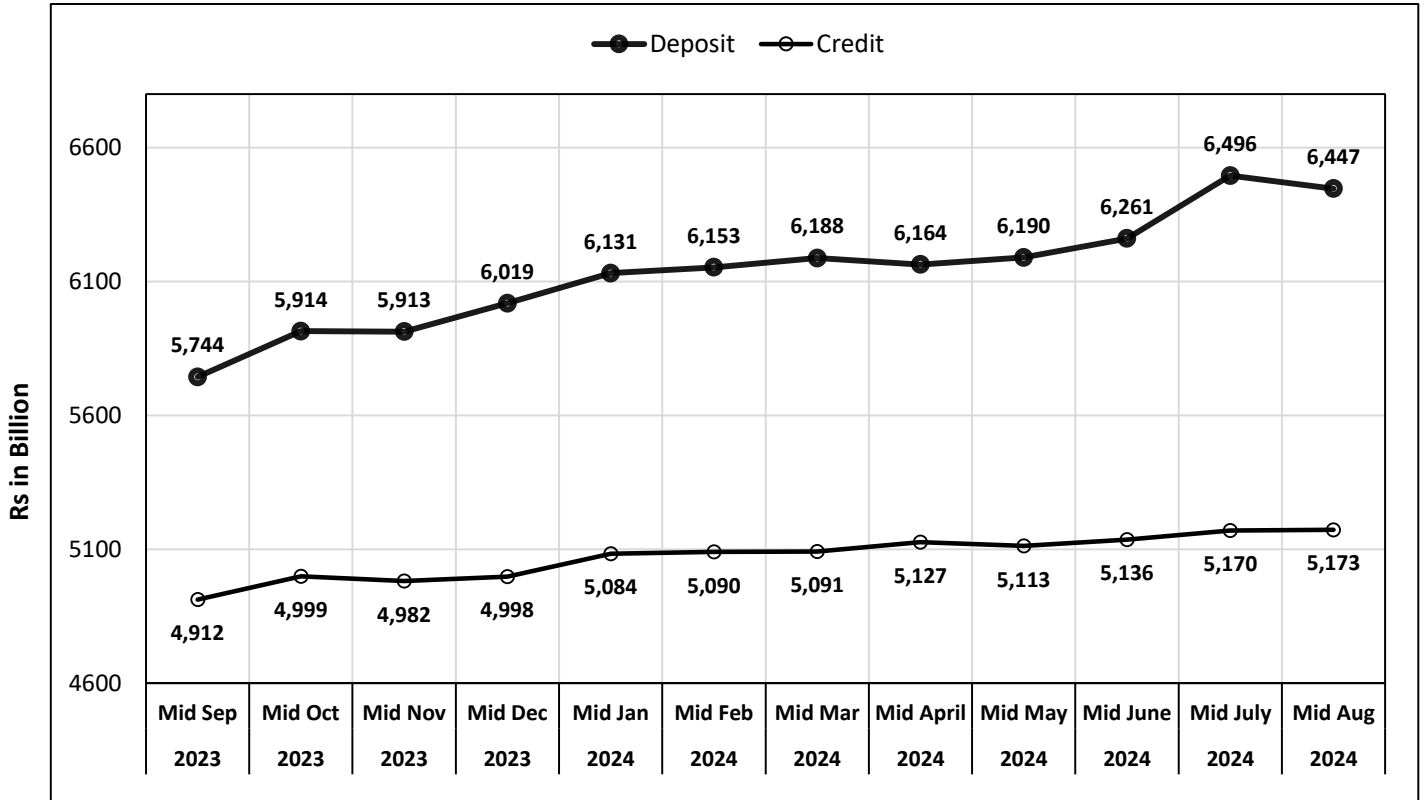


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Saun
(Mid-Aug, 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 Saun End, 2081 (Mid-Aug, 2024)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	100.23	10.50	2.28	113.01
2	Total Credit/GDP	80.16	8.76	1.76	90.67
3	Total Credit/ Total Deposit**	79.97	83.42	77.22	80.24
4	CD Ratio*	78.45	82.64	76.44	78.80
5	Fixed Deposit/Total Deposit	56.41	61.09	71.35	57.15
6	Saving Deposit/Total Deposit	30.42	29.86	19.68	30.15
7	Current Deposit/Total Deposit	5.58	1.66	1.12	5.13
8	Call Deposit/Total Deposit	6.82	7.35	6.88	6.87
9	NPL/ Total Loan [^]	3.76	3.62	9.87	3.86
10	Total LLP /Total Loan	4.38	3.88	9.34	4.42
11	Deprived Sector Loan/Total Loan ^{\$^}	6.03	7.74	7.27	6.22
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	6.74	5.68	6.69	6.64
2	Investment in Gov. Securities/Total Deposit	18.47	16.01	17.34	18.21
3	Total Liquid Assets/Total Deposit	25.80	23.81	30.52	25.71
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	10.02	10.67	12.77	10.12
2	Total Capital/RWA	12.72	13.26	14.78	12.80
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,063	1,135	288	6,486
3	No. of Deposit Accounts	48,234,217	7,119,443	901,645	56,255,305
4	No. of Loan Accounts	1,574,414	281,810	43,259	1,899,483
5	No. of Branchless Banking Centers	1,090	17	-	1,107
6	No. of Branchless Banking Customers	297,992	1,664	-	299,656
7	No. of Mobile Banking Customers	21,413,334	3,310,674	237,157	24,961,165
8	No. of Internet Banking Customers	1,362,344	584,399	16,084	1,962,827
9	No. of ATMs	4,808	348	44	5,200
10	No. of Debit Cards	11,840,876	1,092,733	63,696	12,997,305
11	No. of Credit Cards	288,836	1,900	-	290,736
12	No. of Prepaid Cards	185,073	1,903	-	186,976

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	5.66
	(a) Saving	3.43
	(b) Fixed	7.93
	(c) Call	1.45
2	Wt. Avg Interest Rate on Credit	9.68

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-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	558,525	618,798	683,127	728,713	799,722	10.79	10.40	6.67
a. Paid-up Capital	365,820	407,789	425,052	436,408	436,408	11.47	4.23	2.67
b. Statutory Reserves	105,951	120,965	138,151	150,114	156,130	14.17	14.21	8.66
c. Retained Earning	12,331	10,267	(6,633)	(21,577)	13,691	-16.75	-164.61	225.30
d. Others Reserves	74,422	79,777	126,558	163,767	193,494	7.20	58.64	29.40
2 BORROWINGS	275,089	500,434	255,302	240,886	246,221	81.92	-48.98	-5.65
a. NRB	118,779	259,218	2,022	393	392	118.24	-99.22	-80.57
b. "A"Class Licensed Institution	28,829	40,170	18,993	6,970	11,842	39.34	-52.72	-63.30
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	48,275	47,503	125.12	10.98	-25.04
d. Other Financial Ins.	1,267	6,027	6,467	8,037	9,290	375.72	7.30	24.27
e. Bonds and Securities	100,435	136,986	163,416	177,211	177,194	36.39	19.29	8.44
3 DEPOSITS	4,740,066	5,159,175	5,771,238	6,495,583	6,446,826	8.84	11.86	12.55
a. Current	490,765	465,415	454,049	381,824	330,557	-5.17	-2.44	-15.91
b. Savings	1,592,152	1,402,182	1,519,064	1,954,389	1,943,649	-11.93	8.34	28.66
c. Fixed	2,213,503	2,835,817	3,359,257	3,642,837	3,684,354	28.11	18.46	8.44
d. Call Deposits	396,693	391,068	390,785	472,514	443,209	-1.42	-0.07	20.91
e. Others	46,953	64,694	48,082	44,019	45,057	37.78	-25.68	-8.45
4 Bills Payable	3,067	2,782	3,189	3,117	3,829	-9.30	14.61	-2.25
5 Other Liabilities	418,432	424,126	502,666	598,080	580,718	1.36	18.52	18.98
1. Loan Loss Provision	89,594	110,300	168,124	230,012	228,862	23.11	52.42	36.81
2. Interest Suspense a/c	20,035	19,628	28,910	28,409	29,256	-2.03	47.29	-1.73
3. Others	308,804	294,198	305,633	339,659	322,600	-4.73	3.89	11.13
6 Reconciliation A/c	4,050	512	471	3,179	1,292	-87.36	-8.02	574.99
7 Profit & Loss A/c	69,757	79,497	75,002	61,825	9,163	13.96	-5.65	-17.57
TOTAL	6,068,987	6,785,324	7,290,996	8,131,382	8,087,771	11.80	7.45	11.53
Assets								
1 LIQUID FUNDS	519,340	509,990	533,958	553,205	483,180	-1.80	4.70	3.60
a. Cash Balance	116,799	111,631	102,134	103,855	98,107	-4.43	-8.51	1.69
Nepalese Notes & Coins	99,422	108,250	99,262	100,579	94,195	8.88	-8.30	1.33
Foreign Currency	17,377	3,381	2,871	3,277	3,912	-80.55	-15.06	14.11
b. Bank Balance	334,152	302,877	362,361	378,811	330,109	-9.36	19.64	4.54
1. In Nepal Rastra Bank	273,553	220,659	288,687	330,452	278,442	-19.34	30.83	14.47
2. "A"Class Licensed Institution	17,905	28,862	23,870	17,711	18,546	61.19	-17.30	-25.80
3. Other Financial Ins.	3,275	6,959	2,939	1,621	1,083	112.50	-57.76	-44.86
4. In Foreign banks	39,419	46,397	46,865	29,028	32,038	17.70	1.01	-38.06
c. Money at Call	68,389	95,482	69,463	70,539	54,964	39.62	-27.25	1.55
2 INVESTMENTS	732,619	911,435	1,049,633	1,471,177	1,456,930	24.41	15.16	40.16
a. Govt. Securities	721,612	909,783	1,029,807	1,164,295	1,174,269	26.08	13.19	13.06
b Others	11,007	1,651	19,827	306,882	282,661	-85.00	1100.56	1447.82
3 SHARE & OTHER INVESTMENT	214,313	186,550	251,757	275,676	294,554	-12.95	34.95	9.50
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,174,616	4,713,537	4,877,407	5,168,664	5,171,206	12.91	3.48	5.97
4.1 LOANS & ADVANCES	4,170,584	4,709,050	4,873,807	5,161,711	5,165,134	12.91	3.50	5.91
a. Private Sector	4,014,771	4,493,912	4,687,782	4,952,707	4,964,164	11.93	4.31	5.65
b. Financial Institutions	152,818	212,907	183,328	202,802	193,869	39.32	-13.89	10.62
c. Government Organizations	2,995	2,231	2,697	6,202	7,100	-25.51	20.86	129.96
4.2 BILLS PURCHASED	4,032	4,487	3,600	6,954	6,072	11.28	-19.76	93.16
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,532	1,532	130.70	-16.19	92.13
6 FIXED ASSETS	82,989	95,030	136,783	145,320	145,623	14.51	43.94	6.24
7 OTHER ASSETS	331,101	353,788	417,472	476,248	495,979	6.85	18.00	14.08
a. Accrued Interests	171,036	199,589	244,588	282,704	296,514	16.69	22.55	15.58
b. Others	160,065	154,198	172,884	193,544	199,465	-3.66	12.12	11.95
8 Expenses not Written off	342	219	364	1,004	1,001	-36.12	66.61	175.67
9 Non Banking Assets	7,693	10,521	18,689	35,509	36,925	36.76	77.62	90.01
10 Reconciliation Account	5,154	3,241	2,304	2,550	650	-37.12	-28.90	10.66
11 Profit & Loss A/c	407	63	1,831	497	191	-84.64	2827.18	-72.86
TOTAL	6,068,987	6,785,324	7,290,996	8,131,382	8,087,771	11.80	7.45	11.53

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change			
	2021	2022	2023	2024	2024	2/1	3/2	4/3	
	1	2	3	4	5				
1 CAPITAL FUND	500,573	553,626	611,312	652,888	718,292	10.60	10.42	6.80	
a. Paid-up Capital	320,629	356,095	369,857	379,020	379,020	11.06	3.86	2.48	
b. Statutory Reserves	96,910	110,434	126,035	137,000	142,514	13.96	14.13	8.70	
c. Retained Earning	15,897	14,956	(1,180)	(13,948)	18,341	-5.92	-107.89	1082.50	
d. Others Reserves	67,137	72,140	116,599	150,815	178,417	7.45	61.63	29.34	
2 BORROWINGS	261,004	462,083	243,416	231,919	237,210	77.04	-47.32	-4.72	
a. NRB	109,436	229,157	1,674	393	392	109.40	-99.27	-76.53	
b. "A"Class Licensed Institution	26,034	38,482	16,193	6,970	11,751	47.81	-57.92	-56.96	
c. Foreign Banks and Fin. Ins.	25,779	58,033	64,404	48,275	47,503	125.12	10.98	-25.04	
d. Other Financial Ins.	1,267	5,862	6,164	7,558	8,811	362.68	5.15	22.61	
e. Bonds and Securities	98,488	130,549	154,982	168,723	168,753	32.55	18.72	8.87	
3 DEPOSITS	4,204,913	4,545,157	5,086,244	5,756,809	5,718,187	8.09	11.90	13.18	
a. Current	475,545	453,605	441,571	368,702	319,171	-4.61	-2.65	-16.50	
b. Savings	1,426,355	1,261,715	1,366,476	1,752,143	1,739,307	-11.54	8.30	28.22	
c. Fixed	1,919,565	2,436,953	2,898,148	3,177,768	3,225,893	26.95	18.93	9.65	
d. Call Deposits	338,330	329,895	333,864	415,610	390,247	-2.49	1.20	24.49	
e. Others	45,117	62,988	46,186	42,586	43,569	39.61	-26.68	-7.79	
4 Bills Payable	3,003	2,740	3,163	3,095	3,809	-8.75	15.45	-2.15	
5 Other Liabilities	383,438	384,228	453,119	538,952	520,955	0.21	17.93	18.94	
1. Loan Loss Provision	77,889	95,409	147,603	201,267	200,108	22.49	54.71	36.36	
2. Interest Suspense a/c	11,631	10,334	18,049	15,809	16,055	-11.15	74.67	-12.41	
3. Others	293,919	278,486	287,467	321,875	304,793	-5.25	3.22	11.97	
6 Reconciliation A/c	3,962	516	470	3,177	1,339	-86.98	-8.96	576.23	
7 Profit & Loss A/c	63,462	72,201	68,213	55,901	8,284	13.77	-5.52	-18.05	
TOTAL	5,420,355	6,020,551	6,465,937	7,242,741	7,208,076	11.07	7.40	12.01	
Assets									
1 LIQUID FUNDS	447,432	420,838	450,799	477,887	419,336	-5.94	7.12	6.01	
a. Cash Balance	107,227	102,537	92,853	95,352	90,250	-4.37	-9.44	2.69	
Nepalese Notes & Coins	89,926	99,279	90,215	92,309	86,618	10.40	-9.13	2.32	
Foreign Currency	17,301	3,258	2,638	3,043	3,632	-81.17	-19.01	15.33	
b. Bank Balance	304,444	268,141	324,727	340,981	295,262	-11.92	21.10	5.01	
1. In Nepal Rastra Bank	256,583	203,810	263,539	301,463	250,004	-20.57	29.31	14.39	
2. "A"Class Licensed Institution	8,327	17,786	14,124	10,338	13,198	113.58	-20.59	-26.80	
3. Other Financial Ins.	119	149	201	153	24	25.05	34.61	-23.51	
4. In Foreign banks	39,414	46,395	46,864	29,026	32,037	17.71	1.01	-38.06	
c. Money at Call	35,761	50,160	33,219	41,554	33,824	40.27	-33.78	25.09	
2 INVESTMENTS	655,204	820,456	937,730	1,330,657	1,313,679	25.22	14.29	41.90	
a. Govt. Securities	644,196	818,804	918,942	1,049,313	1,055,910	27.10	12.23	14.19	
b. Others	11,007	1,651	18,788	281,344	257,769	-85.00	1037.69	1397.43	
3 SHARE & OTHER INVESTMENT	202,553	175,230	238,878	262,629	280,939	-13.49	36.32	9.94	
4 (Including Bills Purchased)	3,719,600	4,182,299	4,312,591	4,567,541	4,571,412	12.44	3.12	5.91	
4.1 LOANS & ADVANCES	3,715,568	4,177,812	4,308,990	4,560,588	4,565,339	12.44	3.14	5.84	
a. Private Sector	3,579,832	4,025,452	4,149,539	4,381,897	4,393,593	12.45	3.08	5.60	
b. Financial Institutions	132,741	150,129	156,762	172,496	164,654	13.10	4.42	10.04	
c. Government Organizations	2,995	2,231	2,690	6,194	7,093	-25.51	20.53	130.31	
4.2 BILLS PURCHASED	4,032	4,487	3,600	6,954	6,072	11.28	-19.76	93.16	
5 LOANS AGT. COLLECTED BILLS	412	951	797	1,532	1,532	130.70	-16.19	92.13	
6 FIXED ASSETS	75,298	85,850	124,602	132,130	132,361	14.01	45.14	6.04	
7 OTHER ASSETS	307,472	322,804	381,570	436,640	455,813	4.99	18.20	14.43	
a. Accrued Interests	155,810	177,208	218,341	255,668	266,768	13.73	23.21	17.10	
b. Others	151,662	145,596	163,228	180,972	189,044	-4.00	12.11	10.87	
8 Expenses not Written off	241	219	363	1,003	1,000	-9.50	66.11	176.18	
9 Non Banking Assets	6,736	8,665	15,306	30,176	31,363	28.63	76.65	97.15	
10 Reconciliation Account	5,074	3,240	2,301	2,547	643	-36.14	-29.00	10.70	
11 Profit & Loss A/c	332	-	1,001	-	-	-100.00	0.00	-100.00	
TOTAL	5,420,355	6,020,551	6,465,937	7,242,741	7,208,076	11.07	7.40	12.01	

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
	1	2	3	4	5			
1 CAPITAL FUND	41,688	47,312	52,784	57,742	63,225	13.49	11.57	9.39
a. Paid-up Capital	32,232	36,994	40,207	42,171	42,171	14.77	8.69	4.88
b. Statutory Reserves	6,135	7,072	8,341	9,318	9,651	15.28	17.94	11.72
c. Retained Earning	505	(282)	(355)	(878)	2,663	-155.77	25.97	147.43
d. Others Reserves	2,816	3,528	4,592	7,131	8,741	25.27	30.15	55.30
2 BORROWINGS	9,690	26,259	9,340	8,019	8,062	170.98	-64.43	-14.14
a. NRB	7,590	20,104	300	-	-	164.87	-98.51	-100.00
b. "A"Class Licensed Institution	1,100	500	1,250	-	90	-54.55	150.00	-100.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	165	303	479	479	0.00	83.75	57.88
e. Bonds and Securities	1,000	5,490	7,486	7,540	7,493	448.95	36.38	0.71
3 DEPOSITS	445,827	509,490	571,573	610,171	598,747	14.28	12.19	6.75
a. Current	13,929	9,932	11,059	11,513	9,928	-28.70	11.35	4.10
b. Savings	139,864	120,613	132,843	176,770	178,773	-13.76	10.14	33.07
c. Fixed	243,409	327,121	380,584	374,776	365,781	34.39	16.34	-1.53
d. Call Deposits	48,417	51,614	46,811	46,863	44,021	6.60	-9.31	0.11
e. Others	207	211	275	249	244	1.50	30.45	-9.24
4 Bills Payable	41	42	23	21	20	1.53	-44.16	-9.52
5 Other Liabilities	19,406	23,291	30,451	36,086	36,035	20.02	30.74	18.50
1. Loan Loss Provision	6,431	9,405	13,887	19,372	19,388	46.24	47.66	39.49
2. Interest Suspense a/c	1,138	1,129	1,931	2,459	3,294	-0.72	70.95	27.37
3. Others	11,837	12,757	14,633	14,255	13,354	7.77	14.71	-2.58
6 Reconciliation A/c	76	0	0	0	0	-99.99	1477.29	-100.00
7 Profit & Loss A/c	5,224	6,340	5,715	5,291	665	21.35	-9.85	-7.42
TOTAL	521,953	612,733	669,886	717,330	706,754	17.39	9.33	7.08
Assets								
1 LIQUID FUNDS	55,300	69,497	64,562	56,513	46,720	25.67	-7.10	-12.47
a. Cash Balance	8,134	7,505	7,574	7,022	6,481	-7.73	0.92	-7.29
Nepalese Notes & Coins	8,059	7,383	7,341	6,788	6,201	-8.39	-0.56	-7.53
Foreign Currency	76	123	233	234	280	62.05	89.75	0.30
b. Bank Balance	22,731	24,830	28,785	29,706	27,530	9.23	15.93	3.20
1. In Nepal Rastra Bank	13,432	13,435	20,033	23,445	23,119	0.02	49.11	17.03
2. "A"Class Licensed Institution	7,619	6,642	7,521	5,775	4,049	-12.83	13.25	-23.21
3. Other Financial Ins.	1,676	4,752	1,228	483	359	183.58	-74.15	-60.67
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	19,786	12,709	52.08	-24.11	-29.84
2 INVESTMENTS	56,879	68,793	91,763	114,973	114,584	20.95	33.39	25.29
a. Govt. Securities	56,879	68,793	90,725	92,535	95,842	20.95	31.88	2.00
b. Others	-	-	1,038	22,438	18,742	0.00	0.00	2061.04
3 SHARE & OTHER INVESTMENT	8,062	8,446	8,504	9,159	9,503	4.77	0.69	7.70
4 LOANS & ADVANCES								
(Including Bills Purchased)	383,480	444,934	471,886	501,432	499,497	16.03	6.06	6.26
4.1 LOANS & ADVANCES	383,480	444,934	471,886	501,432	499,497	16.03	6.06	6.26
a. Private Sector	369,145	386,815	451,918	476,949	475,985	4.79	16.83	5.54
b. Financial Institutions	14,335	58,120	19,964	24,480	23,509	305.44	-65.65	22.62
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	9,710	9,730	13.00	38.00	9.78
7 OTHER ASSETS	11,972	13,338	21,777	22,172	23,041	11.41	63.27	1.81
a. Accrued Interests	6,166	7,075	14,549	13,386	15,554	14.75	105.63	-8.00
b. Others	5,806	6,263	7,228	8,787	7,487	7.87	15.42	21.56
8 Expenses not Written off	0	-	-	-	-	-100.00	0.00	0.00
9 Non Banking Assets	489	1,258	2,269	3,369	3,593	157.16	80.40	48.51
10 Reconciliation Account	78	0	0	-	3	-99.41	0.00	-100.00
11 Profit & Loss A/c	21	56	279	-	85	172.42	397.68	-100.00
TOTAL	521,953	612,733	669,886	717,330	706,754	17.39	9.33	7.08

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-July	Mid-Aug	% Change			
	2021	2022	2023	2024	2024	2/1	3/2	4/3	
	1	2	3	4	5				
1 CAPITAL FUND	16,264	17,861	19,031	18,083	18,205	9.82	6.55	-4.98	
a. Paid-up Capital	12,959	14,700	14,988	15,217	15,217	13.44	1.96	1.53	
b. Statutory Reserves	2,907	3,459	3,775	3,796	3,965	19.01	9.13	0.55	
c. Retained Earning	(4,071)	(4,408)	(5,098)	(6,751)	(7,313)	8.29	15.66	32.41	
d. Others Reserves	4,469	4,110	5,367	5,821	6,336	-8.05	30.59	8.46	
2 BORROWINGS	4,395	12,092	2,546	948	948	175.15	-78.94	-62.77	
a. NRB	1,753	9,957	49	-	-	468.05	-99.51	-100.00	
b. "A"Class Licensed Institution	1,695	1,188	1,550	-	-	-29.93	30.49	-100.00	
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	0.01	
3 DEPOSITS	89,326	104,528	113,422	128,603	129,893	17.02	8.51	13.38	
a. Current	1,290	1,878	1,419	1,609	1,459	45.55	-24.42	13.35	
b. Savings	25,932	19,854	19,745	25,477	25,569	-23.44	-0.55	29.03	
c. Fixed	50,529	71,743	80,525	90,293	92,680	41.98	12.24	12.13	
d. Call Deposits	9,945	9,558	10,110	10,041	8,941	-3.89	5.77	-0.69	
e. Others	1,629	1,496	1,622	1,184	1,244	-8.20	8.47	-27.02	
4 Bills Payable	23	0	2	1	0	-98.23	380.57	-74.28	
5 Other Liabilities	15,588	16,607	19,097	23,043	23,728	6.53	14.99	20.66	
1. Loan Loss Provision	5,274	5,486	6,634	9,373	9,366	4.03	20.91	41.29	
2. Interest Suspense a/c	7,267	8,165	8,930	10,140	9,908	12.36	9.36	13.56	
3. Others	3,048	2,955	3,533	3,529	4,454	-3.04	19.56	-0.10	
6 Reconciliation A/c	12	(4)	1	2	(47)	-134.24	-125.45	105.84	
7 Profit & Loss A/c	1,071	957	1,073	633	214	-10.71	12.19	-41.03	
TOTAL	126,679	152,040	155,172	171,311	172,941	20.02	2.06	10.40	
Assets									
1 LIQUID FUNDS	16,607	19,655	18,596	18,804	17,125	18.35	-5.39	1.12	
a. Cash Balance	1,438	1,588	1,706	1,481	1,376	10.48	7.42	-13.18	
Nepalese Notes & Coins	1,438	1,588	1,706	1,481	1,376	10.48	7.42	-13.17	
Foreign Currency	0	0	0	0	0	-41.58	115.37	-73.13	
b. Bank Balance	6,977	9,906	8,849	8,125	7,317	41.99	-10.68	-8.18	
1. In Nepal Rastra Bank	3,538	3,414	5,115	5,544	5,318	-3.50	49.79	8.39	
2. "A"Class Licensed Institution	1,959	4,434	2,224	1,597	1,299	126.38	-49.85	-28.20	
3. Other Financial Ins.	1,480	2,058	1,510	984	700	39.05	-26.60	-34.83	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,193	8,160	8,041	9,198	8,431	-0.40	-1.46	14.38	
2 INVESTMENTS	20,536	22,186	20,140	25,547	28,668	8.03	-9.22	26.85	
a. Govt. Securities	20,536	22,186	20,140	22,447	22,518	8.03	-9.22	11.45	
b. Others	-	-	-	3,100	6,150	0.00	0.00	0.00	
3 SHARE & OTHER INVESTMENT	3,698	2,875	4,375	3,888	4,113	-22.26	52.20	-11.13	
4 LOANS & ADVANCES									
(Including Bills Purchased)	71,536	86,303	92,931	99,691	100,297	20.64	7.68	7.27	
4.1 LOANS & ADVANCES	71,536	86,303	92,931	99,691	100,297	20.64	7.68	7.27	
a. Private Sector	65,795	81,645	86,325	93,861	94,587	24.09	5.73	8.73	
b. Financial Institutions	5,742	4,658	6,602	5,826	5,706	-18.87	41.72	-11.75	
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	3,480	3,532	37.25	20.41	4.30	
7 OTHER ASSETS	11,657	17,646	14,125	17,436	17,126	51.37	-19.95	23.44	
a. Accrued Interests	9,061	15,306	11,697	13,651	14,192	68.93	-23.58	16.70	
b. Others	2,597	2,340	2,428	3,785	2,933	-9.90	3.76	55.93	
8 Expenses not Written off	100	-	1	1	1	-100.00	0.00	11.04	
9 Non Banking Assets	468	599	1,114	1,964	1,969	27.99	85.87	76.36	
10 Reconciliation Account	2	(0)	3	3	5	-111.62	-1452.60	1.09	
11 Profit & Loss A/c	55	6	551	497	105	-88.25	8461.23	-9.74	
TOTAL	126,679	152,040	155,172	171,311	172,941	20.02	2.06	10.40	

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	224,341	330,008	429,253	455,987	34,443	47.10	30.07	6.23
1.1 Deposit Liabilities	215,183	305,976	402,421	431,908	32,491	42.19	31.52	7.33
1.1.1 Saving A/c	43,601	76,032	88,065	79,278	5,936	74.38	15.83	-9.98
1.1.2 Fixed A/c	166,935	223,748	305,845	344,566	25,940	34.03	36.69	12.66
1.1.2.1 Upto 3 Months Fixed A/c	6,631	11,092	21,336	18,748	1,246	67.27	92.36	-12.13
1.1.2.2 3 to 6 Months fixed A/c	18,574	31,919	38,569	35,923	2,306	71.84	20.83	-6.86
1.1.2.3 6 Months to 1 Year Fixed A/c	69,135	99,440	107,125	123,519	8,718	43.83	7.73	15.30
1.1.2.4 Above 1 Year	72,595	81,297	138,814	166,377	13,671	11.99	70.75	19.86
1.1.3 Call Deposit	4,443	6,111	8,461	8,034	612	37.55	38.45	-5.04
1.1.4 Certificate of Deposits	204	85	51	30	3	-58.37	-39.75	-41.39
1.2 Others	9,158	24,032	26,832	24,079	1,953	162.41	11.65	-10.26
2 Commission/Fee Expense	1,735	3,121	4,228	4,635	369	79.87	35.49	9.61
3 Employees Expenses	48,174	53,727	55,126	63,661	5,280	11.53	2.60	15.48
4 Office Operating Expenses	33,544	38,326	38,127	43,010	3,074	14.26	-0.52	12.81
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	926	133	313.83	35.07	85.74
7. Provision for Risk	39,014	25,497	65,952	85,515	457	-34.65	158.67	29.66
7.1 Loan loss Provision	38,874	25,367	65,818	85,205	449	-34.74	159.46	29.46
7.1.1 General Loan loss Provision	25,113	12,849	17,473	26,227	245	-48.83	35.98	50.11
7.1.1.1 Pass Loan Loss Provision	21,235	8,873	10,503	13,833	35	-58.22	18.37	31.70
7.1.1.2 Watch List Provision	3,878	3,976	6,969	12,394	210	2.54	75.28	77.85
7.1.2 Special Loan Loss Provision	13,440	12,088	45,634	56,155	204	-10.06	277.53	23.05
7.1.3 Additional Loan Loss Provision	321	430	2,711	2,823	0	34.16	529.86	4.11
7.2. Provision for Non-Banking Assets	48	13	89	153	8	-72.47	563.44	72.55
7.3. Provision for Loss on Investment	3	98	16	31	-	2840.70	-83.24	88.60
7.4. Provision for Loss of Other Assets	88	19	29	127	-	-78.72	54.71	336.11
8 Loan Written Off	814	1,607	2,823	4,026	303	97.46	75.65	42.60
9 Provision for Staff Bonus	9,238	11,766	10,407	10,642	1,470	27.35	-11.55	2.26
10 Provision for Income Tax	30,913	34,273	32,840	33,085	4,306	10.87	-4.18	0.75
11 Others	248	7	79	165	9	-97.24	1053.58	108.99
12 Net Profit	71,306	83,438	77,771	70,918	10,162	17.01	-6.79	-8.81
TOTAL EXPENSES	459,417	582,244	717,106	772,570	60,006	26.74	23.16	7.73
Income								
1. Interest Income	372,972	509,366	641,877	674,109	53,063	36.57	26.01	5.02
1.1. On Loans and Advance	342,440	464,186	572,265	588,296	45,648	35.55	23.28	2.80
1.2. On Investment	25,974	38,306	57,477	66,519	5,499	47.48	50.05	15.73
1.2.1 Government Bonds	23,335	35,010	53,207	59,980	4,712	50.03	51.98	12.73
1.2.2 Foreign Bonds	215	341	228	499	34	59.06	-33.10	118.51
1.2.3 NRB Bonds	589	343	558	960	311	-41.74	62.57	72.14
1.2.4 Deventure & Bonds	1,835	2,612	3,484	5,079	442	42.30	33.39	45.80
1.3 Agency Balance	169	174	1,430	1,423	99	3.00	721.79	-0.48
1.4 On Call Deposit	1,193	1,460	2,428	3,840	307	22.31	66.34	58.14
1.5 Others	3,196	5,239	8,276	14,031	1,510	63.95	57.97	69.53
2. Comission & Discount	24,942	27,259	29,086	35,259	3,362	9.29	6.70	21.23
2.1 Bills Purchase & Discount	228	310	206	397	27	35.78	-33.51	92.78
2.2 Comission	20,920	22,861	22,065	27,596	2,731	9.28	-3.49	25.07
2.3 Others	3,794	4,088	6,815	7,267	603	7.75	66.72	6.63
3 Income From Exchange Fluctuation	10,913	8,121	5,553	6,369	357	-25.58	-31.62	14.70
3.1 Due to Change in Exchange Rate	1,343	1,029	829	(311)	659	-23.41	-19.43	-137.56
3.2 Due to Foreign Currency Trans.	9,569	7,092	4,724	6,680	(302)	-25.89	-33.39	41.42
4 Other Operating Income	16,789	12,504	11,095	10,946	1,401	-25.52	-11.27	-1.35
5 Non Operating Income	8,176	3,584	1,971	1,866	141	-56.17	-45.00	-5.36
6 Provision Written Back	24,835	20,530	27,558	43,240	1,479	-17.33	34.23	56.90
7 Recovery from Written off Loan	760	669	245	285	19	-12.00	-63.34	16.44
8 Income from Extra Ordinary Expenses	12	156	(1,060)	12	1	1252.34	-780.06	-101.13
9 Net Loss	19	56	780	485	182	197.60	1290.13	-37.87
TOTAL INCOME	459,417	582,244	717,106	772,570	60,006	26.74	23.16	7.73

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	194,409	284,750	364,419	396,012	30,059	46.47	27.98	8.67
1.1 Deposit Liabilities	185,438	262,357	339,229	372,863	28,178	41.48	29.30	9.91
1.1.1 Saving A/c	37,545	67,417	77,696	70,894	5,269	79.56	15.25	-8.76
1.1.2 Fixed A/c	143,928	189,890	254,527	294,989	22,366	31.93	34.04	15.90
1.1.2.1 Upto 3 Months Fixed A/c	4,762	6,100	12,252	12,561	962	28.09	100.87	2.52
1.1.2.2 3 to 6 Months fixed A/c	14,410	25,966	30,142	29,025	1,790	80.19	16.08	-3.71
1.1.2.3 6 Months to 1 Year Fixed A/c	58,342	82,295	86,322	103,193	7,299	41.06	4.89	19.54
1.1.2.4 Above 1 Year	66,414	75,530	125,810	150,210	12,315	13.73	66.57	19.39
1.1.3 Call Deposit	3,760	4,966	6,963	6,951	539	32.07	40.23	-0.18
1.1.4 Certificate of Deposits	204	85	43	30	3	-58.37	-49.64	-29.89
1.2 Others	8,971	22,393	25,190	23,148	1,882	149.62	12.49	-8.10
2 Commission/Fee Expense	1,693	3,057	4,099	4,524	365	80.52	34.08	10.37
3 Employees Expenses	42,824	47,172	47,816	55,898	4,673	10.15	1.37	16.90
4 Office Operating Expenses	29,235	33,086	32,261	37,062	2,667	13.17	-2.49	14.88
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	890	125	301.60	48.10	92.56
7. Provision for Risk	32,424	21,637	57,437	74,107	222	-33.27	165.46	29.02
7.1 Loan loss Provision	32,326	21,538	57,424	74,018	215	-33.37	166.62	28.90
7.1.1 General Loan loss Provision	21,420	11,093	15,606	23,763	125	-48.21	40.69	52.27
7.1.1.1 Pass Loan Loss Provision	18,516	7,625	9,748	13,246	(26)	-58.82	27.84	35.89
7.1.1.2 Watch List Provision	2,904	3,468	5,858	10,517	152	19.42	68.93	79.51
7.1.2 Special Loan Loss Provision	10,732	10,019	39,249	47,485	89	-6.65	291.76	20.98
7.1.3 Additional Loan Loss Provision	174	427	2,569	2,771	-	145.12	502.06	7.85
7.2. Provision for Non-Banking Assets	7	-	0	55	8	-100.00	0.00	120757016143484000.00
7.3. Provision for Loss on Investment	3	95	13	31	-	3082.32	-85.91	130.37
7.4. Provision for Loss of Other Assets	88	3	0	3	-	-96.10	-99.34	12494.39
8 Loan Written Off	708	1,489	2,602	3,786	293	110.40	74.70	45.50
9 Provision for Staff Bonus	8,146	10,673	9,462	9,671	1,351	31.01	-11.34	2.21
10 Provision for Income Tax	27,592	30,803	29,784	29,989	3,937	11.63	-3.31	0.69
11 Others	248	7	72	165	9	-97.29	969.68	128.53
12 Net Profit	63,374	74,801	70,037	64,153	9,176	18.03	-6.37	-8.40
TOTAL EXPENSES	400,732	507,892	618,452	676,255	52,878	26.74	21.77	9.35
Income								
1. Interest Income	326,157	442,405	551,682	588,736	46,646	35.64	24.70	6.72
1.1. On Loans and Advance	298,351	402,230	490,121	511,556	39,762	34.82	21.85	4.37
1.2. On Investment	23,895	34,586	51,290	59,590	5,052	44.74	48.30	16.18
1.2.1 Government Bonds	21,509	31,700	47,873	53,733	4,313	47.38	51.02	12.24
1.2.2 Foreign Bonds	215	341	228	499	34	59.06	-33.10	118.51
1.2.3 NRB Bonds	398	1	2	635	293	-99.74	118.89	27879.51
1.2.4 Deventure & Bonds	1,774	2,544	3,187	4,724	412	43.42	25.26	48.24
1.3 Agency Balance	169	171	1,430	1,420	97	1.01	738.02	-0.73
1.4 On Call Deposit	691	673	1,367	3,245	297	-2.59	103.20	137.42
1.5 Others	3,051	4,745	7,475	12,925	1,438	55.53	57.53	72.91
2. Comission & Discount	23,473	25,927	27,763	33,790	3,245	10.46	7.08	21.71
2.1 Bills Purchase & Discount	228	310	206	397	27	35.78	-33.51	92.78
2.2 Comission	20,103	21,943	21,250	26,721	2,658	9.15	-3.16	25.75
2.3 Others	3,142	3,674	6,307	6,671	560	16.95	71.64	5.78
3 Income From Exchange Fluctuation	10,900	8,083	5,468	6,294	346	-25.84	-32.36	15.12
3.1 Due to Change in Exchange Rate	1,344	1,028	817	(317)	656	-23.51	-20.55	-138.79
3.2 Due to Foreign Currency Trans.	9,556	7,055	4,651	6,611	(309)	-26.17	-34.08	42.15
4 Other Operating Income	12,990	10,325	9,218	8,654	1,201	-20.52	-10.71	-6.12
5 Non Operating Income	5,901	3,087	1,760	1,370	119	-47.69	-42.99	-22.15
6 Provision Written Back	20,596	17,299	23,391	37,139	1,301	-16.01	35.22	58.78
7 Recovery from Written off Loan	706	611	231	271	19	-13.46	-62.25	17.32
8 Income from Extra Ordinary Expenses	8	156	(1,060)	1	1	1736.57	-780.38	-100.14
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	400,732	507,892	618,452	676,255	52,878	26.74	21.77	9.35

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024			
	1	2	3	4	5	2/1	3/2	4/3
1 Interest Expenses	24,027	37,191	53,217	48,793	3,497	54.79	43.09	-8.31
1.1 Deposit Liabilities	23,915	35,908	52,034	47,947	3,432	50.15	44.91	-7.85
1.1.1 Saving A/c	4,871	7,117	8,737	6,896	552	46.12	22.77	-21.07
1.1.2 Fixed A/c	18,531	27,825	42,073	40,214	2,823	50.15	51.21	-4.42
1.1.2.1 Upto 3 Months Fixed A/c	1,531	4,324	8,214	5,676	245	182.42	89.95	-30.90
1.1.2.2 3 to 6 Months fixed A/c	3,583	5,239	7,494	5,917	446	46.20	43.05	-21.05
1.1.2.3 6 Months to 1 Year Fixed A/c	8,890	14,318	17,140	16,510	1,145	61.06	19.71	-3.67
1.1.2.4 Above 1 Year	4,527	3,944	9,226	12,112	988	-12.87	133.90	31.28
1.1.3 Call Deposit	513	967	1,215	836	57	88.34	25.67	-31.15
1.1.4 Certificate of Deposits	-	-	8	-	-	0.00	0.00	-100.00
1.2 Others	112	1,282	1,183	846	64	1042.25	-7.75	-28.48
2 Commission/Fee Expense	42	63	120	103	4	51.43	90.31	-14.53
3 Employees Expenses	4,341	5,225	5,838	6,202	488	20.37	11.72	6.23
4 Office Operating Expenses	3,441	4,096	4,617	4,704	326	19.05	12.72	1.89
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	25	0	166.94	4.23	-18.97
7. Provision for Risk	5,678	3,329	7,125	9,415	77	-41.38	114.07	32.13
7.1 Loan loss Provision	5,636	3,301	7,064	9,268	77	-41.44	114.01	31.20
7.1.1 General Loan loss Provision	3,312	1,459	1,606	2,077	5	-55.97	10.08	29.34
7.1.1.1 Pass Loan Loss Provision	2,468	1,028	596	387	(51)	-58.36	-42.00	-35.03
7.1.1.2 Watch List Provision	845	431	1,010	1,689	56	-48.99	134.31	67.34
7.1.2 Special Loan Loss Provision	2,314	1,840	5,352	7,139	72	-20.46	190.81	33.39
7.1.3 Additional Loan Loss Provision	10	2	106	52	0	-82.35	5763.24	-50.91
7.2. Provision for Non-Banking Assets	42	10	31	23	-	-76.01	206.87	-24.13
7.3. Provision for Loss on Investment	0	2	3	-	-	628.62	22.60	-100.00
7.4. Provision for Loss of Other Assets	-	15	28	124	-	0.00	81.97	343.58
8 Loan Written Off	14	36	150	148	10	150.56	313.66	-1.34
9 Provision for Staff Bonus	828	987	844	868	103	19.22	-14.54	2.88
10 Provision for Income Tax	2,486	3,010	2,604	3,011	322	21.09	-13.51	15.63
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	5,935	6,970	6,191	5,929	750	17.44	-11.18	-4.23
TOTAL EXPENSES	46,806	60,939	80,737	79,197	5,577	30.20	32.49	-1.91
Income								
1. Interest Income	38,436	55,444	74,528	70,425	5,205	44.25	34.42	-5.51
1.1. On Loans and Advance	36,443	51,703	68,237	63,418	4,785	41.87	31.98	-7.06
1.2. On Investment	1,525	2,732	4,790	5,607	352	79.15	75.32	17.05
1.2.1 Government Bonds	1,399	2,485	4,352	5,401	347	77.57	75.15	24.11
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	122	247	436	204	5	101.96	76.65	-53.18
1.2.4 Deventure & Bonds	4	1	2	2	0	-77.28	195.12	-21.20
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	348	606	776	364	3	74.16	28.13	-53.14
1.5 Others	119	403	725	1,037	65	238.16	79.68	43.00
2. Comission & Discount	1,273	1,051	1,030	1,171	85	-17.45	-1.99	13.73
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	677	733	584	665	56	8.33	-20.36	13.91
2.3 Others	596	317	446	506	29	-46.75	40.46	13.50
3 Income From Exchange Fluctuation	13	38	85	74	11	201.05	125.53	-12.63
3.1 Due to Change in Exchange Rate	(1)	1	12	5	4	-276.30	1204.94	-56.43
3.2 Due to Foreign Currency Trans.	13	37	73	69	7	181.46	97.78	-5.21
4 Other Operating Income	2,257	1,684	1,601	1,916	146	-25.40	-4.90	19.65
5 Non Operating Income	1,556	219	114	278	6	-85.95	-48.03	144.52
6 Provision Written Back	3,211	2,407	3,135	5,325	33	-25.06	30.26	69.88
7 Recovery from Written off Loan	49	41	9	8	0	-16.21	-78.37	-12.19
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	11	56	235	-	90	419.56	318.72	-100.00
TOTAL INCOME	46,806	60,939	80,737	79,197	5,577	30.20	32.49	-1.91

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
	1	2	3	4	5			
1 Interest Expenses	5,905	8,067	11,618	11,182	887	36.60	44.02	-3.75
1.1 Deposit Liabilities	5,830	7,710	11,159	11,098	880	32.24	44.72	-0.55
1.1.1 Saving A/c	1,185	1,498	1,631	1,488	115	26.43	8.85	-8.75
1.1.2 Fixed A/c	4,476	6,033	9,245	9,363	750	34.79	53.24	1.27
1.1.2.1 Upto 3 Months Fixed A/c	338	668	870	511	39	97.88	30.29	-41.26
1.1.2.2 3 to 6 Months fixed A/c	581	714	933	981	69	22.89	30.63	5.13
1.1.2.3 6 Months to 1 Year Fixed A/c	1,903	2,827	3,663	3,816	275	48.59	29.56	4.16
1.1.2.4 Above 1 Year	1,654	1,823	3,778	4,055	368	10.23	107.21	7.32
1.1.3 Call Deposit	170	179	283	247	15	5.49	58.07	-12.71
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	75	357	460	85	6	376.45	28.87	-81.57
2 Commission/Fee Expense	-	1	9	8	0	0.00	1093.33	-13.47
3 Employees Expenses	1,009	1,329	1,472	1,562	119	31.82	10.73	6.09
4 Office Operating Expenses	868	1,143	1,249	1,244	82	31.75	9.22	-0.36
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	11	7	10983.72	-80.63	112.31
7. Provision for Risk	911	532	1,389	1,993	158	-41.62	161.23	43.48
7.1 Loan loss Provision	911	528	1,330	1,919	158	-42.01	151.78	44.23
7.1.1 General Loan loss Provision	381	298	261	388	115	-21.72	-12.48	48.67
7.1.1.1 Pass Loan Loss Provision	252	221	160	199	112	-12.28	-27.62	24.79
7.1.1.2 Watch List Provision	129	77	101	188	3	-40.13	30.76	86.42
7.1.2 Special Loan Loss Provision	394	228	1,033	1,531	43	-42.01	352.33	48.16
7.1.3 Additional Loan Loss Provision	137	2	36	-	-	-98.56	1737.49	-100.00
7.2. Provision for Non-Banking Assets	-	3	58	75	-	0.00	1617.87	29.13
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	-100.00
8 Loan Written Off	92	81	71	92	-	-11.01	-13.02	29.25
9 Provision for Staff Bonus	264	106	101	102	16	-59.94	-4.38	1.18
10 Provision for Income Tax	834	460	452	86	47	-44.84	-1.75	-81.03
11 Others	-	0	7	1	-	0.00	5969.78	-92.73
12 Net Profit	1,996	1,666	1,543	836	236	-16.56	-7.40	-45.80
TOTAL EXPENSES	11,879	13,413	17,917	17,117	1,551	12.91	33.58	-4.46
Income								
1. Interest Income	8,379	11,517	15,666	14,947	1,212	37.44	36.03	-4.59
1.1. On Loans and Advance	7,645	10,253	13,907	13,322	1,101	34.11	35.64	-4.21
1.2. On Investment	554	988	1,397	1,322	95	78.49	41.42	-5.42
1.2.1 Government Bonds	427	826	983	847	51	93.47	19.00	-13.88
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	69	95	120	121	13	38.34	25.54	1.39
1.2.4 Deventure & Bonds	58	67	295	354	31	15.64	341.43	20.03
1.3 Agency Balance	-	3	-	3	2	0.00	-100.00	0.00
1.4 On Call Deposit	155	181	285	231	7	16.89	57.26	-19.03
1.5 Others	25	91	76	69	7	256.77	-15.94	-9.42
2. Comission & Discount	196	281	293	299	32	42.85	4.51	1.91
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	140	184	231	209	17	31.50	24.94	-9.28
2.3 Others	56	96	63	90	14	71.21	-34.69	42.96
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	376	55	-67.84	-44.38	36.26
5 Non Operating Income	719	278	98	218	15	-61.29	-64.92	122.95
6 Provision Written Back	1,027	825	1,033	776	145	-19.70	25.20	-24.87
7 Recovery from Written off Loan	4	16	6	7	0	264.86	-66.19	25.53
8 Income from Extra Ordinary Expenses	3	-	1	10	-	-100.00	0.00	1982.38
9 Net Loss	8	-	545	485	92	-100.00	0.00	-11.09
TOTAL INCOME	11,879	13,413	17,917	17,117	1,551	12.91	33.58	-4.46

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

Amt in Mn of Rs

	Mid-July			Mid-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	273,901	336,187	369,627	363,887	363,295	22.74	9.95	-1.55
Fishery Related	8,956	13,234	15,012	16,213	16,210	47.76	13.44	8.00
Mining Related	8,685	8,789	11,789	11,898	11,972	1.20	34.13	0.92
Agriculture, Forestry, Beverage & Non Food Production Related*	686,582	733,900	782,536	857,723	860,859	6.89	6.63	9.61
Construction	414,030	190,196	203,379	207,710	207,220	-54.06	6.93	2.13
Electricity, Gas and Water	207,797	246,839	307,457	376,015	382,570	18.79	24.56	22.30
Metal Products, Machinery & Electronic Equipment & Assemblage	62,562	72,472	70,298	70,287	71,664	15.84	-3.00	-0.02
Transport, Communication and Public Utilities	97,505	100,909	98,130	88,555	89,490	3.49	-2.75	-9.76
Wholesaler & Retailer	837,582	947,619	983,500	999,438	997,887	13.14	3.79	1.62
Finance, Insurance and Real Estate	337,170	375,243	365,559	396,355	389,069	11.29	-2.58	8.42
Tourism Service**	183,908	200,494	211,160	231,556	236,290	9.02	5.32	9.66
Other Services	177,036	192,913	196,597	201,661	199,251	8.97	1.91	2.58
Consumption Loans	233,767	867,483	926,138	1,013,605	1,014,698	271.09	6.76	9.44
Local Government	1,539	1,125	1,127	1,218	1,218	-26.88	0.12	8.14
Others	641,727	421,635	337,541	331,052	327,601	-34.30	-19.94	-1.92
TOTAL	4,172,747	4,709,039	4,879,851	5,167,173	5,169,296	12.85	3.63	5.89
Productwise								
Term Loan	932,079	1,196,841	1,579,614	1,931,014	1,936,016	28.41	31.98	22.25
Overdraft	634,300	718,773	230,782	124,431	120,733	13.32	-67.89	-46.08
Cash Credit Loan	-	-	516,456	648,712	647,288	-	-	25.61
Trust Receipt Loan/Import Loan	205,638	78,432	73,578	82,835	90,609	-61.86	-6.19	12.58
Short Term Working Capital/Demand Loan	880,234	1,014,048	880,226	725,445	729,105	15.20	-13.20	-17.58
Residential Personal Home Loan (Up to Rs. 20 million)#	298,258	337,799	348,725	387,016	395,237	13.26	3.23	10.98
Real Estate Loan	183,538	228,255	249,588	268,158	260,723	24.36	9.35	7.44
Margin Nature Loan	106,282	80,508	76,535	90,093	91,443	-24.25	-4.93	17.71
Hire Purchase Loan	160,657	157,162	159,216	124,102	124,146	-2.18	1.31	-22.05
Deprived Sector Loan	293,414	335,623	308,356	312,186	307,799	14.39	-8.12	1.24
Bills Purchased	4,403	3,130	4,271	7,815	6,808	-28.92	36.46	82.99
Other Product	473,944	558,470	452,502	465,365	459,387	17.83	-18.97	2.84
Total	4,172,747	4,709,039	4,879,851	5,167,173	5,169,296	12.85	3.63	5.89
Collateral wise								
Gold and Silver	43,111	52,782	55,533	58,489	60,216	22.43	5.21	5.32
Government Securities	678	783	3,239	3,160	3,333	15.48	313.70	-2.43
Non Governmental Securities	87,213	61,272	58,566	81,671	83,643	-29.74	-4.42	39.45
Fixed Deposit Receipts	29,313	64,221	58,120	41,599	40,099	119.08	-9.50	-28.43
Own	29,081	64,006	57,887	41,348	39,916	120.09	-9.56	-28.57
Other Licences Institutions	232	215	233	252	183	-7.34	8.61	7.79
Collateral of Properties	3,647,609	4,116,123	4,314,696	4,622,544	4,621,927	12.84	4.82	7.13
Fixed Assets	3,118,968	3,538,076	3,749,324	3,938,300	3,935,779	13.44	5.97	5.04
Current Assets	528,641	578,047	565,372	684,244	686,148	9.35	-2.19	21.03
Against security of Bill	47,628	19,623	37,183	35,589	37,598	-58.80	89.48	-4.29
Domestic Bills	556	880	771	1,112	1,098	58.24	-12.36	44.28
Foreign Bills	47,072	18,744	36,412	34,477	36,500	-60.18	94.26	-5.31
Against Guarantee	181,603	195,088	195,038	199,590	185,483	7.43	-0.03	2.33
Government Guarantee	2,597	2,307	3,129	3,145	2,935	-11.17	35.67	0.49
Institutional Guarantee	135,679	136,841	127,020	147,144	136,195	0.86	-7.18	15.84
Personal Guarantee	26,424	37,037	41,125	32,724	32,526	40.16	11.04	-20.43
Collective Guarantee	8,130	7,418	7,239	3,388	3,268	-8.76	-2.41	-53.19
International Rated Foreign Bank's Guarantee	1,783	1,509	455	252	268	-15.36	-69.84	-44.69
Other Guarantee	6,990	9,977	16,069	12,937	10,291	42.74	61.06	-19.49
Credit Card	2,152	3,521	4,528	5,678	5,461	63.61	28.59	25.41
Others	133,439	195,625	152,948	118,852	131,536	46.60	-21.82	-22.29
Total	4,172,747	4,709,039	4,879,851	5,167,173	5,169,296	12.85	3.63	5.89

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-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	242,235	299,987	330,086	323,942	323,527	23.84	10.03	-1.86
Fishery Related	7,816	11,666	13,237	14,394	14,372	49.25	13.47	8.74
Mining Related	8,258	8,386	11,383	11,554	11,628	1.55	35.73	1.50
Agriculture, Forestry, Beverage & Non Food Production Related*	661,515	703,432	749,504	823,518	826,563	6.34	6.55	9.88
Construction	355,404	154,723	167,502	182,860	181,847	-56.47	8.26	9.17
Electricity, Gas and Water	202,483	239,756	298,869	365,248	371,960	18.41	24.66	22.21
Metal Products, Machinery & Electronic Equipment & Assemblage	59,823	69,958	67,879	67,259	68,684	16.94	-2.97	-0.91
Transport, Communication and Public Utilities	78,828	82,970	83,643	77,219	78,343	5.25	0.81	-7.68
Wholesaler & Retailer	763,650	866,464	896,414	910,162	909,085	13.46	3.46	1.53
Finance, Insurance and Real Estate	287,621	315,353	306,730	321,327	315,594	9.64	-2.73	4.76
Tourism Service**	164,941	175,638	182,269	199,049	203,829	6.49	3.78	9.21
Other Services	163,684	177,350	178,117	181,572	179,031	8.35	0.43	1.94
Consumption Loans	205,358	757,464	768,478	841,225	842,674	268.85	1.45	9.47
Local Government	1,492	1,081	1,082	1,176	1,176	-27.54	0.03	8.74
Others	513,833	311,215	260,185	248,572	244,632	-39.43	-16.40	-4.46
TOTAL	3,716,941	4,175,443	4,315,377	4,569,076	4,572,946	12.34	3.35	5.88
Productwise								
Term Loan	800,512	1,048,407	1,388,965	1,704,992	1,708,453	30.97	32.48	22.75
Overdraft	548,651	619,856	164,141	92,020	88,878	12.98	-73.52	-43.94
Cash Credit Loan	-	-	493,597	587,956	588,603	-	-	19.12
Trust Receipt Loan/Import Loan	205,627	78,389	73,466	82,717	90,609	-61.88	-6.28	12.59
Short Term Working Capital/Demand Loan	856,327	989,680	849,208	709,593	713,422	15.57	-14.19	-16.44
Residential Personal Home Loan (Up to Rs. 20 million)#	248,988	279,106	279,339	316,089	316,374	12.10	0.08	13.16
Real Estate Loan	159,139	199,641	217,964	224,656	224,537	25.45	9.18	3.07
Margin Nature Loan	90,921	64,819	58,679	70,345	71,693	-28.71	-9.47	19.88
Hire Purchase Loan	134,893	131,340	138,262	106,860	107,066	-2.63	5.27	-22.71
Deprived Sector Loan	239,728	279,646	262,365	267,360	263,633	16.65	-6.18	1.90
Bills Purchased	4,403	3,130	4,271	7,815	6,808	-28.92	36.46	82.99
Other Product	427,751	481,430	385,119	398,673	392,869	12.55	-20.01	3.52
Total	3,716,941	4,175,443	4,315,377	4,569,076	4,572,946	12.34	3.35	5.88
Collateral wise								
Gold and Silver	38,492	47,816	50,575	53,423	55,075	24.23	5.77	5.63
Government Securities	670	722	3,200	3,160	3,333	7.70	343.23	-1.23
Non Governmental Securities	73,593	47,841	43,198	64,671	66,689	-34.99	-9.71	49.71
Fixed Deposit Receipts	24,777	49,275	47,972	33,532	32,418	98.87	-2.64	-30.10
Own	24,545	49,060	47,738	33,283	32,237	99.88	-2.69	-30.28
Other Licences Institutions	232	215	233	249	181	-7.34	8.61	6.75
Collateral of Properties	3,269,848	3,673,792	3,833,402	4,111,196	4,110,259	12.35	4.34	7.25
Fixed Assets	2,741,246	3,095,794	3,268,070	3,427,110	3,424,304	12.93	5.56	4.87
Current Assets	528,603	577,997	565,333	684,086	685,954	9.34	-2.19	21.01
Against security of Bill	47,626	19,623	37,183	35,588	37,597	-58.80	89.48	-4.29
Domestic Bills	555	880	771	1,112	1,098	58.60	-12.36	44.28
Foreign Bills	47,072	18,744	36,412	34,476	36,499	-60.18	94.26	-5.32
Against Guarantee	130,550	142,452	147,130	152,332	139,727	9.12	3.28	3.54
Government Guarantee	2,523	2,237	3,065	3,087	2,878	-11.32	36.99	0.73
Institutional Guarantee	105,184	106,032	97,518	112,985	103,438	0.81	-8.03	15.86
Personal Guarantee	12,905	21,700	27,919	22,293	22,086	68.15	28.66	-20.15
Collective Guarantee	1,299	1,103	2,186	813	801	-15.14	98.29	-62.80
International Rated Foreign Bank's Guarantee	1,783	1,509	455	252	268	-15.36	-69.84	-44.69
Other Guarantee	6,855	9,870	15,986	12,901	10,257	43.98	61.96	-19.29
Credit Card	2,152	3,521	4,524	5,662	5,446	63.61	28.48	25.16
Others	129,231	190,401	148,194	109,512	122,403	47.33	-22.17	-26.10
Total	3,716,941	4,175,443	4,315,377	4,569,076	4,572,946	12.34	3.35	5.88

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-July	Mid-Aug	% Change		
	2021	2022	2024	2024	2024	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	26,987	29,913	32,930	33,225	33,088	10.84	10.09	0.89
Fishery Related	1,008	1,341	1,523	1,523	1,553	32.98	13.56	0.06
Mining Related	364	302	321	239	243	-16.93	6.26	-25.50
Agriculture, Forestry, Beverage & Non Food Production Related*	21,688	26,206	29,095	30,311	30,301	20.83	11.03	4.18
Construction	49,017	31,622	32,104	20,936	21,221	-35.49	1.52	-34.79
Electricity, Gas and Water	5,116	6,488	7,578	9,835	9,904	26.83	16.80	29.77
Metal Products, Machinery & Electronic Equipment & Assemblage	2,141	1,751	1,771	2,166	2,120	-18.23	1.11	22.35
Transport, Communication and Public Utilities	15,054	13,921	11,060	8,794	8,618	-7.53	-20.55	-20.49
Wholesaler & Retailer	61,627	68,458	73,242	74,853	74,226	11.09	6.99	2.20
Finance, Insurance and Real Estate	39,227	47,742	46,985	61,373	59,898	21.71	-1.58	30.62
Tourism Service**	15,863	20,443	24,215	27,181	27,062	28.87	18.45	12.25
Other Services	11,586	13,088	15,561	17,064	17,073	12.97	18.89	9.66
Consumption Loans	23,284	81,687	128,117	142,214	141,627	250.82	56.84	11.00
Local Government	11	8	9	6	6	-25.26	12.13	-31.38
Others	110,457	98,812	66,870	68,896	69,278	-10.54	-32.33	3.03
TOTAL	383,430	441,783	471,382	498,615	496,220	15.22	6.70	5.78
Productwise								
Term Loan	115,573	130,209	167,740	199,355	200,317	12.66	28.82	18.85
Overdraft	78,746	87,233	59,343	28,465	27,766	10.78	-31.97	-52.03
Cash Credit Loan	-	-	19,124	52,999	50,983	-	-	177.14
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	9,124	9,120	-0.76	37.47	-62.74
Residential Personal Home Loan (Up to Rs. 20 million)#	41,221	48,705	57,643	57,999	65,630	18.15	18.35	0.62
Real Estate Loan	17,446	18,717	21,884	33,368	25,899	7.28	16.92	52.48
Margin Nature Loan	12,528	11,773	14,165	15,594	15,682	-6.02	20.31	10.09
Hire Purchase Loan	21,804	21,814	17,352	13,990	13,822	0.04	-20.45	-19.38
Deprived Sector Loan	47,111	49,167	40,153	38,068	37,706	4.36	-18.33	-5.19
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	31,041	56,310	49,491	49,654	49,295	81.41	-12.11	0.33
Total	383,430	441,783	471,382	498,615	496,220	15.22	6.70	5.78
Collateral wise								
Gold and Silver	3,721	3,982	3,931	3,936	3,977	7.01	-1.28	0.12
Government Securities	3	6	7	-	-	110.93	13.94	-100.00
Non Governmental Securities	11,972	10,741	12,465	13,749	13,880	-10.28	16.05	10.29
Fixed Deposit Receipts	3,688	12,219	8,314	6,702	6,308	231.36	-31.96	-19.39
Own	3,688	12,219	8,314	6,700	6,306	231.36	-31.96	-19.42
Other Licences Institutions	-	-	-	2	2	0.00	0.00	0.00
Collateral of Properties	319,268	367,503	403,350	430,261	429,596	15.11	9.75	6.67
Fixed Assets	319,252	367,493	403,343	430,127	429,426	15.11	9.76	6.64
Current Assets	16	9	7	134	171	-40.20	-27.60	1866.53
Against security of Bill	1	-	-	1	1	-100.00	0.00	0.00
Domestic Bills	1	-	-	-	-	-100.00	0.00	0.00
Foreign Bills	-	-	-	1	1	0.00	0.00	0.00
Against Guarantee	43,691	45,678	41,526	40,504	38,968	4.55	-9.09	-2.46
Government Guarantee	34	29	25	18	18	-13.23	-16.22	-28.82
Institutional Guarantee	24,143	25,284	24,532	28,799	27,561	4.73	-2.97	17.40
Personal Guarantee	12,644	13,999	11,873	9,086	8,896	10.71	-15.18	-23.48
Collective Guarantee	6,831	6,314	5,052	2,575	2,467	-7.56	-19.99	-49.04
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	40	51	44	27	26	29.44	-13.88	-39.05
Credit Card	-	-	4	16	14	0.00	0.00	343.74
Others	1,086	1,654	1,785	3,446	3,475	52.27	7.93	93.07
Total	383,430	441,783	471,382	498,615	496,220	15.22	6.70	5.78

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-July	Mid-Aug	% Change		
	2021	2022	2023	2024	2024	2/1	3/2	4/3
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	4,679	6,287	6,611	6,720	6,680	34.37	5.15	1.66
Fishery Related	132	227	253	296	285	72.67	11.19	17.05
Mining Related	64	101	85	105	101	59.21	-15.66	22.89
Agriculture, Forestry, Beverage & Non Food Production Related*	3,379	4,263	3,937	3,894	3,995	26.16	-7.65	-1.08
Construction	9,609	3,851	3,774	3,914	4,152	-59.92	-2.02	3.72
Electricity, Gas and Water	198	595	1,009	932	706	200.62	69.75	-7.62
Metal Products, Machinery & Electronic Equipment & Assemblage	598	762	649	862	860	27.53	-14.88	32.87
Transport, Communication and Public Utilities	3,623	4,018	3,427	2,542	2,529	10.90	-14.70	-25.82
Wholesaler & Retailer	12,305	12,697	13,844	14,423	14,575	3.18	9.04	4.18
Finance, Insurance and Real Estate	10,322	12,149	11,844	13,655	13,577	17.70	-2.51	15.30
Tourism Service**	3,104	4,413	4,676	5,326	5,399	42.15	5.96	13.91
Other Services	1,766	2,475	2,919	3,025	3,147	40.12	17.96	3.65
Consumption Loans	5,125	28,332	29,543	30,166	30,397	452.83	4.27	2.11
Local Government	36	36	36	36	36	0.00	0.00	0.07
Others	17,438	11,608	10,486	13,584	13,691	-33.43	-9.67	29.54
TOTAL	72,376	91,813	93,091	99,482	100,130	26.85	1.39	6.86
Productwise								
Term Loan	15,994	18,225	22,909	26,667	27,246	13.95	25.70	16.40
Overdraft	6,903	11,684	7,297	3,946	4,089	69.26	-37.55	-45.92
Cash Credit Loan	-	-	3,735	7,757	7,702	-	-	107.67
Trust Receipt Loan/Import Loan	-	-	112	118	-	0.00	0.00	5.30
Short Term Working Capital/Demand Loan	5,957	6,555	6,531	6,729	6,564	10.03	-0.37	3.03
Residential Personal Home Loan (Up to Rs. 20 million)#	8,048	9,988	11,743	12,928	13,233	24.11	17.57	10.09
Real Estate Loan	6,953	9,897	9,740	10,133	10,287	42.33	-1.58	4.04
Margin Nature Loan	2,833	3,915	3,691	4,155	4,068	38.23	-5.73	12.55
Hire Purchase Loan	3,960	4,007	3,602	3,253	3,258	1.19	-10.11	-9.71
Deprived Sector Loan	6,575	6,811	5,838	6,758	6,459	3.60	-14.29	15.76
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	15,153	20,730	17,892	17,038	17,223	36.80	-13.69	-4.77
Total	72,376	91,813	93,091	99,482	100,130	26.85	1.39	6.86
Collateral wise								
Gold and Silver	898	983	1,027	1,131	1,164	9.41	4.48	10.08
Government Securities	5	55	32	0	-	1074.45	-41.41	-99.72
Non Governmental Securities	1,648	2,690	2,902	3,251	3,074	63.21	7.90	12.00
Fixed Deposit Receipts	849	2,727	1,835	1,366	1,373	221.27	-32.73	-25.56
Own	849	2,727	1,835	1,365	1,372	221.27	-32.73	-25.59
Other Licences Institutions	-	-	-	1	1	0.00	0.00	0.00
Collateral of Properties	58,493	74,829	77,944	81,087	82,072	27.93	4.16	4.03
Fixed Assets	58,471	74,789	77,912	81,063	82,049	27.91	4.18	4.04
Current Assets	22	40	32	24	23	81.94	-19.99	-26.17
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	6,754	6,788	-5.47	-8.29	5.83
Government Guarantee	40	40	40	40	40	0.00	0.00	0.06
Institutional Guarantee	6,352	5,525	4,971	5,360	5,196	-13.02	-10.03	7.84
Personal Guarantee	875	1,338	1,332	1,345	1,544	52.98	-0.42	0.98
Collective Guarantee	0	1	0	0	0	129.51	-70.60	-28.46
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	95	55	39	8	8	-41.51	-29.99	-78.83
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,122	3,571	2,970	5,894	5,658	14.39	-16.84	98.48
Total	72,376	91,813	93,091	99,482	100,130	26.85	1.39	6.86

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	1,950.47	2,257.35	1,153.20
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	379.93	367.72	160.31
	e. Share Premium	-	-	1.14
	f. Retained Earning	93.69	107.62	(308.10)
	g. Others Reserves Fund	293.38	430.46	178.40
2	BORROWINGS	199.70	500.00	-
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.70	500.00	-
3	DEPOSITS	18,501.50	19,613.27	8,579.22
	a. Current	185.09	232.50	74.93
	Domestic	185.09	232.50	74.93
	Foreign	-	-	-
	b. Savings	4,240.60	2,535.08	1,584.22
	Domestic	4,240.60	2,535.08	1,584.22
	Foreign	-	-	-
	c. Fixed	12,803.25	15,421.38	5,968.39
	Domestic	12,803.25	15,421.38	5,968.39
	Foreign	-	-	-
	d. Call Deposits	1,243.74	1,424.27	951.68
	Domestic	1,243.74	1,424.27	951.68
	Foreign	-	-	-
	e. Others	28.82	0.05	-
	Domestic	28.82	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.02	-	-
5	Other Liabilities	862.41	1,443.67	663.55
	1. Sundry Creditors	196.95	139.96	8.76
	2. Loan Loss Provision	441.83	547.76	393.63
	3. Interest Suspense a/c	-	276.57	96.67
	4. Others	223.62	479.39	164.49
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	28.55	14.57	12.80
	TOTAL Liabilities	21,542.66	23,828.87	10,408.77
Assets				
1	LIQUID FUNDS	1,397.63	964.42	500.90
	a. Cash Balance	220.37	111.58	54.42
	Nepalese Notes & Coins	220.37	111.58	54.42
	Foreign Currency	-	-	-
	b. Bank Balance	1,177.26	852.84	260.01
	1. In Nepal Rastra Bank	715.98	742.33	260.01
	Domestic Currency	715.98	742.33	260.01
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	365.68	101.20	-
	Domestic Currency	365.68	101.20	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	95.59	9.32	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	186.48
	Domestic Currency	-	-	186.48
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,860.38	4,868.95	2,182.85
	a. Govt. Securities	3,510.38	2,818.95	1,432.85
	b. NRB Bond	350.00	2,050.00	750.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
3	SHARE & OTHER INVESTMENT	375.16	194.46	187.27
	a. Interbank Lending	-	-	-
	b. Non Residents	-	-	-
	c. Others	375.16	194.46	187.27
4	LOANS & ADVANCES (Including Bills Purchased)	14,777.22	16,221.69	6,638.97
	4.1 LOANS & ADVANCES	14,777.22	16,221.69	6,638.97
	a. Private Sector	14,173.77	14,936.17	6,271.49
	b. Financial Institutions	603.45	1,285.52	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	418.15	376.84	308.82
7	OTHER ASSETS	709.84	1,137.03	384.27
	a. Accrued Interest:	332.98	359.49	149.68
	Financial Institutions	254.55	79.06	85.19
	Government Enterprises	78.43	34.82	20.25
	Private Sector	-	245.61	44.24
	b. Staff Loans / Adv.	149.81	361.83	107.64
	c. Sundry Debtors	31.12	365.28	16.55
	d. Cash In Transit	-	-	-
	e. Others	195.93	50.43	110.40
8	Expenses not Written off	-	-	-
9	Non Banking Assets	4.27	65.49	200.96
10	Reconciliation Account	-	-	4.73
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	21,542.66	23,828.87	10,408.77

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,408.22	1,654.78	2,325.64	2,062.53	365.25	1,753.81	982.82
1.1 On Deposit Liabilities	1,244.81	1,631.45	2,250.47	1,933.54	341.17	1,683.39	915.74
1.1.1 Saving Account	337.21	480.03	391.40	289.01	133.90	298.65	167.02
1.1.2 Fixed Account	874.70	1,118.95	1,801.13	1,602.32	179.19	1,348.96	725.98
1.1.2.1 Up to 3 months Fixed Account	97.60	-	540.34	15.02	-	-	29.09
1.1.2.2 3 to 6 months Fixed Account	133.45	-	270.17	-	25.13	-	23.19
1.1.2.3 6 months to 1 year Fixed Account	322.36	-	486.30	-	92.52	1,348.96	63.64
1.1.2.4 Above 1 year Fixed Account	321.28	1,118.95	504.32	1,587.30	61.54	-	610.06
1.1.3 Call Deposit	32.91	32.47	57.95	42.20	28.08	35.77	22.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	163.41	23.33	75.17	129.00	24.08	70.42	67.08
2. Commission Expense	48.63	37.44	69.85	29.99	64.52	-	7.84
3. Staff Expense	310.29	337.90	298.52	232.79	83.58	354.74	127.50
4. Office Operating Expenses	81.02	109.93	173.78	188.58	55.68	157.18	81.92
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.01	-	-	0.01	-
7. Provision for Risk	123.19	-	-	-	245.27	-	0.13
7.1 Loan loss Provision	123.19	-	-	-	245.27	-	0.13
7.1.1 General Loan loss Provision	123.19	-	-	-	82.45	-	0.11
7.1.1.1 Pass Loan Loss Provision	123.19	-	-	-	-	-	0.11
7.1.1.2 Watch List Provision	-	-	-	-	82.45	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	162.82	-	0.02
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	-	-	-	-	0.09	54.22	-
9. Provision for Staff Bonus	13.95	27.12	127.52	91.68	49.44	93.34	55.29
10. Provision for Income Tax	41.12	154.57	344.30	247.53	133.50	252.02	164.34
11. Others	-	-	-	-	-	-	-
12. Net Profit	223.99	360.67	803.38	577.56	311.50	588.05	333.31
Total Expenses	2,250.41	2,682.40	4,143.00	3,430.65	1,308.83	3,253.37	1,753.17
Income							
1. Interest Income	2,031.14	2,535.52	3,739.78	3,145.20	788.58	2,769.40	1,446.44
1.1 On Loans and Advances	1,737.82	2,003.57	3,266.20	2,685.12	625.36	2,448.82	1,158.47
1.2 On Investment	127.89	504.64	359.32	294.60	50.23	184.32	222.65
1.2.1 Government Bonds	127.89	120.34	313.91	294.60	46.66	184.32	214.99
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	171.33	45.41	-	-	-	7.66
1.2.4 Debenture & Bonds	-	212.97	-	-	3.56	-	-
1.3 On Agency Balance	1.50	0.01	-	79.92	1.16	-	1.03
1.4 On Call Deposit	-	27.31	73.73	-	57.85	-	-
1.5 On Others	163.92	-	40.53	85.55	53.99	136.26	64.29
2. Commission and Discount	158.82	14.70	325.98	153.15	163.22	107.36	113.14
2.1 Bills Purchase and Discount	-	-	-	-	1.48	-	0.12
2.2 Commission	158.82	12.40	89.21	153.15	132.54	84.21	46.46
2.3 Others	-	2.30	236.77	-	29.19	23.14	66.56
3. Exchange Flactuation Income	31.48	(349.83)	74.83	49.29	63.05	30.27	21.08
3.1 Due to Change in Exchange Rate	-	5.81	12.88	8.42	22.05	-	2.59
3.2 Due to Foreign Currency Transaction	31.48	(355.63)	61.95	40.87	40.99	30.27	18.49
4. Other Operating Income	28.97	146.58	1.71	82.71	7.10	16.39	(0.47)
5. Non Operating Income	0.01	1.51	-	0.21	-	-	0.06
6. Write Back from Provisions for loss	-	333.92	-	-	286.46	329.94	172.93
7. Recovery of written-off Loan	-	-	0.70	0.09	0.42	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,250.41	2,682.40	4,143.00	3,430.65	1,308.83	3,253.37	1,753.17

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	1,136.77	2,150.03	829.79	2,023.28	1,738.74	1,312.54	1,272.68
1.1 On Deposit Liabilities	1,098.35	2,058.43	768.45	1,888.79	1,668.88	1,164.07	1,185.90
1.1.1 Saving Account	193.57	363.09	177.26	282.26	299.03	223.23	208.17
1.1.2 Fixed Account	889.19	1,669.39	580.04	1,562.88	1,343.16	914.18	973.51
1.1.2.1 Up to 3 months Fixed Account	202.03	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	191.71	0.04	-	-	-	344.30	-
1.1.2.3 6 months to 1 year Fixed Account	200.51	-	8.07	-	924.03	371.10	973.40
1.1.2.4 Above 1 year Fixed Account	294.94	1,669.35	571.97	1,562.88	419.14	198.78	0.11
1.1.3 Call Deposit	15.58	25.94	11.15	43.65	26.69	26.66	4.22
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	38.42	91.60	61.34	134.49	69.86	148.47	86.78
2. Commission Expense	6.85	25.40	5.91	2.24	0.19	-	2.84
3. Staff Expense	146.80	328.67	174.25	329.14	314.39	238.62	313.60
4. Office Operating Expenses	103.76	261.73	84.78	155.78	170.15	148.90	131.97
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	0.05
7. Provision for Risk	-	-	-	-	-	5.69	7.66
7.1 Loan loss Provision	-	-	-	-	-	5.69	-
7.1.1 General Loan loss Provision	-	-	-	-	-	5.69	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	5.69	-
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	-	-	-	-	-	-	7.66
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	3.42	234.96	-	-	-	-
9. Provision for Staff Bonus	67.14	42.27	32.14	81.76	68.77	55.39	54.72
10. Provision for Income Tax	181.27	114.14	86.78	232.32	185.68	149.60	326.56
11. Others	-	-	-	-	-	-	-
12. Net Profit	422.96	266.32	202.49	503.53	433.26	348.88	712.08
Total Expenses	2,065.55	3,191.99	1,651.11	3,328.05	2,911.19	2,259.62	2,822.16
Income							
1. Interest Income	1,844.37	3,000.85	1,391.89	3,009.89	2,697.80	2,036.16	2,191.62
1.1 On Loans and Advances	1,539.45	2,647.83	1,220.27	2,696.55	1,955.98	1,756.69	1,863.82
1.2 On Investment	301.67	301.23	144.42	176.34	293.26	207.70	265.60
1.2.1 Government Bonds	266.67	299.00	4.12	176.34	288.70	199.46	265.53
1.2.2 Foreign Bonds	30.12	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	4.88	2.23	140.29	-	4.56	8.25	0.07
1.3 On Agency Balance	-	2.34	-	-	2.80	2.70	-
1.4 On Call Deposit	-	49.44	-	-	67.03	18.00	-
1.5 On Others	3.25	-	27.21	137.01	378.74	51.06	62.20
2. Commission and Discount	190.80	141.16	111.62	215.04	138.12	169.57	55.24
2.1 Bills Purchase and Discount	2.69	0.30	-	-	9.86	10.77	-
2.2 Commission	188.11	140.85	101.39	213.68	109.85	15.20	39.43
2.3 Others	-	-	10.22	1.37	18.40	143.60	15.81
3. Exchange Flactuation Income	5.23	6.06	13.19	34.72	21.52	35.79	2.28
3.1 Due to Change in Exchange Rate	-	-	-	5.30	563.42	15.74	-
3.2 Due to Foreign Currency Transaction	5.23	6.06	13.19	29.42	(541.91)	20.06	2.28
4. Other Operating Income	25.15	0.85	0.16	67.67	46.09	10.10	569.75
5. Non Operating Income	-	6.82	-	0.73	2.47	-	0.95
6. Write Back from Provisions for loss	-	36.26	134.25	-	-	-	2.32
7. Recovery of written-off Loan	-	-	-	-	4.39	8.00	-
8. Income from Extra Ordinary transactions	-	-	-	-	0.81	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,065.55	3,191.99	1,651.11	3,328.05	2,911.19	2,259.62	2,822.16

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	2,631.13	1,074.71	1,364.64	1,321.42	1,544.25	1,106.46	315.48
1.1 On Deposit Liabilities	2,445.81	1,021.10	1,246.50	1,141.06	1,472.01	1,017.82	305.84
1.1.1 Saving Account	459.15	168.14	137.46	222.25	262.05	176.03	74.44
1.1.2 Fixed Account	1,947.24	836.46	1,090.47	897.85	1,183.17	827.46	227.82
1.1.2.1 Up to 3 months Fixed Account	-	77.77	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	187.36	72.18	538.31	4.51	-	-	15.42
1.1.2.3 6 months to 1 year Fixed Account	453.81	606.71	417.81	202.24	-	827.46	84.03
1.1.2.4 Above 1 year Fixed Account	1,306.06	79.80	134.35	691.10	1,183.17	-	128.37
1.1.3 Call Deposit	39.42	16.50	18.56	17.81	26.80	14.33	3.58
1.1.4 Certificate of Deposit	-	-	-	3.15	-	-	-
1.2 On Borrowing	185.32	53.61	118.14	180.36	72.24	88.64	9.64
2. Commission Expense	37.46	10.13	-	15.43	-	-	1.53
3. Staff Expense	287.60	125.80	118.64	143.82	283.39	123.40	37.71
4. Office Operating Expenses	229.03	103.13	65.74	86.69	172.44	104.66	30.33
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.10	-	-	-	125.27	-	-
7. Provision for Risk	(196.87)	-	37.15	-	-	-	(55.37)
7.1 Loan loss Provision	(196.87)	-	37.15	-	-	-	(55.37)
7.1.1 General Loan loss Provision	-	-	(86.09)	-	-	-	(50.80)
7.1.1.1 Pass Loan Loss Provision	-	-	(155.20)	-	-	-	(48.25)
7.1.1.2 Watch List Provision	-	-	69.11	-	-	-	(2.55)
7.1.2 Special Loan Loss Provision	(196.87)	-	123.23	-	-	-	(4.76)
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	0.19
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	-	-	-	-	-	0.29	-
9. Provision for Staff Bonus	141.66	54.33	80.25	67.81	85.40	60.75	16.79
10. Provision for Income Tax	382.48	146.69	216.68	183.10	230.57	164.11	45.34
11. Others	-	-	-	8.81	-	-	-
12. Net Profit	892.45	342.27	505.58	427.23	538.00	382.68	105.79
Total Expenses	4,405.04	1,857.06	2,388.68	2,254.31	2,979.32	1,942.35	497.61
Income							
1. Interest Income	3,963.45	1,657.72	2,182.43	1,992.03	2,537.06	1,684.56	488.93
1.1 On Loans and Advances	3,341.37	1,457.15	1,903.79	1,796.82	2,202.26	1,454.18	438.72
1.2 On Investment	522.15	148.84	242.70	169.51	312.08	223.31	34.52
1.2.1 Government Bonds	516.16	148.84	237.41	158.53	230.89	218.95	29.83
1.2.2 Foreign Bonds	-	-	-	-	-	3.97	-
1.2.3 NRB Bonds	-	-	-	-	68.86	-	4.69
1.2.4 Debenture & Bonds	5.99	-	5.29	10.98	12.34	0.38	-
1.3 On Agency Balance	-	3.02	0.72	-	1.75	-	-
1.4 On Call Deposit	-	2.20	-	1.26	-	-	0.65
1.5 On Others	99.93	46.51	35.22	24.44	20.96	7.07	15.04
2. Commission and Discount	379.06	127.05	120.02	212.61	315.18	33.24	7.12
2.1 Bills Purchase and Discount	-	0.93	-	-	0.91	-	-
2.2 Commission	379.06	122.69	119.74	212.61	305.18	33.24	0.20
2.3 Others	-	3.43	0.28	-	9.09	-	6.92
3. Exchange Flactuation Income	55.50	9.20	21.45	37.15	125.12	59.05	0.58
3.1 Due to Change in Exchange Rate	2.68	-	(1.12)	7.43	0.89	9.66	-
3.2 Due to Foreign Currency Transaction	52.83	9.20	22.57	29.72	124.23	49.38	0.58
4. Other Operating Income	5.52	58.03	54.66	12.50	1.71	65.58	0.98
5. Non Operating Income	-	1.61	10.12	-	0.25	94.53	-
6. Write Back from Provisions for loss	-	-	-	-	-	5.39	-
7. Recovery of written-off Loan	1.50	3.45	-	0.00	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	0.01	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,405.04	1,857.06	2,388.68	2,254.31	2,979.32	1,942.35	497.61

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	4.48	30.78	321.98	66.54	39.46	615.57	476.58
1.1 On Deposit Liabilities	4.48	30.78	316.35	66.54	39.46	602.93	468.88
1.1.1 Saving Account	0.25	6.05	36.99	18.83	6.84	104.46	76.20
1.1.2 Fixed Account	4.18	23.35	274.21	45.74	32.18	489.67	383.10
1.1.2.1 Up to 3 months Fixed Account	0.67	-	20.30	-	1.29	50.64	51.54
1.1.2.2 3 to 6 months Fixed Account	0.30	-	99.87	6.86	1.61	42.06	47.22
1.1.2.3 6 months to 1 year Fixed Account	1.86	-	95.17	0.36	11.26	279.80	209.88
1.1.2.4 Above 1 year Fixed Account	1.35	23.35	58.87	38.52	18.02	117.18	74.47
1.1.3 Call Deposit	0.06	1.38	5.15	1.97	0.45	8.80	9.58
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	5.63	-	-	12.64	7.69
2. Commission Expense	-	-	0.43	0.53	-	-	0.06
3. Staff Expense	1.49	4.33	56.79	11.48	4.93	104.72	68.34
4. Office Operating Expenses	0.98	3.31	34.25	12.19	3.92	54.35	41.54
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.00	-	0.01	-	-
7. Provision for Risk	-	-	-	130.80	-	-	-
7.1 Loan loss Provision	-	-	-	130.80	-	-	-
7.1.1 General Loan loss Provision	-	-	-	48.25	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	48.25	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	82.55	-	-	-
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	-	-	10.81	-	-	26.93	15.02
10. Provision for Income Tax	-	-	29.20	-	-	72.70	40.55
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	68.12	-	-	169.63	94.62
Total Expenses	6.95	38.42	521.59	221.54	48.32	1,043.89	736.69
Income							
1. Interest Income	1.75	28.36	503.95	119.04	44.98	990.99	695.93
1.1 On Loans and Advances	1.75	28.36	450.29	111.00	44.39	913.34	688.88
1.2 On Investment	-	-	49.04	8.04	0.06	65.36	0.29
1.2.1 Government Bonds	-	-	49.04	8.04	0.06	65.36	0.29
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	-	0.00	-	-	-	0.00
1.5 On Others	-	-	4.61	-	0.53	12.30	6.76
2. Commission and Discount	0.01	5.20	17.48	5.47	0.06	0.99	9.88
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	5.20	0.97	0.19	0.06	0.98	9.80
2.3 Others	-	-	16.51	5.28	0.01	0.00	0.08
3. Exchange Flactuation Income	-	-	0.13	0.00	-	0.75	0.94
3.1 Due to Change in Exchange Rate	-	-	0.11	0.00	-	0.30	0.29
3.2 Due to Foreign Currency Transaction	-	-	0.02	-	-	0.46	0.66
4. Other Operating Income	0.05	-	0.02	-	1.06	49.63	29.89
5. Non Operating Income	-	-	0.00	-	-	1.53	0.05
6. Write Back from Provisions for loss	-	-	-	33.30	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.14	4.87	-	63.73	2.22	-	-
Total Income	6.95	38.42	521.59	221.54	48.32	1,043.89	736.69

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	355.96	12.33	394.46	367.27	392.10	31.43	5.41
1.1 On Deposit Liabilities	348.07	12.33	382.63	367.27	382.93	31.43	5.41
1.1.1 Saving Account	54.18	0.96	63.81	62.12	31.08	5.47	1.71
1.1.2 Fixed Account	289.27	11.02	311.27	301.17	345.41	25.13	3.51
1.1.2.1 Up to 3 months Fixed Account	14.02	-	10.61	-	90.95	-	0.48
1.1.2.2 3 to 6 months Fixed Account	47.29	-	50.45	89.81	21.74	4.29	0.60
1.1.2.3 6 months to 1 year Fixed Account	120.22	7.67	99.49	121.07	76.47	14.02	1.48
1.1.2.4 Above 1 year Fixed Account	107.73	3.34	150.73	90.29	156.26	6.83	0.95
1.1.3 Call Deposit	4.62	0.35	7.54	3.98	6.45	0.83	0.18
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	7.89	-	11.84	-	9.17	-	-
2. Commission Expense	1.70	-	-	-	-	0.10	-
3. Staff Expense	52.46	1.57	45.33	49.95	27.10	5.42	3.35
4. Office Operating Expenses	36.93	0.81	38.90	34.99	15.58	5.22	0.75
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	-	1.25	-	-	-	-	-
7.1 Loan loss Provision	-	1.25	-	-	-	-	-
7.1.1 General Loan loss Provision	-	7.36	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	(2.65)	-	-	-	-	-
7.1.1.2 Watch List Provision	-	10.01	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	(6.11)	-	-	-	-	-
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	2.54	-	-	7.12	-	-	-
9. Provision for Staff Bonus	13.62	0.27	13.28	-	5.70	0.49	-
10. Provision for Income Tax	36.78	0.73	35.87	44.51	15.00	1.33	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	85.82	1.69	83.70	98.74	36.30	3.11	2.93
Total Expenses	585.81	18.64	611.54	602.59	491.78	47.10	12.43
Income							
1. Interest Income	543.99	17.64	584.91	581.00	474.90	44.17	11.38
1.1 On Loans and Advances	498.10	17.44	527.72	515.35	423.15	43.72	11.01
1.2 On Investment	45.81	-	48.20	57.47	41.09	0.26	0.37
1.2.1 Government Bonds	45.81	-	48.20	57.47	41.09	0.26	0.37
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	0.07	-	2.38	-	-	0.19	-
1.5 On Others	-	0.19	6.61	8.19	10.66	-	-
2. Commission and Discount	30.64	0.02	1.34	1.05	0.70	0.79	0.62
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	30.64	0.01	1.34	1.05	0.70	0.79	0.62
2.3 Others	-	0.01	-	-	-	-	-
3. Exchange Flactuation Income	0.28	-	8.34	-	-	-	-
3.1 Due to Change in Exchange Rate	0.23	-	2.78	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.05	-	5.56	-	-	-	-
4. Other Operating Income	10.90	0.98	15.27	20.53	13.10	2.14	0.43
5. Non Operating Income	-	-	1.62	-	3.08	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	0.06	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	585.81	18.64	611.54	602.59	491.78	47.10	12.43

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	35.72	31.38	19.68	0.17	59.38	91.99	58.84
1.1 On Deposit Liabilities	35.72	31.38	19.68	0.17	59.38	91.99	58.84
1.1.1 Saving Account	5.03	3.64	2.80	0.17	9.94	13.26	5.62
1.1.2 Fixed Account	29.42	26.89	16.21	-	48.22	77.73	52.67
1.1.2.1 Up to 3 months Fixed Account	-	4.05	-	-	9.08	1.17	2.96
1.1.2.2 3 to 6 months Fixed Account	10.89	7.89	-	-	9.16	0.47	4.59
1.1.2.3 6 months to 1 year Fixed Account	13.03	8.85	-	-	18.75	3.95	20.90
1.1.2.4 Above 1 year Fixed Account	5.50	6.10	16.21	-	11.23	72.15	24.21
1.1.3 Call Deposit	1.27	0.86	0.66	0.00	1.21	1.00	0.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	7.81	5.00	4.50	0.61	8.92	10.33	4.44
4. Office Operating Expenses	7.65	4.06	2.83	0.23	6.15	7.12	3.83
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	-	-	-	-	-	-	21.52
7.1 Loan loss Provision	-	-	-	-	-	-	21.52
7.1.1 General Loan loss Provision	-	-	-	-	-	-	10.27
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	10.27
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	-	-	11.25
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	-	-	0.24	-	1.57	-	1.05
10. Provision for Income Tax	-	-	0.66	-	4.23	-	2.82
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	1.54	-	9.87	13.03	6.59
Total Expenses	51.18	40.45	29.45	1.01	90.12	122.47	99.08
Income							
1. Interest Income	43.48	29.98	26.87	0.03	67.52	110.86	90.07
1.1 On Loans and Advances	42.21	29.78	26.87	0.03	60.67	96.77	88.72
1.2 On Investment	1.27	0.19	-	-	3.75	11.64	1.35
1.2.1 Government Bonds	1.27	0.19	-	-	3.75	11.64	1.35
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	0.00	-	-	-	1.50	2.44	0.00
1.5 On Others	-	-	-	-	1.59	-	-
2. Commission and Discount	2.07	1.42	0.01	-	0.02	4.22	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	1.42	0.01	-	0.02	4.22	0.02
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	0.19	0.40	0.89	0.00	3.01	3.51	7.75
5. Non Operating Income	-	-	1.67	-	9.46	3.88	0.00
6. Write Back from Provisions for loss	-	-	-	0.09	10.10	-	1.24
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	5.44	8.64	-	0.89	-	-	-
Total Income	51.18	40.45	29.45	1.01	90.12	122.47	99.08

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	41.56	39.25	31.53	85.33	51.11	13.65	16.30
1.1 On Deposit Liabilities	41.56	39.25	31.53	85.33	51.11	13.65	16.30
1.1.1 Saving Account	5.60	7.10	6.02	10.59	7.90	2.29	2.44
1.1.2 Fixed Account	35.50	30.78	25.38	74.56	43.22	11.11	13.37
1.1.2.1 Up to 3 months Fixed Account	-	4.20	2.23	-	-	1.26	1.64
1.1.2.2 3 to 6 months Fixed Account	-	6.27	1.28	3.78	4.13	2.07	1.12
1.1.2.3 6 months to 1 year Fixed Account	35.50	10.85	12.29	16.00	26.22	2.68	4.34
1.1.2.4 Above 1 year Fixed Account	-	9.46	9.58	54.77	12.86	5.11	6.26
1.1.3 Call Deposit	0.46	1.37	0.13	0.18	-	0.25	0.49
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	0.00	-
3. Staff Expense	5.96	6.94	1.52	10.43	7.04	1.95	5.50
4. Office Operating Expenses	4.53	8.99	3.40	5.66	6.31	1.00	4.40
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.00	-	-	0.03	-	-
7. Provision for Risk	-	9.50	-	-	-	-	84.39
7.1 Loan loss Provision	-	9.50	-	-	-	-	84.39
7.1.1 General Loan loss Provision	-	-	-	-	-	-	84.39
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	84.39
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	9.50	-	-	-	-	-
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	-	-	1.71	-	2.72	-	-
10. Provision for Income Tax	-	-	4.61	0.63	7.34	2.76	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	88.31	10.75	-	17.14	6.45	-
Total Expenses	52.05	159.99	53.51	102.05	91.69	25.81	110.59
Income							
1. Interest Income	48.82	58.59	52.58	96.46	70.09	20.62	22.69
1.1 On Loans and Advances	44.05	51.58	52.58	94.44	60.77	20.47	20.44
1.2 On Investment	3.46	3.79	-	1.50	9.22	-	1.55
1.2.1 Government Bonds	3.46	-	-	1.50	-	-	1.55
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	3.79	-	-	9.22	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.86	-	-	0.10	-	0.70
1.5 On Others	1.30	2.35	-	0.52	-	0.15	-
2. Commission and Discount	2.03	0.03	0.08	0.45	1.10	0.63	0.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.03	0.03	0.08	0.33	1.10	0.63	0.04
2.3 Others	-	-	-	0.12	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	-	2.68	0.84	0.16	20.50	4.56	0.94
5. Non Operating Income	-	0.11	0.01	0.03	0.00	-	-
6. Write Back from Provisions for loss	-	98.47	-	2.34	-	-	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	1.20	-	-	2.62	-	-	86.93
Total Income	52.05	159.99	53.51	102.05	91.69	25.81	110.59

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
Expenses					
1. Interest Expense	0.02	58.95	128.27	131.93	58.80
1.1 On Deposit Liabilities	0.02	58.95	126.16	127.76	58.80
1.1.1 Saving Account	0.02	6.93	16.65	10.18	7.38
1.1.2 Fixed Account	-	50.62	107.43	113.84	49.66
1.1.2.1 Up to 3 months Fixed Account	-	3.36	3.92	9.29	-
1.1.2.2 3 to 6 months Fixed Account	-	6.20	7.97	12.45	9.49
1.1.2.3 6 months to 1 year Fixed Account	-	17.42	40.59	45.08	19.99
1.1.2.4 Above 1 year Fixed Account	-	23.64	54.94	47.02	20.18
1.1.3 Call Deposit	0.00	1.40	2.09	3.75	1.75
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	2.10	4.16	-
2. Commission Expense	-	-	0.31	-	-
3. Staff Expense	0.58	7.34	13.78	20.20	8.52
4. Office Operating Expenses	0.20	4.88	8.09	9.02	5.18
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	0.15	-	-
7. Provision for Risk	-	-	-	4.18	38.26
7.1 Loan loss Provision	-	-	-	4.18	38.26
7.1.1 General Loan loss Provision	-	-	-	6.82	13.61
7.1.1.1 Pass Loan Loss Provision	-	-	-	7.29	10.14
7.1.1.2 Watch List Provision	-	-	-	(0.48)	3.46
7.1.2 Special Loan Loss Provision	-	-	-	(2.63)	24.65
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	-	-	4.53	2.31	1.83
10. Provision for Income Tax	-	-	12.24	6.24	5.49
11. Others	-	-	-	-	-
12. Net Profit	-	25.92	28.55	14.57	12.80
Total Expenses	0.80	97.09	195.91	188.46	130.88
Income					
1. Interest Income	-	93.22	186.22	173.93	93.22
1.1 On Loans and Advances	-	83.25	163.29	152.16	84.97
1.2 On Investment	-	8.84	21.71	21.76	6.01
1.2.1 Government Bonds	-	-	21.71	-	6.01
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	8.84	-	21.76	-
1.3 On Agency Balance	-	-	-	-	1.89
1.4 On Call Deposit	-	1.10	-	-	0.34
1.5 On Others	-	0.02	1.22	0.01	0.01
2. Commission and Discount	-	0.07	8.31	14.34	0.30
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.04	8.31	0.00	0.30
2.3 Others	-	0.03	-	14.34	0.00
3. Exchange Flactuation Income	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	-	3.80	1.38	0.18	4.68
5. Non Operating Income	-	-	-	-	0.24
6. Write Back from Provisions for loss	-	-	-	-	32.45
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	0.80	-	-	-	-
Total Income	0.80	97.09	195.91	188.46	130.88

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,580.83	18,094.43	21,076.63	16,102.84	7,962.74	14,596.34	8,781.54	12,813.86
Fishery Related	836.11	1,177.02	703.35	698.84	-	351.98	50.75	169.20
Mining Related	3,050.76	111.45	454.80	959.24	-	-	221.71	2.09
Agriculture, Forestry, Beverage & Non Food Production Related*	41,670.63	28,982.24	72,546.57	92,387.84	17,687.12	83,179.16	40,695.93	38,926.03
Construction	2,793.93	3,197.47	23,404.45	7,006.98	8,194.64	2,122.65	1,739.37	3,153.17
Electricity, Gas and Water	12,844.48	20,596.53	31,908.86	32,011.63	3,295.55	15,730.61	10,404.07	14,637.98
Metal Products, Mach. & Ele. Eqp.	3,422.27	2,529.52	6,727.12	2,972.96	1,645.00	9,565.57	2,222.07	2,009.26
Tras., Com. and Public Utilities	1,139.96	2,954.23	5,069.91	4,431.12	1,628.20	3,431.04	206.19	1,906.58
Wholesaler & Retailer	40,934.26	57,101.58	85,072.22	65,411.59	24,941.26	45,202.24	27,881.54	44,772.81
Finance, Insurance and Real Estate	7,335.63	20,591.80	14,413.17	29,937.65	5,699.61	18,840.74	6,631.55	13,492.52
Tourism Service**	8,837.54	15,216.84	11,950.17	23,206.02	1,250.04	12,170.05	7,017.17	3,925.93
Other Services	5,952.84	8,094.06	12,588.35	20,990.55	1,803.23	8,132.22	1,722.42	5,440.48
Consumption Loans	60,054.90	76,691.92	62,732.55	35,427.47	13,834.15	15,226.56	16,389.80	35,099.72
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	10,902.47	2,075.10	40,425.19	5,607.59	2,270.53	13,653.68	9,172.35	12,721.83
TOTAL sectorwise	207,356.61	257,414.19	389,073.33	337,535.75	90,350.87	242,474.77	133,136.44	189,071.46

Product Wise

Term Loan	49,768.45	70,517.55	129,722.20	117,294.58	11,740.83	103,380.05	45,212.55	65,560.14
Overdraft	6,020.00	5,508.71	4,071.57	2,324.35	122.37	4,125.09	219.45	3,199.64
Cash Credit Loan	30,365.15	52,839.57	3,508.76	26,458.22	7,599.43	42,571.36	19,118.92	38,816.25
Trust Receipt Loan/Import Loan	1,441.38	1,533.81	11,597.68	14,478.54	5,707.41	9,486.75	4,380.23	8,159.21
Short Term Working Capital/Demand Loan	27,884.57	11,086.94	93,742.79	111,614.63	23,955.30	34,223.32	18,175.15	18,361.19
Residential Personal Home Loan (Up to Rs. 20 million)#	9,554.18	25,167.41	26,023.32	7,865.35	8,614.57	5,136.69	2,294.49	22,877.28
Real Estate Loan	13,943.21	9,649.47	23,506.40	24,862.11	8,369.96	13,629.23	4,841.47	6,526.81
Margin Nature Loan	6,926.88	3,968.57	10,718.21	2,196.43	-	1,919.54	429.42	1,789.32
Hire Purchase Loan	2,329.11	6,356.15	11,163.20	5,165.88	2,409.71	6,264.96	2,034.14	3,695.13
Deprived Sector Loan	12,604.07	18,403.31	19,310.93	17,646.93	5,856.74	11,300.39	7,384.70	8,955.98
Bills Purchased	135.41	10.02	13.42	208.26	2,561.06	-	0.08	75.34
Other Product	46,384.20	52,372.68	55,694.86	7,420.46	13,413.49	10,437.39	29,045.86	11,055.17
Total Product wise Loan	207,356.61	257,414.19	389,073.33	337,535.75	90,350.87	242,474.77	133,136.44	189,071.46

Collateral Wise

Gold and Silver	23,383.17	20,712.35	515.12	1,818.17	-	-	-	-
Government Securities	25.78	3.42	13.97	1.64	3,000.00	-	-	12.26
Non Governmental Securities	3,577.21	3,948.57	11,635.47	2,196.30	-	1,919.54	429.42	1,916.32
Fixed Deposit Receipts	1,161.77	1,691.69	2,270.89	1,782.98	126.49	1,477.91	1,230.82	2,181.44
Own	1,161.77	1,691.69	2,270.89	1,773.14	122.22	1,477.91	1,230.82	2,181.44
Other Licences Institutions	-	-	-	9.84	4.28	-	-	-
Collateral of Properties	165,927.60	205,855.77	348,854.93	297,423.74	75,776.74	229,313.86	109,366.37	167,866.81
Fixed Assets	138,403.87	205,298.12	257,616.11	283,930.93	60,602.57	222,454.87	49,053.78	95,016.32
Current Assets	27,523.73	557.65	91,238.82	13,492.81	15,174.17	6,858.99	60,312.60	72,850.49
Against security of Bill	733.64	18.67	3,548.22	26.22	-	-	4,380.23	7,179.73
Domestic Bills	-	-	70.94	-	-	-	-	-
Foreign Bills	733.64	18.67	3,477.28	26.22	-	-	4,380.23	7,179.73
Against Guarantee	8,992.18	25,129.79	9,709.72	9,719.01	2,843.24	9,455.33	6,703.39	8,039.74
Government Guarantee	300.90	216.60	379.52	383.43	138.81	-	156.07	198.76
Institutional Guarantee	7,195.80	10,062.26	7,576.03	9,206.69	2,704.44	-	6,368.28	7,540.73
Personal Guarantee	1,350.43	14,820.11	1,748.45	10.67	-	-	-	300.25
Collective Guarantee	4.96	30.82	5.68	23.02	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	88.61	179.04	-
Other Guarantee	140.10	-	0.04	95.20	-	9,366.72	-	-
Credit Card	41.34	20.42	910.12	-	402.23	308.13	-	109.89
Others	3,513.91	33.50	11,614.89	24,567.69	8,202.16	-	11,026.21	1,765.27
Total	207,356.61	257,414.19	389,073.33	337,535.75	90,350.87	242,474.77	133,136.44	189,071.46

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,658.66	5,011.21	14,947.48	13,815.95	15,352.16	61,263.59	23,532.13	14,380.45
Fishery Related	2,987.25	258.60	860.57	897.12	813.84	989.07	757.92	371.16
Mining Related	-	186.48	2,252.50	67.39	623.68	408.53	252.01	962.30
Agriculture, Forestry, Beverage & Non Food Production Related*	11,243.49	27,797.15	49,629.69	40,633.11	31,824.42	17,024.79	80,870.46	21,529.60
Construction	16,902.41	6,933.67	17,026.98	17,312.61	4,737.74	12,340.85	7,731.02	12,162.05
Electricity, Gas and Water	2,365.03	12,326.74	36,427.93	23,988.85	16,550.75	7,065.39	27,534.48	16,529.54
Metal Products, Mach. & Ele. Equip.	688.14	1,047.16	9,481.57	5,807.67	2,513.16	545.87	5,893.40	383.29
Tras., Com. and Public Utilities	675.91	2,049.02	13,460.16	5,303.62	4,110.54	3,513.75	7,084.85	3,634.90
Wholesaler & Retailer	66,582.29	27,684.60	39,425.44	47,730.77	47,794.64	35,517.51	87,262.60	30,024.48
Finance, Insurance and Real Estate	8,616.65	6,844.97	20,916.15	23,995.28	12,649.89	5,215.16	34,675.50	8,495.85
Tourism Service**	5,921.27	4,775.59	13,666.73	10,687.59	7,733.68	6,044.23	16,899.12	2,856.78
Other Services	3,699.67	6,273.01	12,257.84	10,993.29	8,863.49	4,622.24	20,165.48	7,457.95
Consumption Loans	99,946.68	11,801.70	63,421.28	54,476.26	38,868.31	24,814.59	83,934.45	37,963.46
Local Government	-	-	-	231.20	150.72	-	-	-
Others	30,252.15	20,375.51	661.95	955.49	12,294.85	24,120.17	14.58	1,990.11
TOTAL sectorwise	274,539.62	133,365.42	294,436.27	256,896.18	204,881.88	203,485.74	396,608.00	158,741.93

Product Wise

Term Loan	87,721.85	70,732.17	155,245.00	87,314.02	99,518.78	26,537.90	170,508.94	67,618.07
Overdraft	1,464.60	981.49	6,673.61	4,771.89	2,840.66	12,843.11	9,232.26	6,203.72
Cash Credit Loan	69,048.55	21,898.98	42,793.18	17,609.07	23,124.51	1,427.21	58,492.20	6,332.38
Trust Receipt Loan/Import Loan	92.16	3,858.29	3,865.99	4,539.41	4,459.10	362.49	7,981.08	1,194.14
Short Term Working Capital/Demand Loan	6,131.61	13,099.47	31,504.51	43,375.26	30,212.94	108,776.05	48,607.59	13,859.66
Residential Personal Home Loan (Up to Rs. 20 million)#	58,325.16	6,361.92	12,706.62	18,668.27	12,001.95	11,103.11	33,939.82	9,830.36
Real Estate Loan	28,246.48	1,600.43	4,115.39	13,984.30	4,665.57	1,725.15	15,735.30	4,581.22
Margin Nature Loan	3,492.04	511.24	5,277.77	3,865.38	5,906.52	1,570.15	8,124.24	4,841.12
Hire Purchase Loan	3,653.92	3,945.96	6,509.64	3,494.04	4,390.64	3,703.43	14,397.40	4,511.73
Deprived Sector Loan	9,284.61	6,388.22	14,613.40	14,192.76	9,748.30	32,682.07	19,820.31	14,123.62
Bills Purchased	-	370.35	-	659.06	376.83	-	212.84	-
Other Product	7,078.63	3,616.90	11,131.16	44,422.71	7,636.07	2,755.07	9,556.01	25,645.92
Total Product wise Loan	274,539.62	133,365.42	294,436.27	256,896.18	204,881.88	203,485.74	396,608.00	158,741.93

Collateral Wise

Gold and Silver	32.21	129.05	2.59	686.46	12.63	18.05	-	700.48
Government Securities	-	-	58.55	-	4.05	-	1.80	3.59
Non Governmental Securities	3,492.04	513.23	5,256.15	3,865.38	5,902.67	-	8,124.24	4,917.29
Fixed Deposit Receipts	2,226.18	960.34	1,803.61	1,897.00	1,899.91	1,008.20	2,759.85	1,516.37
Own	2,226.18	960.34	1,748.73	1,897.00	1,899.46	1,008.20	2,759.85	1,490.15
Other Licences Institutions	-	-	54.88	-	0.45	-	-	26.22
Collateral of Properties	260,999.55	112,935.44	275,769.83	238,678.25	186,049.73	202,459.49	356,815.38	134,557.92
Fixed Assets	257,886.44	78,702.71	269,471.66	199,721.04	107,452.10	202,459.49	211,923.70	95,005.30
Current Assets	3,113.11	34,232.74	6,298.17	38,957.21	78,597.63	-	144,891.68	39,552.62
Against security of Bill	-	370.35	224.48	233.53	3,602.67	-	14,179.78	2,115.55
Domestic Bills	-	370.35	211.19	-	5.96	-	-	34.06
Foreign Bills	-	-	13.29	233.53	3,596.72	-	14,179.78	2,081.49
Against Guarantee	6,592.27	5,929.02	9,826.27	8,818.25	5,881.59	-	523.87	2,014.45
Government Guarantee	0.18	-	240.10	136.67	152.10	-	324.52	9.38
Institutional Guarantee	6,067.01	5,011.74	9,144.25	8,533.93	5,478.23	-	-	236.18
Personal Guarantee	-	917.23	233.49	53.12	247.05	-	199.35	1,274.73
Collective Guarantee	-	-	207.06	-	-	-	-	481.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	525.09	0.05	1.37	94.53	4.21	-	-	13.13
Credit Card	289.56	337.29	694.52	331.69	768.97	-	459.79	110.66
Others	907.82	12,190.68	800.27	2,385.62	759.65	-	13,743.29	12,805.63
Total	274,539.62	133,365.42	294,436.27	256,896.18	204,881.88	203,485.74	396,608.00	158,741.93

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,641.84	12,605.97	7,893.02	8,414.91	1,320.64	100.56	671.86	2,142.94
Fishery Related	689.37	396.81	457.56	905.76	80.48	2.70	-	41.56
Mining Related	148.32	1,669.22	218.62	38.76	2.68	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	21,460.24	32,854.65	45,458.44	30,161.76	1,124.31	-	609.98	2,445.46
Construction	10,272.51	4,561.31	13,479.04	6,774.59	6,477.00	47.24	55.17	1,078.72
Electricity, Gas and Water	21,273.84	26,085.88	20,519.82	19,862.43	542.66	-	-	1,766.43
Metal Products, Mach. & Ele. Eqp.	1,827.03	4,521.89	2,731.94	2,148.99	322.07	2.70	-	224.79
Tras., Com. and Public Utilities	2,866.16	5,455.48	5,685.00	3,736.53	542.02	19.59	63.90	1,033.53
Wholesaler & Retailer	24,318.21	48,107.68	37,748.06	25,571.63	9,861.46	44.18	889.37	6,106.37
Finance, Insurance and Real Estate	29,840.12	13,798.24	23,770.35	9,833.01	5,064.54	-	160.00	6,251.69
Tourism Service**	16,946.97	7,844.39	21,120.83	5,758.32	656.21	22.91	-	1,679.62
Other Services	7,259.24	6,858.58	18,756.60	7,099.22	502.76	1.06	413.91	1,773.60
Consumption Loans	23,197.40	39,074.32	33,532.49	16,186.35	17,461.29	154.14	71.22	17,012.08
Local Government	-	-	-	-	-	-	-	3.34
Others	20,627.58	6,812.46	1,070.93	28,627.13	227.49	11.82	-	4,551.65
TOTAL sectorwise	195,368.85	210,646.90	232,442.68	165,119.39	44,185.60	406.88	2,935.40	46,111.77

Product Wise

Term Loan	63,696.83	87,570.98	107,623.12	91,169.29	16,945.40	227.33	794.56	19,138.36
Overdraft	9,481.82	5,547.73	2,747.00	499.41	2,644.80	60.22	299.20	2,086.18
Cash Credit Loan	28,769.54	43,301.20	24,919.90	29,608.74	5,772.01	22.67	704.78	4,769.93
Trust Receipt Loan/Import Loan	783.92	3,256.29	1,933.69	1,497.93	-	-	-	-
Short Term Working Capital/Demand Loan	12,485.47	26,344.35	32,316.54	7,664.28	18.30	-	-	996.88
Residential Personal Home Loan (Up to Rs. 20 million)#	8,174.97	15,568.01	13,648.36	8,512.58	6,158.20	25.57	55.17	7,220.96
Real Estate Loan	18,992.36	4,899.95	15,025.58	5,636.61	1,315.63	7.74	160.00	2,730.07
Margin Nature Loan	4,537.75	1,229.96	2,873.12	1,515.44	2,144.15	-	-	1,174.12
Hire Purchase Loan	5,841.72	5,998.85	5,493.48	5,706.44	1,242.83	25.15	63.90	2,236.09
Deprived Sector Loan	10,865.94	10,313.24	12,001.90	8,136.01	3,676.82	28.81	146.94	4,988.93
Bills Purchased	1,743.39	81.69	21.70	338.77	-	-	-	-
Other Product	29,995.14	6,534.64	13,838.28	4,833.89	4,267.46	9.39	710.85	770.25
Total Product wise Loan	195,368.85	210,646.90	232,442.68	165,119.39	44,185.60	406.88	2,935.40	46,111.77

Collateral Wise

Gold and Silver	6,983.36	0.69	79.79	0.85	233.02	-	-	178.66
Government Securities	-	-	207.82	-	-	-	-	-
Non Governmental Securities	4,673.90	1,233.46	3,087.47	-	2,144.15	-	-	1,174.12
Fixed Deposit Receipts	1,495.64	982.36	1,866.62	2,077.89	671.82	8.10	71.22	587.85
Own	1,495.64	982.36	1,781.73	2,077.89	669.93	8.10	71.22	587.85
Other Licences Institutions	-	-	84.89	-	1.89	-	-	-
Collateral of Properties	169,818.70	202,650.11	213,573.32	155,564.97	36,856.77	357.93	2,864.18	38,989.76
Fixed Assets	166,370.21	189,895.89	195,971.63	137,067.67	36,756.01	357.93	2,864.18	38,989.76
Current Assets	3,448.49	12,754.22	17,601.68	18,497.30	100.75	-	-	-
Against security of Bill	-	-	599.73	384.37	-	-	-	-
Domestic Bills	-	-	21.06	384.37	-	-	-	-
Foreign Bills	-	-	578.68	-	-	-	-	-
Against Guarantee	9,674.87	623.24	9,166.18	84.21	4,244.20	-	-	5,181.38
Government Guarantee	153.72	87.07	-	-	-	-	-	-
Institutional Guarantee	9,458.36	284.49	8,569.31	-	4,060.52	-	-	3,490.17
Personal Guarantee	61.95	226.09	558.83	84.21	180.37	-	-	1,453.27
Collective Guarantee	-	10.54	37.45	-	1.37	-	-	237.93
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	0.84	15.06	0.60	-	1.93	-	-	-
Credit Card	216.75	204.84	132.50	107.45	-	-	-	-
Others	2,505.63	4,952.21	3,729.25	6,899.65	35.66	40.85	-	-
Total	195,368.85	210,646.90	232,442.68	165,119.39	44,185.60	406.88	2,935.40	46,111.77

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	944.51	236.02	6,191.96	3,544.96	2,735.17	67.13	4,245.56	2,911.50
Fishery Related	16.30	0.71	150.64	371.93	129.30	46.54	144.59	373.53
Mining Related	-	-	-	97.84	-	-	21.45	121.34
Agriculture, Forestry, Beverage & Non Food Production Related*	731.19	235.23	4,208.18	3,285.53	1,661.59	223.22	5,433.90	7,841.26
Construction	66.14	197.29	582.44	3,935.92	425.83	186.01	2,110.60	4,111.89
Electricity, Gas and Water	1.20	-	561.94	517.75	812.35	-	1,694.35	-
Metal Products, Mach. & Ele. Eqp.	1.60	9.88	196.96	385.31	68.00	21.18	478.95	193.37
Tras., Com. and Public Utilities	227.96	181.37	1,361.09	1,755.30	980.83	33.34	527.42	866.01
Wholesaler & Retailer	3,368.41	500.13	13,944.07	8,908.86	7,759.46	170.16	5,119.66	10,691.74
Finance, Insurance and Real Estate	914.94	300.66	11,596.20	12,994.13	5,415.71	-	4,004.53	5,677.36
Tourism Service**	393.60	22.95	4,123.80	3,785.35	1,795.76	11.12	2,405.65	9,576.26
Other Services	687.34	15.23	2,108.87	1,871.60	2,013.24	33.31	1,025.96	3,416.06
Consumption Loans	4,133.10	1,407.52	19,698.09	24,220.43	16,255.52	256.12	11,856.99	7,071.15
Local Government	-	-	-	0.52	-	-	2.42	-
Others	3.12	739.05	30,092.38	6,003.33	10,658.75	317.13	13,385.58	1,538.95
TOTAL sectorwise	11,489.41	3,846.04	94,816.64	71,678.77	50,711.51	1,365.27	52,457.61	54,390.40

Product Wise

Term Loan	3,648.44	856.96	45,320.66	23,349.34	27,899.24	423.65	23,436.67	20,711.32
Overdraft	436.16	-	3,051.99	8,536.78	3,502.91	108.83	2,598.00	885.55
Cash Credit Loan	2,864.97	-	8,715.77	457.92	4,504.98	279.97	6,774.62	10,144.68
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	170.14	346.80	719.27	3,225.20	425.41	81.95	593.78	592.64
Residential Personal Home Loan (Up to Rs. 20 million)#	1,612.48	830.65	14,030.79	13,500.17	3,571.97	203.65	5,951.42	3,596.89
Real Estate Loan	510.43	58.90	7,649.74	3,759.67	1,843.94	-	673.13	2,241.73
Margin Nature Loan	426.77	59.00	2,947.15	2,098.91	1,573.12	-	1,715.61	1,771.09
Hire Purchase Loan	491.99	241.45	2,130.64	2,430.54	1,208.69	37.06	1,129.85	983.13
Deprived Sector Loan	773.02	656.05	5,982.03	3,666.83	4,869.50	64.99	4,058.73	3,175.47
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	555.01	796.21	4,268.59	10,653.41	1,311.76	165.17	5,525.80	10,287.92
Total Product wise Loan	11,489.41	3,846.04	94,816.64	71,678.77	50,711.51	1,365.27	52,457.61	54,390.40

Collateral Wise

Gold and Silver	60.51	-	655.17	1,050.78	744.66	-	430.20	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	426.77	59.00	2,950.51	2,057.90	1,573.12	-	1,754.73	-
Fixed Deposit Receipts	99.84	38.61	875.22	858.72	547.16	143.61	907.35	538.90
Own	99.84	38.61	875.22	858.72	547.16	143.61	907.35	538.90
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,435.95	3,491.99	82,451.28	61,229.13	43,980.01	1,221.66	42,521.25	50,182.46
Fixed Assets	10,435.95	3,491.99	82,451.28	61,182.08	43,980.01	1,221.66	42,498.41	50,182.46
Current Assets	-	-	-	47.05	-	-	22.84	-
Against security of Bill	-	-	-	-	-	-	0.99	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.99	-
Against Guarantee	463.22	254.94	7,808.89	6,364.05	3,865.75	-	6,574.49	1,897.96
Government Guarantee	-	-	-	-	0.35	-	-	-
Institutional Guarantee	401.51	254.94	2,454.06	5,295.79	3,304.35	-	4,627.68	1,851.99
Personal Guarantee	61.71	-	3,496.10	820.96	539.33	-	1,827.62	45.01
Collective Guarantee	-	-	1,858.73	224.32	21.72	-	118.33	0.95
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	22.98	-	-	0.86	-
Credit Card	-	-	-	14.35	-	-	-	-
Others	3.12	1.50	75.55	103.84	0.81	-	268.61	1,771.09
Total	11,489.41	3,846.04	94,816.64	71,678.77	50,711.51	1,365.27	52,457.61	54,390.40

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,404.84	236.36	257.97	679.50	396.95	106.66	-	753.11
Fishery Related	186.61	-	2.09	6.11	-	23.91	-	23.36
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,063.99	183.43	40.70	170.73	41.97	28.31	60.00	258.69
Construction	805.64	85.47	4.87	301.76	749.25	105.29	16.83	50.00
Electricity, Gas and Water	4,006.25	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	195.99	0.49	16.35	-	2.49	3.03	3.45	-
Tras., Com. and Public Utilities	551.18	199.14	1.71	98.39	174.76	101.65	-	134.78
Wholesaler & Retailer	4,626.74	660.95	75.09	1,061.88	437.81	238.73	33.33	912.96
Finance, Insurance and Real Estate	6,314.11	324.98	8.61	415.36	454.95	392.70	40.31	1,431.55
Tourism Service**	2,136.06	232.17	31.49	88.04	101.12	36.77	27.50	276.13
Other Services	2,747.48	79.03	2.04	381.92	-	79.47	-	241.46
Consumption Loans	17,860.10	1,017.74	60.55	1,492.64	1,598.32	761.98	144.20	2,919.18
Local Government	-	-	-	-	-	-	33.18	-
Others	31.95	1,079.33	310.83	35.36	291.57	435.90	1,886.00	634.94
TOTAL sectorwise	47,930.94	4,099.07	812.29	4,732.88	4,249.19	2,314.41	2,244.79	7,636.15

Product Wise

Term Loan	11,988.49	932.25	270.32	2,372.77	2,001.12	312.17	124.27	2,876.42
Overdraft	3,003.57	59.50	64.92	171.07	256.06	151.39	-	346.14
Cash Credit Loan	5,021.60	255.37	79.82	537.00	77.10	-	-	337.20
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,548.65	248.70	-	151.84	-	201.05	147.82	354.27
Residential Personal Home Loan (Up to Rs. 20 million)#	7,072.33	716.34	-	333.81	749.25	261.59	16.83	614.30
Real Estate Loan	4,479.21	50.00	-	176.80	241.83	343.25	1,765.88	781.46
Margin Nature Loan	1,568.32	131.22	-	40.15	32.56	270.72	26.19	322.90
Hire Purchase Loan	1,165.75	160.96	2.98	104.70	166.52	108.41	121.56	177.20
Deprived Sector Loan	4,124.64	407.90	165.79	434.05	485.69	168.41	33.18	649.32
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	7,958.39	1,136.83	228.47	410.68	239.05	497.43	9.05	1,176.93
Total Product wise Loan	47,930.94	4,099.07	812.29	4,732.88	4,249.19	2,314.41	2,244.79	7,636.15

Collateral Wise

Gold and Silver	205.78	103.60	52.57	192.84	69.15	-	-	630.41
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,568.32	131.22	-	40.15	-	-	26.19	322.90
Fixed Deposit Receipts	777.66	46.31	1.38	68.71	65.74	55.06	0.05	81.39
Own	777.66	46.31	1.38	68.71	65.74	55.06	0.05	81.39
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	43,896.96	2,446.58	758.34	4,172.92	3,739.25	1,796.03	397.11	5,837.23
Fixed Assets	43,896.96	2,446.58	758.34	4,172.92	3,739.25	1,796.03	397.11	5,837.23
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,437.10	274.98	-	258.26	342.49	189.98	83.27	764.22
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,120.36	274.98	-	211.82	213.12	168.26	-	648.08
Personal Guarantee	295.77	-	-	46.43	129.37	21.73	50.09	116.14
Collective Guarantee	3.77	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	45.12	1,096.37	-	-	32.56	273.35	1,738.17	-
Total	47,930.94	4,099.07	812.29	4,732.88	4,249.19	2,314.41	2,244.79	7,636.15

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	451.86	590.06	413.71	413.66	625.28	497.01	321.78	436.58
Fishery Related	12.67	37.93	4.56	27.20	-	14.90	14.41	7.79
Mining Related	62.11	-	1.50	-	-	-	19.10	-
Agriculture, Forestry, Beverage & Non Food Production Related*	390.60	256.26	295.42	255.62	191.32	463.06	177.47	25.35
Construction	232.65	1,029.93	490.70	268.32	-	153.97	283.02	10.70
Electricity, Gas and Water	371.10	-	26.12	5.47	-	-	6.07	25.00
Metal Products, Mach. & Ele. Equip.	299.28	37.58	28.23	14.65	-	88.89	35.82	37.15
Tras., Com. and Public Utilities	662.07	75.36	63.96	45.12	-	274.67	190.58	0.84
Wholesaler & Retailer	1,383.05	441.52	259.68	773.97	1,313.91	1,847.22	576.36	360.46
Finance, Insurance and Real Estate	903.46	869.39	341.57	1,042.97	113.77	1,387.86	292.02	63.56
Tourism Service**	774.47	391.64	97.22	55.54	91.80	651.24	53.11	31.47
Other Services	531.37	702.89	16.65	55.53	-	250.78	77.25	14.22
Consumption Loans	2,449.85	638.79	1,387.44	1,730.40	42.54	3,056.16	1,436.44	425.64
Local Government	-	-	-	-	-	-	-	-
Others	345.03	1,177.26	565.60	25.57	583.27	127.11	1,445.17	0.38
TOTAL sectorwise	8,869.58	6,248.61	3,992.34	4,714.02	2,961.89	8,812.87	4,928.58	1,439.14

Product Wise

Term Loan	1,857.15	1,241.70	287.48	419.55	87.67	3,494.46	1,319.11	440.70
Overdraft	-	333.92	490.82	-	386.32	127.47	151.37	203.35
Cash Credit Loan	-	63.09	263.66	-	1,382.85	1,285.63	235.42	377.74
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,330.74	357.91	83.81	139.04	-	381.31	638.29	34.76
Residential Personal Home Loan (Up to Rs. 20 million)#	690.70	819.10	785.35	270.24	7.67	903.50	689.55	24.34
Real Estate Loan	572.72	965.09	318.31	610.09	112.95	760.30	186.98	41.21
Margin Nature Loan	246.62	469.57	321.45	164.18	-	110.69	23.51	-
Hire Purchase Loan	774.45	54.30	149.56	101.98	-	645.55	195.46	2.89
Deprived Sector Loan	463.18	319.99	186.95	534.60	96.07	909.58	248.29	78.60
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,934.01	1,623.94	1,104.96	2,474.33	888.36	194.38	1,240.60	235.55
Total Product wise Loan	8,869.58	6,248.61	3,992.34	4,714.02	2,961.89	8,812.87	4,928.58	1,439.14

Collateral Wise

Gold and Silver	533.88	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	256.48	469.57	323.49	144.13	-	110.69	23.51	-
Fixed Deposit Receipts	239.35	66.65	73.84	51.91	31.40	86.22	73.31	28.86
Own	238.81	66.65	73.84	51.91	31.40	86.22	73.31	28.86
Other Licences Institutions	0.54	-	-	-	-	-	-	-
Collateral of Properties	7,414.53	5,497.78	3,427.57	3,972.71	112.95	7,882.56	4,662.57	1,410.28
Fixed Assets	7,414.20	5,497.78	3,427.57	3,949.89	112.95	7,882.56	4,662.57	1,410.28
Current Assets	0.33	-	-	22.82	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	382.05	214.60	163.97	523.59	-	733.40	158.51	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	291.40	214.60	20.98	439.79	-	624.26	158.00	-
Personal Guarantee	90.65	-	137.98	83.80	-	109.14	0.36	-
Collective Guarantee	-	-	-	-	-	-	0.14	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	43.29	-	3.47	21.68	2,817.54	-	10.68	-
Total	8,869.58	6,248.61	3,992.34	4,714.02	2,961.89	8,812.87	4,928.58	1,439.14

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	186.99	53.80	218.76	519.22	709.87	381.67
Fishery Related	-	-	7.53	55.05	10.59	44.62
Mining Related	-	-	0.91	17.44	-	-
Agriculture, Forestry, Bevarage & Non Food Production Related*	53.14	202.49	156.07	598.15	246.12	336.90
Construction	133.75	-	327.76	292.20	389.19	367.25
Electricity, Gas and Water	-	-	-	224.13	20.68	27.38
Metal Products, Mach. & Ele. Eqp.	44.82	-	21.62	75.89	83.14	86.88
Tras., Com. and Public Utilities	153.16	2.94	15.68	344.40	246.19	217.99
Wholesaler & Retailer	174.76	68.51	593.29	2,157.07	2,313.78	1,126.91
Finance, Insurance and Real Estate	276.35	-	560.37	2,187.53	2,678.87	995.09
Tourism Service**	30.85	37.24	256.94	1,669.37	343.12	574.46
Other Services	18.28	-	43.27	743.68	272.06	99.73
Consumption Loans	622.45	1.55	1,600.97	4,566.15	6,283.58	2,329.60
Local Government	2.63	-	-	-	-	-
Others	55.85	359.27	2,047.43	1,326.94	2,624.51	50.47
TOTAL sectorwise	1,753.04	725.80	5,850.61	14,777.22	16,221.69	6,638.97

Product Wise

Term Loan	652.15	353.02	622.91	6,491.44	4,072.33	2,593.33
Overdraft	109.03	-	-	922.77	810.58	55.71
Cash Credit Loan	116.43	108.00	-	2,414.94	340.02	777.06
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1.10	-	317.51	161.90	1,028.62	386.13
Residential Personal Home Loan (Up to Rs. 20 million)#	121.98	-	1,238.23	1,487.06	4,447.92	854.49
Real Estate Loan	110.17	246.66	434.91	1,581.39	1,050.17	405.51
Margin Nature Loan	130.29	-	417.40	381.11	883.28	300.07
Hire Purchase Loan	165.88	-	47.44	368.46	127.55	217.26
Deprived Sector Loan	283.71	-	264.20	732.35	1,045.88	445.08
Bills Purchased	-	-	-	-	-	-
Other Product	62.29	18.11	2,508.01	235.80	2,415.33	604.32
Total Product wise Loan	1,753.04	725.80	5,850.61	14,777.22	16,221.69	6,638.97

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	133.14	-	-	381.11	883.28	-
Fixed Deposit Receipts	62.96	-	115.45	175.79	128.95	101.48
Own	62.96	-	115.45	175.79	128.95	101.48
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,263.09	725.80	5,104.65	13,530.58	13,304.68	5,731.97
Fixed Assets	1,263.09	725.80	5,104.65	13,530.58	13,304.68	5,731.97
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	293.85	-	208.59	682.59	1,904.77	484.82
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	158.08	-	207.48	596.42	1,285.52	383.46
Personal Guarantee	126.12	-	1.10	86.18	619.26	101.37
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	7.02	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	421.92	7.14	-	320.70
Total	1,753.04	725.80	5,850.61	14,777.22	16,221.69	6,638.97

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

	Liabilities	Mid-July			Mid-July	Mid-Aug	% change		
		2021	2022	2023	2023	2024	2/1	3/2	4/3
		1	2	3	4	5			
1	CAPITAL FUND	39,092	50,334	59,480	63,015	70,598	28.76	18.17	5.94
	a. Paid-up Capital	24,740	30,093	34,388	35,835	35,968	21.64	14.27	4.21
	b. Statutory Reserves	5,803	9,012	11,190	12,274	12,557	55.31	24.16	9.69
	c. Retained Earning	3,434	5,520	6,645	4,076	10,642	60.72	20.38	-38.66
	d. Others Reserves	5,115	5,709	7,258	10,830	11,430	11.60	27.14	49.22
2	BORROWINGS	207,349	233,582	214,238	230,746	218,814	12.65	-8.28	7.71
	a. NRB	8,220	22,655	7,944	6,221	5,130	175.59	-64.94	-21.69
	b. Others	199,129	210,926	206,294	224,525	213,685	5.92	-2.20	8.84
3	DEPOSITS	130,425	159,023	167,093	176,661	174,158	21.93	5.07	5.73
4	BILLS PAYABLE	11	38	27	41	18	252.05	-27.61	52.46
5	OTHER LIABILITIES	37,483	42,123	46,185	56,740	62,514	12.38	9.64	22.85
	a. Loan Loss Provision	10,760	11,708	18,383	21,865	22,818	8.81	57.01	18.94
	b. Interest Suspense a/c	4,176	4,727	6,921	11,557	12,918	13.20	46.42	66.98
	c. Others	22,547	25,688	20,881	23,318	26,777	13.93	-18.72	11.67
6	RECONCILIATION A/c	19,298	22,174	15,568	19,691	19,628	14.90	-29.79	26.48
7	PROFIT & LOSS A/c	11,839	12,378	5,191	6,837	363	4.55	-58.06	31.70
	Total	445,497	519,651	507,782	553,731	546,093	16.65	-2.28	9.05
Assets									
1	LIQUID FUNDS	28,288	20,320	26,963	34,592	28,368	-28.17	32.70	28.29
	a. Cash Balance	521	371	494	424	283	-28.73	33.06	-14.19
	b. Bank Balance	17,507	10,770	17,249	22,748	19,247	-38.48	60.16	31.88
	c. Money at Call	10,260	9,178	9,220	11,420	8,838	-10.55	0.46	23.86
2	INVESTMENT IN SECURITIES EXCEPT SHARES	559	762	1,060	970	1,131	36.16	39.23	-8.52
3	SHARE & OTHER INVESTMENT	14,153	5,334	8,282	9,221	9,161	-62.31	55.27	11.34
4	LOANS & ADVANCES	365,554	449,686	432,237	455,853	451,737	23.01	-3.88	5.46
	Institutional	54,128	90,239	72,928	59,060	64,644	66.71	-19.18	-19.02
	Individual	311,426	359,447	359,310	396,793	387,093	15.42	-0.04	10.43
5	FIXED ASSETS	2,565	3,073	3,258	4,150	4,188	19.79	6.01	27.38
6	OTHER ASSETS	15,031	18,137	20,078	28,488	30,588	20.66	10.70	41.89
7	EXPENSES NOT WRITTEN OFF	7	3	39	0	1	-54.15	1068.57	-98.74
8	NON BANKING ASSETS	1	1	1	5	5	0.00	0.00	280.47
9	RECONCILIATION A/c	19,325	22,176	14,809	19,991	19,683	14.75	-33.22	34.99
10	PROFIT & LOSS A/c	13	160	1,054	461	1,231	1178.33	558.67	-56.22
	Total	445,497	519,651	507,782	553,731	546,093	16.65	-2.28	9.05
Profit & Loss A/c									
Expenses									
1	INTEREST EXPENSES	18,279	30,522	36,966	34,342	3,010	66.98	21.11	-7.10
2	COMMISSION/FEE EXPENSES	16	20	45	15	0	23.62	124.12	-66.55
3	EMPLOYEE EXPENSES	9,379	11,857	12,689	12,584	1,076	26.43	7.02	-0.83
4	OFFICE OPERATING EXPENSES	3,353	4,358	4,651	4,245	322	29.98	6.72	-8.72
5	NON OPERATING EXPENSES	36	20	14	64	144	-45.12	-27.38	352.21
6	PROVISION FOR RISK	17,303	5,527	25,658	26,976	2,690	-68.06	364.22	5.14
7	LOAN WRITTEN OFF	31	35	123	155	-	12.30	252.87	25.59
8	EXTRAORDINARY EXPENSES	9	18	0	1	0	98.29	-99.36	769.89
9	PROVISION FOR STAFF BONUS	1,848	1,955	779	1,004	58	5.81	-60.14	28.78
10	PROVISION FOR INCOME TAX	5,069	5,462	2,486	2,992	159	7.76	-54.49	20.37
11	NET PROFIT	11,829	12,376	4,783	6,717	201	4.63	-61.35	40.44
	TOTAL EXPENSES	67,152	72,151	87,444	89,095	7,659	7.44	21.20	1.89
Income									
1.	INTEREST INCOME	45,304	59,985	61,707	58,836	4,441	32.40	2.87	-4.65
2.	COMMISSION & DISCOUNT	1,420	1,442	618	762	57	1.60	-57.16	23.33
3	OTHER OPERATING INCOME	5,025	5,495	3,971	4,275	225	9.34	-27.73	7.65
4	NON OPERATING INCOME	270	446	158	146	149	65.02	-64.70	-7.46
5	PROVISION FOR WRITTEN BACK	15,072	4,555	21,200	24,599	1,713	-69.78	365.46	16.03
6	RECOVERY FOR WRITE BACK	9	6	4	17	1	-29.10	-29.94	300.14
7	INCOME FOR EXTRA ORDINARY EXPENSES	48	63	113	118	5	30.87	77.81	5.22
8	NET LOSS	3	158	646	342	1,069	5531.04	307.55	-47.01
	TOTAL INCOME	67,152	72,151	88,416	89,095	7,659	7.44	22.54	0.77
Miscellaneous Information									
	No. of Total Staffs	20,872	23,303	22,493	21,727	21,625	11.65	-3.48	-3.41
	No. of Total Branches	4,685	5,135	5,133	5,055	5,055	9.61	-0.04	-1.52
	No. of Total Centers	362,982	428,783	445,666	459,319	460,421	18.13	3.94	3.06
	No. of Total Groups	1,183,364	1,351,729	1,390,718	1,415,757	1,411,032	14.23	2.88	1.80
	No. of Total Passive Groups	34,163	16,159	19,043	19,857	20,683	-52.70	17.85	4.28
	No. of Total Members	5,191,363	5,859,530	6,016,101	5,995,358	6,011,880	12.87	2.67	-0.34
	No. of Total Passive Members	329,895	438,040	528,082	534,348	521,186	32.78	20.56	1.19
	No. of Total Borrowers	2,992,068	3,303,100	2,984,420	2,663,510	2,652,420	10.40	-9.65	-10.75
	No. of Total Overdue Borrowers	764,663	382,353	587,163	689,852	817,380	-50.00	53.57	17.49
	No. of Total Saving Members	5,193,582	5,888,077	6,039,507	6,015,939	6,016,492	13.37	2.57	-0.39
	Total Saving Amount (Rs million)	130,472	159,023	167,027	177,049	174,150	21.88	5.03	6.00

S.N.	Infrastructure Development Bank Name	NIFRA
Liabilities		
1	CAPITAL FUND	24,521.80
	a. Paid-up Capital	21,600.00
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	1,304.31
	e. Share Premium	-
	f. Retained Earning	810.36
	g. Others Reserves Fund	807.13
2	BORROWINGS	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
3	DEPOSITS	636.98
	a. Current	135.28
	Domestic	135.28
	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	2,096.37
	1. Sundry Creditors	-
	2. Loan Loss Provision	826.26
	3. Interest Suspense a/c	-
	4. Others	1,270.11
6	Reconciliation A/c	-
7	Profit & Loss A/c	138.91
	TOTAL Liabilities	29,683.87
Assets		
1	LIQUID FUNDS	223.31
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	223.28
	1. In Nepal Rastra Bank	203.97
	Domestic Currency	203.97
	Foreign Currency	-
	2. "A" Class Licensed Institution	19.30
	Domestic Currency	19.30
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	3,106.12
	a. Govt. Securities	3,106.12
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,809.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,809.00
4	LOANS & ADVANCES (Including Bills Purchased)	20,956.51
4.1	LOANS & ADVANCES	20,956.51
	a. Infrastructure Project	20,956.51
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	1,410.66
	a. Accrued Interest:	688.41
	Financial Institutions	-
	Government Enterprises	25.44
	Private Sector	662.97
	b. Staff Loans / Adv.	107.28
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	614.96
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,683.87

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	18.78
1.1 On Deposit Liabilities	4.36
1.2 On Borrowing	14.42
2. Commission Expense	0.00
3. Staff Expense	3.92
4. Office Operating Expenses	4.41
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	3.86
7.1 Loan loss Provision	3.86
7.1.1 General Loan loss Provision	3.86
7.1.1.1 Pass Loan Loss Provision	3.86
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	22.06
10. Provision for Income Tax	59.67
11. Others	-
12. Net Profit	138.91
Total Expenses	251.62

Income	
1. Interest Income	221.27
1.1 On Loans and Advances	193.60
1.2 On Investment	9.50
1.2.1 Government Bonds	9.50
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	18.18
2. Commission and Discount	5.19
2.1 Bills Purchase and Discount	-
2.2 Commission	5.19
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	-
6. Write Back from Provisions for loss	25.15
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	251.62

Districtwise List of Banks and Financial Institutions Branches (Saun, 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	139	54	12	205	998,054	4,869
5	Koshi	Sankhuwasabha	32	-	-	32	158,041	4,939
6	Koshi	Bhojpur	24	-	1	25	157,923	6,317
7	Koshi	Terhathum	21	3	-	24	88,731	3,697
8	Koshi	Dhankuta	28	8	1	37	150,599	4,070
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		757	195	36	988	4,961,412	5,022
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	49	9	1	59	249,211	4,224
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		603	191	37	831	2,466,427	2,968

47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
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	21	13	-	34	232,019	6,824
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		5,063	1,135	288	6,486	29,164,578	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches [^]	5,063	1,135	288	5,055		11,541
Population per Branch [*] (Served by A, B and C class BFIs)						4,497
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,527

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	757	195	36	852	988	1,840
Madhesh	581	84	51	1,041	716	1,757
Bagmati	1,839	335	108	759	2,282	3,041
Gandaki	603	191	37	573	831	1,404
Lumbini	741	257	47	1,131	1,045	2,176
Karnali	213	21	3	238	237	475
Sudur Paschim	329	52	6	461	387	848
Total	5,063	1,135	288	5,055	6,486	11,541

* 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

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	10,083.92	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

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

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

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

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

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

Amt 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

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

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

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

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	3,428,582.27

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

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

Overall Summary of Interest Rate on LCY Productwise Credit		Baisakh, 2078 (Mid May, 2021)		Jestha, 2078 (Mid Jun, 2021)		Ashadh, 2078 (Mid Jul, 2021)		Shrawan, 2078 (Mid August, 2021)		Bhadra, 2078 (Mid September, 2021)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	8.29	752,394.66	8.24	752,139.49	8.15	785,336.79	8.19	801,190.62	8.22	826,523.40
2	Overdraft	8.79	542,892.94	8.82	544,430.41	8.79	548,473.71	8.79	558,358.75	8.88	586,769.38
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-
4	Trust Receipt Loan/Import Loan	7.29	78,610.97	7.25	82,544.83	7.09	72,866.70	7.11	73,817.31	7.17	78,500.70
5	Short Term Working Capital/Demand Loan	8.39	823,476.72	8.36	846,292.83	8.33	854,298.77	8.33	861,961.27	8.28	883,495.26
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.32	233,152.64	9.26	235,647.35	9.22	248,991.30	9.24	247,833.55	9.32	252,102.27
7	Real Estate Loan	9.13	155,016.38	9.09	155,730.55	9.06	159,217.49	9.04	165,224.90	9.12	165,641.33
8	Margin Nature Loan	8.20	81,611.55	8.07	81,259.05	8.05	90,923.62	8.14	92,085.02	8.26	88,437.07
9	Hire Purchase Loan	9.76	136,928.70	9.71	136,834.74	9.70	134,902.23	9.70	137,385.93	9.74	139,719.12
10	Deprived Sector Loan	6.99	228,719.94	6.91	228,328.62	7.25	239,863.97	7.37	243,625.97	7.45	257,437.46
11	Bills Purchased	5.01	3,325.75	5.45	3,416.65	4.32	4,382.96	4.52	4,709.62	4.71	4,538.04
12	Other Product	9.52	429,267.87	9.34	427,259.82	9.35	427,275.29	9.46	425,053.35	9.57	436,716.06
	Aggregate	8.53	3,465,398.12	8.46	3,493,884.35	8.43	3,566,532.83	8.48	3,611,246.30	8.57	3,719,880.10

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	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	6.93	6.93
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	11.06	11.06
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	11.30	11.30
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	11.09	11.09
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	10.94	10.94
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	10.89	10.89
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	2.62	2.62
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	2.39	2.39
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	8.41	8.41

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.24	12.24
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	11.02	11.02
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	12.17	12.17
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	13.32	13.32
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	13.27	13.27
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	13.85	13.85
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	11.57	11.57
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	13.69	13.69
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	13.76	13.76
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	13.67	13.67
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	13.18	13.18
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	12.98	12.98
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	13.04	13.04
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	13.84	13.84
15	Local Government	6.43	1,081.22	6.64	1,081.22	6.68	1,081.22	6.74	1,081.22	6.50	1,081.22	6.52	1,083.76	6.51	6.51
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	13.82	13.82
	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	13.03	13.03

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		Magh, 2019 (Feb, 2023)	
S.N.	Description	Wt. avg. (%)	Amount	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	12.93	12.93
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	14.41	14.41
3	Cash Credit Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	13.34
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	13.82	13.82
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	13.48	13.48
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	13.21	13.21
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	13.55	13.55
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	14.58	14.58
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	13.71	13.71
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	11.95	11.95
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	12.84	12.84
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	13.54	13.54
	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	13.03	13.03

Overall Summary of Interest Rate on LCY Deposit		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)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Saving	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	5.31	1,325,517.52	
2	Fixed:	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	9.98	2,914,338.64	
2.1	up to 1 month	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	1-3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	3-6 months	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	9.50	538,720.87	
2.4	6-12 months	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	9.95	961,436.27	
2.5	1-2 yrs	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	10.17	622,777.84	
2.6	2 yrs and above	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	10.20	791,403.66	
3	Call	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	2.34	293,534.43	
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other	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	2.72	2,006.31	
6	Non interest bearing deposits	430,461.12	-	443,498.49	-	445,388.24	-	431,168.00	-	450,125.74	-	455,318.09	-	289,346.28	
6.1	Current	387,810.93	-	402,658.18	-	405,440.88	-	390,832.88	-	409,913.96	-	415,281.74	-	248,611.14	
6.2	Margin	39,836.83	-	40,177.36	-	39,393.48	-	39,755.12	-	39,762.30	-	39,354.12	-	39,838.34	
6.3	Other	2,813.36	-	662.95	-	553.89	-	580.00	-	449.48	-	682.23	-	896.80	
	Aggregate	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	8.00	4,824,743.18	

Overall Summary of Interest Rate on LCY Sectorwise Credit		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)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Agricultural and Forest Related	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	9.26	326,949.68	
2	Fishery Related	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	9.79	13,521.43	
3	Mining Related	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	12.22	11,882.50	
4	Agriculture, Forestry & Beverage Production Related	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	12.07	235,894.77	
5	Non Food Production Related	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	12.17	507,206.86	
6	Construction	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	11.88	165,581.52	
7	Electricity, Gas and Water	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	11.24	301,426.60	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	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	12.57	68,468.68	
9	Transport, Communication and Public Utilities	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	12.57	77,683.32	
10	Wholesaler & Retailer	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	11.99	884,037.28	
11	Finance, Insurance and Real Estate	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	11.96	293,261.17	
12	Hotel or Restaurant	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	12.10	179,123.11	
13	Other Services	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	11.93	178,122.27	
14	Consumption Loans	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	12.44	787,996.26	
15	Local Government	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	3.50	1,176.10	
16	Others	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	11.71	237,490.23	
	Aggregate	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	12.24	4,269,821.78	

Overall Summary of Interest Rate on LCY Productwise Credit		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)		Shrawan, 2080 (Mid Aug, 2023)	
S.N.	Description	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
1	Term Loan	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	12.13	1,409,236.04	
2	Overdraft	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	12.04	101,819.68	
3	Cash Credit Loan	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	12.63	533,565.11	
4	Trust Receipt Loan/Import Loan	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	12.57	63,117.03	
5	Short Term Working Capital/Demand Loan	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	11.02	845,495.11	
6	Residential Personal Home Loan (Up to Rs. 15 million)	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	11.97	288,652.83	
7	Real Estate Loan	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	12.47	208,471.53	
8	Margin Nature Loan	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	12.97	58,902.12	
9	Hire Purchase Loan	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	12.27	111,731.38	
10	Deprived Sector Loan	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	9.71	264,509.26	
11	Bills Purchased	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	12.42	3,818.74	
12	Other Product	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	10.98	380,502.96	
	Aggregate	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	12.24	4,269,821.78	

Overall Summary of Interest Rate on LCY Deposit		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
1	Saving	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:	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	9.45	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	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	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	10.21	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	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	2.66	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	-	368,032.44	-	406,508.67	-	375,090.16	-	389,609.00	-	418,968.12
6.1	Current	-	327,012.47	-	366,366.21	-	335,606.87	-	351,267.78	-	378,483.13
6.2	Margin	-	39,716.67	-	39,114.58	-	38,484.56	-	37,528.42	-	37,622.92
6.3	Other	-	1,303.31	-	1,027.88	-	998.73	-	812.80	-	2,862.07
	Aggregate	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		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
1	Agricultural and Forest Related	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	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	12.49	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	12.18	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	12.46	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	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	11.42	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	12.60	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	12.91	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	12.33	899,662.73	12.34	918,557.05	12.41	905,529.62	12.25	909,296.92	11.83	910,964.86
11	Finance, Insurance and Real Estate	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	12.38	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	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	12.79	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
16	Others	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	12.23	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		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
1	Term Loan	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	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	12.36	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	12.63	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	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)	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	12.49	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	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	12.65	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	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	12.72	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	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	12.23	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)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	3.43	1,724,414.19
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	7.93	3,178,536.06
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	6.20	559,022.50
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	6.69	998,673.91
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	8.47	734,351.08
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	9.98	886,488.58
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	1.45	361,813.59
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	1.20	2,234.71
6	Non interest bearing deposits	-	388,030.57	-	406,396.76	-	323,367.70	-	310,451.45	-	324,538.20	-	378,161.20	-	328,841.18
6.1	Current	-	349,961.57	-	369,603.34	-	285,991.79	-	273,567.90	-	287,968.52	-	340,942.75	-	290,733.37
6.2	Margin	-	36,458.61	-	35,822.24	-	36,282.20	-	36,202.13	-	35,909.10	-	36,582.25	-	37,394.70
6.3	Other	-	1,610.39	-	971.17	-	1,093.70	-	681.41	-	660.58	-	636.20	-	713.11
	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	5.66	5,595,839.73

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)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	9.25	321,931.82
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	8.81	14,372.28
3	Mining Related	11.43	11,430.93	11.13	11,289.41	10.74	11,719.67	10.54	11,719.67	10.32	11,404.38	10.19	11,432.13	10.02	11,505.78
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	9.59	256,225.86
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	10.04	540,323.92
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	10.15	181,847.43
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	9.75	370,693.56
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	9.85	67,349.35
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	10.29	70,465.59
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	9.99	907,242.94
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	9.85	315,593.85
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	10.01	197,983.23
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	9.95	178,850.03
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	10.55	842,602.28
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	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	10.56	244,615.77
	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	9.68	4,522,779.79

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)		Saun, 2081 (Mid Aug, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	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	10.13	1,692,750.36
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	11.08	88,878.48
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	10.03	588,603.11
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	10.08	56,984.62
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	9.88	712,679.80
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	10.15	316,374.42
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	10.33	224,537.01
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	10.18	71,693.11
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	10.32	107,065.51
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	8.99	263,633.44
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	9.39	6,792.35
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	10.32	392,787.58
	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	9.68	4,522,779.79

Annex-I

**Name list of Banks and Financial Institutions
(Mid-Aug, 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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