	56.98	48.21	-	273.30	193.36	0.85
Wholesaler & Retailer	1,469.58	388.98	278.30	730.96	1,324.76	1,860.32	591.94	360.61
Finance, Insurance and Real Estate	880.70	723.90	342.41	1,059.99	173.27	1,438.85	364.76	63.45
Tourism Service**	776.20	244.38	95.32	71.24	91.83	653.95	55.42	31.81
Other Services	531.39	587.57	16.96	63.52	-	253.03	76.06	14.95
Consumption Loans	2,340.72	607.60	1,403.62	1,727.71	46.21	3,121.50	1,440.10	453.66
Local Government	-	-	-	-	-	-	-	-
Others	355.47	1,140.95	556.13	21.09	589.88	128.08	1,427.64	0.39
TOTAL sectorwise	8,835.77	5,664.03	4,029.72	4,680.80	3,039.64	8,978.46	5,011.77	1,487.35

Product Wise

Term Loan	1,785.57	943.60	266.46	394.68	87.69	3,552.35	1,324.51	445.14
Overdraft	-	332.30	487.82	-	389.72	138.44	151.11	214.51
Cash Credit Loan	-	63.57	289.39	-	1,393.68	1,336.60	237.11	381.35
Trust Receipt Loan/Import Loan	-	-	10.00	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,414.63	268.29	111.71	134.10	-	381.25	650.66	44.79
Residential Personal Home Loan (Up to Rs. 20 million)#	692.99	801.59	786.16	275.92	7.90	913.21	694.73	26.14
Real Estate Loan	578.59	824.60	309.15	585.81	115.99	763.39	183.68	40.55
Margin Nature Loan	250.69	449.85	343.56	160.67	-	107.33	25.00	-
Hire Purchase Loan	783.10	52.10	130.75	106.81	-	647.14	203.98	3.25
Deprived Sector Loan	491.86	320.55	187.07	573.32	156.37	931.09	308.35	81.32
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,838.34	1,607.57	1,107.64	2,449.50	888.29	207.66	1,232.64	250.30
Total Product wise Loan	8,835.77	5,664.03	4,029.72	4,680.80	3,039.64	8,978.46	5,011.77	1,487.35

Collateral Wise

Gold and Silver	508.17	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	377.70	449.85	343.54	146.38	-	107.33	25.00	-
Fixed Deposit Receipts	200.48	65.01	75.35	38.87	34.50	96.56	58.29	39.48
Own	199.94	65.01	75.35	38.87	34.50	96.56	58.29	39.48
Other Licences Institutions	0.54	-	-	-	-	-	-	-
Collateral of Properties	7,394.04	4,934.58	3,440.46	3,928.47	115.99	7,990.13	4,699.26	1,447.87
Fixed Assets	7,393.72	4,934.58	3,440.46	3,905.13	115.99	7,990.13	4,699.26	1,447.87
Current Assets	0.33	-	-	23.34	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	281.28	214.60	164.77	551.15	-	784.44	218.79	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	241.40	214.60	20.98	476.06	-	672.16	218.25	-
Personal Guarantee	39.88	-	138.78	75.08	-	112.28	0.39	-
Collective Guarantee	-	-	-	-	-	-	0.14	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	74.11	-	5.60	15.93	2,889.15	-	10.44	-
Total	8,835.77	5,664.03	4,029.72	4,680.80	3,039.64	8,978.46	5,011.77	1,487.35

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	188.78	53.80	219.63	521.17	701.07	381.96
Fishery Related	-	-	8.62	55.47	10.60	44.62
Mining Related	-	-	0.91	21.19	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	54.10	202.49	157.43	556.16	273.11	329.72
Construction	134.14	-	317.00	342.21	121.21	386.45
Electricity, Gas and Water	-	-	221.91	224.38	20.68	27.38
Metal Products, Mach. & Ele. Equip.	44.84	-	21.64	75.99	94.43	67.86
Tras., Com. and Public Utilities	154.03	2.94	15.84	348.23	251.46	205.94
Wholesaler & Retailer	182.34	68.51	601.58	2,131.81	2,161.40	1,055.65
Finance, Insurance and Real Estate	257.91	-	600.93	2,159.69	2,731.64	974.31
Tourism Service**	30.25	37.24	257.96	1,732.14	349.53	571.92
Other Services	16.09	-	43.38	706.08	289.22	96.82
Consumption Loans	628.09	1.55	1,586.69	4,761.40	6,100.62	2,086.94
Local Government	2.63	-	-	-	-	-
Others	53.06	359.27	2,028.45	1,222.30	2,429.20	296.84
TOTAL sectorwise	1,746.27	725.80	6,081.99	14,858.23	15,534.16	6,526.42

Product Wise

Term Loan	646.51	353.02	625.69	6,389.21	3,909.02	2,481.86
Overdraft	114.76	-	-	931.93	774.17	54.45
Cash Credit Loan	123.88	-	-	2,473.07	355.10	757.70
Trust Receipt Loan/Import Loan	-	108.00	-	-	-	-
Short Term Working Capital/Demand Loan	1.10	-	537.47	107.71	983.11	398.82
Residential Personal Home Loan (Up to Rs. 20 million)#	122.40	-	1,267.85	1,515.18	4,097.78	829.05
Real Estate Loan	110.37	246.66	447.00	1,549.27	1,093.28	419.28
Margin Nature Loan	132.64	-	377.06	507.11	776.47	345.53
Hire Purchase Loan	164.10	2.27	48.48	375.49	125.46	204.34
Deprived Sector Loan	265.84	-	295.75	737.37	1,073.05	446.14
Bills Purchased	-	-	-	-	-	-
Other Product	64.68	15.84	2,482.69	271.90	2,346.74	589.25
Total Product wise Loan	1,746.27	725.80	6,081.99	14,858.23	15,534.16	6,526.42

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	0.09	-	-
Non Governmental Securities	135.50	-	-	507.11	796.47	-
Fixed Deposit Receipts	66.58	-	111.95	202.04	124.87	104.86
Own	66.58	-	111.95	202.04	124.87	104.86
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,267.86	725.80	5,343.22	13,476.92	12,721.22	5,581.67
Fixed Assets	1,267.86	725.80	5,343.22	13,476.92	12,721.22	5,581.67
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	276.33	-	238.65	664.94	1,891.60	391.59
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	139.44	-	237.53	596.43	1,307.64	380.46
Personal Guarantee	127.03	-	1.12	68.50	583.96	11.13
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.23	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	388.17	7.14	0.00	448.30
Total	1,746.27	725.80	6,081.99	14,858.23	15,534.16	6,526.42

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-June	Mid-July	% change		
		2021	2022	2023	2023	2024	2/1	3/2	5/4
		1	2	3	4	5			
1	CAPITAL FUND	39,092	50,334	59,480	63,131	63,015	28.76	18.17	-0.18
	a. Paid-up Capital	24,740	30,093	34,388	35,882	35,835	21.64	14.27	-0.13
	b. Statutory Reserves	5,803	9,012	11,190	12,249	12,274	55.31	24.16	0.21
	c. Retained Earning	3,434	5,520	6,645	4,125	4,076	60.72	20.38	-1.19
	d. Others Reserves	5,115	5,709	7,258	10,876	10,830	11.60	27.14	-0.42
2	BORROWINGS	207,349	233,582	214,238	221,689	230,746	12.65	-8.28	4.09
	a. NRB	8,220	22,655	7,944	6,255	6,221	175.59	-64.94	-0.55
	b. Others	199,129	210,926	206,294	215,434	224,525	5.92	-2.20	4.22
3	DEPOSITS	130,425	159,023	167,093	172,871	176,661	21.93	5.07	2.19
4	BILLS PAYABLE	11	38	27	20	41	252.05	-27.61	104.68
5	OTHER LIABILITIES	37,483	42,123	46,185	64,820	56,740	12.38	9.64	-12.47
	a. Loan Loss Provision	10,760	11,708	18,383	24,482	21,865	8.81	57.01	-10.69
	b. Interest Suspense a/c	4,176	4,727	6,921	13,651	11,557	13.20	46.42	-15.34
	c. Others	22,547	25,688	20,881	26,687	23,318	13.93	-18.72	-12.62
6	RECONCILIATION A/c	19,298	22,174	15,568	20,178	19,691	14.90	-29.79	-2.41
7	PROFIT & LOSS A/c	11,839	12,378	5,191	3,897	6,837	4.55	-58.06	75.42
	Total	445,497	519,651	507,782	546,606	553,731	16.65	-2.28	1.30
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	25,111	34,592	-28.17	32.70	37.75
	a. Cash Balance	521	371	494	296	424	-28.73	33.06	43.41
	b. Bank Balance	17,507	10,770	17,249	17,441	22,748	-38.48	60.16	30.43
	c. Money at Call	10,260	9,178	9,220	7,375	11,420	-10.55	0.46	54.84
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	970	970	36.16	39.23	0.00
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	9,164	9,221	-62.31	55.27	0.62
4	LOANS & ADVANCES	365,554	449,686	432,237	455,808	455,853	23.01	-3.88	0.01
	Institutional	54,128	90,239	72,928	58,155	59,060	66.71	-19.18	1.56
	Individual	311,426	359,447	359,310	397,654	396,793	15.42	-0.04	-0.22
5	FIXED ASSETS	2,565	3,073	3,258	4,342	4,150	19.79	6.01	-4.43
6	OTHER ASSETS	15,031	18,137	20,078	29,023	28,488	20.66	10.70	-1.84
7	EXPENSES NOT WRITTEN OFF	7	3	39	8	0	-54.15	1068.57	-93.69
8	NON BANKING ASSETS	1	1	1	5	5	0.00	0.00	0.00
9	RECONCILIATION A/c	19,325	22,176	14,809	20,286	19,991	14.75	-33.22	-1.45
10	PROFIT & LOSS A/c	13	160	1,054	1,889	461	1178.33	558.67	-75.58
	Total	445,497	519,651	507,782	546,606	553,731	16.65	-2.28	1.30
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	32,931	34,342	66.98	21.11	4.28
2	COMMISSION/FEE EXPENSES	16	20	45	13	15	23.62	124.12	12.83
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	11,685	12,584	26.43	7.02	7.70
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	3,864	4,245	29.98	6.72	9.86
5	NON OPERATING EXPENSES	36	20	14	12	64	-45.12	-27.38	424.31
6	PROVISION FOR RISK	17,303	5,527	25,658	27,416	26,976	-68.06	364.22	-1.60
7	LOAN WRITTEN OFF	31	35	123	28	155	12.30	252.87	459.96
8	EXTRAORDINARY EXPENSES	9	18	0	0	1	98.29	-99.36	12788.36
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	621	1,004	5.81	-60.14	61.72
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	2,006	2,992	7.76	-54.49	49.19
11	NET PROFIT	11,829	12,376	4,783	3,819	6,717	4.63	-61.35	75.89
	TOTAL EXPENSES	67,152	72,151	87,444	82,394	89,095	7.44	21.20	8.13
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	53,161	58,836	32.40	2.87	10.67
2.	COMMISSION & DISCOUNT	1,420	1,442	618	769	762	1.60	-57.16	-0.89
3	OTHER OPERATING INCOME	5,025	5,495	3,971	3,938	4,275	9.34	-27.73	8.57
4	NON OPERATING INCOME	270	446	158	125	146	65.02	-64.70	17.00
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	22,466	24,599	-69.78	365.46	9.49
6	RECOVERY FOR WRITE BACK	9	6	4	13	17	-29.10	-29.94	28.39
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	111	118	30.87	77.81	6.53
8	NET LOSS	3	158	646	1,810	342	5531.04	307.55	-81.10
	TOTAL INCOME	67,152	72,151	88,416	82,394	89,095	7.44	22.54	8.13
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	21,819	21,727	11.65	-3.48	-0.42
	No. of Total Branches	4,685	5,135	5,133	5,051	5,051	9.61	-0.04	0.00
	No. of Total Centers	362,982	428,783	445,666	460,254	459,319	18.13	3.94	-0.20
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,419,959	1,415,757	14.23	2.88	-0.30
	No. of Total Passive Groups	34,163	16,159	19,043	19,949	19,857	-52.70	17.85	-0.46
	No. of Total Members	5,191,363	5,859,530	6,016,101	5,980,085	5,995,358	12.87	2.67	0.26
	No. of Total Passive Members	329,895	438,040	528,082	548,198	534,348	32.78	20.56	-2.53
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,679,635	2,663,510	10.40	-9.65	-0.60
	No. of Total Overdue Borrowers	764,663	382,353	587,163	793,293	689,852	-50.00	53.57	-13.04
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	5,989,227	6,015,939	13.37	2.57	0.45
	Total Saving Amount (Rs million)	130,472	159,023	167,027	172,875	177,049	21.88	5.03	2.41

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	22,913.99
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,038.56
	e. Share Premium	-
	f. Retained Earning	104.85
	g. Others Reserves Fund	170.57
2	BORROWINGS	2,439.81
	a. NRB	-
	b. Interbank Borrowing	150.00
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	829.86
	a. Current	328.16
	Domestic	328.16
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	500.00
	Domestic	500.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.70
	Domestic	1.70
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	1,985.98
	1. Sundry Creditors	-
	2. Loan Loss Provision	847.55
	3. Interest Suspense a/c	-
	4. Others	1,138.44
6	Reconciliation A/c	-
7	Profit & Loss A/c	1,330.24
	TOTAL Liabilities	29,499.88
Assets		
1	LIQUID FUNDS	859.44
	a. Cash Balance	0.01
	Nepalese Notes & Coins	0.01
	Foreign Currency	-
	b. Bank Balance	859.43
	1. In Nepal Rastra Bank	792.92
	Domestic Currency	792.92
	Foreign Currency	-
	2. "A" Class Licensed Institution	66.50
	Domestic Currency	66.50
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	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	-
3	SHARE & OTHER INVESTMENT	3,010.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,010.00
4	LOANS & ADVANCES (Including Bills Purchased)	21,141.53
4.1	LOANS & ADVANCES	21,141.53
	a. Infrastructure Project	21,141.53
4.2	BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	178.28
7	OTHER ASSETS	1,204.52
	a. Accrued Interest:	495.43
	Financial Institutions	-
	Government Enterprises	18.90
	Private Sector	476.53
	b. Staff Loans / Adv.	95.21
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	613.88
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,499.88

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	233.60
1.1 On Deposit Liabilities	66.02
1.2 On Borrowing	167.57
2. Commission Expense	0.07
3. Staff Expense	73.62
4. Office Operating Expenses	63.42
5. Foreign Exchange Loss	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
6. Non Operating Expense	0.56
7. Provision for Risk	706.18
7.1 Loan loss Provision	706.18
7.1.1 General Loan loss Provision	706.18
7.1.1.1 Pass Loan Loss Provision	706.18
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	-
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
8. Loan Written Off	-
9. Provision for Staff Bonus	211.18
10. Provision for Income Tax	570.40
11. Others	-
12. Net Profit	1,330.24
Total Expenses	3,189.27

Income

1. Interest Income	2,783.33
1.1 On Loans and Advances	2,265.41
1.2 On Investment	216.47
1.2.1 Government Bonds	216.47
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	301.45
2. Commission and Discount	10.48
2.1 Bills Purchase and Discount	-
2.2 Commission	10.48
2.3 Others	-
3. Exchange Fluctuation Income	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
4. Other Operating Income	-
5. Non Operating Income	0.12
6. Write Back from Provisions for loss	395.33
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	3,189.27

Districtwise List of Banks and Financial Institutions Branches (Asar, 2081)

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	134	39	13	186	926,962	4,984
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
	Total		754	195	36	985	4,961,412	5,037
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	88	8	13	109	867,747	7,961
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	82	14	7	103	862,470	8,373
20	Madhesh	Rautahat	58	9	3	70	813,573	11,622
21	Madhesh	Bara	81	13	6	100	763,137	7,631
22	Madhesh	Parsa	70	14	7	91	654,471	7,192
	Total		581	84	51	716	6,114,600	8,540
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	62	17	-	79	325,710	4,123
28	Bagmati	Nuwakot	40	15	1	56	263,391	4,703
29	Bagmati	Sindhupalchok	36	11	-	47	262,624	5,588
30	Bagmati	Kavrepalanchok	70	14	8	92	364,039	3,957
31	Bagmati	Kathmandu	936	150	49	1,135	2,041,587	1,799
32	Bagmati	Lalitpur	234	34	16	284	551,667	1,942
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
	Total		1,839	335	108	2,282	6,116,866	2,680
36	Gandaki	Gorkha	44	6	4	54	251,027	4,649
37	Gandaki	Manang	11	-	-	11	5,658	514
38	Gandaki	Lamjung	44	6	2	52	155,852	2,997
39	Gandaki	Kaski	204	78	19	301	600,051	1,994
40	Gandaki	Tanahu	78	23	1	102	321,153	3,149
41	Gandaki	Syangja	44	25	2	71	253,024	3,564
42	Gandaki	Mustang	15	1	-	16	14,452	903
43	Gandaki	Baglung	45	9	1	55	249,211	4,531
44	Gandaki	Parbat	24	10	-	34	130,887	3,850
45	Gandaki	Myagdi	21	9	-	30	107,033	3,568
46	Gandaki	Nawalparasi East	69	24	8	101	378,079	3,743
	Total		599	191	37	827	2,466,427	2,982

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	48	11	-	59	245,027	4,153
49	Lumbini	Rupandehi	221	77	28	326	1,121,957	3,442
50	Lumbini	Kapilbastu	85	18	6	109	682,961	6,266
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	90	39	3	132	674,993	5,114
56	Lumbini	Banke	79	29	7	115	603,194	5,245
57	Lumbini	Bardiya	45	26	-	71	459,900	6,477
58	Lumbini	Nawalparasi West	65	20	3	88	386,868	4,396
	Total		741	257	47	1,045	5,122,078	4,902
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	26	1	-	27	252,313	9,345
63	Karnali	Jajarkot	16	1	-	17	189,360	11,139
64	Karnali	Dolpa	13	-	-	13	42,774	3,290
65	Karnali	Jumla	23	1	-	24	118,349	4,931
66	Karnali	Kalikot	17	-	-	17	145,292	8,547
67	Karnali	Mugu	9	-	-	9	64,549	7,172
68	Karnali	Humla	9	1	-	10	55,394	5,539
	Total		213	21	3	237	1,688,412	7,124
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	20	1	-	21	189,085	9,004
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	21	2	-	23	133,310	5,796
76	Sudur Paschim	Baitadi	22	2	-	24	242,157	10,090
77	Sudur Paschim	Dadeldhura	24	1	-	25	139,602	5,584
	Total		329	52	6	387	2,694,783	6,963
	Grand Total		5,056	1,135	288	6,479	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,056	1,135	288	5,051		11,530
Population per Branch [*] (Served by A, B and C class BFIs)						4,501
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,529

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	754	195	36	852	985	1,837
Madhesh	581	84	51	1,041	716	1,757
Bagmati	1,839	335	108	756	2,282	3,038
Gandaki	599	191	37	573	827	1,400
Lumbini	741	257	47	1,130	1,045	2,175
Karnali	213	21	3	238	237	475
Sudur Paschim	329	52	6	461	387	848
Total	5,056	1,135	288	5,051	6,479	11,530

* 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

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

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

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2079 (Mid Feb, 2023)		Falgun, 2079 (Mid Mar, 2023)		Chaitra, 2079 (Mid Apr, 2023)		Baisakh, 2080 (Mid May, 2023)		Jestha, 2080 (Mid June, 2023)		Ashadh, 2080 (Mid July, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	12.93	1,183,654.51	13.04	1,179,051.18	13.15	1,231,507.94	12.87	1,253,291.66	12.70	1,277,835.57	12.48	1,278,105.27
2	Overdraft	14.41	244,840.13	14.58	186,636.88	14.38	179,913.19	14.06	172,608.87	13.84	166,879.93	13.56	161,773.97
3	Cash Credit Loan	13.34	454,979.46	13.89	498,886.64	13.42	489,175.71	13.19	507,785.91	12.83	495,302.18	12.67	460,573.97
4	Trust Receipt Loan/Import Loan	13.82	68,261.10	13.82	71,452.94	13.65	71,652.50	13.14	74,583.14	13.28	74,301.37	12.88	60,756.85
5	Short Term Working Capital/Demand Loan	13.48	997,552.38	13.58	997,143.27	13.42	979,180.41	13.26	955,708.65	12.97	939,377.78	12.55	806,884.28
6	Residential Personal Home Loan (Up to Rs. 15 million)	13.21	282,102.79	13.17	281,702.11	13.13	282,123.88	12.87	281,158.79	12.63	281,268.08	12.43	264,070.32
7	Real Estate Loan	13.55	201,982.98	13.30	203,256.94	13.32	208,893.87	13.09	211,254.87	12.86	214,620.50	12.63	202,635.54
8	Margin Nature Loan	14.58	58,247.72	14.52	58,427.42	14.45	58,100.84	14.16	57,814.23	13.82	57,536.38	13.55	54,698.12
9	Hire Purchase Loan	13.71	118,256.19	13.60	116,533.73	13.47	111,876.77	13.29	116,185.13	13.09	115,052.45	12.87	132,399.72
10	Deprived Sector Loan	11.95	266,561.21	11.80	265,280.74	11.66	268,071.21	11.54	262,507.62	11.38	260,695.85	11.16	249,866.65
11	Bills Purchased	12.84	4,305.88	10.79	2,956.36	10.25	3,007.90	9.34	3,009.82	6.54	3,321.97	7.68	4,247.16
12	Other Product	13.54	377,713.73	13.84	386,200.48	13.40	399,114.73	13.23	373,185.07	12.98	387,168.82	12.56	370,538.41
	Aggregate	13.03	4,258,458.07	13.03	4,247,528.69	12.84	4,282,618.95	12.65	4,269,093.76	12.53	4,273,360.89	12.30	4,046,550.26

Weighted Average Interest Rate Structure of Commercial Banks

Amnt in Mn of Rs

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Magh, 2080 (Mid Feb, 2024)		Falgun, 2080 (Mid Mar, 2024)		Chaitra, 2080 (Mid April, 2024)		Baisakh, 2081 (Mid May, 2024)		Jestha, 2081 (Mid June, 2024)		Asar, 2081 (Mid July, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.69	1,737,642.58
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	8.15	3,130,250.88
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	6.38	574,607.89
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	7.07	1,039,688.07
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	8.73	717,764.22
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	10.30	798,190.72
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	1.60	388,617.03
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	1.21	2,272.26
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20
	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	5.77	5,636,943.95

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)		Asar, 2081 (Mid July, 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	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	9.39	322,187.22
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	8.90	14,393.66
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	10.19	11,432.13
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	9.87	256,118.29
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	9.62	539,680.47
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	10.34	182,860.26
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	10.01	363,987.12
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	10.07	65,917.18
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	10.43	69,369.12
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	10.19	909,327.67
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	10.00	321,326.74
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	10.28	193,576.59
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	10.16	181,326.86
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	10.75	841,140.71
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	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	10.37	248,547.63
	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	9.93	4,522,367.75

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)		Asar, 2081 (Mid July, 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	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	10.33	1,689,689.38
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	11.33	92,019.65
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	10.25	587,955.80
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	10.26	52,007.07
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	10.11	709,015.95
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	10.28	316,089.02
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	10.45	224,655.82
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	10.50	70,344.73
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	10.52	106,859.97
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	9.15	267,360.18
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	9.24	7,790.26
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	9.13	398,579.91
	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	9.93	4,522,367.74

Annex-I

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

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Mega Bank Limited	NIMB
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Everest Bank Limited	EBL
9	NIC ASIA Bank Limited	NIC	10	Machhapuchchhre Bank Limited	MBL
11	Kumari Bank Limited	Kumari	12	Laxmi Sunrise Limited	Laxmi
13	Siddhartha Bank Limited	SBL	14	Agriculture Development Bank	ADBNL
15	Global IME Bank Limited	Global	16	Citizens Bank International Limited	Citizen
17	Prime Commercial Bank Limited	Prime	18	NMB Bank Limited	NMB
19	Prabhu Bank Limited	Prabhu	20	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Karnali Development Bank Limited	Karnali	4	Shangrila Development Bank Limited	Shangrila
5	Excel Development Bank Limited	Excel	6	Miteri Development Bank Limited	Miteri
7	Muktinath Bikas Bank Limited	Mukti	8	Garima Bikas Bank Limited	Garima
9	Kamana Sewa Bikash Bank Limited	Kamana	10	Corporate Development Bank Limited	Corporate
11	Jyoti Bikas Bank Limited	Jyoti	12	Shine Resunga Development Bank Limited	Shine
13	Lumbini Bikas Bank Limited	LumbiniDB	14	Sindhu Bikas Bank Limited	Sindhu
15	Salapa Bikas Bank Limited	Salapa	16	Saptakoshi Development Bank Limited	saptakoshi
17	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Best Finance Limited	BestFC
7	Progressive Finance Limited	Progressive	8	Janaki Finance Co. Limited	Janaki
9	Pokhara Finance Limited	Pokhara	10	Central Finance Limited	PFCL
11	Multipurpose Finance Limited	Multi	12	Samridhhi Finance Company Limited	Samridhhi
13	Capital Merchant Banking & Finance Co. Limited	CMerchant	14	Guheshwori Merchant Banking & Finance Limited	GMBFL
15	ICFC Finance Limited	ICFC	16	Manjushree Financial Institution Limited	Manju
17	Reliance Finance Limited	Reliance			

Annex-I

D. Microfinance Financial Institutions

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

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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