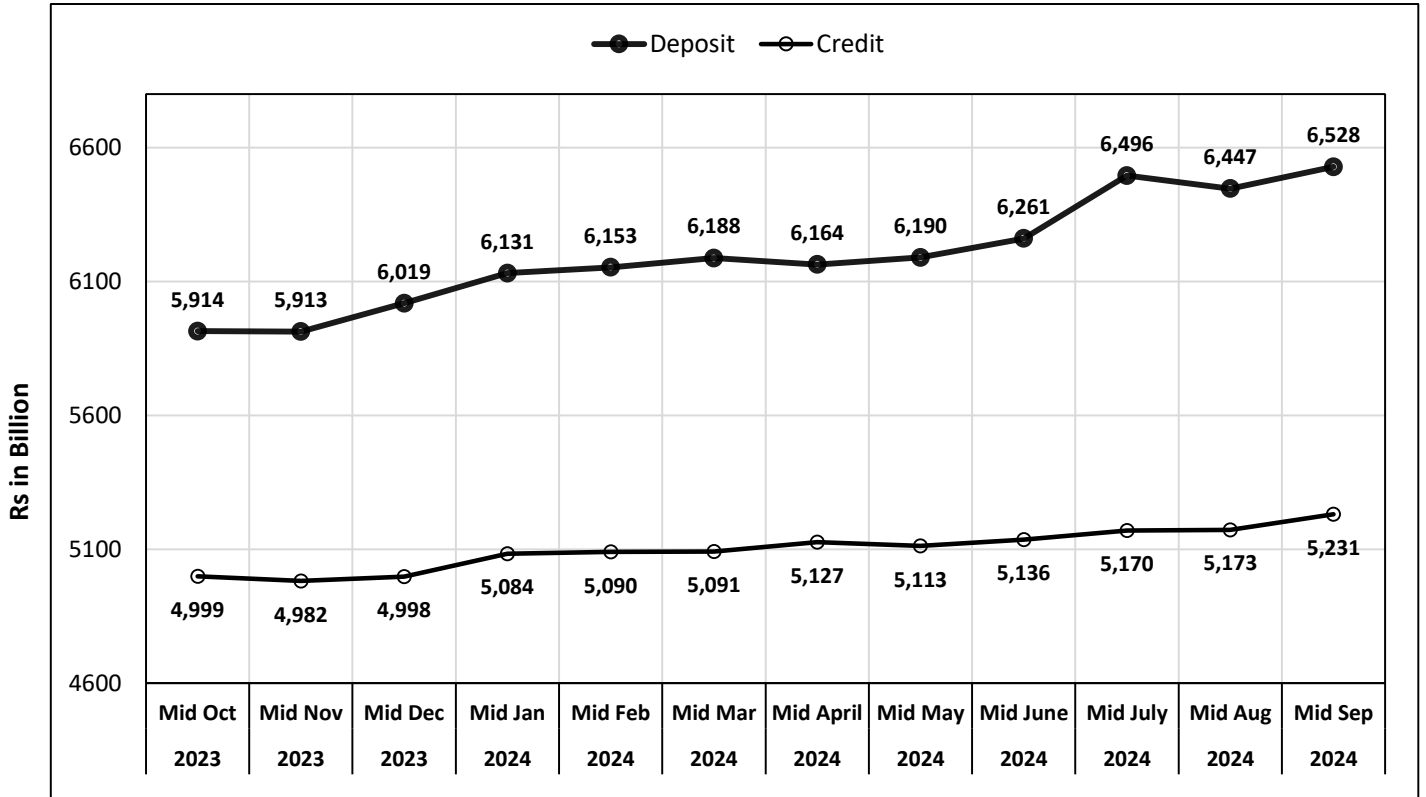


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Bhadau
(Mid-Sept, 2024)

Contents

	Page
1. Explanatory Notes	1
2. Major Financial Indicators	2
3. Statement of Assets & Liabilities of Banks & Financial Institutions	3
4. Profit & Loss Account of Banks & Financial Institutions	7
5. Statement of Sector wise, Product wise and Security wise Credit	11
6. Statement of Assets and Liabilities	
a. Commercial Banks	15
b. Development Banks	17
c. Finance Companies	19
7. Profit & Loss Account	
a. Commercial Banks	20
b. Development Banks	23
c. Finance Companies	26
8. Sector- wise, product-wise and security-wise credit	
a. Commercial Banks	28
b. Development Banks	31
c. Finance Companies	33
9. Micro-Finance Financial Institutions	
a. Major Financial Indicators	34
b. Statement of Assets and Liabilities	34
c. Profit & Loss Account	34
9. Infrastructure Development Bank	
a. Statement of Assets and Liabilities	35
b. Profit & Loss Account	36
10. Districtwise Branch List	37
11. Interest Rate Structure of Commercial Banks	39
Annexure	
1. List of Bank and Financial Institutions with Short Name	Annex 1

Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	101.64	10.48	2.32	114.44
2	Total Credit/GDP	81.08	8.83	1.78	91.69
3	Total Credit/ Total Deposit**	79.77	84.26	76.71	80.12
4	CD Ratio*	78.40	83.45	75.80	78.80
5	Fixed Deposit/Total Deposit	55.75	59.02	70.48	56.35
6	Saving Deposit/Total Deposit	30.90	31.83	20.29	30.77
7	Current Deposit/Total Deposit	5.70	1.70	1.17	5.24
8	Call Deposit/Total Deposit	6.90	7.41	7.26	6.95
9	NPL/ Total Loan [^]	3.76	3.62	9.87	3.86
10	Total LLP /Total Loan	4.32	3.87	9.20	4.37
11	Deprived Sector Loan/Total Loan ^{\$^}	6.03	7.74	7.27	6.22
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	7.87	6.38	7.87	7.73
2	Investment in Gov. Securities/Total Deposit	18.34	15.97	15.42	18.06
3	Total Liquid Assets/Total Deposit	27.14	24.78	30.79	27.00
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	9.90	10.51	12.29	9.99
2	Total Capital/RWA	12.81	13.34	14.12	12.88
D. Financial Access					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,063	1,136	288	6,487
3	No. of Deposit Accounts	48,608,181	7,195,765	922,682	56,726,628
4	No. of Loan Accounts	1,583,669	282,006	43,524	1,909,199
5	No. of Branchless Banking Centers	1,092	17	-	1,109
6	No. of Branchless Banking Customers	299,566	1,677	-	301,243
7	No. of Mobile Banking Customers	21,613,912	3,352,868	240,342	25,207,122
8	No. of Internet Banking Customers	1,381,201	589,301	16,315	1,986,817
9	No. of ATMs	4,813	348	44	5,205
10	No. of Debit Cards	11,922,081	1,110,208	64,836	13,097,125
11	No. of Credit Cards	291,682	1,936	-	293,618
12	No. of Prepaid Cards	193,159	1,924	-	195,083
E. Interest Rate(%)					
1	Wt. Avg Interest Rate on Deposit	5.48			
	(a) Saving	3.38			
	(b) Fixed	7.71			
	(c) Call	1.39			
2	Wt. Avg Interest Rate on Credit	9.52			

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	618,798	683,127	728,713	799,722	797,070	10.40	6.67	-0.33
a. Paid-up Capital	407,789	425,052	436,408	436,408	436,443	4.23	2.67	0.01
b. Statutory Reserves	120,965	138,151	150,114	156,130	157,678	14.21	8.66	0.99
c. Retained Earning	10,267	(6,633)	(21,577)	13,691	4,873	-164.61	225.30	-64.41
d. Others Reserves	79,777	126,558	163,767	193,494	198,075	58.64	29.40	2.37
2 BORROWINGS	500,434	255,302	240,886	246,221	258,997	-48.98	-5.65	5.19
a. NRB	259,218	2,022	393	392	392	-99.22	-80.57	0.00
b. "A"Class Licensed Institution	40,170	18,993	6,970	11,842	25,058	-52.72	-63.30	111.61
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	47,503	45,262	10.98	-25.04	-4.72
d. Other Financial Ins.	6,027	6,467	8,037	9,290	11,081	7.30	24.27	19.28
e. Bonds and Securities	136,986	163,416	177,211	177,194	177,204	19.29	8.44	0.01
3 DEPOSITS	5,159,175	5,771,238	6,495,583	6,446,826	6,528,362	11.86	12.55	1.26
a. Current	465,415	454,049	381,824	330,557	341,990	-2.44	-15.91	3.46
b. Savings	1,402,182	1,519,064	1,954,389	1,943,649	2,008,858	8.34	28.66	3.35
c. Fixed	2,835,817	3,359,257	3,642,837	3,684,354	3,678,815	18.46	8.44	-0.15
d. Call Deposits	391,068	390,785	472,514	443,209	453,849	-0.07	20.91	2.40
e. Others	64,694	48,082	44,019	45,057	44,851	-25.68	-8.45	-0.46
4 Bills Payable	2,782	3,189	3,117	3,829	5,581	14.61	-2.25	45.74
5 Other Liabilities	424,126	502,666	598,080	580,718	611,977	18.52	18.98	5.38
1. Loan Loss Provision	110,300	168,124	230,012	228,862	228,423	52.42	36.81	-0.19
2. Interest Suspense a/c	19,628	28,910	28,409	29,256	31,468	47.29	-1.73	7.56
3. Others	294,198	305,633	339,659	322,600	352,086	3.89	11.13	9.14
6 Reconciliation A/c	512	471	3,179	1,292	(29)	-8.02	574.99	-102.22
7 Profit & Loss A/c	79,497	75,002	61,825	9,163	18,119	-5.65	-17.57	97.74
TOTAL	6,785,324	7,290,996	8,131,382	8,087,771	8,220,077	7.45	11.53	1.64
Assets								
1 LIQUID FUNDS	509,990	533,958	553,205	483,180	583,022	4.70	3.60	20.66
a. Cash Balance	111,631	102,134	103,855	98,107	98,747	-8.51	1.69	0.65
Nepalese Notes & Coins	108,250	99,262	100,579	94,195	94,896	-8.30	1.33	0.74
Foreign Currency	3,381	2,871	3,277	3,912	3,851	-15.06	14.11	-1.56
b. Bank Balance	302,877	362,361	378,811	330,109	406,180	19.64	4.54	23.04
1. In Nepal Rastra Bank	220,659	288,687	330,452	278,442	345,763	30.83	14.47	24.18
2. "A"Class Licensed Institution	28,862	23,870	17,711	18,546	16,574	-17.30	-25.80	-10.64
3. Other Financial Ins.	6,959	2,939	1,621	1,083	1,352	-57.76	-44.86	24.88
4. In Foreign banks	46,397	46,865	29,028	32,038	42,491	1.01	-38.06	32.63
c. Money at Call	95,482	69,463	70,539	54,964	78,094	-27.25	1.55	42.08
2 INVESTMENTS	911,435	1,049,633	1,471,177	1,456,930	1,393,084	15.16	40.16	-4.38
a. Govt. Securities	909,783	1,029,807	1,164,295	1,174,269	1,179,327	13.19	13.06	0.43
b. Others	1,651	19,827	306,882	282,661	213,757	1100.56	1447.82	-24.38
3 SHARE & OTHER INVESTMENT	186,550	251,757	275,676	294,554	293,255	34.95	9.50	-0.44
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,171,206	5,229,064	3.48	5.97	1.12
4.1 LOANS & ADVANCES	4,709,050	4,873,807	5,161,711	5,165,134	5,223,207	3.50	5.91	1.12
a. Private Sector	4,493,912	4,687,782	4,952,707	4,964,164	5,022,700	4.31	5.65	1.18
b. Financial Institutions	212,907	183,328	202,802	193,869	193,330	-13.89	10.62	-0.28
c. Government Organizations	2,231	2,697	6,202	7,100	7,176	20.86	129.96	1.07
4.2 BILLS PURCHASED	4,487	3,600	6,954	6,072	5,857	-19.76	93.16	-3.54
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,532	1,582	-16.19	92.13	3.31
6 FIXED ASSETS	95,030	136,783	145,320	145,623	145,769	43.94	6.24	0.10
7 OTHER ASSETS	353,788	417,472	476,248	495,979	534,586	18.00	14.08	7.78
a. Accrued Interests	199,589	244,588	282,704	296,514	331,909	22.55	15.58	11.94
b. Others	154,198	172,884	193,544	199,465	202,677	12.12	11.95	1.61
8 Expenses not Written off	219	364	1,004	1,001	1,015	66.61	175.67	1.41
9 Non Banking Assets	10,521	18,689	35,509	36,925	37,009	77.62	90.01	0.23
10 Reconciliation Account	3,241	2,304	2,550	650	1,408	-28.90	10.66	116.58
11 Profit & Loss A/c	63	1,831	497	191	282	2827.18	-72.86	47.74
TOTAL	6,785,324	7,290,996	8,131,382	8,087,771	8,220,077	7.45	11.53	1.64

Statement of Assets and Liabilities of Commercial Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	553,626	611,312	652,888	718,292	715,619	10.42	6.80	-0.37
a. Paid-up Capital	356,095	369,857	379,020	379,020	379,020	3.86	2.48	0.00
b. Statutory Reserves	110,434	126,035	137,000	142,514	144,064	14.13	8.70	1.09
c. Retained Earning	14,956	(1,180)	(13,948)	18,341	9,540	-107.89	1082.50	-47.98
d. Others Reserves	72,140	116,599	150,815	178,417	182,994	61.63	29.34	2.57
2 BORROWINGS	462,083	243,416	231,919	237,210	249,817	-47.32	-4.72	5.31
a. NRB	229,157	1,674	393	392	392	-99.27	-76.53	0.00
b. "A"Class Licensed Institution	38,482	16,193	6,970	11,751	24,808	-57.92	-56.96	111.11
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	47,503	45,262	10.98	-25.04	-4.72
d. Other Financial Ins.	5,862	6,164	7,558	8,811	10,602	5.15	22.61	20.33
e. Bonds and Securities	130,549	154,982	168,723	168,753	168,754	18.72	8.87	0.00
3 DEPOSITS	4,545,157	5,086,244	5,756,809	5,718,187	5,798,257	11.90	13.18	1.40
a. Current	453,605	441,571	368,702	319,171	330,284	-2.65	-16.50	3.48
b. Savings	1,261,715	1,366,476	1,752,143	1,739,307	1,791,753	8.30	28.22	3.02
c. Fixed	2,436,953	2,898,148	3,177,768	3,225,893	3,232,738	18.93	9.65	0.21
d. Call Deposits	329,895	333,864	415,610	390,247	399,938	1.20	24.49	2.48
e. Others	62,988	46,186	42,586	43,569	43,544	-26.68	-7.79	-0.06
4 Bills Payable	2,740	3,163	3,095	3,809	5,570	15.45	-2.15	46.21
5 Other Liabilities	384,228	453,119	538,952	520,955	548,954	17.93	18.94	5.37
1. Loan Loss Provision	95,409	147,603	201,267	200,108	199,602	54.71	36.36	-0.25
2. Interest Suspense a/c	10,334	18,049	15,809	16,055	17,212	74.67	-12.41	7.21
3. Others	278,486	287,467	321,875	304,793	332,140	3.22	11.97	8.97
6 Reconciliation A/c	516	470	3,177	1,339	(27)	-8.96	576.23	-102.04
7 Profit & Loss A/c	72,201	68,213	55,901	8,284	16,126	-5.52	-18.05	94.67
TOTAL	6,020,551	6,465,937	7,242,741	7,208,076	7,334,315	7.40	12.01	1.75
Assets								
1 LIQUID FUNDS	420,838	450,799	477,887	419,336	510,014	7.12	6.01	21.62
a. Cash Balance	102,537	92,853	95,352	90,250	90,607	-9.44	2.69	0.40
Nepalese Notes & Coins	99,279	90,215	92,309	86,618	87,065	-9.13	2.32	0.52
Foreign Currency	3,258	2,638	3,043	3,632	3,542	-19.01	15.33	-2.47
b. Bank Balance	268,141	324,727	340,981	295,262	365,766	21.10	5.01	23.88
1. In Nepal Rastra Bank	203,810	263,539	301,463	250,004	313,374	29.31	14.39	25.35
2. "A"Class Licensed Institution	17,786	14,124	10,338	13,198	9,879	-20.59	-26.80	-25.15
3. Other Financial Ins.	149	201	153	24	24	34.61	-23.51	0.00
4. In Foreign banks	46,395	46,864	29,026	32,037	42,490	1.01	-38.06	32.63
c. Money at Call	50,160	33,219	41,554	33,824	53,641	-33.78	25.09	58.59
2 INVESTMENTS	820,456	937,730	1,330,657	1,313,679	1,261,653	14.29	41.90	-3.96
a. Govt. Securities	818,804	918,942	1,049,313	1,055,910	1,063,434	12.23	14.19	0.71
b. Others	1,651	18,788	281,344	257,769	198,219	1037.69	1397.43	-23.10
3 SHARE & OTHER INVESTMENT	175,230	238,878	262,629	280,939	279,739	36.32	9.94	-0.43
4 LOANS & ADVANCES								
(Including Bills Purchased)	4,182,299	4,312,591	4,567,541	4,571,412	4,623,871	3.12	5.91	1.15
4.1 LOANS & ADVANCES	4,177,812	4,308,990	4,560,588	4,565,339	4,618,014	3.14	5.84	1.15
a. Private Sector	4,025,452	4,149,539	4,381,897	4,393,593	4,443,727	3.08	5.60	1.14
b. Financial Institutions	150,129	156,762	172,496	164,654	167,117	4.42	10.04	1.50
c. Government Organizations	2,231	2,690	6,194	7,093	7,169	20.53	130.31	1.07
4.2 BILLS PURCHASED	4,487	3,600	6,954	6,072	5,857	-19.76	93.16	-3.54
5 LOANS AGT. COLLECTED BILLS	951	797	1,532	1,532	1,582	-16.19	92.13	3.31
6 FIXED ASSETS	85,850	124,602	132,130	132,361	132,476	45.14	6.04	0.09
7 OTHER ASSETS	322,804	381,570	436,640	455,813	491,177	18.20	14.43	7.76
a. Accrued Interests	177,208	218,341	255,668	266,768	299,887	23.21	17.10	12.41
b. Others	145,596	163,228	180,972	189,044	191,291	12.11	10.87	1.19
8 Expenses not Written off	219	363	1,003	1,000	1,014	66.11	176.18	1.40
9 Non Banking Assets	8,665	15,306	30,176	31,363	31,380	76.65	97.15	0.05
10 Reconciliation Account	3,240	2,301	2,547	643	1,408	-29.00	10.70	118.98
11 Profit & Loss A/c	-	1,001	-	-	-	0.00	-100.00	0.00
TOTAL	6,020,551	6,465,937	7,242,741	7,208,076	7,334,315	7.40	12.01	1.75

Statement of Assets and Liabilities of Development Banks

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	47,312	52,784	57,742	63,225	63,304	11.57	9.39	0.12
a. Paid-up Capital	36,994	40,207	42,171	42,171	42,171	8.69	4.88	0.00
b. Statutory Reserves	7,072	8,341	9,318	9,651	9,651	17.94	11.72	0.01
c. Retained Earning	(282)	(355)	(878)	2,663	2,770	25.97	147.43	4.02
d. Others Reserves	3,528	4,592	7,131	8,741	8,712	30.15	55.30	-0.33
2 BORROWINGS	26,259	9,340	8,019	8,062	8,231	-64.43	-14.14	2.10
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	90	250	150.00	-100.00	177.01
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	165	303	479	479	479	83.75	57.88	0.00
e. Bonds and Securities	5,490	7,486	7,540	7,493	7,502	36.38	0.71	0.12
3 DEPOSITS	509,490	571,573	610,171	598,747	597,744	12.19	6.75	-0.17
a. Current	9,932	11,059	11,513	9,928	10,159	11.35	4.10	2.33
b. Savings	120,613	132,843	176,770	178,773	190,243	10.14	33.07	6.42
c. Fixed	327,121	380,584	374,776	365,781	352,785	16.34	-1.53	-3.55
d. Call Deposits	51,614	46,811	46,863	44,021	44,302	-9.31	0.11	0.64
e. Others	211	275	249	244	254	30.45	-9.24	4.32
4 Bills Payable	42	23	21	20	11	-44.16	-9.52	-44.23
5 Other Liabilities	23,291	30,451	36,086	36,035	38,706	30.74	18.50	7.41
1. Loan Loss Provision	9,405	13,887	19,372	19,388	19,481	47.66	39.49	0.48
2. Interest Suspense a/c	1,129	1,931	2,459	3,294	4,188	70.95	27.37	27.14
3. Others	12,757	14,633	14,255	13,354	15,036	14.71	-2.58	12.60
6 Reconciliation A/c	0	0	0	0	0	1477.29	-100.00	562049933.19
7 Profit & Loss A/c	6,340	5,715	5,291	665	1,648	-9.85	-7.42	147.89
TOTAL	612,733	669,886	717,330	706,754	709,644	9.33	7.08	0.41
Assets								
1 LIQUID FUNDS	69,497	64,562	56,513	46,720	52,666	-7.10	-12.47	12.73
a. Cash Balance	7,505	7,574	7,022	6,481	6,800	0.92	-7.29	4.93
Nepalese Notes & Coins	7,383	7,341	6,788	6,201	6,492	-0.56	-7.53	4.70
Foreign Currency	123	233	234	280	309	89.75	0.30	10.19
b. Bank Balance	24,830	28,785	29,706	27,530	31,332	15.93	3.20	13.81
1. In Nepal Rastra Bank	13,435	20,033	23,445	23,119	26,216	49.11	17.03	13.39
2. "A"Class Licensed Institution	6,642	7,521	5,775	4,049	4,778	13.25	-23.21	18.01
3. Other Financial Ins.	4,752	1,228	483	359	336	-74.15	-60.67	-6.43
4. In Foreign banks	2	2	2	2	2	0.00	0.00	0.00
c. Money at Call	37,162	28,203	19,786	12,709	14,534	-24.11	-29.84	14.35
2 INVESTMENTS	68,793	91,763	114,973	114,584	104,570	33.39	25.29	-8.74
a. Govt. Securities	68,793	90,725	92,535	95,842	95,481	31.88	2.00	-0.38
b. Others	-	1,038	22,438	18,742	9,088	0.00	2061.04	-51.51
3 SHARE & OTHER INVESTMENT	8,446	8,504	9,159	9,503	9,552	0.69	7.70	0.52
4 LOANS & ADVANCES								
(Including Bills Purchased)	444,934	471,886	501,432	499,497	503,652	6.06	6.26	0.83
4.1 LOANS & ADVANCES	444,934	471,886	501,432	499,497	503,652	6.06	6.26	0.83
a. Private Sector	386,815	451,918	476,949	475,985	482,673	16.83	5.54	1.40
b. Financial Institutions	58,120	19,964	24,480	23,509	20,976	-65.65	22.62	-10.77
c. Government Organizations	-	3	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	6,410	8,845	9,710	9,730	9,772	38.00	9.78	0.43
7 OTHER ASSETS	13,338	21,777	22,172	23,041	25,722	63.27	1.81	11.63
a. Accrued Interests	7,075	14,549	13,386	15,554	17,290	105.63	-8.00	11.16
b. Others	6,263	7,228	8,787	7,487	8,432	15.42	21.56	12.62
8 Expenses not Written off	-	-	-	-	-	0.00	0.00	0.00
9 Non Banking Assets	1,258	2,269	3,369	3,593	3,593	80.40	48.51	0.00
10 Reconciliation Account	0	0	-	3	-	0.00	-100.00	-100.00
11 Profit & Loss A/c	56	279	-	85	117	397.68	-100.00	37.38
TOTAL	612,733	669,886	717,330	706,754	709,644	9.33	7.08	0.41

Statement of Assets and Liabilities of Finance Companies

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% Change			
	2022	2023	2024	2024	2024	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	17,861	19,031	18,083	18,205	18,148	6.55	-4.98	-0.31	
a. Paid-up Capital	14,700	14,988	15,217	15,217	15,252	1.96	1.53	0.23	
b. Statutory Reserves	3,459	3,775	3,796	3,965	3,963	9.13	0.55	-0.04	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,313)	(7,437)	15.66	32.41	1.70	
d. Others Reserves	4,110	5,367	5,821	6,336	6,369	30.59	8.46	0.52	
2 BORROWINGS	12,092	2,546	948	948	948	-78.94	-62.77	0.00	
a. NRB	9,957	49	-	-	-	-99.51	-100.00	0.00	
b. "A"Class Licensed Institution	1,188	1,550	-	-	-	30.49	-100.00	0.00	
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00	
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00	
e. Bonds and Securities	947	948	948	948	948	0.06	0.01	0.00	
3 DEPOSITS	104,528	113,422	128,603	129,893	132,362	8.51	13.38	1.90	
a. Current	1,878	1,419	1,609	1,459	1,547	-24.42	13.35	6.08	
b. Savings	19,854	19,745	25,477	25,569	26,862	-0.55	29.03	5.06	
c. Fixed	71,743	80,525	90,293	92,680	93,291	12.24	12.13	0.66	
d. Call Deposits	9,558	10,110	10,041	8,941	9,609	5.77	-0.69	7.47	
e. Others	1,496	1,622	1,184	1,244	1,053	8.47	-27.02	-15.34	
4 Bills Payable	0	2	1	0	0	380.57	-74.28	37.91	
5 Other Liabilities	16,607	19,097	23,043	23,728	24,317	14.99	20.66	2.48	
1. Loan Loss Provision	5,486	6,634	9,373	9,366	9,340	20.91	41.29	-0.28	
2. Interest Suspense a/c	8,165	8,930	10,140	9,908	10,068	9.36	13.56	1.62	
3. Others	2,955	3,533	3,529	4,454	4,909	19.56	-0.10	10.22	
6 Reconciliation A/c	(4)	1	2	(47)	(1)	-125.45	105.84	-97.08	
7 Profit & Loss A/c	957	1,073	633	214	345	12.19	-41.03	61.05	
TOTAL	152,040	155,172	171,311	172,941	176,118	2.06	10.40	1.84	
Assets									
1 LIQUID FUNDS	19,655	18,596	18,804	17,125	20,341	-5.39	1.12	18.78	
a. Cash Balance	1,588	1,706	1,481	1,376	1,340	7.42	-13.18	-2.68	
Nepalese Notes & Coins	1,588	1,706	1,481	1,376	1,340	7.42	-13.17	-2.68	
Foreign Currency	0	0	0	0	0	115.37	-73.13	0.00	
b. Bank Balance	9,906	8,849	8,125	7,317	9,082	-10.68	-8.18	24.13	
1. In Nepal Rastra Bank	3,414	5,115	5,544	5,318	6,174	49.79	8.39	16.10	
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,299	1,916	-49.85	-28.20	47.47	
3. Other Financial Ins.	2,058	1,510	984	700	992	-26.60	-34.83	41.79	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	8,431	9,919	-1.46	14.38	17.65	
2 INVESTMENTS	22,186	20,140	25,547	28,668	26,861	-9.22	26.85	-6.30	
a. Govt. Securities	22,186	20,140	22,447	22,518	20,411	-9.22	11.45	-9.36	
b. Others	-	-	3,100	6,150	6,450	0.00	0.00	4.88	
3 SHARE & OTHER INVESTMENT	2,875	4,375	3,888	4,113	3,964	52.20	-11.13	-3.63	
4 LOANS & ADVANCES	86,303	92,931	99,691	100,297	101,541	7.68	7.27	1.24	
(Including Bills Purchased)	86,303	92,931	99,691	100,297	101,541	7.68	7.27	1.24	
4.1 LOANS & ADVANCES	86,303	92,931	99,691	100,297	101,541	7.68	7.27	1.24	
a. Private Sector	81,645	86,325	93,861	94,587	96,301	5.73	8.73	1.81	
b. Financial Institutions	4,658	6,602	5,826	5,706	5,237	41.72	-11.75	-8.23	
c. Government Organizations	-	4	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	2,771	3,336	3,480	3,532	3,521	20.41	4.30	-0.32	
7 OTHER ASSETS	17,646	14,125	17,436	17,126	17,687	-19.95	23.44	3.28	
a. Accrued Interests	15,306	11,697	13,651	14,192	14,733	-23.58	16.70	3.81	
b. Others	2,340	2,428	3,785	2,933	2,954	3.76	55.93	0.72	
8 Expenses not Written off	-	1	1	1	1	0.00	11.04	10.42	
9 Non Banking Assets	599	1,114	1,964	1,969	2,036	85.87	76.36	3.40	
10 Reconciliation Account	(0)	3	3	5	0	-1452.60	1.09	-90.42	
11 Profit & Loss A/c	6	551	497	105	165	8461.23	-9.74	56.10	
TOTAL	152,040	155,172	171,311	172,941	176,118	2.06	10.40	1.84	

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	330,008	429,253	455,987	34,443	67,187	30.07	6.23	95.07
1.1 Deposit Liabilities	305,976	402,421	431,908	32,491	63,377	31.52	7.33	95.06
1.1.1 Saving A/c	76,032	88,065	79,278	5,936	11,748	15.83	-9.98	97.92
1.1.2 Fixed A/c	223,748	305,845	344,566	25,940	50,466	36.69	12.66	94.55
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	1,246	2,013	92.36	-12.13	61.58
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	2,306	4,692	20.83	-6.86	103.52
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	8,718	17,159	7.73	15.30	96.81
1.1.2.4 Above 1 Year	81,297	138,814	166,377	13,671	26,603	70.75	19.86	94.60
1.1.3 Call Deposit	6,111	8,461	8,034	612	1,156	38.45	-5.04	89.01
1.1.4 Certificate of Deposits	85	51	30	3	6	-39.75	-41.39	95.40
1.2 Others	24,032	26,832	24,079	1,953	3,810	11.65	-10.26	95.13
2 Commission/Fee Expense	3,121	4,228	4,635	369	748	35.49	9.61	102.48
3 Employees Expenses	53,727	55,126	63,661	5,280	10,462	2.60	15.48	98.16
4 Office Operating Expenses	38,326	38,127	43,010	3,074	6,519	-0.52	12.81	112.04
5 Exchange Fluctuation Loss	105	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	34	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operating Expenses	369	499	926	133	137	35.07	85.74	3.61
7. Provision for Risk	25,497	65,952	85,515	457	479	158.67	29.66	4.93
7.1 Loan loss Provision	25,367	65,818	85,205	449	468	159.46	29.46	4.17
7.1.1 General Loan loss Provision	12,849	17,473	26,227	245	383	35.98	50.11	56.29
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	35	181	18.37	31.70	417.71
7.1.1.2 Watch List Provision	3,976	6,969	12,394	210	202	75.28	77.85	-3.86
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	204	84	277.53	23.05	-58.62
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	0	0	529.86	4.11	38.96
7.2. Provision for Non-Banking Assets	13	89	153	8	8	563.44	72.55	0.00
7.3. Provision for Loss on Investment	98	16	31	-	4	-83.24	88.60	0.00
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
8 Loan Written Off	1,607	2,823	4,026	303	316	75.65	42.60	4.38
9 Provision for Staff Bonus	11,766	10,407	10,642	1,470	2,864	-11.55	2.26	94.87
10 Provision for Income Tax	34,273	32,840	33,085	4,306	8,367	-4.18	0.75	94.29
11 Others	7	79	165	9	10	1053.58	108.99	17.98
12 Net Profit	83,438	77,771	70,918	10,162	19,706	-6.79	-8.81	93.92
TOTAL EXPENSES	582,244	717,106	772,570	60,006	116,796	23.16	7.73	94.64
Income								
1. Interest Income	509,366	641,877	674,109	53,063	104,548	26.01	5.02	97.03
1.1. On Loans and Advance	464,186	572,265	588,296	45,648	90,114	23.28	2.80	97.41
1.2. On Investment	38,306	57,477	66,519	5,499	10,981	50.05	15.73	99.68
1.2.1 Government Bonds	35,010	53,207	59,980	4,712	9,484	51.98	12.73	101.30
1.2.2 Foreign Bonds	341	228	499	34	67	-33.10	118.51	96.26
1.2.3 NRB Bonds	343	558	960	311	555	62.57	72.14	78.38
1.2.4 Deventure & Bonds	2,612	3,484	5,079	442	875	33.39	45.80	97.73
1.3 Agency Balance	174	1,430	1,423	99	211	721.79	-0.48	113.14
1.4 On Call Deposit	1,460	2,428	3,840	307	639	66.34	58.14	108.04
1.5 Others	5,239	8,276	14,031	1,510	2,604	57.97	69.53	72.43
2. Comission & Discount	27,259	29,086	35,259	3,362	6,807	6.70	21.23	102.49
2.1 Bills Purchase & Discount	310	206	397	27	48	-33.51	92.78	78.99
2.2 Comission	22,861	22,065	27,596	2,731	5,059	-3.49	25.07	85.25
2.3 Others	4,088	6,815	7,267	603	1,699	66.72	6.63	181.57
3 Income From Exchange Fluctuation	8,121	5,553	6,369	357	700	-31.62	14.70	95.85
3.1 Due to Change in Exchange Rate	1,029	829	(311)	659	235	-19.43	-137.56	-64.29
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	(302)	465	-33.39	41.42	-253.83
4 Other Operating Income	12,504	11,095	10,946	1,401	2,035	-11.27	-1.35	45.21
5 Non Operating Income	3,584	1,971	1,866	141	466	-45.00	-5.36	230.53
6 Provision Written Back	20,530	27,558	43,240	1,479	1,950	34.23	56.90	31.80
7 Recovery from Written off Loan	669	245	285	19	30	-63.34	16.44	61.12
8 Income from Extra Ordinary Expenses	156	(1,060)	12	1	4	-780.06	-101.13	366.89
9 Net Loss	56	780	485	182	257	1290.13	-37.87	40.56
TOTAL INCOME	582,244	717,106	772,570	60,006	116,796	23.16	7.73	94.64

Profit and Loss Statement of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
1 Interest Expenses	284,750	364,419	396,012	30,059	58,619	27.98	8.67	95.01
1.1 Deposit Liabilities	262,357	339,229	372,863	28,178	54,949	29.30	9.91	95.01
1.1.1 Saving A/c	67,417	77,696	70,894	5,269	10,411	15.25	-8.76	97.59
1.1.2 Fixed A/c	189,890	254,527	294,989	22,366	43,514	34.04	15.90	94.55
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	962	1,487	100.87	2.52	54.58
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	1,790	3,889	16.08	-3.71	117.21
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	7,299	14,261	4.89	19.54	95.39
1.1.2.4 Above 1 Year	75,530	125,810	150,210	12,315	23,877	66.57	19.39	93.89
1.1.3 Call Deposit	4,966	6,963	6,951	539	1,018	40.23	-0.18	88.69
1.1.4 Certificate of Deposits	85	43	30	3	6	-49.64	-29.89	95.40
1.2 Others	22,393	25,190	23,148	1,882	3,670	12.49	-8.10	95.02
2 Commission/Fee Expense	3,057	4,099	4,524	365	735	34.08	10.37	101.43
3 Employees Expenses	47,172	47,816	55,898	4,673	9,200	1.37	16.90	96.87
4 Office Operating Expenses	33,086	32,261	37,062	2,667	5,663	-2.49	14.88	112.34
5 Exchange Fluctuation Loss	104	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	33	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	71	-	-	-	-	-100.00	0.00	0.00
6 Non-Operatiing Expenses	312	462	890	125	128	48.10	92.56	1.81
7. Provision for Risk	21,637	57,437	74,107	222	238	165.46	29.02	7.26
7.1 Loan loss Provision	21,538	57,424	74,018	215	227	166.62	28.90	5.76
7.1.1 General Loan loss Provision	11,093	15,606	23,763	125	281	40.69	52.27	124.08
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	(26)	137	27.84	35.89	-622.10
7.1.1.2 Watch List Provision	3,468	5,858	10,517	152	144	68.93	79.51	-4.93
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	89	(54)	291.76	20.98	-160.51
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	-	-	502.06	7.85	0.00
7.2. Provision for Non-Banking Assets	-	0	55	8	8	0.00	1297575914354840000.00	0.00
7.3. Provision for Loss on Investment	95	13	31	-	4	-85.91	130.37	0.00
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
8 Loan Written Off	1,489	2,602	3,786	293	304	74.70	45.50	3.84
9 Provision for Staff Bonus	10,673	9,462	9,671	1,351	2,606	-11.34	2.21	92.92
10 Provision for Income Tax	30,803	29,784	29,989	3,937	7,559	-3.31	0.69	91.98
11 Others	7	72	165	9	10	969.68	128.53	17.98
12 Net Profit	74,801	70,037	64,153	9,176	17,692	-6.37	-8.40	92.80
TOTAL EXPENSES	507,892	618,452	676,255	52,878	102,754	21.77	9.35	94.32
Income								
1. Interest Income	442,405	551,682	588,736	46,646	91,768	24.70	6.72	96.73
1.1. On Loans and Advance	402,230	490,121	511,556	39,762	78,523	21.85	4.37	97.48
1.2. On Investment	34,586	51,290	59,590	5,052	9,950	48.30	16.18	96.93
1.2.1 Government Bonds	31,700	47,873	53,733	4,313	8,544	51.02	12.24	98.08
1.2.2 Foreign Bonds	341	228	499	34	67	-33.10	118.51	96.26
1.2.3 NRB Bonds	1	2	635	293	525	118.89	27879.51	79.05
1.2.4 Deventure & Bonds	2,544	3,187	4,724	412	814	25.26	48.24	97.70
1.3 Agency Balance	171	1,430	1,420	97	207	738.02	-0.73	113.59
1.4 On Call Deposit	673	1,367	3,245	297	621	103.20	137.42	109.24
1.5 Others	4,745	7,475	12,925	1,438	2,467	57.53	72.91	71.57
2. Comission & Discount	25,927	27,763	33,790	3,245	6,563	7.08	21.71	102.23
2.1 Bills Purchase & Discount	310	206	397	27	48	-33.51	92.78	78.99
2.2 Comission	21,943	21,250	26,721	2,658	4,915	-3.16	25.75	84.92
2.3 Others	3,674	6,307	6,671	560	1,599	71.64	5.78	185.49
3 Income From Exchange Fluctuation	8,083	5,468	6,294	346	678	-32.36	15.12	95.75
3.1 Due to Change in Exchange Rate	1,028	817	(317)	656	230	-20.55	-138.79	-64.94
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	(309)	448	-34.08	42.15	-244.90
4 Other Operating Income	10,325	9,218	8,654	1,201	1,554	-10.71	-6.12	29.40
5 Non Operating Income	3,087	1,760	1,370	119	417	-42.99	-22.15	249.69
6 Provision Written Back	17,299	23,391	37,139	1,301	1,747	35.22	58.78	34.22
7 Recovery from Written off Loan	611	231	271	19	24	-62.25	17.32	28.48
8 Income from Extra Ordinary Expenses	156	(1,060)	1	1	4	-780.38	-100.14	366.89
9 Net Loss	-	-	-	-	-	0.00	0.00	0.00
TOTAL INCOME	507,892	618,452	676,255	52,878	102,754	21.77	9.35	94.32

Profit and Loss Statement of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	37,191	53,217	48,793	3,497	6,756	43.09	-8.31	93.20
1.1 Deposit Liabilities	35,908	52,034	47,947	3,432	6,628	44.91	-7.85	93.11
1.1.1 Saving A/c	7,117	8,737	6,896	552	1,107	22.77	-21.07	100.57
1.1.2 Fixed A/c	27,825	42,073	40,214	2,823	5,411	51.21	-4.42	91.65
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	245	448	89.95	-30.90	83.15
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	446	669	43.05	-21.05	49.87
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	1,145	2,372	19.71	-3.67	107.24
1.1.2.4 Above 1 Year	3,944	9,226	12,112	988	1,922	133.90	31.28	94.57
1.1.3 Call Deposit	967	1,215	836	57	110	25.67	-31.15	92.79
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	64	128	-7.75	-28.48	98.28
2 Commission/Fee Expense	63	120	103	4	12	90.31	-14.53	177.11
3 Employees Expenses	5,225	5,838	6,202	488	1,023	11.72	6.23	109.75
4 Office Operating Expenses	4,096	4,617	4,704	326	682	12.72	1.89	109.22
5 Exchange Fluctuation Loss	1	-	-	-	-	-100.00	0.00	0.00
5.1 Due to Change in Exchange Rates	1	-	-	-	-	-100.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operatiing Expenses	30	31	25	0	0	4.23	-18.97	318.22
7. Provision for Risk	3,329	7,125	9,415	77	117	114.07	32.13	52.97
7.1 Loan loss Provision	3,301	7,064	9,268	77	117	114.01	31.20	52.97
7.1.1 General Loan loss Provision	1,459	1,606	2,077	5	27	10.08	29.34	453.61
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(51)	(36)	-42.00	-35.03	-29.87
7.1.1.2 Watch List Provision	431	1,010	1,689	56	62	134.31	67.34	11.81
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	72	90	190.81	33.39	26.16
7.1.3 Additional Loan Loss Provision	2	106	52	0	0	5763.24	-50.91	38.96
7.2. Provision for Non-Banking Assets	10	31	23	-	-	206.87	-24.13	0.00
7.3. Provision for Loss on Investment	2	3	-	-	-	22.60	-100.00	0.00
7.4. Provision for Loss of Other Assets	15	28	124	-	-	81.97	343.58	0.00
8 Loan Written Off	36	150	148	10	12	313.66	-1.34	20.90
9 Provision for Staff Bonus	987	844	868	103	223	-14.54	2.88	116.97
10 Provision for Income Tax	3,010	2,604	3,011	322	707	-13.51	15.63	119.55
11 Others	-	-	-	-	-	0.00	0.00	0.00
12 Net Profit	6,970	6,191	5,929	750	1,648	-11.18	-4.23	119.54
TOTAL EXPENSES	60,939	80,737	79,197	5,577	11,180	32.49	-1.91	100.48
Income								
1. Interest Income	55,444	74,528	70,425	5,205	10,492	34.42	-5.51	101.57
1.1. On Loans and Advance	51,703	68,237	63,418	4,785	9,513	31.98	-7.06	98.79
1.2. On Investment	2,732	4,790	5,607	352	854	75.32	17.05	142.62
1.2.1 Government Bonds	2,485	4,352	5,401	347	849	75.15	24.11	144.40
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	5	5	76.65	-53.18	10.61
1.2.4 Deventure & Bonds	1	2	2	0	0	195.12	-21.20	61.59
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	3	5	28.13	-53.14	57.74
1.5 Others	403	725	1,037	65	121	79.68	43.00	85.92
2. Comission & Discount	1,051	1,030	1,171	85	180	-1.99	13.73	111.77
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	56	113	-20.36	13.91	102.34
2.3 Others	317	446	506	29	66	40.46	13.50	130.10
3 Income From Exchange Fluctuation	38	85	74	11	22	125.53	-12.63	98.87
3.1 Due to Change in Exchange Rate	1	12	5	4	6	1204.94	-56.43	49.64
3.2 Due to Foreign Currency Trans.	37	73	69	7	16	97.78	-5.21	123.84
4 Other Operating Income	1,684	1,601	1,916	146	310	-4.90	19.65	112.61
5 Non Operating Income	219	114	278	6	19	-48.03	144.52	202.10
6 Provision Written Back	2,407	3,135	5,325	33	40	30.26	69.88	19.66
7 Recovery from Written off Loan	41	9	8	0	0	-78.37	-12.19	290.82
8 Income from Extra Ordinary Expenses	-	-	-	-	-	0.00	0.00	0.00
9 Net Loss	56	235	-	90	117	318.72	-100.00	29.96
TOTAL INCOME	60,939	80,737	79,197	5,577	11,180	32.49	-1.91	100.48

Profit and Loss Statement of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	8,067	11,618	11,182	887	1,812	44.02	-3.75	104.36
1.1 Deposit Liabilities	7,710	11,159	11,098	880	1,800	44.72	-0.55	104.42
1.1.1 Saving A/c	1,498	1,631	1,488	115	230	8.85	-8.75	100.31
1.1.2 Fixed A/c	6,033	9,245	9,363	750	1,541	53.24	1.27	105.42
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	39	78	30.29	-41.26	99.03
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	69	135	30.63	5.13	95.41
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	275	525	29.56	4.16	91.30
1.1.2.4 Above 1 Year	1,823	3,778	4,055	368	803	107.21	7.32	118.52
1.1.3 Call Deposit	179	283	247	15	28	58.07	-12.71	86.01
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	6	12	28.87	-81.57	96.88
2 Commission/Fee Expense	1	9	8	0	1	1093.33	-13.47	296.12
3 Employees Expenses	1,329	1,472	1,562	119	239	10.73	6.09	101.37
4 Office Operating Expenses	1,143	1,249	1,244	82	175	9.22	-0.36	113.39
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	27	5	11	7	10	-80.63	112.31	34.65
7. Provision for Risk	532	1,389	1,993	158	124	161.23	43.48	-21.68
7.1 Loan loss Provision	528	1,330	1,919	158	124	151.78	44.23	-21.68
7.1.1 General Loan loss Provision	298	261	388	115	76	-12.48	48.67	-34.13
7.1.1.1 Pass Loan Loss Provision	221	160	199	112	80	-27.62	24.79	-28.60
7.1.1.2 Watch List Provision	77	101	188	3	(4)	30.76	86.42	-241.57
7.1.2 Special Loan Loss Provision	228	1,033	1,531	43	48	352.33	48.16	11.83
7.1.3 Additional Loan Loss Provision	2	36	-	-	-	1737.49	-100.00	0.00
7.2. Provision for Non-Banking Assets	3	58	75	-	-	1617.87	29.13	0.00
7.3. Provision for Loss on Investment	0	-	-	-	-	-100.00	0.00	0.00
7.4. Provision for Loss of Other Assets	-	1	-	-	-	0.00	-100.00	0.00
8 Loan Written Off	81	71	92	-	-	-13.02	29.25	0.00
9 Provision for Staff Bonus	106	101	102	16	35	-4.38	1.18	117.86
10 Provision for Income Tax	460	452	86	47	101	-1.75	-81.03	114.66
11 Others	0	7	1	-	-	5969.78	-92.73	0.00
12 Net Profit	1,666	1,543	836	236	367	-7.40	-45.80	55.62
TOTAL EXPENSES	13,413	17,917	17,117	1,551	2,862	33.58	-4.46	84.55
Income								
1. Interest Income	11,517	15,666	14,947	1,212	2,288	36.03	-4.59	88.78
1.1. On Loans and Advance	10,253	13,907	13,322	1,101	2,078	35.64	-4.21	88.76
1.2. On Investment	988	1,397	1,322	95	177	41.42	-5.42	86.95
1.2.1 Government Bonds	826	983	847	51	92	19.00	-13.88	80.06
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	13	24	25.54	1.39	87.74
1.2.4 Deventure & Bonds	67	295	354	31	61	341.43	20.03	98.09
1.3 Agency Balance	3	-	3	2	4	-100.00	0.00	89.96
1.4 On Call Deposit	181	285	231	7	13	57.26	-19.03	80.97
1.5 Others	91	76	69	7	16	-15.94	-9.42	123.48
2. Comission & Discount	281	293	299	32	65	4.51	1.91	104.03
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	17	31	24.94	-9.28	80.14
2.3 Others	96	63	90	14	34	-34.69	42.96	132.35
3 Income From Exchange Fluctuation	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	496	276	376	55	171	-44.38	36.26	212.36
5 Non Operating Income	278	98	218	15	30	-64.92	122.95	93.81
6 Provision Written Back	825	1,033	776	145	163	25.20	-24.87	12.80
7 Recovery from Written off Loan	16	6	7	0	6	-66.19	25.53	5125.12
8 Income from Extra Ordinary Expenses	-	1	10	-	-	0.00	1982.38	0.00
9 Net Loss	-	545	485	92	139	0.00	-11.09	50.88
TOTAL INCOME	13,413	17,917	17,117	1,551	2,862	33.58	-4.46	84.55

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

Amt in Mn of Rs

	Mid-July			Mid-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	336,187	369,627	363,887	363,295	362,263	9.95	-1.55	-0.28
Fishery Related	13,234	15,012	16,213	16,210	16,270	13.44	8.00	0.37
Mining Related	8,789	11,789	11,898	11,972	13,306	34.13	0.92	11.14
Agriculture, Forestry, Beverage & Non Food Production Related*	733,900	782,536	857,723	860,859	867,347	6.63	9.61	0.75
Construction	190,196	203,379	207,710	207,220	210,456	6.93	2.13	1.56
Electricity, Gas and Water	246,839	307,457	376,015	382,570	385,442	24.56	22.30	0.75
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	71,664	75,098	-3.00	-0.02	4.79
Transport, Communication and Public Utilities	100,909	98,130	88,555	89,490	89,691	-2.75	-9.76	0.22
Wholesaler & Retailer	947,619	983,500	999,438	997,887	1,011,644	3.79	1.62	1.38
Finance, Insurance and Real Estate	375,243	365,559	396,355	389,069	398,374	-2.58	8.42	2.39
Tourism Service**	200,494	211,160	231,556	236,290	238,327	5.32	9.66	0.86
Other Services	192,913	196,597	201,661	199,251	202,323	1.91	2.58	1.54
Consumption Loans	867,483	926,138	1,013,605	1,014,698	1,025,055	6.76	9.44	1.02
Local Government	1,125	1,127	1,218	1,218	1,218	0.12	8.14	0.00
Others	421,635	337,541	331,052	327,601	330,007	-19.94	-1.92	0.73
TOTAL	4,709,039	4,879,851	5,167,173	5,169,296	5,226,822	3.63	5.89	1.11
Productwise								
Term Loan	1,196,841	1,579,614	1,931,014	1,936,016	1,965,036	31.98	22.25	1.50
Overdraft	718,773	230,782	124,431	120,733	118,341	-67.89	-46.08	-1.98
Cash Credit Loan	-	516,456	648,712	647,288	655,626	-	25.61	1.29
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	90,609	96,909	-6.19	12.58	6.95
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	729,105	737,977	-13.20	-17.58	1.22
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	395,237	393,601	3.23	10.98	-0.41
Real Estate Loan	228,255	249,588	268,158	260,723	262,834	9.35	7.44	0.81
Margin Nature Loan	80,508	76,535	90,093	91,443	99,747	-4.93	17.71	9.08
Hire Purchase Loan	157,162	159,216	124,102	124,146	125,037	1.31	-22.05	0.72
Deprived Sector Loan	335,623	308,356	312,186	307,799	305,710	-8.12	1.24	-0.68
Bills Purchased	3,130	4,271	7,815	6,808	6,522	36.46	82.99	-4.21
Other Product	558,470	452,502	465,365	459,387	459,482	-18.97	2.84	0.02
Total	4,709,039	4,879,851	5,167,173	5,169,296	5,226,822	3.63	5.89	1.11
Collateral wise								
Gold and Silver	52,782	55,533	58,489	60,216	61,427	5.21	5.32	2.01
Government Securities	783	3,239	3,160	3,333	3,412	313.70	-2.43	2.39
Non Governmental Securities	61,272	58,566	81,671	83,643	90,674	-4.42	39.45	8.41
Fixed Deposit Receipts	64,221	58,120	41,599	40,099	41,216	-9.50	-28.43	2.79
Own	64,006	57,887	41,348	39,916	41,065	-9.56	-28.57	2.88
Other Licences Institutions	215	233	252	183	150	8.61	7.79	-17.85
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,621,927	4,662,831	4.82	7.13	0.89
Fixed Assets	3,538,076	3,749,324	3,938,300	3,935,779	3,970,291	5.97	5.04	0.88
Current Assets	578,047	565,372	684,244	686,148	692,540	-2.19	21.03	0.93
Against security of Bill	19,623	37,183	35,589	37,598	40,891	89.48	-4.29	8.76
Domestic Bills	880	771	1,112	1,098	1,148	-12.36	44.28	4.53
Foreign Bills	18,744	36,412	34,477	36,500	39,743	94.26	-5.31	8.89
Against Guarantee	195,088	195,038	199,590	185,483	184,457	-0.03	2.33	-0.55
Government Guarantee	2,307	3,129	3,145	2,935	3,050	35.67	0.49	3.91
Institutional Guarantee	136,841	127,020	147,144	136,195	135,065	-7.18	15.84	-0.83
Personal Guarantee	37,037	41,125	32,724	32,526	32,985	11.04	-20.43	1.41
Collective Guarantee	7,418	7,239	3,388	3,268	3,074	-2.41	-53.19	-5.93
International Rated Foreign Bank's Guarantee	1,509	455	252	268	256	-69.84	-44.69	-4.35
Other Guarantee	9,977	16,069	12,937	10,291	10,027	61.06	-19.49	-2.56
Credit Card	3,521	4,528	5,678	5,461	5,599	28.59	25.41	2.53
Others	195,625	152,948	118,852	131,536	136,315	-21.82	-22.29	3.63
Total	4,709,039	4,879,851	5,167,173	5,169,296	5,226,822	3.63	5.89	1.11

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	299,987	330,086	323,942	323,527	322,460	10.03	-1.86	-0.33
Fishery Related	11,666	13,237	14,394	14,372	14,421	13.47	8.74	0.34
Mining Related	8,386	11,383	11,554	11,628	12,962	35.73	1.50	11.48
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	826,563	832,986	6.55	9.88	0.78
Construction	154,723	167,502	182,860	181,847	185,259	8.26	9.17	1.88
Electricity, Gas and Water	239,756	298,869	365,248	371,960	374,784	24.66	22.21	0.76
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	68,684	72,157	-2.97	-0.91	5.06
Transport, Communication and Public Utilities	82,970	83,643	77,219	78,343	78,528	0.81	-7.68	0.24
Wholesaler & Retailer	866,464	896,414	910,162	909,085	921,952	3.46	1.53	1.42
Finance, Insurance and Real Estate	315,353	306,730	321,327	315,594	325,363	-2.73	4.76	3.10
Tourism Service**	175,638	182,269	199,049	203,829	205,692	3.78	9.21	0.91
Other Services	177,350	178,117	181,572	179,031	182,220	0.43	1.94	1.78
Consumption Loans	757,464	768,478	841,225	842,674	850,105	1.45	9.47	0.88
Local Government	1,081	1,082	1,176	1,176	1,176	0.03	8.74	0.00
Others	311,215	260,185	248,572	244,632	245,388	-16.40	-4.46	0.31
TOTAL	4,175,443	4,315,377	4,569,076	4,572,946	4,625,456	3.35	5.88	1.15
Productwise								
Term Loan	1,048,407	1,388,965	1,704,992	1,708,453	1,734,451	32.48	22.75	1.52
Overdraft	619,856	164,141	92,020	88,878	89,941	-73.52	-43.94	1.20
Cash Credit Loan	-	493,597	587,956	588,603	592,900	-	19.12	0.73
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	90,609	96,909	-6.28	12.59	6.95
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	713,422	722,365	-14.19	-16.44	1.25
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	316,374	317,963	0.08	13.16	0.50
Real Estate Loan	199,641	217,964	224,656	224,537	222,454	9.18	3.07	-0.93
Margin Nature Loan	64,819	58,679	70,345	71,693	79,141	-9.47	19.88	10.39
Hire Purchase Loan	131,340	138,262	106,860	107,066	107,998	5.27	-22.71	0.87
Deprived Sector Loan	279,646	262,365	267,360	263,633	262,327	-6.18	1.90	-0.50
Bills Purchased	3,130	4,271	7,815	6,808	6,522	36.46	82.99	-4.21
Other Product	481,430	385,119	398,673	392,869	392,485	-20.01	3.52	-0.10
Total	4,175,443	4,315,377	4,569,076	4,572,946	4,625,456	3.35	5.88	1.15
Collateral wise								
Gold and Silver	47,816	50,575	53,423	55,075	56,253	5.77	5.63	2.14
Government Securities	722	3,200	3,160	3,333	3,412	343.23	-1.23	2.39
Non Governmental Securities	47,841	43,198	64,671	66,689	72,956	-9.71	49.71	9.40
Fixed Deposit Receipts	49,275	47,972	33,532	32,418	33,498	-2.64	-30.10	3.33
Own	49,060	47,738	33,283	32,237	33,350	-2.69	-30.28	3.45
Other Licences Institutions	215	233	249	181	148	8.61	6.75	-18.08
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,110,259	4,145,656	4.34	7.25	0.86
Fixed Assets	3,095,794	3,268,070	3,427,110	3,424,304	3,453,290	5.56	4.87	0.85
Current Assets	577,997	565,333	684,086	685,954	692,367	-2.19	21.01	0.93
Against security of Bill	19,623	37,183	35,588	37,597	40,890	89.48	-4.29	8.76
Domestic Bills	880	771	1,112	1,098	1,148	-12.36	44.28	4.53
Foreign Bills	18,744	36,412	34,476	36,499	39,742	94.26	-5.32	8.89
Against Guarantee	142,452	147,130	152,332	139,727	140,106	3.28	3.54	0.27
Government Guarantee	2,237	3,065	3,087	2,878	2,993	36.99	0.73	3.99
Institutional Guarantee	106,032	97,518	112,985	103,438	103,356	-8.03	15.86	-0.08
Personal Guarantee	21,700	27,919	22,293	22,086	22,737	28.66	-20.15	2.95
Collective Guarantee	1,103	2,186	813	801	773	98.29	-62.80	-3.46
International Rated Foreign Bank's Guarantee	1,509	455	252	268	256	-69.84	-44.69	-4.35
Other Guarantee	9,870	15,986	12,901	10,257	9,991	61.96	-19.29	-2.59
Credit Card	3,521	4,524	5,662	5,446	5,584	28.48	25.16	2.53
Others	190,401	148,194	109,512	122,403	127,099	-22.17	-26.10	3.84
Total	4,175,443	4,315,377	4,569,076	4,572,946	4,625,456	3.35	5.88	1.15

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	29,913	32,930	33,225	33,088	33,105	10.09	0.89	0.05
Fishery Related	1,341	1,523	1,523	1,553	1,550	13.56	0.06	-0.22
Mining Related	302	321	239	243	243	6.26	-25.50	-0.12
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	30,301	30,375	11.03	4.18	0.24
Construction	31,622	32,104	20,936	21,221	21,755	1.52	-34.79	2.52
Electricity, Gas and Water	6,488	7,578	9,835	9,904	9,952	16.80	29.77	0.48
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,120	2,106	1.11	22.35	-0.65
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,618	8,625	-20.55	-20.49	0.08
Wholesaler & Retailer	68,458	73,242	74,853	74,226	74,946	6.99	2.20	0.97
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,898	59,493	-1.58	30.62	-0.68
Tourism Service**	20,443	24,215	27,181	27,062	27,257	18.45	12.25	0.72
Other Services	13,088	15,561	17,064	17,073	17,067	18.89	9.66	-0.04
Consumption Loans	81,687	128,117	142,214	141,627	143,046	56.84	11.00	1.00
Local Government	8	9	6	6	6	12.13	-31.38	-0.40
Others	98,812	66,870	68,896	69,278	70,544	-32.33	3.03	1.83
TOTAL	441,783	471,382	498,615	496,220	500,071	6.70	5.78	0.78
Productwise								
Term Loan	130,209	167,740	199,355	200,317	202,664	28.82	18.85	1.17
Overdraft	87,233	59,343	28,465	27,766	24,204	-31.97	-52.03	-12.83
Cash Credit Loan	-	19,124	52,999	50,983	55,036	-	177.14	7.95
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	9,120	8,959	37.47	-62.74	-1.76
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	65,630	62,400	18.35	0.62	-4.92
Real Estate Loan	18,717	21,884	33,368	25,899	29,684	16.92	52.48	14.61
Margin Nature Loan	11,773	14,165	15,594	15,682	16,321	20.31	10.09	4.08
Hire Purchase Loan	21,814	17,352	13,990	13,822	13,798	-20.45	-19.38	-0.18
Deprived Sector Loan	49,167	40,153	38,068	37,706	37,568	-18.33	-5.19	-0.37
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	49,295	49,436	-12.11	0.33	0.29
Total	441,783	471,382	498,615	496,220	500,071	6.70	5.78	0.78
Collateral wise								
Gold and Silver	3,982	3,931	3,936	3,977	4,014	-1.28	0.12	0.92
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	13,880	14,458	16.05	10.29	4.17
Fixed Deposit Receipts	12,219	8,314	6,702	6,308	6,328	-31.96	-19.39	0.31
Own	12,219	8,314	6,700	6,306	6,326	-31.96	-19.42	0.31
Other Licences Institutions	-	-	2	2	2	0.00	0.00	0.00
Collateral of Properties	367,503	403,350	430,261	429,596	433,692	9.75	6.67	0.95
Fixed Assets	367,493	403,343	430,127	429,426	433,541	9.76	6.64	0.96
Current Assets	9	7	134	171	151	-27.60	1866.53	-11.73
Against security of Bill	-	-	1	1	1	0.00	0.00	-0.23
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	1	1	0.00	0.00	-0.23
Against Guarantee	45,678	41,526	40,504	38,968	38,070	-9.09	-2.46	-2.30
Government Guarantee	29	25	18	18	18	-16.22	-28.82	0.00
Institutional Guarantee	25,284	24,532	28,799	27,561	27,057	-2.97	17.40	-1.83
Personal Guarantee	13,999	11,873	9,086	8,896	8,669	-15.18	-23.48	-2.55
Collective Guarantee	6,314	5,052	2,575	2,467	2,301	-19.99	-49.04	-6.74
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	26	25	-13.88	-39.05	-1.79
Credit Card	-	4	16	14	15	0.00	343.74	2.08
Others	1,654	1,785	3,446	3,475	3,493	7.93	93.07	0.52
Total	441,783	471,382	498,615	496,220	500,071	6.70	5.78	0.78

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-Aug	Mid-Sept	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	6,287	6,611	6,720	6,680	6,698	5.15	1.66	0.27
Fishery Related	227	253	296	285	299	11.19	17.05	5.13
Mining Related	101	85	105	101	101	-15.66	22.89	0.00
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	3,995	3,986	-7.65	-1.08	-0.22
Construction	3,851	3,774	3,914	4,152	3,441	-2.02	3.72	-17.12
Electricity, Gas and Water	595	1,009	932	706	705	69.75	-7.62	-0.07
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	860	834	-14.88	32.87	-3.09
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,529	2,538	-14.70	-25.82	0.34
Wholesaler & Retailer	12,697	13,844	14,423	14,575	14,746	9.04	4.18	1.17
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,577	13,517	-2.51	15.30	-0.44
Tourism Service**	4,413	4,676	5,326	5,399	5,378	5.96	13.91	-0.38
Other Services	2,475	2,919	3,025	3,147	3,036	17.96	3.65	-3.53
Consumption Loans	28,332	29,543	30,166	30,397	31,904	4.27	2.11	4.96
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	13,691	14,075	-9.67	29.54	2.81
TOTAL	91,813	93,091	99,482	100,130	101,295	1.39	6.86	1.16
Productwise								
Term Loan	18,225	22,909	26,667	27,246	27,921	25.70	16.40	2.48
Overdraft	11,684	7,297	3,946	4,089	4,196	-37.55	-45.92	2.62
Cash Credit Loan	-	3,735	7,757	7,702	7,690	-	107.67	(0.16)
Trust Receipt Loan/Import Loan	-	112	118	-	-	0.00	5.30	0.00
Short Term Working Capital/Demand Loan	6,555	6,531	6,729	6,564	6,653	-0.37	3.03	1.34
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	13,233	13,238	17.57	10.09	0.04
Real Estate Loan	9,897	9,740	10,133	10,287	10,696	-1.58	4.04	3.97
Margin Nature Loan	3,915	3,691	4,155	4,068	4,285	-5.73	12.55	5.33
Hire Purchase Loan	4,007	3,602	3,253	3,258	3,241	-10.11	-9.71	-0.52
Deprived Sector Loan	6,811	5,838	6,758	6,459	5,816	-14.29	15.76	-9.97
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	17,223	17,561	-13.69	-4.77	1.96
Total	91,813	93,091	99,482	100,130	101,295	1.39	6.86	1.16
Collateral wise								
Gold and Silver	983	1,027	1,131	1,164	1,160	4.48	10.08	-0.37
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,074	3,259	7.90	12.00	6.02
Fixed Deposit Receipts	2,727	1,835	1,366	1,373	1,390	-32.73	-25.56	1.27
Own	2,727	1,835	1,365	1,372	1,390	-32.73	-25.59	1.27
Other Licences Institutions	-	-	1	1	1	0.00	0.00	-1.60
Collateral of Properties	74,829	77,944	81,087	82,072	83,483	4.16	4.03	1.72
Fixed Assets	74,789	77,912	81,063	82,049	83,460	4.18	4.04	1.72
Current Assets	40	32	24	23	23	-19.99	-26.17	-1.88
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	6,959	6,382	6,754	6,788	6,280	-8.29	5.83	-7.49
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	5,196	4,651	-10.03	7.84	-10.49
Personal Guarantee	1,338	1,332	1,345	1,544	1,579	-0.42	0.98	2.24
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-3.75
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	8	10	-29.99	-78.83	30.67
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,658	5,723	-16.84	98.48	1.15
Total	91,813	93,091	99,482	100,130	101,295	1.39	6.86	1.16

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	1,950.28	2,259.99	1,153.27
	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	93.50	110.35	(308.10)
	g. Others Reserves Fund	293.38	430.36	178.47
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	18,593.30	21,212.21	8,553.34
	a. Current	213.58	419.79	47.76
	Domestic	213.58	419.79	47.76
	Foreign	-	-	-
	b. Savings	4,471.48	2,708.93	1,652.95
	Domestic	4,471.48	2,708.93	1,652.95
	Foreign	-	-	-
	c. Fixed	12,573.22	16,065.60	5,958.60
	Domestic	12,573.22	16,065.60	5,958.60
	Foreign	-	-	-
	d. Call Deposits	1,312.40	2,017.85	894.02
	Domestic	1,312.40	2,017.85	894.02
	Foreign	-	-	-
	e. Others	22.63	0.05	-
	Domestic	22.63	0.05	-
	Foreign	-	-	-
4	Bills Payable	0.07	-	-
5	Other Liabilities	1,005.09	1,610.02	685.68
	1. Sundry Creditors	197.48	139.42	7.36
	2. Loan Loss Provision	441.83	545.45	393.63
	3. Interest Suspense a/c	-	325.82	100.73
	4. Others	365.77	599.33	183.95
6	Reconciliation A/c	-	-	-
7	Profit & Loss A/c	85.73	30.36	15.17
	TOTAL Liabilities	21,834.18	25,612.59	10,407.46
Assets				
1	LIQUID FUNDS	1,849.40	1,683.75	632.31
	a. Cash Balance	203.72	98.55	54.16
	Nepalese Notes & Coins	203.72	98.55	54.16
	Foreign Currency	-	-	-
	b. Bank Balance	1,645.68	1,585.21	332.21
	1. In Nepal Rastra Bank	927.63	1,311.13	332.21
	Domestic Currency	927.63	1,311.13	332.21
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	540.54	263.50	-
	Domestic Currency	540.54	263.50	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	177.52	10.58	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	245.95
	Domestic Currency	-	-	245.95
	Foreign Currency	-	-	-
2	INVESTMENT IN SECURITIES	3,447.76	4,918.95	2,082.85
	a. Govt. Securities	1,647.76	2,818.95	1,432.85
	b. NRB Bond	1,800.00	2,100.00	650.00
	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)	14,927.60	17,141.82	6,591.12
	4.1 LOANS & ADVANCES	14,927.60	17,141.82	6,591.12
	a. Private Sector	14,324.22	16,035.42	6,277.71
	b. Financial Institutions	603.38	1,106.40	313.41
	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	418.44	379.88	307.85
7	OTHER ASSETS	798.15	1,212.94	404.63
	a. Accrued Interest:	414.56	466.17	172.91
	Financial Institutions	389.19	95.68	105.10
	Government Enterprises	25.08	50.97	13.68
	Private Sector	0.29	319.52	54.12
	b. Staff Loans / Adv.	153.18	359.20	105.14
	c. Sundry Debtors	31.30	338.51	16.54
	d. Cash In Transit	-	-	-
	e. Others	199.10	49.05	110.05
8	Expenses not Written off	-	-	-
9	Non Banking Assets	17.67	80.80	200.96
10	Reconciliation Account	-	-	0.45
11	Profit & Loss A/c	-	-	-
	TOTAL ASSETS	21,834.18	25,612.59	10,407.46

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	2,569.36	3,192.46	4,553.38	4,051.47	705.60	3,451.10	1,909.39
1.1 On Deposit Liabilities	2,372.50	3,146.38	4,404.92	3,801.91	659.39	3,310.81	1,771.72
1.1.1 Saving Account	655.83	941.97	782.71	589.79	261.48	593.19	316.78
1.1.2 Fixed Account	1,660.65	2,150.63	3,509.42	3,121.01	353.06	2,648.38	1,411.65
1.1.2.1 Up to 3 months Fixed Account	190.25	-	1,052.83	30.02	-	-	56.57
1.1.2.2 3 to 6 months Fixed Account	251.25	-	526.41	-	50.21	-	45.08
1.1.2.3 6 months to 1 year Fixed Account	597.19	-	947.54	-	190.77	2,648.38	123.74
1.1.2.4 Above 1 year Fixed Account	621.96	2,150.63	982.64	3,090.99	112.08	-	1,186.25
1.1.3 Call Deposit	56.02	53.78	112.79	91.12	44.86	69.24	43.29
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	196.86	46.07	148.45	249.56	46.21	140.29	137.67
2. Commission Expense	54.71	68.61	149.18	63.83	85.47	-	21.90
3. Staff Expense	613.71	730.72	532.73	476.76	172.20	553.70	259.30
4. Office Operating Expenses	176.02	257.31	354.42	384.82	99.46	329.50	166.07
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.28	-	0.00	-	-
7. Provision for Risk	164.21	-	-	-	194.67	-	1.13
7.1 Loan loss Provision	164.21	-	-	-	194.67	-	1.13
7.1.1 General Loan loss Provision	164.21	-	-	-	74.58	-	-
7.1.1.1 Pass Loan Loss Provision	164.21	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	74.58	-	-
7.1.2 Special Loan Loss Provision	-	-	-	-	120.09	-	1.13
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	1.82	54.27	-
9. Provision for Staff Bonus	45.78	66.19	263.63	224.27	96.24	185.47	88.73
10. Provision for Income Tax	191.68	377.27	711.81	605.52	259.84	501.02	264.61
11. Others	-	-	-	-	-	-	-
12. Net Profit	678.21	880.30	1,660.89	1,412.89	606.29	1,168.17	533.93
Total Expenses	4,493.67	5,572.86	8,226.32	7,219.56	2,221.61	6,243.23	3,245.07
Income							
1. Interest Income	4,075.92	4,913.50	7,403.69	6,641.81	1,507.49	5,271.58	2,822.73
1.1 On Loans and Advances	3,498.07	3,907.19	6,452.15	5,757.00	1,199.36	4,631.83	2,247.71
1.2 On Investment	227.78	948.90	706.80	576.40	93.83	367.56	445.60
1.2.1 Government Bonds	227.78	242.30	602.21	576.40	86.98	367.56	437.94
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	287.30	103.66	-	-	-	7.66
1.2.4 Debenture & Bonds	-	419.29	0.93	-	6.85	-	-
1.3 On Agency Balance	16.09	0.01	-	154.78	2.25	-	1.60
1.4 On Call Deposit	-	57.40	163.29	-	123.06	-	-
1.5 On Others	333.98	-	81.45	153.63	89.00	272.19	127.82
2. Commission and Discount	250.57	31.36	651.11	280.22	841.43	175.40	204.52
2.1 Bills Purchase and Discount	-	-	-	-	3.63	-	0.20
2.2 Commission	250.57	26.42	181.37	280.22	258.83	140.24	83.61
2.3 Others	-	4.94	469.74	-	578.98	35.15	120.71
3. Exchange Flactuation Income	25.91	(2.00)	146.32	108.96	(417.56)	60.67	39.24
3.1 Due to Change in Exchange Rate	-	9.25	25.71	38.32	(490.58)	-	4.69
3.2 Due to Foreign Currency Transaction	25.91	(11.25)	120.61	70.64	73.02	60.67	34.54
4. Other Operating Income	45.13	296.01	23.38	160.86	13.94	32.31	(0.29)
5. Non Operating Income	0.02	2.69	-	27.55	-	14.42	0.61
6. Write Back from Provisions for loss	96.13	331.29	-	-	274.42	688.85	178.25
7. Recovery of written-off Loan	-	-	1.81	0.16	1.88	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,493.67	5,572.86	8,226.32	7,219.56	2,221.61	6,243.23	3,245.07

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
Expenses							
1. Interest Expense	2,232.43	4,109.95	1,633.67	3,943.13	3,442.97	2,568.04	2,539.69
1.1 On Deposit Liabilities	2,159.72	3,929.62	1,514.14	3,669.93	3,263.45	2,267.00	2,328.73
1.1.1 Saving Account	382.59	701.65	350.48	559.13	593.74	441.51	409.60
1.1.2 Fixed Account	1,744.71	3,175.94	1,140.77	3,024.79	2,618.55	1,784.09	1,909.49
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	772.57	0.09	-	-	-	671.93	-
1.1.2.3 6 months to 1 year Fixed Account	393.43	-	16.04	-	1,788.81	724.23	1,909.29
1.1.2.4 Above 1 year Fixed Account	578.71	3,175.86	1,124.73	3,024.79	829.74	387.93	0.20
1.1.3 Call Deposit	32.43	52.03	22.89	86.00	51.15	41.40	9.64
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	72.71	180.33	119.53	273.20	179.52	301.03	210.96
2. Commission Expense	23.06	51.01	17.23	4.71	0.73	-	3.89
3. Staff Expense	289.64	574.66	350.38	639.93	633.30	454.56	596.93
4. Office Operating Expenses	205.01	583.95	188.14	293.21	363.78	322.37	239.02
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	1.38
7. Provision for Risk	-	-	-	-	-	80.06	7.66
7.1 Loan loss Provision	-	-	-	-	-	80.06	-
7.1.1 General Loan loss Provision	-	-	-	-	-	80.06	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	80.06	-
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	-	12.37	234.96	-	-	-	-
9. Provision for Staff Bonus	130.95	91.68	62.30	174.07	137.24	96.31	67.80
10. Provision for Income Tax	353.80	247.54	168.20	481.55	370.54	261.09	401.15
11. Others	-	-	-	-	-	-	-
12. Net Profit	825.54	577.58	392.47	1,085.08	864.60	605.67	887.08
Total Expenses	4,060.45	6,248.73	3,047.35	6,621.68	5,813.17	4,388.09	4,744.60

Income

1. Interest Income	3,650.44	5,810.26	2,656.86	5,993.41	5,331.33	3,965.76	4,263.83
1.1 On Loans and Advances	3,048.07	5,124.78	2,322.29	5,330.00	4,208.21	3,408.50	3,591.91
1.2 On Investment	587.83	588.83	287.33	408.85	581.73	416.99	539.43
1.2.1 Government Bonds	519.04	584.44	8.09	408.85	572.76	401.41	539.24
1.2.2 Foreign Bonds	59.05	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	9.73	4.39	279.24	-	8.97	15.57	0.19
1.3 On Agency Balance	-	3.27	-	-	9.46	5.15	-
1.4 On Call Deposit	-	93.37	-	-	131.61	45.33	-
1.5 On Others	14.55	-	47.24	254.56	400.32	89.80	132.50
2. Commission and Discount	335.17	277.38	218.40	442.35	259.60	326.80	109.05
2.1 Bills Purchase and Discount	4.93	0.53	-	-	10.75	21.09	-
2.2 Commission	330.24	276.85	197.02	438.77	208.71	33.75	86.02
2.3 Others	-	-	21.38	3.58	40.14	271.96	23.04
3. Exchange Flactuation Income	10.44	12.83	32.76	64.94	43.90	65.63	10.83
3.1 Due to Change in Exchange Rate	-	-	-	11.38	564.00	25.89	-
3.2 Due to Foreign Currency Transaction	10.44	12.83	32.76	53.56	(520.09)	39.73	10.83
4. Other Operating Income	64.40	2.37	5.08	114.66	108.67	20.35	340.94
5. Non Operating Income	-	109.64	-	6.33	60.57	-	15.02
6. Write Back from Provisions for loss	-	36.26	134.25	-	-	-	4.91
7. Recovery of written-off Loan	-	-	0.01	-	5.25	9.55	-
8. Income from Extra Ordinary transactions	-	-	-	-	3.84	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,060.45	6,248.73	3,047.35	6,621.68	5,813.17	4,388.09	4,744.60

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
Expenses							
1. Interest Expense	5,133.23	2,096.22	2,682.17	2,636.15	3,010.38	2,157.72	593.52
1.1 On Deposit Liabilities	4,770.55	1,990.52	2,450.48	2,286.24	2,866.87	1,983.80	574.30
1.1.1 Saving Account	911.25	333.56	271.45	440.54	520.65	352.83	148.95
1.1.2 Fixed Account	3,778.97	1,624.57	2,144.64	1,802.09	2,309.54	1,601.02	418.40
1.1.2.1 Up to 3 months Fixed Account	-	157.14	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	355.58	140.10	1,066.59	8.94	-	-	20.12
1.1.2.3 6 months to 1 year Fixed Account	931.99	1,170.43	813.54	404.72	-	1,601.02	153.00
1.1.2.4 Above 1 year Fixed Account	2,491.39	156.90	264.51	1,388.42	2,309.54	-	245.27
1.1.3 Call Deposit	80.34	32.39	34.40	37.46	36.67	29.96	6.95
1.1.4 Certificate of Deposit	-	-	-	6.15	-	-	-
1.2 On Borrowing	362.68	105.70	231.69	349.91	143.51	173.91	19.22
2. Commission Expense	109.46	21.30	-	59.59	-	-	3.75
3. Staff Expense	621.77	261.94	233.28	374.77	567.62	262.58	89.65
4. Office Operating Expenses	513.18	223.20	153.03	212.54	384.64	213.29	60.31
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.26	-	-	-	125.79	-	-
7. Provision for Risk	(239.72)	-	18.14	-	-	12.22	(53.43)
7.1 Loan loss Provision	(239.72)	-	18.14	-	-	8.43	(53.43)
7.1.1 General Loan loss Provision	-	-	(46.37)	-	-	8.43	(39.57)
7.1.1.1 Pass Loan Loss Provision	-	-	(107.45)	-	-	-	(35.70)
7.1.1.2 Watch List Provision	-	-	61.08	-	-	8.43	(3.88)
7.1.2 Special Loan Loss Provision	(239.72)	-	64.51	-	-	-	(14.13)
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	0.27
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	3.79	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	0.80	-
9. Provision for Staff Bonus	248.59	93.63	154.71	123.84	144.96	109.45	27.22
10. Provision for Income Tax	671.19	252.80	417.73	334.38	391.39	295.75	73.48
11. Others	-	-	-	10.39	-	-	-
12. Net Profit	1,566.11	589.86	974.69	780.21	913.25	689.28	171.46
Total Expenses	8,624.05	3,538.94	4,633.76	4,531.87	5,538.04	3,741.08	965.95
Income							
1. Interest Income	7,785.29	3,229.14	4,227.90	3,975.62	4,937.57	3,303.89	943.01
1.1 On Loans and Advances	6,568.99	2,835.48	3,677.37	3,578.05	4,283.40	2,852.22	846.48
1.2 On Investment	1,021.16	287.01	479.96	343.31	602.19	438.41	64.85
1.2.1 Government Bonds	1,009.38	287.01	469.54	321.78	451.26	429.82	59.66
1.2.2 Foreign Bonds	-	-	-	-	-	7.84	-
1.2.3 NRB Bonds	-	-	-	-	126.46	-	5.19
1.2.4 Debenture & Bonds	11.79	-	10.42	21.53	24.47	0.75	-
1.3 On Agency Balance	-	9.34	1.75	-	3.38	-	-
1.4 On Call Deposit	-	4.05	-	2.92	-	-	1.24
1.5 On Others	195.13	93.25	68.83	51.34	48.60	13.26	30.44
2. Commission and Discount	705.99	238.70	226.29	458.41	472.21	57.62	20.56
2.1 Bills Purchase and Discount	-	5.89	-	-	1.43	-	-
2.2 Commission	705.99	226.34	222.85	458.41	451.07	57.62	0.70
2.3 Others	-	6.47	3.44	-	19.71	-	19.86
3. Exchange Flactuation Income	121.25	22.20	30.69	81.70	118.72	100.70	0.51
3.1 Due to Change in Exchange Rate	7.10	-	(0.41)	16.34	1.04	17.20	-
3.2 Due to Foreign Currency Transaction	114.15	22.20	31.10	65.36	117.68	83.50	0.51
4. Other Operating Income	10.02	42.94	103.43	15.06	9.08	145.42	1.71
5. Non Operating Income	-	2.31	45.44	-	0.46	131.97	-
6. Write Back from Provisions for loss	-	-	-	1.04	-	1.48	-
7. Recovery of written-off Loan	1.50	3.65	-	0.02	-	-	0.16
8. Income from Extra Ordinary transactions	-	-	-	0.03	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	8,624.05	3,538.94	4,633.76	4,531.87	5,538.04	3,741.08	965.95

BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
Expenses							
1. Interest Expense	8.63	59.94	627.83	127.88	75.09	1,196.19	921.67
1.1 On Deposit Liabilities	8.63	59.94	616.58	127.88	75.09	1,171.30	906.45
1.1.1 Saving Account	0.51	11.31	73.13	35.99	12.37	211.00	153.39
1.1.2 Fixed Account	8.01	46.16	533.57	88.13	61.92	942.93	734.60
1.1.2.1 Up to 3 months Fixed Account	1.80	-	37.25	-	2.48	81.57	100.49
1.1.2.2 3 to 6 months Fixed Account	3.52	-	193.60	12.73	3.10	91.43	84.19
1.1.2.3 6 months to 1 year Fixed Account	2.68	-	187.52	0.67	21.67	540.65	402.86
1.1.2.4 Above 1 year Fixed Account	0.01	46.16	115.20	74.73	34.68	229.29	147.06
1.1.3 Call Deposit	0.11	2.47	9.88	3.77	0.80	17.37	18.46
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	11.25	-	-	24.89	15.22
2. Commission Expense	-	-	2.91	0.73	-	-	0.17
3. Staff Expense	3.03	9.36	104.19	23.63	11.73	217.53	152.67
4. Office Operating Expenses	3.24	8.26	68.29	22.55	6.24	122.60	115.22
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	0.03	-	0.01	-	-
7. Provision for Risk	-	-	0.00	169.41	-	-	-
7.1 Loan loss Provision	-	-	0.00	169.41	-	-	-
7.1.1 General Loan loss Provision	-	-	0.00	66.16	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	0.00	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	66.16	-	-	-
7.1.2 Special Loan Loss Provision	-	-	0.00	103.24	-	-	-
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	-	-	22.71	-	-	51.72	42.55
10. Provision for Income Tax	-	-	61.31	-	-	139.65	123.83
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	-	143.06	-	-	325.86	288.94
Total Expenses	14.89	77.56	1,030.33	344.20	93.06	2,053.55	1,645.04
Income							
1. Interest Income	3.20	52.39	992.86	224.19	81.86	1,944.71	1,560.41
1.1 On Loans and Advances	3.20	51.81	887.73	207.11	78.07	1,793.09	1,386.19
1.2 On Investment	-	-	96.12	14.79	1.96	128.68	162.23
1.2.1 Government Bonds	-	-	96.12	14.79	1.96	128.68	162.23
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	0.59	0.14	-	0.00	0.25	0.08
1.5 On Others	-	-	8.88	2.29	1.82	22.70	11.92
2. Commission and Discount	0.01	6.51	36.31	11.78	0.18	5.64	22.77
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.01	6.51	2.30	0.99	0.14	4.50	22.30
2.3 Others	-	-	34.01	10.78	0.04	1.14	0.46
3. Exchange Flactuation Income	-	-	0.13	0.00	-	1.75	2.35
3.1 Due to Change in Exchange Rate	-	-	0.10	0.00	-	0.83	0.82
3.2 Due to Foreign Currency Transaction	-	-	0.03	-	-	0.92	1.53
4. Other Operating Income	0.06	-	1.00	-	2.62	98.99	59.43
5. Non Operating Income	-	-	0.02	-	-	2.46	0.09
6. Write Back from Provisions for loss	-	-	-	39.84	-	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	11.62	18.65	-	68.39	8.40	-	-
Total Income	14.89	77.56	1,030.33	344.20	93.06	2,053.55	1,645.04

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
Expenses							
1. Interest Expense	690.23	24.05	751.91	713.06	765.32	59.84	10.79
1.1 On Deposit Liabilities	674.70	24.05	728.47	713.06	746.99	59.84	10.79
1.1.1 Saving Account	106.84	1.75	133.36	124.07	63.78	10.66	3.31
1.1.2 Fixed Account	558.58	21.60	580.40	581.68	671.09	47.53	7.10
1.1.2.1 Up to 3 months Fixed Account	24.71	-	17.23	-	173.83	-	1.03
1.1.2.2 3 to 6 months Fixed Account	84.90	-	84.70	0.12	44.40	8.00	1.30
1.1.2.3 6 months to 1 year Fixed Account	237.87	15.07	186.66	405.03	145.96	26.22	2.91
1.1.2.4 Above 1 year Fixed Account	211.09	6.53	291.81	176.52	306.90	13.30	1.86
1.1.3 Call Deposit	9.28	0.69	14.71	7.32	12.12	1.65	0.37
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	15.53	-	23.44	-	18.33	-	-
2. Commission Expense	4.37	-	-	-	-	0.14	-
3. Staff Expense	106.89	2.99	96.69	105.40	56.48	11.10	6.91
4. Office Operating Expenses	73.72	2.00	75.53	58.22	34.80	9.78	1.59
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	-	-	-	-
7. Provision for Risk	-	1.32	-	-	-	-	-
7.1 Loan loss Provision	-	1.32	-	-	-	-	-
7.1.1 General Loan loss Provision	-	-	-	-	-	-	-
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	-
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	1.32	-	-	-	-	-
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	4.55	-	-	7.12	-	-	-
9. Provision for Staff Bonus	28.09	0.62	31.15	-	17.84	-	-
10. Provision for Income Tax	75.84	1.66	84.11	94.56	48.69	-	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	176.97	3.88	196.27	215.49	111.87	-	4.85
Total Expenses	1,160.66	36.51	1,235.66	1,193.86	1,035.01	80.87	24.13
Income							
1. Interest Income	1,074.54	34.44	1,177.34	1,144.84	992.56	69.91	21.96
1.1 On Loans and Advances	984.96	34.66	1,068.54	1,021.12	889.53	67.69	21.45
1.2 On Investment	89.48	-	98.16	110.50	81.53	2.02	0.51
1.2.1 Government Bonds	89.48	-	98.16	110.50	81.53	2.02	0.51
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	0.10	-	2.56	-	-	0.20	-
1.5 On Others	-	(0.22)	8.09	13.22	21.50	-	-
2. Commission and Discount	58.84	0.05	3.19	4.27	1.72	1.71	0.96
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	58.84	0.03	3.19	4.27	1.72	1.71	0.96
2.3 Others	-	0.02	-	-	-	-	-
3. Exchange Flactuation Income	0.35	-	16.84	-	-	-	-
3.1 Due to Change in Exchange Rate	0.25	-	3.55	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.10	-	13.29	-	-	-	-
4. Other Operating Income	26.93	1.43	30.08	44.38	33.43	2.94	1.21
5. Non Operating Income	-	0.59	8.15	0.37	7.29	-	-
6. Write Back from Provisions for loss	-	-	-	-	-	-	-
7. Recovery of written-off Loan	-	-	0.06	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	6.30	-
Total Income	1,160.66	36.51	1,235.66	1,193.86	1,035.01	80.87	24.13

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
Expenses							
1. Interest Expense	69.22	60.94	39.01	0.34	115.00	179.29	115.94
1.1 On Deposit Liabilities	69.22	60.94	39.01	0.34	115.00	179.29	115.94
1.1.1 Saving Account	9.46	7.36	5.67	0.34	19.21	26.65	11.54
1.1.2 Fixed Account	57.40	51.91	32.17	-	93.46	150.78	103.25
1.1.2.1 Up to 3 months Fixed Account	-	7.52	-	-	17.54	3.93	5.96
1.1.2.2 3 to 6 months Fixed Account	21.13	15.56	-	-	17.69	2.87	8.90
1.1.2.3 6 months to 1 year Fixed Account	25.57	17.87	-	-	36.38	11.10	41.45
1.1.2.4 Above 1 year Fixed Account	10.69	10.96	32.17	-	21.85	132.88	46.94
1.1.3 Call Deposit	2.36	1.67	1.17	0.00	2.33	1.87	1.15
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	15.50	9.36	9.00	1.20	18.07	19.67	8.96
4. Office Operating Expenses	12.83	6.38	5.35	0.83	12.95	17.25	7.62
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	-	-	-	-	-	-	22.42
7.1 Loan loss Provision	-	-	-	-	-	-	22.42
7.1.1 General Loan loss Provision	-	-	-	-	-	-	11.17
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	11.17
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	-	1.41	0.20	-	4.69	-	2.30
10. Provision for Income Tax	-	3.81	0.55	-	12.65	-	6.22
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	8.89	1.29	-	29.52	18.84	14.52
Total Expenses	97.55	90.79	55.42	2.37	192.87	235.05	177.98
Income							
1. Interest Income	87.29	86.86	51.67	0.03	153.28	217.11	163.78
1.1 On Loans and Advances	84.90	86.05	51.67	0.03	139.13	189.68	159.84
1.2 On Investment	2.34	0.80	-	-	7.83	22.86	3.94
1.2.1 Government Bonds	2.34	0.80	-	-	7.83	22.86	3.94
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	0.04	-	0.00	-	2.55	4.58	0.00
1.5 On Others	-	-	-	-	3.77	-	-
2. Commission and Discount	2.07	3.14	0.03	-	0.11	6.21	0.04
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	3.14	0.03	-	0.11	6.21	0.04
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	4.53	0.79	2.04	0.00	6.71	5.08	11.16
5. Non Operating Income	-	-	1.67	0.00	13.63	6.65	0.46
6. Write Back from Provisions for loss	-	-	-	0.09	19.14	-	2.53
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	3.67	-	-	2.25	-	-	-
Total Income	97.55	90.79	55.42	2.37	192.87	235.05	177.98

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
Expenses							
1. Interest Expense	80.96	78.26	62.28	162.63	99.18	27.16	31.97
1.1 On Deposit Liabilities	80.96	78.26	62.28	162.63	99.18	27.16	31.97
1.1.1 Saving Account	10.89	14.27	11.83	21.59	15.80	4.45	4.95
1.1.2 Fixed Account	69.24	61.20	50.19	140.70	83.38	22.21	26.20
1.1.2.1 Up to 3 months Fixed Account	-	7.97	4.53	-	-	2.76	2.90
1.1.2.2 3 to 6 months Fixed Account	-	13.48	2.80	4.61	8.12	4.70	2.08
1.1.2.3 6 months to 1 year Fixed Account	69.24	20.85	6.89	30.89	50.61	5.60	8.77
1.1.2.4 Above 1 year Fixed Account	-	18.90	35.98	105.19	24.65	9.15	12.46
1.1.3 Call Deposit	0.83	2.80	0.26	0.34	-	0.50	0.83
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
2. Commission Expense	-	-	-	-	-	0.03	-
3. Staff Expense	11.94	16.01	3.10	21.63	13.97	3.96	10.57
4. Office Operating Expenses	9.69	15.31	5.51	10.57	12.15	2.40	8.75
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	7.00	-	-	0.04	-	-
7. Provision for Risk	-	7.99	-	-	-	-	53.09
7.1 Loan loss Provision	-	7.99	-	-	-	-	53.09
7.1.1 General Loan loss Provision	-	-	-	-	-	-	53.09
7.1.1.1 Pass Loan Loss Provision	-	-	-	-	-	-	53.09
7.1.1.2 Watch List Provision	-	-	-	-	-	-	-
7.1.2 Special Loan Loss Provision	-	7.99	-	-	-	-	-
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	-	-	2.11	0.23	4.62	-	-
10. Provision for Income Tax	-	-	5.71	-	12.49	7.07	-
11. Others	-	-	-	-	-	-	-
12. Net Profit	-	81.78	13.31	2.23	29.14	16.51	-
Total Expenses	102.59	206.35	92.03	197.29	171.58	57.13	104.39
Income							
1. Interest Income	89.01	91.57	90.58	189.64	136.98	40.26	44.74
1.1 On Loans and Advances	79.96	78.16	90.58	181.95	119.90	39.98	40.35
1.2 On Investment	6.31	7.45	-	5.31	16.98	-	3.23
1.2.1 Government Bonds	6.31	-	-	5.31	-	-	3.23
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	7.45	-	-	16.98	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	-	1.59	-	0.11	0.10	-	1.15
1.5 On Others	2.74	4.37	-	2.26	-	0.28	-
2. Commission and Discount	5.20	0.12	0.11	1.07	2.72	2.12	0.08
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	5.20	0.12	0.11	0.84	2.72	0.18	0.08
2.3 Others	-	-	-	0.23	-	1.94	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	0.45	4.93	1.30	0.31	31.82	14.75	3.50
5. Non Operating Income	-	5.66	0.04	1.22	0.06	-	-
6. Write Back from Provisions for loss	-	103.95	-	5.05	-	-	-
7. Recovery of written-off Loan	-	0.12	-	-	-	-	6.00
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	7.93	-	-	-	-	-	50.07
Total Income	102.59	206.35	92.03	197.29	171.58	57.13	104.39

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
----------	-----------	-------	------	-------	----------

Expenses

1. Interest Expense	77.81	115.53	249.37	262.66	114.74
1.1 On Deposit Liabilities	77.81	115.53	245.23	254.46	114.74
1.1.1 Saving Account	0.04	14.02	33.14	21.28	14.48
1.1.2 Fixed Account	77.77	98.73	208.10	227.05	96.81
1.1.2.1 Up to 3 months Fixed Account	-	6.51	7.47	18.30	-
1.1.2.2 3 to 6 months Fixed Account	-	12.81	14.60	24.12	17.99
1.1.2.3 6 months to 1 year Fixed Account	-	33.79	78.86	91.82	39.01
1.1.2.4 Above 1 year Fixed Account	77.77	45.62	107.17	92.81	39.81
1.1.3 Call Deposit	0.01	2.78	3.99	6.13	3.45
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	4.14	8.20	-
2. Commission Expense	-	-	1.18	-	-
3. Staff Expense	1.15	14.67	28.16	39.75	16.94
4. Office Operating Expenses	0.31	10.14	21.16	22.26	12.36
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	1.56	1.06	-	-
7. Provision for Risk	-	-	-	1.87	38.26
7.1 Loan loss Provision	-	-	-	1.87	38.26
7.1.1 General Loan loss Provision	-	-	-	(2.06)	13.61
7.1.1.1 Pass Loan Loss Provision	-	-	-	5.63	10.14
7.1.1.2 Watch List Provision	-	-	-	(7.69)	3.46
7.1.2 Special Loan Loss Provision	-	-	-	3.93	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	-	-	13.61	4.82	2.17
10. Provision for Income Tax	-	-	36.74	13.01	6.50
11. Others	-	-	-	-	-
12. Net Profit	-	28.12	85.73	30.36	15.17
Total Expenses	79.28	170.02	437.02	374.75	206.14

Income

1. Interest Income	-	164.50	348.88	339.15	166.41
1.1 On Loans and Advances	-	144.53	316.21	295.81	150.59
1.2 On Investment	-	17.29	30.72	43.33	11.58
1.2.1 Government Bonds	-	-	30.72	-	11.58
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	17.29	-	43.33	-
1.3 On Agency Balance	-	-	-	-	3.58
1.4 On Call Deposit	-	2.05	-	-	0.65
1.5 On Others	-	0.64	1.95	0.01	0.01
2. Commission and Discount	-	0.15	14.85	31.40	0.34
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.08	14.85	0.01	0.33
2.3 Others	-	0.08	-	31.39	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	-	5.37	73.29	4.19	6.54
5. Non Operating Income	0.05	-	-	-	0.40
6. Write Back from Provisions for loss	-	-	-	-	32.45
7. Recovery of written-off Loan	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	79.22	-	-	-	-
Total Income	79.28	170.02	437.02	374.75	206.14

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
Sector Wise								
Agricultural and Forest Related	7,399.68	18,267.24	20,834.04	16,124.48	7,370.42	14,317.10	8,759.76	12,763.23
Fishery Related	845.42	1,195.14	698.53	696.36	-	354.10	51.07	172.49
Mining Related	4,543.67	111.45	450.59	959.17	-	-	221.71	1.94
Agriculture, Forestry, Beverage & Non Food Production Related*	41,685.83	29,852.90	71,079.74	97,356.82	16,123.20	82,690.03	40,376.69	39,834.75
Construction	2,781.10	3,208.68	23,695.47	6,976.87	8,283.49	2,120.20	1,735.55	3,207.18
Electricity, Gas and Water	12,885.64	20,766.58	31,956.46	32,188.10	3,737.22	15,916.14	10,271.78	14,764.86
Metal Products, Mach. & Ele. Eqp.	3,393.02	2,607.20	7,015.97	2,930.10	2,418.40	9,600.36	2,268.66	2,180.41
Tras., Com. and Public Utilities	1,148.15	2,996.53	5,317.21	4,692.60	1,650.87	3,723.48	189.57	1,597.87
Wholesaler & Retailer	41,161.08	58,260.89	87,406.08	69,454.35	24,507.49	45,690.96	27,815.81	47,258.10
Finance, Insurance and Real Estate	7,576.58	20,961.83	16,249.19	30,745.16	5,699.31	18,544.66	6,363.82	15,773.33
Tourism Service**	8,915.75	15,336.66	11,415.31	23,966.14	1,376.60	12,338.70	6,994.10	4,071.25
Other Services	6,114.18	8,569.40	12,626.04	21,715.59	1,796.98	8,065.48	1,738.75	5,570.04
Consumption Loans	60,698.51	77,977.89	62,194.82	35,568.27	13,749.31	15,288.41	16,455.91	35,340.46
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	11,444.69	2,210.06	40,892.79	5,950.69	1,865.89	13,429.56	9,236.67	10,308.79
TOTAL sectorwise	210,593.31	262,322.45	391,832.22	349,708.13	88,718.00	242,351.14	132,479.83	192,844.70

Product Wise

Term Loan	61,382.60	72,259.66	127,744.05	119,038.88	11,961.31	103,141.02	45,196.88	66,888.30
Overdraft	7,013.87	5,500.47	3,951.65	2,283.71	124.82	4,092.53	167.38	3,207.60
Cash Credit Loan	30,307.18	54,556.36	3,167.54	26,917.14	7,884.52	43,756.97	19,490.89	39,450.53
Trust Receipt Loan/Import Loan	1,053.45	1,652.14	11,145.31	16,532.00	6,287.02	10,062.54	3,929.96	9,296.30
Short Term Working Capital/Demand Loan	28,815.39	11,658.47	91,401.32	118,694.30	21,734.86	33,308.19	17,806.64	18,901.56
Residential Personal Home Loan (Up to Rs. 20 million)#	10,068.57	25,544.68	26,080.93	7,775.95	8,610.73	5,110.64	2,351.86	22,835.53
Real Estate Loan	11,610.36	9,696.63	23,373.40	24,764.31	8,420.90	13,679.91	4,804.13	6,577.22
Margin Nature Loan	7,298.93	4,083.40	10,528.14	2,927.65	-	1,833.70	434.64	2,043.83
Hire Purchase Loan	3,033.93	6,477.20	10,993.92	5,169.96	2,329.00	6,133.86	2,095.35	3,837.31
Deprived Sector Loan	12,604.07	18,438.44	20,715.88	17,620.29	5,852.99	10,915.46	7,043.47	8,184.15
Bills Purchased	220.59	10.02	11.79	483.41	2,012.66	-	0.08	99.97
Other Product	37,184.37	52,444.98	62,718.28	7,500.51	13,499.19	10,316.34	29,158.54	11,522.41
Total Product wise Loan	210,593.31	262,322.45	391,832.22	349,708.13	88,718.00	242,351.14	132,479.83	192,844.70

Collateral Wise

Gold and Silver	24,260.16	20,899.37	574.00	1,844.68	-	-	-	-
Government Securities	115.76	3.42	13.97	1.64	3,000.00	-	-	0.44
Non Governmental Securities	3,843.82	4,063.40	10,705.52	2,926.44	-	1,833.70	434.64	2,170.83
Fixed Deposit Receipts	1,098.63	1,747.36	1,981.31	1,908.05	128.94	1,370.98	1,174.87	2,410.79
Own	1,098.65	1,747.36	1,981.31	1,898.31	124.67	1,370.98	1,174.87	2,410.79
Other Licences Institutions	(0.02)	-	-	9.73	4.28	-	-	-
Collateral of Properties	167,879.48	209,865.85	351,527.05	306,865.17	74,112.26	229,633.32	109,404.38	170,086.97
Fixed Assets	140,663.12	209,311.91	258,085.52	293,951.07	59,863.04	221,201.53	49,273.67	96,017.87
Current Assets	27,216.36	553.95	93,441.53	12,914.10	14,249.23	8,431.79	60,130.71	74,069.11
Against security of Bill	733.63	18.61	2,946.74	26.22	-	-	3,929.96	8,869.77
Domestic Bills	-	-	75.79	-	-	-	-	-
Foreign Bills	733.63	18.61	2,870.95	26.22	-	-	3,929.96	8,869.77
Against Guarantee	9,073.57	25,671.23	10,381.91	9,282.76	2,867.54	9,198.22	6,446.16	7,455.32
Government Guarantee	415.74	216.60	379.52	383.43	138.81	-	156.07	198.75
Institutional Guarantee	7,137.42	10,188.37	8,262.44	8,790.83	2,728.74	-	6,111.05	6,953.52
Personal Guarantee	1,393.58	15,235.45	1,734.53	10.41	-	-	-	303.05
Collective Guarantee	4.94	30.82	5.38	7.89	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	76.38	179.04	-
Other Guarantee	121.90	-	0.04	90.20	-	9,121.85	-	-
Credit Card	0.05	19.71	951.71	-	403.79	314.91	-	110.73
Others	3,588.21	33.49	12,750.01	26,853.18	8,205.45	-	11,089.82	1,739.84
Total	210,593.31	262,322.45	391,832.22	349,708.13	88,718.00	242,351.14	132,479.83	192,844.70

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizen
Sector Wise								
Agricultural and Forest Related	24,426.16	5,062.01	14,940.49	14,369.67	15,181.39	61,528.73	23,442.43	14,321.65
Fishery Related	2,965.16	265.70	849.80	886.36	817.87	996.01	773.08	371.25
Mining Related	-	243.58	2,261.84	67.39	612.38	399.72	250.98	908.25
Agriculture, Forestry, Beverage & Non Food Production Related*	11,111.18	29,276.59	49,056.87	42,006.22	31,011.50	17,231.22	81,119.30	21,377.99
Construction	17,052.54	6,871.25	17,474.34	17,946.22	4,632.46	12,434.84	7,856.97	12,649.27
Electricity, Gas and Water	2,389.38	12,326.62	37,407.12	24,315.40	16,688.23	7,071.94	27,776.46	16,489.90
Metal Products, Mach. & Ele. Eqp.	650.16	1,148.14	9,857.26	6,266.93	2,617.31	565.39	6,753.92	383.81
Tras., Com. and Public Utilities	662.96	2,074.23	12,695.23	5,843.96	4,151.58	3,550.51	7,609.72	3,657.42
Wholesaler & Retailer	65,681.15	27,786.89	38,470.32	49,051.90	47,162.66	35,472.37	89,673.41	29,845.61
Finance, Insurance and Real Estate	8,581.90	6,741.60	21,342.57	24,044.13	12,624.17	5,257.24	36,975.58	8,248.81
Tourism Service**	5,859.59	4,815.97	13,411.11	10,764.62	7,704.06	6,048.09	17,254.38	2,868.96
Other Services	3,677.01	6,413.43	11,921.03	11,559.27	8,859.16	4,597.65	20,464.55	7,566.44
Consumption Loans	97,943.38	11,950.75	65,890.35	54,493.18	40,073.00	24,702.70	86,274.38	38,564.86
Local Government	-	-	-	231.20	150.72	-	-	-
Others	29,775.35	20,642.30	686.21	923.26	12,450.32	24,904.66	14.75	2,238.41
TOTAL sectorwise	270,775.93	135,619.05	296,264.52	262,769.70	204,736.82	204,761.07	406,239.92	159,492.62

Product Wise

Term Loan	88,111.91	71,890.54	156,174.96	88,496.81	99,236.77	27,264.22	173,972.95	68,561.36
Overdraft	1,680.85	996.08	6,363.24	4,688.98	2,863.39	13,231.78	9,283.13	6,152.55
Cash Credit Loan	66,063.17	22,054.45	42,309.39	17,611.28	23,331.54	1,478.31	59,479.04	6,039.78
Trust Receipt Loan/Import Loan	109.81	4,139.33	4,330.35	5,281.02	4,592.53	335.89	8,332.77	1,858.24
Short Term Working Capital/Demand Loan	6,858.62	13,694.42	31,199.53	47,544.31	28,974.53	109,054.74	49,696.41	12,723.40
Residential Personal Home Loan (Up to Rs. 20 million)#	57,190.84	6,366.71	12,775.44	18,516.38	12,275.56	11,149.83	34,835.85	10,192.77
Real Estate Loan	27,955.67	1,644.30	4,043.48	14,027.51	4,520.52	1,769.02	16,056.18	4,233.29
Margin Nature Loan	3,215.78	848.29	6,601.76	3,997.68	7,166.44	1,581.78	9,671.47	5,275.69
Hire Purchase Loan	3,515.15	3,915.50	6,417.86	3,426.77	4,343.26	3,784.93	14,593.17	4,544.01
Deprived Sector Loan	8,991.64	6,224.66	14,522.75	14,065.74	9,317.62	32,412.71	19,659.53	14,035.90
Bills Purchased	-	387.62	-	537.50	408.99	-	31.74	-
Other Product	7,082.49	3,457.14	11,525.76	44,575.72	7,705.66	2,697.86	10,627.67	25,875.63
Total Product wise Loan	270,775.93	135,619.05	296,264.52	262,769.70	204,736.82	204,761.07	406,239.92	159,492.62

Collateral Wise

Gold and Silver	32.19	140.80	2.59	730.28	13.04	17.54	-	691.14
Government Securities	-	-	61.89	-	4.05	-	-	3.47
Non Governmental Securities	3,215.78	850.27	6,557.99	3,997.68	7,162.57	-	9,671.47	5,348.17
Fixed Deposit Receipts	2,459.64	797.15	1,649.00	1,999.16	2,067.32	955.79	3,253.59	1,596.92
Own	2,459.64	797.15	1,624.49	1,999.16	2,066.87	955.79	3,253.59	1,572.83
Other Licences Institutions	-	-	24.50	-	0.45	-	-	24.08
Collateral of Properties	257,463.70	115,328.88	275,938.59	243,792.09	185,001.34	203,787.74	360,441.97	134,453.15
Fixed Assets	254,406.51	79,631.44	269,534.80	202,225.98	107,640.47	203,787.74	214,373.65	95,042.10
Current Assets	3,057.19	35,697.44	6,403.79	41,566.10	77,360.87	-	146,068.33	39,411.05
Against security of Bill	-	387.62	224.48	230.22	3,400.43	-	16,696.13	2,424.85
Domestic Bills	-	387.62	211.19	-	5.40	-	-	33.80
Foreign Bills	-	-	13.29	230.22	3,395.04	-	16,696.13	2,391.05
Against Guarantee	6,395.45	5,779.75	10,213.67	9,245.13	5,552.92	-	873.14	1,949.33
Government Guarantee	0.18	-	240.10	136.67	152.07	-	324.52	9.34
Institutional Guarantee	5,862.10	4,888.70	9,541.09	8,962.99	5,143.44	-	-	236.11
Personal Guarantee	-	891.00	224.78	50.94	253.29	-	548.62	1,220.15
Collective Guarantee	-	-	206.40	-	-	-	-	469.56
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	533.18	0.05	1.31	94.53	4.12	-	-	14.17
Credit Card	291.87	338.54	800.23	336.30	776.90	-	478.05	111.14
Others	917.30	11,996.03	816.08	2,438.85	758.25	-	14,825.57	12,914.44
Total	270,775.93	135,619.05	296,264.52	262,769.70	204,736.82	204,761.07	406,239.92	159,492.62

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
Sector Wise								
Agricultural and Forest Related	14,693.87	12,502.96	7,851.60	8,302.77	1,291.21	100.46	739.26	2,178.58
Fishery Related	710.84	419.44	458.65	894.09	84.48	2.70	-	43.20
Mining Related	148.32	1,524.23	218.29	38.78	2.56	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	22,621.92	33,801.80	45,196.53	30,175.21	1,111.09	-	539.99	2,461.26
Construction	10,687.21	5,100.30	13,515.63	7,029.67	6,570.21	47.13	54.22	1,070.17
Electricity, Gas and Water	21,025.47	26,448.04	20,663.61	19,695.33	540.95	-	-	1,788.35
Metal Products, Mach. & Ele. Eqp.	1,914.31	4,788.51	2,784.68	2,012.92	323.98	2.70	-	224.03
Tras., Com. and Public Utilities	2,800.72	5,015.53	5,366.21	3,783.79	557.61	19.52	60.76	1,039.99
Wholesaler & Retailer	24,598.62	49,274.17	37,474.84	25,905.42	10,184.10	44.06	1,032.81	6,101.88
Finance, Insurance and Real Estate	30,720.60	14,541.43	23,991.79	10,379.53	5,298.35	-	160.00	6,227.12
Tourism Service**	17,260.75	8,261.54	21,223.62	5,804.64	649.91	22.88	-	1,686.24
Other Services	7,499.87	7,026.86	19,258.31	7,180.38	490.44	1.04	398.65	1,738.75
Consumption Loans	23,864.98	40,150.04	33,251.22	15,672.92	17,939.86	153.43	75.70	17,469.63
Local Government	-	-	-	-	-	-	-	3.34
Others	20,927.27	6,724.70	1,088.99	29,672.71	239.34	11.82	-	4,475.24
TOTAL sectorwise	199,474.75	215,579.55	232,343.98	166,548.17	45,284.09	405.73	3,061.38	46,507.79

Product Wise

Term Loan	64,454.79	89,664.00	107,559.91	91,450.20	17,213.63	226.74	726.71	19,366.94
Overdraft	9,586.85	5,485.59	2,749.06	517.70	2,789.25	60.06	287.40	2,087.17
Cash Credit Loan	29,911.61	43,830.46	25,458.87	29,801.01	5,989.15	22.67	846.09	4,771.35
Trust Receipt Loan/Import Loan	742.89	3,797.12	2,003.57	1,426.42	-	-	-	-
Short Term Working Capital/Demand Loan	12,738.20	27,195.05	32,454.33	7,911.10	39.70	-	-	952.37
Residential Personal Home Loan (Up to Rs. 20 million)#	8,131.47	15,873.52	13,498.33	8,777.80	6,250.48	25.47	54.22	7,255.41
Real Estate Loan	19,410.99	5,048.19	15,260.73	5,557.36	1,314.00	7.74	160.00	2,774.19
Margin Nature Loan	5,272.77	1,463.44	3,092.02	1,803.63	2,318.88	-	-	1,308.38
Hire Purchase Loan	5,916.73	6,231.24	5,489.02	5,749.81	1,253.96	24.92	60.76	2,232.28
Deprived Sector Loan	11,142.90	10,371.53	11,802.52	8,404.55	3,890.30	28.63	153.98	5,021.61
Bills Purchased	1,857.64	79.14	21.70	358.68	-	-	-	-
Other Product	30,307.90	6,540.28	12,953.91	4,789.91	4,224.73	9.51	772.23	738.09
Total Product wise Loan	199,474.75	215,579.55	232,343.98	166,548.17	45,284.09	405.73	3,061.38	46,507.79

Collateral Wise

Gold and Silver	6,967.37	0.69	78.68	0.85	234.57	-	-	191.21
Government Securities	-	-	207.79	-	-	-	-	-
Non Governmental Securities	5,407.33	1,466.94	3,299.94	-	2,318.88	-	-	1,308.38
Fixed Deposit Receipts	1,793.50	1,109.39	1,825.06	2,170.35	624.42	8.10	75.70	543.20
Own	1,793.50	1,109.39	1,740.19	2,170.35	622.53	8.10	75.70	543.20
Other Licences Institutions	-	-	84.87	-	1.89	-	-	-
Collateral of Properties	172,572.47	207,780.97	213,418.92	156,302.11	37,636.42	357.15	2,985.69	39,384.66
Fixed Assets	168,973.72	195,708.66	196,240.29	137,356.40	37,535.67	357.15	2,985.69	39,384.66
Current Assets	3,598.75	12,072.31	17,178.64	18,945.71	100.75	-	-	-
Against security of Bill	-	-	587.23	414.23	-	-	-	-
Domestic Bills	-	-	19.68	414.23	-	-	-	-
Foreign Bills	-	-	567.56	-	-	-	-	-
Against Guarantee	9,974.60	614.91	9,109.07	21.73	4,433.06	17.13	-	5,080.34
Government Guarantee	153.72	87.07	-	-	-	-	-	-
Institutional Guarantee	9,757.45	270.52	8,521.37	-	4,255.41	-	-	3,431.11
Personal Guarantee	62.59	237.66	549.65	21.73	174.42	17.13	-	1,420.81
Collective Guarantee	-	10.47	37.45	-	1.33	-	-	228.42
Int. Rtd. Foreign Bank's Guarantee	-	-	0.60	-	-	-	-	-
Other Guarantee	0.84	9.19	-	-	1.90	-	-	-
Credit Card	202.39	203.60	136.05	108.08	-	-	-	-
Others	2,557.09	4,403.06	3,681.21	7,530.82	36.75	23.34	-	-
Total	199,474.75	215,579.55	232,343.98	166,548.17	45,284.09	405.73	3,061.38	46,507.79

BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
Sector Wise								
Agricultural and Forest Related	949.21	220.39	6,103.77	3,572.73	2,710.74	66.99	4,217.09	2,897.38
Fishery Related	16.30	0.67	144.65	370.91	125.18	42.04	139.56	379.24
Mining Related	-	-	-	97.37	-	-	21.78	121.32
Agriculture, Forestry, Beverage & Non Food Production Related*	727.54	235.02	4,238.77	3,325.23	1,657.39	225.72	5,422.40	7,894.45
Construction	64.17	199.44	581.23	4,374.62	391.98	215.73	2,109.38	4,135.62
Electricity, Gas and Water	1.49	-	561.88	518.61	817.04	-	1,722.96	-
Metal Products, Mach. & Ele. Eqp.	1.59	9.78	200.17	379.27	66.89	19.10	454.26	203.37
Tras., Com. and Public Utilities	226.72	176.74	1,354.49	1,719.00	971.15	34.14	527.05	860.68
Wholesaler & Retailer	3,442.23	504.30	13,964.39	8,971.03	7,813.72	161.50	5,026.83	10,837.75
Finance, Insurance and Real Estate	898.67	300.42	11,912.39	12,602.88	5,403.17	-	3,441.77	5,919.32
Tourism Service**	395.94	22.37	4,191.12	3,793.69	1,793.40	11.09	2,391.76	9,685.92
Other Services	669.79	15.20	2,026.15	2,036.65	2,120.63	33.31	1,022.69	3,554.10
Consumption Loans	4,154.18	1,399.69	19,885.85	24,045.23	16,644.96	221.94	11,341.60	7,215.30
Local Government	-	-	-	0.50	-	-	2.41	-
Others	2.96	762.80	30,449.22	6,675.19	10,795.88	339.42	13,466.59	1,548.71
TOTAL sectorwise	11,550.80	3,846.81	95,614.09	72,482.94	51,312.13	1,370.97	51,308.11	55,253.16

Product Wise

Term Loan	3,707.71	887.36	45,830.34	23,931.67	28,439.45	447.04	23,406.96	20,927.72
Overdraft	438.43	-	2,953.75	5,120.38	3,447.96	108.81	2,539.77	869.00
Cash Credit Loan	2,904.71	-	8,674.08	4,215.21	4,454.63	268.14	6,717.58	10,418.42
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	160.61	350.79	738.98	3,095.60	399.30	78.78	585.12	566.49
Residential Personal Home Loan (Up to Rs. 20 million)#	1,606.69	833.60	14,187.14	9,763.14	3,746.83	235.68	5,921.55	3,619.69
Real Estate Loan	497.26	58.90	7,770.31	7,386.06	1,906.40	-	679.42	2,234.48
Margin Nature Loan	418.21	59.00	2,922.69	2,282.28	1,615.77	-	1,636.50	1,793.42
Hire Purchase Loan	496.31	234.79	2,104.80	2,443.68	1,202.19	38.38	1,116.25	971.24
Deprived Sector Loan	763.72	648.55	6,030.80	3,598.86	4,750.48	64.45	3,498.17	3,438.84
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	557.15	773.82	4,401.20	10,646.07	1,349.12	129.70	5,206.80	10,413.85
Total Product wise Loan	11,550.80	3,846.81	95,614.09	72,482.94	51,312.13	1,370.97	51,308.11	55,253.16

Collateral Wise

Gold and Silver	60.42	-	667.00	1,042.31	729.30	-	455.00	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	418.21	59.00	2,931.59	2,228.03	1,615.77	-	1,651.61	-
Fixed Deposit Receipts	103.25	34.73	949.75	840.83	601.87	109.59	785.77	599.87
Own	103.25	34.73	949.75	840.83	601.87	109.59	785.77	599.87
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,502.25	3,495.53	83,200.22	61,962.03	44,597.62	1,261.38	42,249.63	50,941.57
Fixed Assets	10,502.25	3,495.53	83,200.22	61,939.54	44,597.62	1,261.38	42,222.25	50,941.57
Current Assets	-	-	-	22.49	-	-	27.38	-
Against security of Bill	-	-	-	-	-	-	0.98	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.98	-
Against Guarantee	463.72	256.06	7,792.72	6,265.29	3,766.81	-	5,906.62	1,918.30
Government Guarantee	-	-	-	-	0.35	-	-	-
Institutional Guarantee	401.51	256.06	2,655.20	5,219.18	3,224.35	-	4,097.98	1,851.97
Personal Guarantee	62.21	-	3,395.76	795.26	520.40	-	1,733.00	65.45
Collective Guarantee	-	-	1,741.75	228.31	21.69	-	74.77	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	22.55	-	-	0.87	-
Credit Card	-	-	-	14.65	-	-	-	-
Others	2.96	1.50	72.82	129.79	0.78	-	258.50	1,793.42
Total	11,550.80	3,846.81	95,614.09	72,482.94	51,312.13	1,370.97	51,308.11	55,253.16

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
Sector Wise								
Agricultural and Forest Related	6,462.04	239.65	266.87	685.93	402.68	106.65	-	760.21
Fishery Related	192.48	-	2.09	6.09	-	23.96	-	23.35
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,098.31	183.65	41.37	169.93	42.69	29.69	60.00	259.51
Construction	818.29	85.16	4.83	295.26	738.00	105.23	16.83	50.00
Electricity, Gas and Water	3,999.34	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	214.83	-	3.85	-	2.48	3.02	3.45	-
Tras., Com. and Public Utilities	600.82	197.50	1.71	98.40	178.46	116.14	-	134.61
Wholesaler & Retailer	4,627.03	641.01	75.98	1,066.68	451.06	236.98	33.33	913.84
Finance, Insurance and Real Estate	6,058.62	247.14	8.60	568.15	446.87	364.58	40.31	1,393.54
Tourism Service**	2,151.87	230.81	34.00	90.02	106.39	39.97	27.50	275.99
Other Services	2,491.77	78.81	2.04	386.86	-	79.69	-	246.85
Consumption Loans	18,141.38	996.49	72.03	1,666.88	1,621.99	795.26	144.20	2,919.00
Local Government	-	-	-	-	-	-	33.18	-
Others	33.56	1,070.10	344.18	35.42	293.13	443.84	1,886.00	693.97
TOTAL sectorwise	47,890.32	3,970.32	857.54	5,070.82	4,283.75	2,345.02	2,244.79	7,670.87

Product Wise

Term Loan	11,827.91	926.98	279.75	2,472.33	2,045.08	482.52	124.27	2,934.93
Overdraft	2,942.99	59.52	69.41	180.12	249.70	127.94	-	345.52
Cash Credit Loan	4,814.90	255.06	70.12	535.17	78.85	-	-	338.06
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,594.71	232.12	-	164.47	-	212.03	147.82	354.59
Residential Personal Home Loan (Up to Rs. 20 million)#	7,082.71	708.52	-	371.19	738.00	268.52	16.83	628.48
Real Estate Loan	4,432.98	50.00	-	176.48	235.41	223.98	1,765.88	769.84
Margin Nature Loan	1,728.08	122.48	-	76.18	39.61	281.68	26.19	363.84
Hire Purchase Loan	1,182.27	159.54	2.98	103.25	170.31	119.65	121.56	176.06
Deprived Sector Loan	4,122.52	331.09	171.51	576.58	477.79	135.51	33.18	622.83
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,161.25	1,125.01	263.77	415.05	249.00	493.19	9.05	1,136.71
Total Product wise Loan	47,890.32	3,970.32	857.54	5,070.82	4,283.75	2,345.02	2,244.79	7,670.87

Collateral Wise

Gold and Silver	205.74	102.29	64.00	194.29	67.52	-	-	614.10
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,728.08	122.48	-	76.18	-	-	26.19	363.84
Fixed Deposit Receipts	859.34	43.25	4.11	68.98	74.98	47.16	0.05	61.40
Own	859.34	43.25	4.11	68.98	74.98	47.16	0.05	61.40
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	43,829.78	2,418.31	789.42	4,319.93	3,760.41	1,858.77	397.11	5,893.84
Fixed Assets	43,829.78	2,418.31	789.42	4,319.93	3,760.41	1,858.77	397.11	5,893.84
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	1,220.60	197.14	-	411.43	341.23	157.99	83.27	737.68
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	891.17	197.14	-	364.94	211.46	135.36	-	621.70
Personal Guarantee	308.53	-	-	46.50	129.77	22.63	50.09	115.99
Collective Guarantee	3.71	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	46.77	1,086.85	-	-	39.61	281.10	1,738.17	-
Total	47,890.32	3,970.32	857.54	5,070.82	4,283.75	2,345.02	2,244.79	7,670.87

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
Sector Wise								
Agricultural and Forest Related	453.73	591.26	409.73	416.09	625.71	492.33	320.08	460.53
Fishery Related	12.66	37.93	4.56	30.19	-	14.90	16.46	15.16
Mining Related	62.11	-	1.50	-	-	-	19.10	-
Agriculture, Forestry, Beverage & Non Food Production Related*	396.28	256.24	292.82	255.59	185.34	461.57	177.20	25.20
Construction	237.65	223.14	492.75	267.19	-	152.70	283.83	10.70
Electricity, Gas and Water	371.09	-	26.12	5.47	-	-	5.68	25.00
Metal Products, Mach. & Ele. Equip.	296.35	37.56	30.03	14.62	-	79.17	39.21	37.15
Tras., Com. and Public Utilities	665.54	74.87	61.59	43.82	-	267.61	190.36	0.82
Wholesaler & Retailer	1,320.15	421.29	256.43	779.08	1,315.15	1,842.13	584.76	409.11
Finance, Insurance and Real Estate	910.20	957.72	382.81	1,054.94	161.54	1,265.08	281.25	56.57
Tourism Service**	773.81	379.09	86.75	56.80	91.77	645.43	51.68	31.41
Other Services	531.85	576.33	16.63	54.53	-	246.37	77.24	0.35
Consumption Loans	2,388.00	1,491.55	1,528.92	1,775.11	97.33	3,006.93	1,457.73	449.73
Local Government	-	-	-	-	-	-	-	-
Others	354.22	1,209.97	583.41	25.30	584.25	126.25	1,441.51	0.37
TOTAL sectorwise	8,773.64	6,256.95	4,174.06	4,778.73	3,061.08	8,600.48	4,946.08	1,522.12

Product Wise

Term Loan	1,869.72	1,206.03	285.85	462.74	87.64	3,461.63	1,331.91	475.34
Overdraft	-	352.23	499.74	-	387.42	136.71	149.85	217.57
Cash Credit Loan	-	65.80	249.43	-	1,384.11	1,264.44	241.86	404.93
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,276.08	356.27	83.80	138.76	-	352.33	642.25	40.38
Residential Personal Home Loan (Up to Rs. 20 million)#	690.28	817.40	787.44	270.66	7.64	889.43	688.95	24.14
Real Estate Loan	579.53	1,044.72	359.56	619.83	111.69	756.74	186.92	33.58
Margin Nature Loan	256.24	485.08	426.87	162.73	-	91.92	70.62	-
Hire Purchase Loan	775.98	53.83	150.63	99.66	-	630.99	194.21	2.80
Deprived Sector Loan	454.31	225.55	187.67	535.02	143.29	822.31	227.75	79.27
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,871.49	1,650.04	1,143.07	2,489.35	939.28	193.99	1,211.77	244.12
Total Product wise Loan	8,773.64	6,256.95	4,174.06	4,778.73	3,061.08	8,600.48	4,946.08	1,522.12

Collateral Wise

Gold and Silver	545.92	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	262.04	485.08	428.91	143.37	-	91.92	70.62	-
Fixed Deposit Receipts	168.56	75.51	83.59	54.74	86.45	87.80	52.74	27.80
Own	168.03	75.51	83.59	54.74	86.45	87.80	52.74	27.80
Other Licences Institutions	0.53	-	-	-	-	-	-	-
Collateral of Properties	7,365.21	5,575.50	3,494.10	4,030.66	111.69	7,808.51	4,680.09	1,494.32
Fixed Assets	7,364.88	5,575.50	3,494.10	4,008.28	111.69	7,808.51	4,680.09	1,494.32
Current Assets	0.33	-	-	22.39	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	390.19	120.85	163.48	528.29	-	612.26	135.78	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	291.40	120.85	20.98	439.06	-	505.04	135.16	-
Personal Guarantee	98.79	-	134.27	89.22	-	107.22	0.49	-
Collective Guarantee	-	-	-	-	-	-	0.13	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	4.21	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	41.71	-	3.98	21.66	2,862.94	-	6.85	-
Total	8,773.64	6,256.95	4,174.06	4,778.73	3,061.08	8,600.48	4,946.08	1,522.12

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
Sector Wise						
Agricultural and Forest Related	184.87	53.80	217.88	518.31	714.48	372.71
Fishery Related	-	-	7.52	55.48	12.33	44.61
Mining Related	-	-	0.91	17.44	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	52.68	202.49	152.57	594.05	243.97	341.02
Construction	133.63	-	331.52	291.56	490.79	353.39
Electricity, Gas and Water	-	-	-	224.07	20.68	27.38
Metal Products, Mach. & Ele. Equip.	44.81	-	15.66	81.49	73.90	77.41
Tras., Com. and Public Utilities	152.17	2.94	15.33	351.12	243.19	217.75
Wholesaler & Retailer	177.68	68.51	596.14	2,116.28	2,541.91	1,133.14
Finance, Insurance and Real Estate	309.46	-	520.14	2,243.71	2,639.59	935.99
Tourism Service**	34.72	37.24	255.22	1,665.42	352.57	572.84
Other Services	17.98	-	47.98	750.11	277.78	111.98
Consumption Loans	609.11	1.55	1,559.85	4,732.52	6,594.57	2,352.46
Local Government	2.63	-	-	-	-	-
Others	55.57	359.27	2,039.02	1,286.05	2,936.05	50.44
TOTAL sectorwise	1,775.32	725.80	5,759.74	14,927.60	17,141.82	6,591.12

Product Wise

Term Loan	677.88	353.02	631.98	6,474.55	4,457.61	2,603.39
Overdraft	108.07	-	-	950.56	864.34	56.02
Cash Credit Loan	118.75	108.00	-	2,375.68	358.40	780.56
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1.10	-	313.81	162.74	1,181.97	388.62
Residential Personal Home Loan (Up to Rs. 20 million)#	124.67	-	1,202.97	1,511.97	4,461.11	847.06
Real Estate Loan	109.42	246.66	434.67	1,637.72	1,413.26	401.84
Margin Nature Loan	97.84	-	425.49	409.17	877.65	309.31
Hire Purchase Loan	167.67	-	45.98	377.58	105.20	219.35
Deprived Sector Loan	315.71	-	214.68	726.29	701.63	390.61
Bills Purchased	-	-	-	-	-	-
Other Product	54.20	18.11	2,490.17	301.35	2,720.65	594.36
Total Product wise Loan	1,775.32	725.80	5,759.74	14,927.60	17,141.82	6,591.12

Collateral Wise

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	100.63	-	-	409.17	877.65	-
Fixed Deposit Receipts	54.87	-	105.85	258.64	118.25	106.64
Own	54.87	-	105.85	258.64	118.25	106.64
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,297.09	725.80	5,065.12	13,562.36	14,397.52	5,725.09
Fixed Assets	1,297.09	725.80	5,065.12	13,562.36	14,397.52	5,725.09
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	322.73	-	158.58	690.29	1,748.39	430.30
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	191.94	-	157.48	596.36	1,106.40	329.37
Personal Guarantee	121.90	-	1.10	93.92	641.99	100.93
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	6.26	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	430.20	7.14	-	329.09
Total	1,775.32	725.80	5,759.74	14,927.60	17,141.82	6,591.12

Major Financial Indicators of Microfinance Financial Institutions

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Aug	Mid-Sept	% change			
	2022	2023	2024	2024	2024	2/1	3/2	5/4	
	1	2	3	4	5				
1 CAPITAL FUND	50,334	59,480	63,015	70,598	70,718	18.17	5.94	0.17	
a. Paid-up Capital	30,093	34,388	35,835	35,968	35,991	14.27	4.21	0.06	
b. Statutory Reserves	9,012	11,190	12,274	12,557	12,589	24.16	9.69	0.25	
c. Retained Earning	5,520	6,645	4,076	10,642	10,581	20.38	-38.66	-0.58	
d. Others Reserves	5,709	7,258	10,830	11,430	11,557	27.14	49.22	1.11	
2 BORROWINGS	233,582	214,238	230,746	218,814	218,677	-8.28	7.71	-0.06	
a. NRB	22,655	7,944	6,221	5,130	6,726	-64.94	-21.69	31.12	
b. Others	210,926	206,294	224,525	213,685	211,951	-2.20	8.84	-0.81	
3 DEPOSITS	159,023	167,093	176,661	174,158	175,575	5.07	5.73	0.81	
4 BILLS PAYABLE	38	27	41	18	20	-27.61	52.46	7.70	
5 OTHER LIABILITIES	42,123	46,185	56,740	62,514	65,097	9.64	22.85	4.13	
a. Loan Loss Provision	11,708	18,383	21,865	22,818	23,670	57.01	18.94	3.73	
b. Interest Suspense a/c	4,727	6,921	11,557	12,918	13,779	46.42	66.98	6.66	
c. Others	25,688	20,881	23,318	26,777	27,648	-18.72	11.67	3.25	
6 RECONCILIATION A/c	22,174	15,568	19,691	19,628	19,647	-29.79	26.48	0.10	
7 PROFIT & LOSS A/c	12,378	5,191	6,837	363	690	-58.06	31.70	89.92	
Total	519,651	507,782	553,731	546,093	550,423	-2.28	9.05	0.79	
Assets									
1 LIQUID FUNDS	20,320	26,963	34,592	28,368	29,186	32.70	28.29	2.88	
a. Cash Balance	371	494	424	283	419	33.06	-14.19	48.18	
b. Bank Balance	10,770	17,249	22,748	19,247	19,910	60.16	31.88	3.45	
c. Money at Call	9,178	9,220	11,420	8,838	8,857	0.46	23.86	0.21	
2 INVESTMENT IN SECURITIES EXCEPT SHARES	762	1,060	970	1,131	1,160	39.23	-8.52	2.55	
3 SHARE & OTHER INVESTMENT	5,334	8,282	9,221	9,161	9,069	55.27	11.34	-1.00	
4 LOANS & ADVANCES	449,686	432,237	455,853	451,737	453,366	-3.88	5.46	0.36	
Institutional	90,239	72,928	59,060	64,644	62,515	-19.18	-19.02	-3.29	
Individual	359,447	359,310	396,793	387,093	390,851	-0.04	10.43	0.97	
5 FIXED ASSETS	3,073	3,258	4,150	4,188	4,206	6.01	27.38	0.42	
6 OTHER ASSETS	18,137	20,078	28,488	30,588	31,839	10.70	41.89	4.09	
7 EXPENSES NOT WRITTEN OFF	3	39	0	1	1	1068.57	-98.74	0.00	
8 NON BANKING ASSETS	1	1	5	5	5	0.00	280.47	0.00	
9 RECONCILIATION A/c	22,176	14,809	19,991	19,683	19,980	-33.22	34.99	1.51	
10 PROFIT & LOSS A/c	160	1,054	461	1,231	1,612	558.67	-56.22	30.96	
Total	519,651	507,782	553,731	546,093	550,423	-2.28	9.05	0.79	
Profit & Loss A/c									
Expenses									
1 INTEREST EXPENSES	30,522	36,966	34,342	3,010	5,836	21.11	-7.10	93.89	
2 COMMISSION/FEE EXPENSES	20	45	15	0	0	124.12	-66.55	111.32	
3 EMPLOYEE EXPENSES	11,857	12,689	12,584	1,076	2,114	7.02	-0.83	96.53	
4 OFFICE OPERATING EXPENSES	4,358	4,651	4,245	322	637	6.72	-8.72	98.09	
5 NON OPERATING EXPENSES	20	14	64	144	0	-27.38	352.21	-99.92	
6 PROVISION FOR RISK	5,527	25,658	26,976	2,690	4,488	364.22	5.14	66.84	
7 LOAN WRITTEN OFF	35	123	155	-	3	252.87	25.59	0.00	
8 EXTRAORDINARY EXPENSES	18	0	1	0	0	-99.36	769.89	1298.26	
9 PROVISION FOR STAFF BONUS	1,955	779	1,004	58	106	-60.14	28.78	83.36	
10 PROVISION FOR INCOME TAX	5,462	2,486	2,992	159	290	-54.49	20.37	82.25	
11 NET PROFIT	12,376	4,783	6,717	201	590	-61.35	40.44	193.84	
TOTAL EXPENSES	72,151	87,444	89,095	7,659	14,064	21.20	1.89	83.62	
Income									
1. INTEREST INCOME	59,985	61,707	58,836	4,441	9,134	2.87	-4.65	105.64	
2. COMMISSION & DISCOUNT	1,442	618	762	57	127	-57.16	23.33	123.33	
3 OTHER OPERATING INCOME	5,495	3,971	4,275	225	528	-27.73	7.65	135.15	
4 NON OPERATING INCOME	446	158	146	149	24	-64.70	-7.46	-83.61	
5 PROVISION FOR WRITTEN BACK	4,555	21,200	24,599	1,713	2,725	365.46	16.03	59.10	
6 RECOVERY FOR WRITE BACK	6	4	17	1	2	-29.94	300.14	269.54	
7 INCOME FOR EXTRA ORDINARY EXPENSES	63	113	118	5	10	77.81	5.22	94.58	
8 NET LOSS	158	646	342	1,069	1,513	307.55	-47.01	41.54	
TOTAL INCOME	72,151	88,416	89,095	7,659	14,064	22.54	0.77	83.62	
Miscellaneous Information									
No. of Total Staffs	23,303	22,493	21,727	21,625	21,414	-3.48	-3.41	-0.98	
No. of Total Branches	5,135	5,133	5,055	5,045	5,045	-0.04	-1.52	0.00	
No. of Total Centers	428,783	445,666	459,319	460,421	461,555	3.94	3.06	0.25	
No. of Total Groups	1,351,729	1,390,718	1,415,757	1,411,032	1,416,642	2.88	1.80	0.40	
No. of Total Passive Groups	16,159	19,043	19,857	20,683	21,901	17.85	4.28	5.89	
No. of Total Members	5,859,530	6,016,101	5,995,358	6,011,880	6,026,160	2.67	-0.34	0.24	
No. of Total Passive Members	438,040	528,082	534,348	521,186	524,961	20.56	1.19	0.72	
No. of Total Borrowers	3,303,100	2,984,420	2,663,510	2,652,420	2,657,571	-9.65	-10.75	0.19	
No. of Total Overdue Borrowers	382,353	587,163	689,852	817,380	849,148	53.57	17.49	3.89	
No. of Total Saving Members	5,888,077	6,039,507	6,015,939	6,016,492	6,046,015	2.57	-0.39	0.49	
Total Saving Amount (Rs million)	159,023	167,027	177,049	174,150	175,557	5.03	6.00	0.81	

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	815.36
	g. Others Reserves Fund	802.13
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	634.56
	a. Current	182.86
	Domestic	182.86
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	450.00
	Domestic	450.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.70
	Domestic	1.70
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	2,156.76
	1. Sundry Creditors	-
	2. Loan Loss Provision	785.21
	3. Interest Suspense a/c	-
	4. Others	1,371.55
6	Reconciliation A/c	-
7	Profit & Loss A/c	280.76
	TOTAL Liabilities	29,883.69
Assets		
1	LIQUID FUNDS	330.80
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	330.77
	1. In Nepal Rastra Bank	316.83
	Domestic Currency	316.83
	Foreign Currency	-
	2. "A" Class Licensed Institution	13.94
	Domestic Currency	13.94
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	2,705.82
	a. Govt. Securities	2,705.82
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	3,709.00
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	3,709.00
4	LOANS & ADVANCES (Including Bills Purchased)	21,385.20
4.1	LOANS & ADVANCES	21,385.20
	a. Infrastructure Project	21,385.20
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	178.67
7	OTHER ASSETS	1,574.21
	a. Accrued Interest:	853.53
	Financial Institutions	-
	Government Enterprises	16.63
	Private Sector	836.91
	b. Staff Loans / Adv.	106.60
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	614.08
8	Expenses not Written off	-
9	Non Banking Assets	-
10	Reconciliation Account	-
11	Profit & Loss A/c	-
	TOTAL ASSETS	29,883.69

Infrastructure Development Bank Name	NIFRA
Expenses	
1. Interest Expense	36.41
1.1 On Deposit Liabilities	8.22
1.2 On Borrowing	28.18
2. Commission Expense	0.01
3. Staff Expense	8.80
4. Office Operating Expenses	13.79
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	10.76
7.1 Loan loss Provision	10.76
7.1.1 General Loan loss Provision	10.76
7.1.1.1 Pass Loan Loss Provision	10.76
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	44.58
10. Provision for Income Tax	120.46
11. Others	-
12. Net Profit	280.76
Total Expenses	515.57

Income	
1. Interest Income	429.13
1.1 On Loans and Advances	376.10
1.2 On Investment	18.43
1.2.1 Government Bonds	18.43
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	34.60
2. Commission and Discount	13.33
2.1 Bills Purchase and Discount	-
2.2 Commission	13.33
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	73.10
7. Recovery of written-off Loan	-
8. Income from Extra Ordinary transactions	-
9. Net Loss	-
Total Income	515.57

Districtwise List of Banks and Financial Institutions Branches (Bhadau, 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	1	-	33	158,041	4,789
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	180	62	5	247	1,148,156	4,648
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		758	196	36	990	4,961,412	5,012
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	55	14	8	77	466,073	6,053
35	Bagmati	Chitawan	165	53	18	236	719,859	3,050
	Total		1,838	335	108	2,281	6,116,866	2,682
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	1,136	288	6,487	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	1,136	288	5,045		11,532
Population per Branch [*] (Served by A, B and C class BFIs)						4,496
Population per Branch [*] (Served by A, B, C and D class BFIs)						2,529

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	758	196	36	852	990	1,842
Madhesh	581	84	51	1,041	716	1,757
Bagmati	1,838	335	108	756	2,281	3,037
Gandaki	603	191	37	573	831	1,404
Lumbini	741	257	47	1,124	1,045	2,169
Karnali	213	21	3	238	237	475
Sudur Paschim	329	52	6	461	387	848
Total	5,063	1,136	288	5,045	6,487	11,532

* 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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2019 (Mid Aug, 2022)		Bhadra, 2019 (Mid Sept, 2022)		Asoj, 2019 (Mid Oct, 2022)		Kartik, 2019 (Mid Nov, 2022)		Mangsir, 2019 (Mid Dec, 2022)		Poush, 2019 (Mid Jan, 2023)		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	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

Overall Summary of Interest Rate on LCY Deposit		Bhadra, 2081 (Mid Sep, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Saving	3.38	1,776,234.36
2	Fixed:	7.71	3,181,823.47
2.1	up to 1 month	-	-
2.2	1-3 months	-	-
2.3	3-6 months	5.67	595,514.54
2.4	6-12 months	6.40	1,055,288.33
2.5	1-2 yrs	8.33	712,822.10
2.6	2 yrs and above	10.33	818,198.51
3	Call	1.39	361,780.73
4	Certificate of Deposits	-	-
5	Other	2.27	2,181.71
6	Non interest bearing deposits	-	337,667.97
6.1	Current	-	299,793.50
6.2	Margin	-	37,074.67
6.3	Other	-	799.80
	Aggregate	5.48	5,659,688.24

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2081 (Mid Sep, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.01	321,060.81
2	Fishery Related	8.58	14,421.37
3	Mining Related	9.52	12,962.30
4	Agriculture, Forestry & Beverage Production Related	9.35	255,936.07
5	Non Food Production Related	9.67	547,700.62
6	Construction	9.94	185,259.23
7	Electricity, Gas and Water	9.56	373,477.64
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.54	70,756.45
9	Transport, Communication and Public Utilities	9.89	70,862.62
10	Wholesaler & Retailer	9.73	919,014.97
11	Finance, Insurance and Real Estate	9.48	325,363.21
12	Hotel or Restaurant	9.76	199,230.13
13	Other Services	9.72	182,039.83
14	Consumption Loans	10.30	850,030.43
15	Local Government	3.50	1,176.10
16	Others	10.34	245,374.69
	Aggregate	9.52	4,574,666.46

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2081 (Mid Sep, 2024)	
S.N.	Description	Wt. avg. (%)	Amount
1	Term Loan	9.90	1,718,491.16
2	Overdraft	10.66	89,941.26
3	Cash Credit Loan	9.77	592,900.04
4	Trust Receipt Loan/Import Loan	9.86	63,233.31
5	Short Term Working Capital/Demand Loan	9.55	721,785.57
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.93	317,963.39
7	Real Estate Loan	10.14	222,454.13
8	Margin Nature Loan	9.90	79,141.05
9	Hire Purchase Loan	10.09	107,998.00
10	Deprived Sector Loan	8.61	262,326.80
11	Bills Purchased	9.84	6,508.14
12	Other Product	10.05	391,923.64
	Aggregate	9.52	4,574,666.47

Annex-I

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