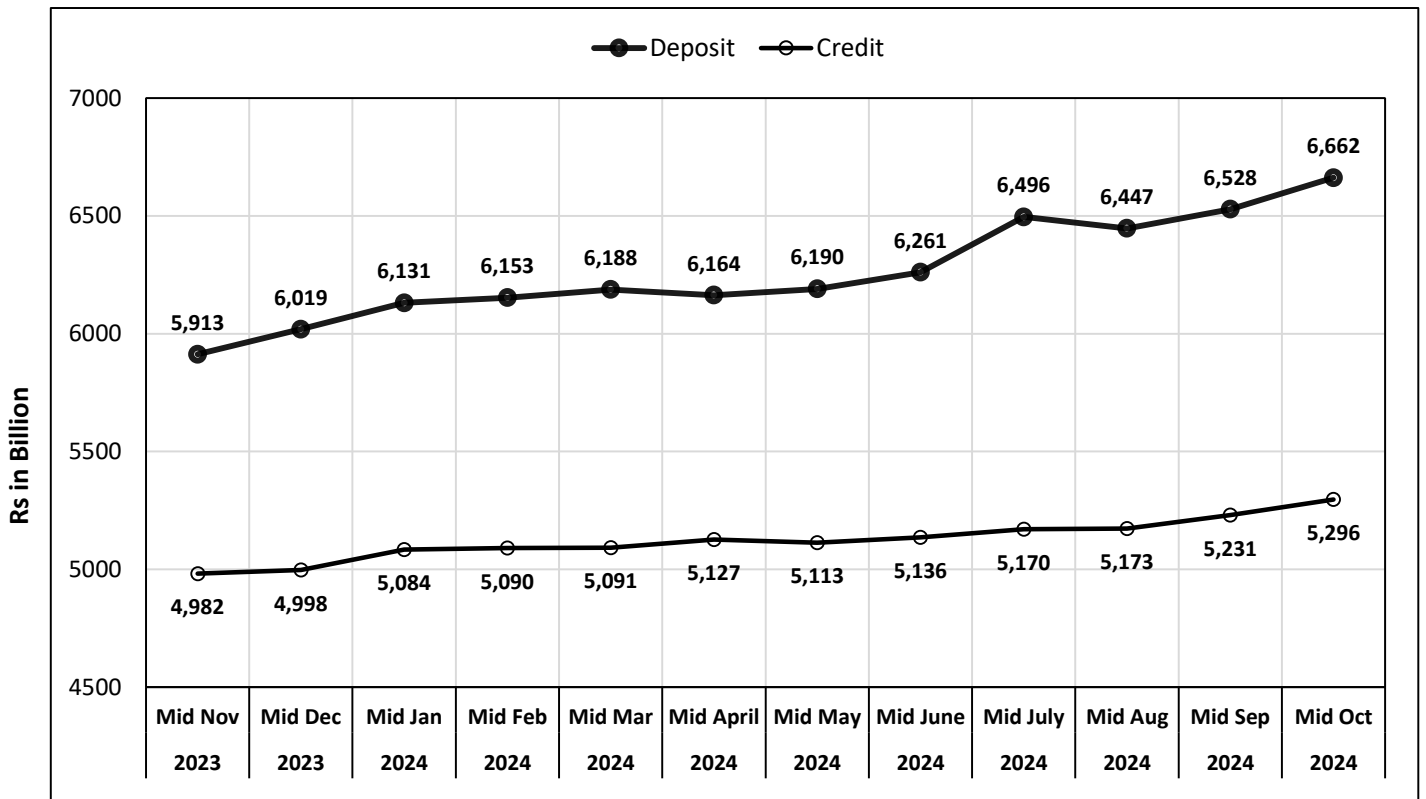


# BANKING & FINANCIAL STATISTICS

(Monthly)  
(Provisional)



## NEPAL RASTRA BANK

Banks & Financial Institutions Regulation Department

2081 Asoj  
(Mid-Oct, 2024)

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

## Explanatory Notes

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

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

- 4 Statistics of following Licensed BFIs have been used.

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

	Class "A"	Class "B"	Class "C"	Overall	
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	103.87	10.57	2.34	116.78
2	Total Credit/GDP	82.07	8.97	1.80	92.84
3	Total Credit/ Total Deposit**	79.01	84.86	76.80	79.50
4	CD Ratio*	77.87	83.88	75.21	78.36
5	Fixed Deposit/Total Deposit	53.95	56.47	69.27	54.49
6	Saving Deposit/Total Deposit	32.53	34.23	21.20	32.46
7	Current Deposit/Total Deposit	5.99	1.95	1.26	5.53
8	Call Deposit/Total Deposit	6.77	7.31	7.56	6.83
9	NPL/ Total Loan^	4.28	4.37	10.84	4.42
10	Total LLP /Total Loan	4.52	4.20	9.34	4.58
11	Deprived Sector Loan/Total Loan <sup>\$^</sup>	5.98	7.76	7.19	6.17
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	7.20	5.94	7.74	7.09
2	Investment in Gov. Securities/Total Deposit	17.80	15.79	15.20	17.57
3	Total Liquid Assets/Total Deposit	25.80	24.30	30.66	25.76
<b>C. Capital Adequacy Ratios (%)</b>					
1	Core Capital/RWA	9.99	10.59	12.10	10.08
2	Total Capital/RWA	12.87	13.53	14.55	12.95
<b>D. Financial Access</b>					
1	No. of institutions	20	17	17	54
2	No. of Branches	5,062	1,137	289	6,488
3	No. of Deposit Accounts	48,836,432	7,224,891	914,035	56,975,358
4	No. of Loan Accounts	1,587,391	281,196	43,647	1,912,234
5	No. of Branchless Banking Centers	1,083	17	-	1,100
6	No. of Branchless Banking Customers	299,421	1,679	-	301,100
7	No. of Mobile Banking Customers	21,867,428	3,395,421	261,340	25,524,189
8	No. of Internet Banking Customers	1,416,159	593,859	16,506	2,026,524
9	No. of ATMs	4,831	348	41	5,220
10	No. of Debit Cards	11,968,637	1,125,203	67,619	13,161,459
11	No. of Credit Cards	294,901	1,963	-	296,864
12	No. of Prepaid Cards	198,597	2,704	-	201,301

### E. Interest Rate(%)

1	<b>Wt. Avg Interest Rate on Deposit</b>	<b>5.24</b>
	(a) Saving	3.32
	(b) Fixed	7.43
	(c) Call	1.67
2	<b>Wt. Avg Interest Rate on Credit</b>	<b>9.33</b>

Note:

Bank balance includes money at call

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

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

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

\$ 6 months prior Total Loan has been used to calculate Deprived Sector Lending Ratio

^Data as on Ashwin end of FY2080/81 (2023/24)

\*CD Ratio =

*Total Credit*

*Total Deposit+Debentures not designated for capital fund+NRB Refiance loan+FCY loan more than or equal to 1 year-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-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	618,798	683,127	728,713	797,070	794,020	10.40	6.67	-0.38
a. Paid-up Capital	407,789	425,052	436,408	436,443	437,870	4.23	2.67	0.33
b. Statutory Reserves	120,965	138,151	150,114	157,678	160,364	14.21	8.66	1.70
c. Retained Earning	10,267	(6,633)	(21,577)	4,873	426	-164.61	225.30	-91.25
d. Others Reserves	79,777	126,558	163,767	198,075	195,360	58.64	29.40	-1.37
<b>2 BORROWINGS</b>	500,434	255,302	240,886	258,997	261,279	-48.98	-5.65	0.88
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	25,058	27,148	-52.72	-63.30	8.34
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	45,262	44,903	10.98	-25.04	-0.79
d. Other Financial Ins.	6,027	6,467	8,037	11,081	11,619	7.30	24.27	4.86
e. Bonds and Securities	136,986	163,416	177,211	177,204	177,217	19.29	8.44	0.01
<b>3 DEPOSITS</b>	5,159,175	5,771,238	6,495,583	6,528,362	6,662,262	11.86	12.55	2.05
a. Current	465,415	454,049	381,824	341,990	368,162	-2.44	-15.91	7.65
b. Savings	1,402,182	1,519,064	1,954,389	2,008,858	2,162,371	8.34	28.66	7.64
c. Fixed	2,835,817	3,359,257	3,642,837	3,678,815	3,630,060	18.46	8.44	-1.33
d. Call Deposits	391,068	390,785	472,514	453,849	455,319	-0.07	20.91	0.32
e. Others	64,694	48,082	44,019	44,851	46,349	-25.68	-8.45	3.34
<b>4 Bills Payable</b>	2,782	3,189	3,117	5,581	13,041	14.61	-2.25	133.67
<b>5 Other Liabilities</b>	424,126	502,666	598,080	611,977	610,655	18.52	18.98	-0.22
1. Loan Loss Provision	110,300	168,124	230,012	228,423	242,765	52.42	36.81	6.28
2. Interest Suspense a/c	19,628	28,910	28,409	31,468	42,720	47.29	-1.73	35.76
3. Others	294,198	305,633	339,659	352,086	325,169	3.89	11.13	-7.64
<b>6 Reconciliation A/c</b>	512	471	3,179	(29)	451	-8.02	574.99	-1673.47
<b>7 Profit &amp; Loss A/c</b>	79,497	75,002	61,825	18,119	17,790	-5.65	-17.57	-1.82
<b>TOTAL</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>8,131,382</b>	<b>8,220,077</b>	<b>8,359,498</b>	<b>7.45</b>	<b>11.53</b>	<b>1.70</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	509,990	533,958	553,205	583,022	546,072	4.70	3.60	-6.34
a. Cash Balance	111,631	102,134	103,855	98,747	119,518	-8.51	1.69	21.03
Nepalese Notes & Coins	108,250	99,262	100,579	94,896	115,615	-8.30	1.33	21.83
Foreign Currency	3,381	2,871	3,277	3,851	3,903	-15.06	14.11	1.37
b. Bank Balance	302,877	362,361	378,811	406,180	353,118	19.64	4.54	-13.06
1. In Nepal Rastra Bank	220,659	288,687	330,452	345,763	287,446	30.83	14.47	-16.87
2. "A"Class Licensed Institution	28,862	23,870	17,711	16,574	17,159	-17.30	-25.80	3.53
3. Other Financial Ins.	6,959	2,939	1,621	1,352	1,634	-57.76	-44.86	20.81
4. In Foreign banks	46,397	46,865	29,028	42,491	46,880	1.01	-38.06	10.33
c. Money at Call	95,482	69,463	70,539	78,094	73,436	-27.25	1.55	-5.97
<b>2 INVESTMENTS</b>	911,435	1,049,633	1,471,177	1,393,084	1,481,016	15.16	40.16	6.31
a. Govt. Securities	909,783	1,029,807	1,164,295	1,179,327	1,170,307	13.19	13.06	-0.76
b. Others	1,651	19,827	306,882	213,757	310,709	1100.56	1447.82	45.36
<b>3 SHARE &amp; OTHER INVESTMENT</b>	186,550	251,757	275,676	293,255	318,504	34.95	9.50	8.61
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	4,713,537	4,877,407	5,168,664	5,229,064	5,294,610	3.48	5.97	1.25
<b>4.1 LOANS &amp; ADVANCES</b>	4,709,050	4,873,807	5,161,711	5,223,207	5,287,974	3.50	5.91	1.24
a. Private Sector	4,493,912	4,687,782	4,952,707	5,022,700	5,072,584	4.31	5.65	0.99
b. Financial Institutions	212,907	183,328	202,802	193,330	207,576	-13.89	10.62	7.37
c. Government Organizations	2,231	2,697	6,202	7,176	7,814	20.86	129.96	8.89
<b>4.2 BILLS PURCHASED</b>	4,487	3,600	6,954	5,857	6,635	-19.76	93.16	13.28
<b>5 LOANS AGT. COLLECTED BILLS</b>	951	797	1,532	1,582	1,645	-16.19	92.13	3.96
<b>6 FIXED ASSETS</b>	95,030	136,783	145,320	145,769	147,188	43.94	6.24	0.97
<b>7 OTHER ASSETS</b>	353,788	417,472	476,248	534,586	530,082	18.00	14.08	-0.84
a. Accrued Interests	199,589	244,588	282,704	331,909	314,651	22.55	15.58	-5.20
b. Others	154,198	172,884	193,544	202,677	215,431	12.12	11.95	6.29
<b>8 Expenses not Written off</b>	219	364	1,004	1,015	35	66.61	175.67	-96.57
<b>9 Non Banking Assets</b>	10,521	18,689	35,509	37,009	37,723	77.62	90.01	1.93
<b>10 Reconciliation Account</b>	3,241	2,304	2,550	1,408	544	-28.90	10.66	-61.40
<b>11 Profit &amp; Loss A/c</b>	63	1,831	497	282	2,079	2827.18	-72.86	638.12
<b>TOTAL</b>	<b>6,785,324</b>	<b>7,290,996</b>	<b>8,131,382</b>	<b>8,220,077</b>	<b>8,359,498</b>	<b>7.45</b>	<b>11.53</b>	<b>1.70</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	553,626	611,312	652,888	715,619	712,407	10.42	6.80	-0.45
a. Paid-up Capital	356,095	369,857	379,020	379,020	380,197	3.86	2.48	0.31
b. Statutory Reserves	110,434	126,035	137,000	144,064	145,990	14.13	8.70	1.34
c. Retained Earning	14,956	(1,180)	(13,948)	9,540	7,131	-107.89	1082.50	-25.25
d. Others Reserves	72,140	116,599	150,815	182,994	179,089	61.63	29.34	-2.13
<b>2 BORROWINGS</b>	462,083	243,416	231,919	249,817	250,553	-47.32	-4.72	0.29
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	24,808	25,348	-57.92	-56.96	2.18
c. Foreign Banks and Fin. Ins.	58,033	64,404	48,275	45,262	44,903	10.98	-25.04	-0.79
d. Other Financial Ins.	5,862	6,164	7,558	10,602	11,152	5.15	22.61	5.19
e. Bonds and Securities	130,549	154,982	168,723	168,754	168,758	18.72	8.87	0.00
<b>3 DEPOSITS</b>	4,545,157	5,086,244	5,756,809	5,798,257	5,925,734	11.90	13.18	2.20
a. Current	453,605	441,571	368,702	330,284	354,741	-2.65	-16.50	7.40
b. Savings	1,261,715	1,366,476	1,752,143	1,791,753	1,927,679	8.30	28.22	7.59
c. Fixed	2,436,953	2,898,148	3,177,768	3,232,738	3,197,040	18.93	9.65	-1.10
d. Call Deposits	329,895	333,864	415,610	399,938	401,156	1.20	24.49	0.30
e. Others	62,988	46,186	42,586	43,544	45,117	-26.68	-7.79	3.61
<b>4 Bills Payable</b>	2,740	3,163	3,095	5,570	13,017	15.45	-2.15	133.71
<b>5 Other Liabilities</b>	384,228	453,119	538,952	548,954	549,882	17.93	18.94	0.17
1. Loan Loss Provision	95,409	147,603	201,267	199,602	211,705	54.71	36.36	6.06
2. Interest Suspense a/c	10,334	18,049	15,809	17,212	29,233	74.67	-12.41	69.84
3. Others	278,486	287,467	321,875	332,140	308,945	3.22	11.97	-6.98
<b>6 Reconciliation A/c</b>	516	470	3,177	(27)	451	-8.96	576.23	-1748.71
<b>7 Profit &amp; Loss A/c</b>	72,201	68,213	55,901	16,126	16,060	-5.52	-18.05	-0.41
<b>TOTAL</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>7,242,741</b>	<b>7,334,315</b>	<b>7,468,106</b>	<b>7.40</b>	<b>12.01</b>	<b>1.82</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	420,838	450,799	477,887	510,014	474,143	7.12	6.01	-7.03
a. Cash Balance	102,537	92,853	95,352	90,607	110,435	-9.44	2.69	21.88
Nepalese Notes & Coins	99,279	90,215	92,309	87,065	106,886	-9.13	2.32	22.77
Foreign Currency	3,258	2,638	3,043	3,542	3,549	-19.01	15.33	0.21
b. Bank Balance	268,141	324,727	340,981	365,766	316,044	21.10	5.01	-13.59
1. In Nepal Rastra Bank	203,810	263,539	301,463	313,374	257,615	29.31	14.39	-17.79
2. "A"Class Licensed Institution	17,786	14,124	10,338	9,879	11,527	-20.59	-26.80	16.68
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	42,490	46,878	1.01	-38.06	10.33
c. Money at Call	50,160	33,219	41,554	53,641	47,664	-33.78	25.09	-11.14
<b>2 INVESTMENTS</b>	820,456	937,730	1,330,657	1,261,653	1,355,844	14.29	41.90	7.47
a. Govt. Securities	818,804	918,942	1,049,313	1,063,434	1,054,773	12.23	14.19	-0.81
b. Others	1,651	18,788	281,344	198,219	301,071	1037.69	1397.43	51.89
<b>3 SHARE &amp; OTHER INVESTMENT</b>	175,230	238,878	262,629	279,739	298,077	36.32	9.94	6.56
<b>4 (Including Bills Purchased)</b>	4,182,299	4,312,591	4,567,541	4,623,871	4,680,356	3.12	5.91	1.22
<b>4.1 LOANS &amp; ADVANCES</b>	4,177,812	4,308,990	4,560,588	4,618,014	4,673,721	3.14	5.84	1.21
a. Private Sector	4,025,452	4,149,539	4,381,897	4,443,727	4,486,325	3.08	5.60	0.96
b. Financial Institutions	150,129	156,762	172,496	167,117	179,589	4.42	10.04	7.46
c. Government Organizations	2,231	2,690	6,194	7,169	7,807	20.53	130.31	8.90
<b>4.2 BILLS PURCHASED</b>	4,487	3,600	6,954	5,857	6,635	-19.76	93.16	13.28
<b>5 LOANS AGT. COLLECTED BILLS</b>	951	797	1,532	1,582	1,645	-16.19	92.13	3.96
<b>6 FIXED ASSETS</b>	85,850	124,602	132,130	132,476	133,921	45.14	6.04	1.09
<b>7 OTHER ASSETS</b>	322,804	381,570	436,640	491,177	490,425	18.20	14.43	-0.15
a. Accrued Interests	177,208	218,341	255,668	299,887	284,989	23.21	17.10	-4.97
b. Others	145,596	163,228	180,972	191,291	205,436	12.11	10.87	7.39
<b>8 Expenses not Written off</b>	219	363	1,003	1,014	35	66.11	176.18	-96.57
<b>9 Non Banking Assets</b>	8,665	15,306	30,176	31,380	31,734	76.65	97.15	1.13
<b>10 Reconciliation Account</b>	3,240	2,301	2,547	1,408	543	-29.00	10.70	-61.46
<b>11 Profit &amp; Loss A/c</b>	-	1,001	-	-	1,383	0.00	-100.00	0.00
<b>TOTAL</b>	<b>6,020,551</b>	<b>6,465,937</b>	<b>7,242,741</b>	<b>7,334,315</b>	<b>7,468,106</b>	<b>7.40</b>	<b>12.01</b>	<b>1.82</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 CAPITAL FUND</b>	47,312	52,784	57,742	63,304	62,916	11.57	9.39	-0.61
a. Paid-up Capital	36,994	40,207	42,171	42,171	42,420	8.69	4.88	0.59
b. Statutory Reserves	7,072	8,341	9,318	9,651	10,363	17.94	11.72	7.38
c. Retained Earning	(282)	(355)	(878)	2,770	488	25.97	147.43	-82.37
d. Others Reserves	3,528	4,592	7,131	8,712	9,644	30.15	55.30	10.70
<b>2 BORROWINGS</b>	26,259	9,340	8,019	8,231	9,779	-64.43	-14.14	18.80
a. NRB	20,104	300	-	-	-	-98.51	-100.00	0.00
b. "A"Class Licensed Institution	500	1,250	-	250	1,800	150.00	-100.00	620.00
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	165	303	479	479	467	83.75	57.88	-2.54
e. Bonds and Securities	5,490	7,486	7,540	7,502	7,512	36.38	0.71	0.13
<b>3 DEPOSITS</b>	509,490	571,573	610,171	597,744	602,780	12.19	6.75	0.84
a. Current	9,932	11,059	11,513	10,159	11,741	11.35	4.10	15.57
b. Savings	120,613	132,843	176,770	190,243	206,337	10.14	33.07	8.46
c. Fixed	327,121	380,584	374,776	352,785	340,368	16.34	-1.53	-3.52
d. Call Deposits	51,614	46,811	46,863	44,302	44,051	-9.31	0.11	-0.57
e. Others	211	275	249	254	282	30.45	-9.24	11.01
<b>4 Bills Payable</b>	42	23	21	11	24	-44.16	-9.52	114.76
<b>5 Other Liabilities</b>	23,291	30,451	36,086	38,706	37,482	30.74	18.50	-3.16
1. Loan Loss Provision	9,405	13,887	19,372	19,481	21,466	47.66	39.49	10.19
2. Interest Suspense a/c	1,129	1,931	2,459	4,188	3,219	70.95	27.37	-23.15
3. Others	12,757	14,633	14,255	15,036	12,797	14.71	-2.58	-14.89
<b>6 Reconciliation A/c</b>	0	0	0	0	0	1477.29	-100.00	-12.45
<b>7 Profit &amp; Loss A/c</b>	6,340	5,715	5,291	1,648	1,449	-9.85	-7.42	-12.07
<b>TOTAL</b>	<b>612,733</b>	<b>669,886</b>	<b>717,330</b>	<b>709,644</b>	<b>714,429</b>	<b>9.33</b>	<b>7.08</b>	<b>0.67</b>
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	69,497	64,562	56,513	52,666	51,259	-7.10	-12.47	-2.67
a. Cash Balance	7,505	7,574	7,022	6,800	7,661	0.92	-7.29	12.66
Nepalese Notes & Coins	7,383	7,341	6,788	6,492	7,307	-0.56	-7.53	12.56
Foreign Currency	123	233	234	309	354	89.75	0.30	14.71
b. Bank Balance	24,830	28,785	29,706	31,332	28,144	15.93	3.20	-10.17
1. In Nepal Rastra Bank	13,435	20,033	23,445	26,216	23,187	49.11	17.03	-11.55
2. "A"Class Licensed Institution	6,642	7,521	5,775	4,778	4,571	13.25	-23.21	-4.35
3. Other Financial Ins.	4,752	1,228	483	336	385	-74.15	-60.67	14.31
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	14,534	15,453	-24.11	-29.84	6.32
<b>2 INVESTMENTS</b>	68,793	91,763	114,973	104,570	102,741	33.39	25.29	-1.75
a. Govt. Securities	68,793	90,725	92,535	95,481	95,202	31.88	2.00	-0.29
b. Others	-	1,038	22,438	9,088	7,538	0.00	2061.04	-17.06
<b>3 SHARE &amp; OTHER INVESTMENT</b>	8,446	8,504	9,159	9,552	12,361	0.69	7.70	29.40
<b>4 LOANS &amp; ADVANCES</b>								
(Including Bills Purchased)	444,934	471,886	501,432	503,652	511,541	6.06	6.26	1.57
<b>4.1 LOANS &amp; ADVANCES</b>	444,934	471,886	501,432	503,652	511,541	6.06	6.26	1.57
a. Private Sector	386,815	451,918	476,949	482,673	488,917	16.83	5.54	1.29
b. Financial Institutions	58,120	19,964	24,480	20,976	22,621	-65.65	22.62	7.84
c. Government Organizations	-	3	3	3	3	0.00	0.00	-0.41
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00
<b>6 FIXED ASSETS</b>	6,410	8,845	9,710	9,772	9,758	38.00	9.78	-0.14
<b>7 OTHER ASSETS</b>	13,338	21,777	22,172	25,722	22,794	63.27	1.81	-11.38
a. Accrued Interests	7,075	14,549	13,386	17,290	15,822	105.63	-8.00	-8.49
b. Others	6,263	7,228	8,787	8,432	6,972	15.42	21.56	-17.32
<b>8 Expenses not Written off</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Non Banking Assets</b>	1,258	2,269	3,369	3,593	3,703	80.40	48.51	3.08
<b>10 Reconciliation Account</b>	0	0	-	-	-	0.00	-100.00	0.00
<b>11 Profit &amp; Loss A/c</b>	56	279	-	117	272	397.68	-100.00	132.12
<b>TOTAL</b>	<b>612,733</b>	<b>669,886</b>	<b>717,330</b>	<b>709,644</b>	<b>714,429</b>	<b>9.33</b>	<b>7.08</b>	<b>0.67</b>

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

Amt in Mn of Rs

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change			
	2022	2023	2024	2024	2024	2/1	3/2	5/4	
	1	2	3	4	5				
<b>1 CAPITAL FUND</b>	17,861	19,031	18,083	18,148	18,696	6.55	-4.98	3.02	
a. Paid-up Capital	14,700	14,988	15,217	15,252	15,252	1.96	1.53	0.00	
b. Statutory Reserves	3,459	3,775	3,796	3,963	4,010	9.13	0.55	1.19	
c. Retained Earning	(4,408)	(5,098)	(6,751)	(7,437)	(7,193)	15.66	32.41	-3.28	
d. Others Reserves	4,110	5,367	5,821	6,369	6,627	30.59	8.46	4.05	
<b>2 BORROWINGS</b>	12,092	2,546	948	948	948	-78.94	-62.77	-0.03	
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	-0.03	
<b>3 DEPOSITS</b>	104,528	113,422	128,603	132,362	133,748	8.51	13.38	1.05	
a. Current	1,878	1,419	1,609	1,547	1,680	-24.42	13.35	8.56	
b. Savings	19,854	19,745	25,477	26,862	28,355	-0.55	29.03	5.56	
c. Fixed	71,743	80,525	90,293	93,291	92,651	12.24	12.13	-0.69	
d. Call Deposits	9,558	10,110	10,041	9,609	10,112	5.77	-0.69	5.23	
e. Others	1,496	1,622	1,184	1,053	950	8.47	-27.02	-9.78	
<b>4 Bills Payable</b>	0	2	1	0	0	380.57	-74.28	22.67	
<b>5 Other Liabilities</b>	16,607	19,097	23,043	24,317	23,290	14.99	20.66	-4.22	
1. Loan Loss Provision	5,486	6,634	9,373	9,340	9,594	20.91	41.29	2.73	
2. Interest Suspense a/c	8,165	8,930	10,140	10,068	10,269	9.36	13.56	2.00	
3. Others	2,955	3,533	3,529	4,909	3,427	19.56	-0.10	-30.19	
<b>6 Reconciliation A/c</b>	(4)	1	2	(1)	0	-125.45	105.84	-103.92	
<b>7 Profit &amp; Loss A/c</b>	957	1,073	633	345	281	12.19	-41.03	-18.72	
<b>TOTAL</b>	<b>152,040</b>	<b>155,172</b>	<b>171,311</b>	<b>176,118</b>	<b>176,963</b>	<b>2.06</b>	<b>10.40</b>	<b>0.48</b>	
<b>Assets</b>									
<b>1 LIQUID FUNDS</b>	19,655	18,596	18,804	20,341	20,671	-5.39	1.12	1.62	
a. Cash Balance	1,588	1,706	1,481	1,340	1,422	7.42	-13.18	6.14	
Nepalese Notes & Coins	1,588	1,706	1,481	1,340	1,422	7.42	-13.17	6.14	
Foreign Currency	0	0	0	0	0	115.37	-73.13	118.55	
b. Bank Balance	9,906	8,849	8,125	9,082	8,931	-10.68	-8.18	-1.67	
1. In Nepal Rastra Bank	3,414	5,115	5,544	6,174	6,643	49.79	8.39	7.61	
2. "A"Class Licensed Institution	4,434	2,224	1,597	1,916	1,062	-49.85	-28.20	-44.60	
3. Other Financial Ins.	2,058	1,510	984	992	1,226	-26.60	-34.83	23.50	
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00	
c. Money at Call	8,160	8,041	9,198	9,919	10,319	-1.46	14.38	4.03	
<b>2 INVESTMENTS</b>	22,186	20,140	25,547	26,861	22,432	-9.22	26.85	-16.49	
a. Govt. Securities	22,186	20,140	22,447	20,411	20,332	-9.22	11.45	-0.39	
b. Others	-	-	3,100	6,450	2,100	0.00	0.00	-67.44	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,875	4,375	3,888	3,964	8,066	52.20	-11.13	103.50	
<b>4 LOANS &amp; ADVANCES</b>	86,303	92,931	99,691	101,541	102,712	7.68	7.27	1.15	
(Including Bills Purchased)	86,303	92,931	99,691	101,541	102,712	7.68	7.27	1.15	
<b>4.1 LOANS &amp; ADVANCES</b>	86,303	92,931	99,691	101,541	102,712	7.68	7.27	1.15	
a. Private Sector	81,645	86,325	93,861	96,301	97,341	5.73	8.73	1.08	
b. Financial Institutions	4,658	6,602	5,826	5,237	5,367	41.72	-11.75	2.48	
c. Government Organizations	-	4	4	4	4	0.00	0.00	0.00	
<b>4.2 BILLS PURCHASED</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>5 LOANS AGT. COLLECTED BILLS</b>	-	-	-	-	-	0.00	0.00	0.00	
<b>6 FIXED ASSETS</b>	2,771	3,336	3,480	3,521	3,508	20.41	4.30	-0.36	
<b>7 OTHER ASSETS</b>	17,646	14,125	17,436	17,687	16,862	-19.95	23.44	-4.66	
a. Accrued Interests	15,306	11,697	13,651	14,733	13,839	-23.58	16.70	-6.07	
b. Others	2,340	2,428	3,785	2,954	3,023	3.76	55.93	2.33	
<b>8 Expenses not Written off</b>	-	1	1	1	-	0.00	11.04	-100.00	
<b>9 Non Banking Assets</b>	599	1,114	1,964	2,036	2,286	85.87	76.36	12.26	
<b>10 Reconciliation Account</b>	(0)	3	3	0	1	-1452.60	1.09	145.40	
<b>11 Profit &amp; Loss A/c</b>	6	551	497	165	425	8461.23	-9.74	157.86	
<b>TOTAL</b>	<b>152,040</b>	<b>155,172</b>	<b>171,311</b>	<b>176,118</b>	<b>176,963</b>	<b>2.06</b>	<b>10.40</b>	<b>0.48</b>	



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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	330,008	429,253	455,987	67,187	98,256	30.07	6.23	46.24
1.1 Deposit Liabilities	305,976	402,421	431,908	63,377	92,638	31.52	7.33	46.17
1.1.1 Saving A/c	76,032	88,065	79,278	11,748	17,584	15.83	-9.98	49.67
1.1.2 Fixed A/c	223,748	305,845	344,566	50,466	73,356	36.69	12.66	45.36
1.1.2.1 Upto 3 Months Fixed A/c	11,092	21,336	18,748	2,013	3,205	92.36	-12.13	59.24
1.1.2.2 3 to 6 Months fixed A/c	31,919	38,569	35,923	4,692	6,808	20.83	-6.86	45.08
1.1.2.3 6 Months to 1 Year Fixed A/c	99,440	107,125	123,519	17,159	25,038	7.73	15.30	45.92
1.1.2.4 Above 1 Year	81,297	138,814	166,377	26,603	38,306	70.75	19.86	43.99
1.1.3 Call Deposit	6,111	8,461	8,034	1,156	1,689	38.45	-5.04	46.09
1.1.4 Certificate of Deposits	85	51	30	6	9	-39.75	-41.39	46.88
1.2 Others	24,032	26,832	24,079	3,810	5,618	11.65	-10.26	47.45
<b>2 Commission/Fee Expense</b>	3,121	4,228	4,635	748	1,086	35.49	9.61	45.25
<b>3 Employees Expenses</b>	53,727	55,126	63,661	10,462	16,549	2.60	15.48	58.17
<b>4 Office Operating Expenses</b>	38,326	38,127	43,010	6,519	10,297	-0.52	12.81	57.94
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operating Expenses</b>	369	499	926	137	196	35.07	85.74	42.58
<b>7. Provision for Risk</b>	25,497	65,952	85,515	479	26,482	158.67	29.66	5425.37
7.1 Loan loss Provision	25,367	65,818	85,205	468	26,476	159.46	29.46	5559.30
7.1.1 General Loan loss Provision	12,849	17,473	26,227	383	13,600	35.98	50.11	3447.93
7.1.1.1 Pass Loan Loss Provision	8,873	10,503	13,833	181	2,660	18.37	31.70	1368.28
7.1.1.2 Watch List Provision	3,976	6,969	12,394	202	10,940	75.28	77.85	5311.68
7.1.2 Special Loan Loss Provision	12,088	45,634	56,155	84	13,676	277.53	23.05	16130.42
7.1.3 Additional Loan Loss Provision	430	2,711	2,823	0	(799)	529.86	4.11	-298800.12
7.2. Provision for Non-Banking Assets	13	89	153	8	-	563.44	72.55	-100.00
7.3. Provision for Loss on Investment	98	16	31	4	6	-83.24	88.60	57.44
7.4. Provision for Loss of Other Assets	19	29	127	-	-	54.71	336.11	0.00
<b>8 Loan Written Off</b>	1,607	2,823	4,026	316	1,210	75.65	42.60	283.08
<b>9 Provision for Staff Bonus</b>	11,766	10,407	10,642	2,864	2,722	-11.55	2.26	-4.96
<b>10 Provision for Income Tax</b>	34,273	32,840	33,085	8,367	7,451	-4.18	0.75	-10.95
<b>11 Others</b>	7	79	165	10	75	1053.58	108.99	621.29
<b>12 Net Profit</b>	83,438	77,771	70,918	19,706	18,107	-6.79	-8.81	-8.12
<b>TOTAL EXPENSES</b>	<b>582,244</b>	<b>717,106</b>	<b>772,570</b>	<b>116,796</b>	<b>182,430</b>	<b>23.16</b>	<b>7.73</b>	<b>56.20</b>
<b>Income</b>								
<b>1. Interest Income</b>	509,366	641,877	674,109	104,548	151,738	26.01	5.02	45.14
1.1. On Loans and Advance	464,186	572,265	588,296	90,114	130,132	23.28	2.80	44.41
1.2. On Investment	38,306	57,477	66,519	10,981	16,243	50.05	15.73	47.92
1.2.1 Government Bonds	35,010	53,207	59,980	9,484	14,101	51.98	12.73	48.67
1.2.2 Foreign Bonds	341	228	499	67	98	-33.10	118.51	46.59
1.2.3 NRB Bonds	343	558	960	555	745	62.57	72.14	34.24
1.2.4 Deventure & Bonds	2,612	3,484	5,079	875	1,299	33.39	45.80	48.52
1.3 Agency Balance	174	1,430	1,423	211	391	721.79	-0.48	85.43
1.4 On Call Deposit	1,460	2,428	3,840	639	1,021	66.34	58.14	59.82
1.5 Others	5,239	8,276	14,031	2,604	3,951	57.97	69.53	51.74
<b>2. Comission &amp; Discount</b>	27,259	29,086	35,259	6,807	9,701	6.70	21.23	42.51
2.1 Bills Purchase & Discount	310	206	397	48	97	-33.51	92.78	101.26
2.2 Comission	22,861	22,065	27,596	5,059	7,702	-3.49	25.07	52.23
2.3 Others	4,088	6,815	7,267	1,699	1,902	66.72	6.63	11.91
<b>3 Income From Exchange Fluctuation</b>	8,121	5,553	6,369	700	1,840	-31.62	14.70	162.86
3.1 Due to Change in Exchange Rate	1,029	829	(311)	235	235	-19.43	-137.56	-0.08
3.2 Due to Foreign Currency Trans.	7,092	4,724	6,680	465	1,605	-33.39	41.42	245.45
<b>4 Other Operating Income</b>	12,504	11,095	10,946	2,035	3,840	-11.27	-1.35	88.71
<b>5 Non Operating Income</b>	3,584	1,971	1,866	466	779	-45.00	-5.36	67.30
<b>6 Provision Written Back</b>	20,530	27,558	43,240	1,950	13,861	34.23	56.90	610.84
<b>7 Recovery from Written off Loan</b>	669	245	285	30	42	-63.34	16.44	39.70
<b>8 Income from Extra Ordinary Expenses</b>	156	(1,060)	12	4	8	-780.06	-101.13	107.86
<b>9 Net Loss</b>	56	780	485	257	622	1290.13	-37.87	142.38
<b>TOTAL INCOME</b>	<b>582,244</b>	<b>717,106</b>	<b>772,570</b>	<b>116,796</b>	<b>182,430</b>	<b>23.16</b>	<b>7.73</b>	<b>56.20</b>

**Profit and Loss Statement of Commercial Banks**

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024			
	1	2	3	4	5	2/1	3/2	5/4
<b>1 Interest Expenses</b>	284,750	364,419	396,012	58,619	85,858	27.98	8.67	46.47
1.1 Deposit Liabilities	262,357	339,229	372,863	54,949	80,452	29.30	9.91	46.41
1.1.1 Saving A/c	67,417	77,696	70,894	10,411	15,564	15.25	-8.76	49.50
1.1.2 Fixed A/c	189,890	254,527	294,989	43,514	63,383	34.04	15.90	45.66
1.1.2.1 Upto 3 Months Fixed A/c	6,100	12,252	12,561	1,487	2,167	100.87	2.52	45.76
1.1.2.2 3 to 6 Months fixed A/c	25,966	30,142	29,025	3,889	5,685	16.08	-3.71	46.19
1.1.2.3 6 Months to 1 Year Fixed A/c	82,295	86,322	103,193	14,261	20,916	4.89	19.54	46.66
1.1.2.4 Above 1 Year	75,530	125,810	150,210	23,877	34,615	66.57	19.39	44.97
1.1.3 Call Deposit	4,966	6,963	6,951	1,018	1,496	40.23	-0.18	46.98
1.1.4 Certificate of Deposits	85	43	30	6	9	-49.64	-29.89	46.88
1.2 Others	22,393	25,190	23,148	3,670	5,405	12.49	-8.10	47.29
<b>2 Commission/Fee Expense</b>	3,057	4,099	4,524	735	1,067	34.08	10.37	45.24
<b>3 Employees Expenses</b>	47,172	47,816	55,898	9,200	14,472	1.37	16.90	57.30
<b>4 Office Operating Expenses</b>	33,086	32,261	37,062	5,663	8,916	-2.49	14.88	57.45
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operatiing Expenses</b>	312	462	890	128	192	48.10	92.56	50.32
<b>7. Provision for Risk</b>	21,637	57,437	74,107	238	22,653	165.46	29.02	9403.15
7.1 Loan loss Provision	21,538	57,424	74,018	227	22,647	166.62	28.90	9879.95
7.1.1 General Loan loss Provision	11,093	15,606	23,763	281	11,980	40.69	52.27	4164.65
7.1.1.1 Pass Loan Loss Provision	7,625	9,748	13,246	137	2,766	27.84	35.89	1921.76
7.1.1.2 Watch List Provision	3,468	5,858	10,517	144	9,214	68.93	79.51	6294.33
7.1.2 Special Loan Loss Provision	10,019	39,249	47,485	(54)	11,444	291.76	20.98	-21297.85
7.1.3 Additional Loan Loss Provision	427	2,569	2,771	-	(777)	502.06	7.85	0.00
7.2. Provision for Non-Banking Assets	-	0	55	8	-	0.00	12975759143548400000	-100.00
7.3. Provision for Loss on Investment	95	13	31	4	6	-85.91	130.37	57.44
7.4. Provision for Loss of Other Assets	3	0	3	-	-	-99.34	12494.39	0.00
<b>8 Loan Written Off</b>	1,489	2,602	3,786	304	1,164	74.70	45.50	282.62
<b>9 Provision for Staff Bonus</b>	10,673	9,462	9,671	2,606	2,469	-11.34	2.21	-5.24
<b>10 Provision for Income Tax</b>	30,803	29,784	29,989	7,559	6,672	-3.31	0.69	-11.73
<b>11 Others</b>	7	72	165	10	75	969.68	128.53	621.29
<b>12 Net Profit</b>	74,801	70,037	64,153	17,692	16,189	-6.37	-8.40	-8.49
<b>TOTAL EXPENSES</b>	<b>507,892</b>	<b>618,452</b>	<b>676,255</b>	<b>102,754</b>	<b>159,727</b>	<b>21.77</b>	<b>9.35</b>	<b>55.45</b>
<b>Income</b>								
<b>1. Interest Income</b>	442,405	551,682	588,736	91,768	132,709	24.70	6.72	44.61
1.1. On Loans and Advance	402,230	490,121	511,556	78,523	113,015	21.85	4.37	43.93
1.2. On Investment	34,586	51,290	59,590	9,950	14,631	48.30	16.18	47.05
1.2.1 Government Bonds	31,700	47,873	53,733	8,544	12,637	51.02	12.24	47.90
1.2.2 Foreign Bonds	341	228	499	67	98	-33.10	118.51	46.59
1.2.3 NRB Bonds	1	2	635	525	687	118.89	27879.51	30.92
1.2.4 Deventure & Bonds	2,544	3,187	4,724	814	1,209	25.26	48.24	48.49
1.3 Agency Balance	171	1,430	1,420	207	386	738.02	-0.73	86.21
1.4 On Call Deposit	673	1,367	3,245	621	937	103.20	137.42	50.88
1.5 Others	4,745	7,475	12,925	2,467	3,740	57.53	72.91	51.58
<b>2. Comission &amp; Discount</b>	25,927	27,763	33,790	6,563	9,252	7.08	21.71	40.99
2.1 Bills Purchase & Discount	310	206	397	48	97	-33.51	92.78	101.26
2.2 Comission	21,943	21,250	26,721	4,915	7,480	-3.16	25.75	52.19
2.3 Others	3,674	6,307	6,671	1,599	1,675	71.64	5.78	4.74
<b>3 Income From Exchange Fluctuation</b>	8,083	5,468	6,294	678	1,812	-32.36	15.12	167.25
3.1 Due to Change in Exchange Rate	1,028	817	(317)	230	234	-20.55	-138.79	1.78
3.2 Due to Foreign Currency Trans.	7,055	4,651	6,611	448	1,578	-34.08	42.15	252.14
<b>4 Other Operating Income</b>	10,325	9,218	8,654	1,554	3,071	-10.71	-6.12	97.66
<b>5 Non Operating Income</b>	3,087	1,760	1,370	417	633	-42.99	-22.15	51.75
<b>6 Provision Written Back</b>	17,299	23,391	37,139	1,747	12,210	35.22	58.78	598.98
<b>7 Recovery from Written off Loan</b>	611	231	271	24	36	-62.25	17.32	50.74
<b>8 Income from Extra Ordinary Expenses</b>	156	(1,060)	1	4	4	-780.38	-100.14	-2.63
<b>9 Net Loss</b>	-	-	-	-	-	0.00	0.00	0.00
<b>TOTAL INCOME</b>	<b>507,892</b>	<b>618,452</b>	<b>676,255</b>	<b>102,754</b>	<b>159,727</b>	<b>21.77</b>	<b>9.35</b>	<b>55.45</b>

**Profit and Loss Statement of Development Banks**

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	37,191	53,217	48,793	6,756	9,782	43.09	-8.31	44.79
1.1 Deposit Liabilities	35,908	52,034	47,947	6,628	9,588	44.91	-7.85	44.66
1.1.1 Saving A/c	7,117	8,737	6,896	1,107	1,669	22.77	-21.07	50.76
1.1.2 Fixed A/c	27,825	42,073	40,214	5,411	7,759	51.21	-4.42	43.39
1.1.2.1 Upto 3 Months Fixed A/c	4,324	8,214	5,676	448	603	89.95	-30.90	34.71
1.1.2.2 3 to 6 Months fixed A/c	5,239	7,494	5,917	669	951	43.05	-21.05	42.14
1.1.2.3 6 Months to 1 Year Fixed A/c	14,318	17,140	16,510	2,372	3,396	19.71	-3.67	43.17
1.1.2.4 Above 1 Year	3,944	9,226	12,112	1,922	2,808	133.90	31.28	46.12
1.1.3 Call Deposit	967	1,215	836	110	160	25.67	-31.15	45.68
1.1.4 Certificate of Deposits	-	8	-	-	-	0.00	-100.00	0.00
1.2 Others	1,282	1,183	846	128	194	-7.75	-28.48	51.63
<b>2 Commission/Fee Expense</b>	63	120	103	12	18	90.31	-14.53	48.97
<b>3 Employees Expenses</b>	5,225	5,838	6,202	1,023	1,659	11.72	6.23	62.15
<b>4 Office Operating Expenses</b>	4,096	4,617	4,704	682	1,090	12.72	1.89	60.00
<b>5 Exchange Fluctuation Loss</b>	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
<b>6 Non-Operatiing Expenses</b>	30	31	25	0	0	4.23	-18.97	67.31
<b>7. Provision for Risk</b>	3,329	7,125	9,415	117	2,955	114.07	32.13	2419.34
7.1 Loan loss Provision	3,301	7,064	9,268	117	2,955	114.01	31.20	2419.34
7.1.1 General Loan loss Provision	1,459	1,606	2,077	27	1,399	10.08	29.34	5161.26
7.1.1.1 Pass Loan Loss Provision	1,028	596	387	(36)	(151)	-42.00	-35.03	322.46
7.1.1.2 Watch List Provision	431	1,010	1,689	62	1,550	134.31	67.34	2388.09
7.1.2 Special Loan Loss Provision	1,840	5,352	7,139	90	1,583	190.81	33.39	1650.20
7.1.3 Additional Loan Loss Provision	2	106	52	0	(27)	5763.24	-50.91	-10108.98
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
<b>8 Loan Written Off</b>	36	150	148	12	19	313.66	-1.34	63.84
<b>9 Provision for Staff Bonus</b>	987	844	868	223	191	-14.54	2.88	-14.59
<b>10 Provision for Income Tax</b>	3,010	2,604	3,011	707	633	-13.51	15.63	-10.52
<b>11 Others</b>	-	-	-	-	-	0.00	0.00	0.00
<b>12 Net Profit</b>	6,970	6,191	5,929	1,648	1,462	-11.18	-4.23	-11.25
<b>TOTAL EXPENSES</b>	<b>60,939</b>	<b>80,737</b>	<b>79,197</b>	<b>11,180</b>	<b>17,809</b>	<b>32.49</b>	<b>-1.91</b>	<b>59.30</b>
<b>Income</b>								
<b>1. Interest Income</b>	55,444	74,528	70,425	10,492	15,451	34.42	-5.51	47.26
1.1. On Loans and Advance	51,703	68,237	63,418	9,513	13,917	31.98	-7.06	46.30
1.2. On Investment	2,732	4,790	5,607	854	1,310	75.32	17.05	53.39
1.2.1 Government Bonds	2,485	4,352	5,401	849	1,304	75.15	24.11	53.58
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	247	436	204	5	6	76.65	-53.18	22.51
1.2.4 Deventure & Bonds	1	2	2	0	0	195.12	-21.20	0.00
1.3 Agency Balance	-	-	-	-	-	0.00	0.00	0.00
1.4 On Call Deposit	606	776	364	5	38	28.13	-53.14	634.56
1.5 Others	403	725	1,037	121	186	79.68	43.00	54.06
<b>2. Comission &amp; Discount</b>	1,051	1,030	1,171	180	349	-1.99	13.73	94.46
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	733	584	665	113	166	-20.36	13.91	46.48
2.3 Others	317	446	506	66	183	40.46	13.50	176.51
<b>3 Income From Exchange Fluctuation</b>	38	85	74	22	28	125.53	-12.63	27.14
3.1 Due to Change in Exchange Rate	1	12	5	6	1	1204.94	-56.43	-76.85
3.2 Due to Foreign Currency Trans.	37	73	69	16	27	97.78	-5.21	62.40
<b>4 Other Operating Income</b>	1,684	1,601	1,916	310	531	-4.90	19.65	71.53
<b>5 Non Operating Income</b>	219	114	278	19	109	-48.03	144.52	475.88
<b>6 Provision Written Back</b>	2,407	3,135	5,325	40	1,079	30.26	69.88	2606.88
<b>7 Recovery from Written off Loan</b>	41	9	8	0	0	-78.37	-12.19	0.00
<b>8 Income from Extra Ordinary Expenses</b>	-	-	-	-	-	0.00	0.00	0.00
<b>9 Net Loss</b>	56	235	-	117	262	318.72	-100.00	123.91
<b>TOTAL INCOME</b>	<b>60,939</b>	<b>80,737</b>	<b>79,197</b>	<b>11,180</b>	<b>17,809</b>	<b>32.49</b>	<b>-1.91</b>	<b>59.30</b>

**Profit and Loss Statement of Finance Companies**

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
	1	2	3	4	5			
<b>1 Interest Expenses</b>	8,067	11,618	11,182	1,812	2,616	44.02	-3.75	44.35
1.1 Deposit Liabilities	7,710	11,159	11,098	1,800	2,597	44.72	-0.55	44.31
1.1.1 Saving A/c	1,498	1,631	1,488	230	350	8.85	-8.75	52.18
1.1.2 Fixed A/c	6,033	9,245	9,363	1,541	2,214	53.24	1.27	43.66
1.1.2.1 Upto 3 Months Fixed A/c	668	870	511	78	434	30.29	-41.26	457.76
1.1.2.2 3 to 6 Months fixed A/c	714	933	981	135	172	30.63	5.13	27.61
1.1.2.3 6 Months to 1 Year Fixed A/c	2,827	3,663	3,816	525	726	29.56	4.16	38.15
1.1.2.4 Above 1 Year	1,823	3,778	4,055	803	882	107.21	7.32	9.82
1.1.3 Call Deposit	179	283	247	28	33	58.07	-12.71	15.83
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	357	460	85	12	18	28.87	-81.57	49.66
<b>2 Commission/Fee Expense</b>	1	9	8	1	1	1093.33	-13.47	13.36
<b>3 Employees Expenses</b>	1,329	1,472	1,562	239	418	10.73	6.09	74.87
<b>4 Office Operating Expenses</b>	1,143	1,249	1,244	175	290	9.22	-0.36	65.99
<b>5 Exchange Fluctuation Loss</b>	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transactions	-	-	-	-	-	0.00	0.00	0.00
<b>6 Non-Operating Expenses</b>	27	5	11	10	4	-80.63	112.31	-59.88
<b>7. Provision for Risk</b>	532	1,389	1,993	124	875	161.23	43.48	607.70
7.1 Loan loss Provision	528	1,330	1,919	124	875	151.78	44.23	607.70
7.1.1 General Loan loss Provision	298	261	388	76	221	-12.48	48.67	191.41
7.1.1.1 Pass Loan Loss Provision	221	160	199	80	45	-27.62	24.79	-44.20
7.1.1.2 Watch List Provision	77	101	188	(4)	176	30.76	86.42	-4267.69
7.1.2 Special Loan Loss Provision	228	1,033	1,531	48	650	352.33	48.16	1259.06
7.1.3 Additional Loan Loss Provision	2	36	-	-	4	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
<b>8 Loan Written Off</b>	81	71	92	-	27	-13.02	29.25	0.00
<b>9 Provision for Staff Bonus</b>	106	101	102	35	62	-4.38	1.18	77.36
<b>10 Provision for Income Tax</b>	460	452	86	101	146	-1.75	-81.03	44.98
<b>11 Others</b>	0	7	1	-	-	5969.78	-92.73	0.00
<b>12 Net Profit</b>	1,666	1,543	836	367	455	-7.40	-45.80	24.21
<b>TOTAL EXPENSES</b>	<b>13,413</b>	<b>17,917</b>	<b>17,117</b>	<b>2,862</b>	<b>4,894</b>	<b>33.58</b>	<b>-4.46</b>	<b>70.97</b>
<b>Income</b>								
<b>1. Interest Income</b>	11,517	15,666	14,947	2,288	3,578	36.03	-4.59	56.41
1.1. On Loans and Advance	10,253	13,907	13,322	2,078	3,200	35.64	-4.21	53.96
1.2. On Investment	988	1,397	1,322	177	302	41.42	-5.42	70.63
1.2.1 Government Bonds	826	983	847	92	161	19.00	-13.88	74.98
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	95	120	121	24	51	25.54	1.39	108.09
1.2.4 Deventure & Bonds	67	295	354	61	90	341.43	20.03	48.96
1.3 Agency Balance	3	-	3	4	5	-100.00	0.00	40.15
1.4 On Call Deposit	181	285	231	13	46	57.26	-19.03	260.79
1.5 Others	91	76	69	16	25	-15.94	-9.42	58.47
<b>2. Comission &amp; Discount</b>	281	293	299	65	99	4.51	1.91	53.21
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	184	231	209	31	56	24.94	-9.28	80.28
2.3 Others	96	63	90	34	43	-34.69	42.96	28.33
<b>3 Income From Exchange Fluctuation</b>	-	-	-	-	-	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	-	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
<b>4 Other Operating Income</b>	496	276	376	171	238	-44.38	36.26	38.58
<b>5 Non Operating Income</b>	278	98	218	30	37	-64.92	122.95	24.79
<b>6 Provision Written Back</b>	825	1,033	776	163	572	25.20	-24.87	250.43
<b>7 Recovery from Written off Loan</b>	16	6	7	6	6	-66.19	25.53	-1.91
<b>8 Income from Extra Ordinary Expenses</b>	-	1	10	-	4	0.00	1982.38	0.00
<b>9 Net Loss</b>	-	545	485	139	360	0.00	-11.09	157.87
<b>TOTAL INCOME</b>	<b>13,413</b>	<b>17,917</b>	<b>17,117</b>	<b>2,862</b>	<b>4,894</b>	<b>33.58</b>	<b>-4.46</b>	<b>70.97</b>

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

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% 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	362,263	362,339	9.95	-1.55	0.02
Fishery Related	13,234	15,012	16,213	16,270	16,331	13.44	8.00	0.37
Mining Related	8,789	11,789	11,898	13,306	13,715	34.13	0.92	3.07
Agriculture, Forestry, Beverage & Non Food Production Related*	733,900	782,536	857,723	867,347	876,625	6.63	9.61	1.07
Construction	190,196	203,379	207,710	210,456	212,537	6.93	2.13	0.99
Electricity, Gas and Water	246,839	307,457	376,015	385,442	394,932	24.56	22.30	2.46
Metal Products, Machinery & Electronic Equipment & Assemblage	72,472	70,298	70,287	75,098	74,237	-3.00	-0.02	-1.15
Transport, Communication and Public Utilities	100,909	98,130	88,555	89,691	89,475	-2.75	-9.76	-0.24
Wholesaler & Retailer	947,619	983,500	999,438	1,011,644	1,022,192	3.79	1.62	1.04
Finance, Insurance and Real Estate	375,243	365,559	396,355	398,374	416,535	-2.58	8.42	4.56
Tourism Service**	200,494	211,160	231,556	238,327	241,329	5.32	9.66	1.26
Other Services	192,913	196,597	201,661	202,323	203,290	1.91	2.58	0.48
Consumption Loans	867,483	926,138	1,013,605	1,025,055	1,035,615	6.76	9.44	1.03
Local Government	1,125	1,127	1,218	1,218	1,221	0.12	8.14	0.26
Others	421,635	337,541	331,052	330,007	332,041	-19.94	-1.92	0.62
<b>TOTAL</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,167,173</b>	<b>5,226,822</b>	<b>5,292,412</b>	<b>3.63</b>	<b>5.89</b>	<b>1.25</b>
<b>Productwise</b>								
Term Loan	1,196,841	1,579,614	1,931,014	1,965,036	1,982,812	31.98	22.25	0.90
Overdraft	718,773	230,782	124,431	118,341	117,265	-67.89	-46.08	-0.91
Cash Credit Loan	-	516,456	648,712	655,626	661,268	-	25.61	0.86
Trust Receipt Loan/Import Loan	78,432	73,578	82,835	96,909	97,234	-6.19	12.58	0.34
Short Term Working Capital/Demand Loan	1,014,048	880,226	725,445	737,977	759,874	-13.20	-17.58	2.97
Residential Personal Home Loan (Up to Rs. 20 million)#	337,799	348,725	387,016	393,601	396,882	3.23	10.98	0.83
Real Estate Loan	228,255	249,588	268,158	262,834	268,068	9.35	7.44	1.99
Margin Nature Loan	80,508	76,535	90,093	99,747	105,825	-4.93	17.71	6.09
Hire Purchase Loan	157,162	159,216	124,102	125,037	124,945	1.31	-22.05	-0.07
Deprived Sector Loan	335,623	308,356	312,186	305,710	312,352	-8.12	1.24	2.17
Bills Purchased	3,130	4,271	7,815	6,522	7,197	36.46	82.99	10.35
Other Product	558,470	452,502	465,365	459,482	458,690	-18.97	2.84	-0.17
<b>Total</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,167,173</b>	<b>5,226,822</b>	<b>5,292,412</b>	<b>3.63</b>	<b>5.89</b>	<b>1.25</b>
<b>Collateral wise</b>								
Gold and Silver	52,782	55,533	58,489	61,427	60,713	5.21	5.32	-1.16
Government Securities	783	3,239	3,160	3,412	3,191	313.70	-2.43	-6.48
Non Governmental Securities	61,272	58,566	81,671	90,674	96,521	-4.42	39.45	6.45
Fixed Deposit Receipts	64,221	58,120	41,599	41,216	37,931	-9.50	-28.43	-7.97
Own	64,006	57,887	41,348	41,065	37,771	-9.56	-28.57	-8.02
Other Licences Institutions	215	233	252	150	159	8.61	7.79	5.93
Collateral of Properties	4,116,123	4,314,696	4,622,544	4,662,831	4,704,614	4.82	7.13	0.90
Fixed Assets	3,538,076	3,749,324	3,938,300	3,970,291	3,997,951	5.97	5.04	0.70
Current Assets	578,047	565,372	684,244	692,540	706,663	-2.19	21.03	2.04
Against security of Bill	19,623	37,183	35,589	40,891	40,296	89.48	-4.29	-1.45
Domestic Bills	880	771	1,112	1,148	1,295	-12.36	44.28	12.82
Foreign Bills	18,744	36,412	34,477	39,743	39,001	94.26	-5.31	-1.87
Against Guarantee	195,088	195,038	199,590	184,457	203,471	-0.03	2.33	10.31
Government Guarantee	2,307	3,129	3,145	3,050	3,299	35.67	0.49	8.18
Institutional Guarantee	136,841	127,020	147,144	135,065	149,101	-7.18	15.84	10.39
Personal Guarantee	37,037	41,125	32,724	32,985	36,107	11.04	-20.43	9.46
Collective Guarantee	7,418	7,239	3,388	3,074	3,390	-2.41	-53.19	10.28
International Rated Foreign Bank's Guarantee	1,509	455	252	256	260	-69.84	-44.69	1.45
Other Guarantee	9,977	16,069	12,937	10,027	11,313	61.06	-19.49	12.83
Credit Card	3,521	4,528	5,678	5,599	5,903	28.59	25.41	5.43
Others	195,625	152,948	118,852	136,315	139,772	-21.82	-22.29	2.54
<b>Total</b>	<b>4,709,039</b>	<b>4,879,851</b>	<b>5,167,173</b>	<b>5,226,822</b>	<b>5,292,412</b>	<b>3.63</b>	<b>5.89</b>	<b>1.25</b>

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

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

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

## Statement of Loans and Advances of Commercial Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% 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	322,460	322,066	10.03	-1.86	-0.12
Fishery Related	11,666	13,237	14,394	14,421	14,446	13.47	8.74	0.17
Mining Related	8,386	11,383	11,554	12,962	13,313	35.73	1.50	2.71
Agriculture, Forestry, Beverage & Non Food Production Related*	703,432	749,504	823,518	832,986	841,832	6.55	9.88	1.06
Construction	154,723	167,502	182,860	185,259	188,049	8.26	9.17	1.51
Electricity, Gas and Water	239,756	298,869	365,248	374,784	384,787	24.66	22.21	2.67
Metal Products, Machinery & Electronic Equipment & Assemblage	69,958	67,879	67,259	72,157	71,322	-2.97	-0.91	-1.16
Transport, Communication and Public Utilities	82,970	83,643	77,219	78,528	78,196	0.81	-7.68	-0.42
Wholesaler & Retailer	866,464	896,414	910,162	921,952	932,249	3.46	1.53	1.12
Finance, Insurance and Real Estate	315,353	306,730	321,327	325,363	342,459	-2.73	4.76	5.25
Tourism Service**	175,638	182,269	199,049	205,692	208,272	3.78	9.21	1.25
Other Services	177,350	178,117	181,572	182,220	182,971	0.43	1.94	0.41
Consumption Loans	757,464	768,478	841,225	850,105	854,782	1.45	9.47	0.55
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	245,388	246,080	-16.40	-4.46	0.28
<b>TOTAL</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,569,076</b>	<b>4,625,456</b>	<b>4,682,001</b>	<b>3.35</b>	<b>5.88</b>	<b>1.22</b>
<b>Productwise</b>								
Term Loan	1,048,407	1,388,965	1,704,992	1,734,451	1,749,611	32.48	22.75	0.87
Overdraft	619,856	164,141	92,020	89,941	89,466	-73.52	-43.94	-0.53
Cash Credit Loan	-	493,597	587,956	592,900	595,642	-	19.12	0.46
Trust Receipt Loan/Import Loan	78,389	73,466	82,717	96,909	97,234	-6.28	12.59	0.34
Short Term Working Capital/Demand Loan	989,680	849,208	709,593	722,365	744,396	-14.19	-16.44	3.05
Residential Personal Home Loan (Up to Rs. 20 million)#	279,106	279,339	316,089	317,963	319,584	0.08	13.16	0.51
Real Estate Loan	199,641	217,964	224,656	222,454	225,898	9.18	3.07	1.55
Margin Nature Loan	64,819	58,679	70,345	79,141	84,210	-9.47	19.88	6.41
Hire Purchase Loan	131,340	138,262	106,860	107,998	107,824	5.27	-22.71	-0.16
Deprived Sector Loan	279,646	262,365	267,360	262,327	267,908	-6.18	1.90	2.13
Bills Purchased	3,130	4,271	7,815	6,522	7,197	36.46	82.99	10.35
Other Product	481,430	385,119	398,673	392,485	393,032	-20.01	3.52	0.14
<b>Total</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,569,076</b>	<b>4,625,456</b>	<b>4,682,001</b>	<b>3.35</b>	<b>5.88</b>	<b>1.22</b>
<b>Collateral wise</b>								
Gold and Silver	47,816	50,575	53,423	56,253	55,606	5.77	5.63	-1.15
Government Securities	722	3,200	3,160	3,412	3,191	343.23	-1.23	-6.48
Non Governmental Securities	47,841	43,198	64,671	72,956	77,963	-9.71	49.71	6.86
Fixed Deposit Receipts	49,275	47,972	33,532	33,498	30,599	-2.64	-30.10	-8.65
Own	49,060	47,738	33,283	33,350	30,443	-2.69	-30.28	-8.72
Other Licences Institutions	215	233	249	148	156	8.61	6.75	5.66
Collateral of Properties	3,673,792	3,833,402	4,111,196	4,145,656	4,180,992	4.34	7.25	0.85
Fixed Assets	3,095,794	3,268,070	3,427,110	3,453,290	3,474,501	5.56	4.87	0.61
Current Assets	577,997	565,333	684,086	692,367	706,490	-2.19	21.01	2.04
Against security of Bill	19,623	37,183	35,588	40,890	40,295	89.48	-4.29	-1.45
Domestic Bills	880	771	1,112	1,148	1,295	-12.36	44.28	12.82
Foreign Bills	18,744	36,412	34,476	39,742	39,000	94.26	-5.32	-1.87
Against Guarantee	142,452	147,130	152,332	140,106	157,237	3.28	3.54	12.23
Government Guarantee	2,237	3,065	3,087	2,993	3,239	36.99	0.73	8.23
Institutional Guarantee	106,032	97,518	112,985	103,356	115,035	-8.03	15.86	11.30
Personal Guarantee	21,700	27,919	22,293	22,737	26,164	28.66	-20.15	15.07
Collective Guarantee	1,103	2,186	813	773	1,267	98.29	-62.80	63.95
International Rated Foreign Bank's Guarantee	1,509	455	252	256	260	-69.84	-44.69	1.45
Other Guarantee	9,870	15,986	12,901	9,991	11,272	61.96	-19.29	12.82
Credit Card	3,521	4,524	5,662	5,584	5,887	28.48	25.16	5.42
Others	190,401	148,194	109,512	127,099	130,231	-22.17	-26.10	2.46
<b>Total</b>	<b>4,175,443</b>	<b>4,315,377</b>	<b>4,569,076</b>	<b>4,625,456</b>	<b>4,682,001</b>	<b>3.35</b>	<b>5.88</b>	<b>1.22</b>

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

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

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

## Statement of Loans and Advances of Development Banks

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% 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	33,105	33,167	10.09	0.89	0.19
Fishery Related	1,341	1,523	1,523	1,550	1,583	13.56	0.06	2.18
Mining Related	302	321	239	243	301	6.26	-25.50	23.97
Agriculture, Forestry, Beverage & Non Food Production Related*	26,206	29,095	30,311	30,375	30,497	11.03	4.18	0.40
Construction	31,622	32,104	20,936	21,755	20,870	1.52	-34.79	-4.07
Electricity, Gas and Water	6,488	7,578	9,835	9,952	9,388	16.80	29.77	-5.67
Metal Products, Machinery & Electronic Equipment & Assemblage	1,751	1,771	2,166	2,106	2,097	1.11	22.35	-0.45
Transport, Communication and Public Utilities	13,921	11,060	8,794	8,625	8,753	-20.55	-20.49	1.48
Wholesaler & Retailer	68,458	73,242	74,853	74,946	75,158	6.99	2.20	0.28
Finance, Insurance and Real Estate	47,742	46,985	61,373	59,493	60,763	-1.58	30.62	2.13
Tourism Service**	20,443	24,215	27,181	27,257	27,818	18.45	12.25	2.06
Other Services	13,088	15,561	17,064	17,067	17,317	18.89	9.66	1.47
Consumption Loans	81,687	128,117	142,214	143,046	148,631	56.84	11.00	3.90
Local Government	8	9	6	6	9	12.13	-31.38	51.26
Others	98,812	66,870	68,896	70,544	71,669	-32.33	3.03	1.60
<b>TOTAL</b>	<b>441,783</b>	<b>471,382</b>	<b>498,615</b>	<b>500,071</b>	<b>508,023</b>	<b>6.70</b>	<b>5.78</b>	<b>1.59</b>
<b>Productwise</b>								
Term Loan	130,209	167,740	199,355	202,664	204,667	28.82	18.85	0.99
Overdraft	87,233	59,343	28,465	24,204	23,570	-31.97	-52.03	-2.62
Cash Credit Loan	-	19,124	52,999	55,036	57,805	-	177.14	5.03
Trust Receipt Loan/Import Loan	43	-	-	-	-	-100.00	0.00	0.00
Short Term Working Capital/Demand Loan	17,812	24,487	9,124	8,959	9,164	37.47	-62.74	2.29
Residential Personal Home Loan (Up to Rs. 20 million)#	48,705	57,643	57,999	62,400	63,363	18.35	0.62	1.54
Real Estate Loan	18,717	21,884	33,368	29,684	32,052	16.92	52.48	7.98
Margin Nature Loan	11,773	14,165	15,594	16,321	17,382	20.31	10.09	6.50
Hire Purchase Loan	21,814	17,352	13,990	13,798	13,862	-20.45	-19.38	0.47
Deprived Sector Loan	49,167	40,153	38,068	37,568	38,308	-18.33	-5.19	1.97
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	56,310	49,491	49,654	49,436	47,850	-12.11	0.33	-3.21
<b>Total</b>	<b>441,783</b>	<b>471,382</b>	<b>498,615</b>	<b>500,071</b>	<b>508,023</b>	<b>6.70</b>	<b>5.78</b>	<b>1.59</b>
<b>Collateral wise</b>								
Gold and Silver	3,982	3,931	3,936	4,014	3,981	-1.28	0.12	-0.81
Government Securities	6	7	-	-	-	13.94	-100.00	0.00
Non Governmental Securities	10,741	12,465	13,749	14,458	15,256	16.05	10.29	5.52
Fixed Deposit Receipts	12,219	8,314	6,702	6,328	5,920	-31.96	-19.39	-6.45
Own	12,219	8,314	6,700	6,326	5,918	-31.96	-19.42	-6.45
Other Licences Institutions	-	-	2	2	2	0.00	0.00	-0.34
Collateral of Properties	367,503	403,350	430,261	433,692	439,074	9.75	6.67	1.24
Fixed Assets	367,493	403,343	430,127	433,541	438,923	9.76	6.64	1.24
Current Assets	9	7	134	151	151	-27.60	1866.53	0.12
Against security of Bill	-	-	1	1	1	0.00	0.00	-0.28
Domestic Bills	-	-	-	-	-	0.00	0.00	0.00
Foreign Bills	-	-	1	1	1	0.00	0.00	-0.28
Against Guarantee	45,678	41,526	40,504	38,070	39,851	-9.09	-2.46	4.68
Government Guarantee	29	25	18	18	21	-16.22	-28.82	18.40
Institutional Guarantee	25,284	24,532	28,799	27,057	29,316	-2.97	17.40	8.35
Personal Guarantee	13,999	11,873	9,086	8,669	8,364	-15.18	-23.48	-3.52
Collective Guarantee	6,314	5,052	2,575	2,301	2,123	-19.99	-49.04	-7.75
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	51	44	27	25	28	-13.88	-39.05	10.87
Credit Card	-	4	16	15	16	0.00	343.74	7.69
Others	1,654	1,785	3,446	3,493	3,923	7.93	93.07	12.32
<b>Total</b>	<b>441,783</b>	<b>471,382</b>	<b>498,615</b>	<b>500,071</b>	<b>508,023</b>	<b>6.70</b>	<b>5.78</b>	<b>1.59</b>

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

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

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

## Statement of Loans and Advances of Finance Companies

Amt in Mn of Rs

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2022	2023	2024	2024	2024	2/1	3/2	5/4
<b>Sectorwise</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>			
Agricultural and Forest Related	6,287	6,611	6,720	6,698	7,106	5.15	1.66	6.08
Fishery Related	227	253	296	299	301	11.19	17.05	0.65
Mining Related	101	85	105	101	100	-15.66	22.89	-1.06
Agriculture, Forestry, Beverage & Non Food Production Related*	4,263	3,937	3,894	3,986	4,295	-7.65	-1.08	7.75
Construction	3,851	3,774	3,914	3,441	3,618	-2.02	3.72	5.14
Electricity, Gas and Water	595	1,009	932	705	757	69.75	-7.62	7.26
Metal Products, Machinery & Electronic Equipment & Assemblage	762	649	862	834	818	-14.88	32.87	-1.87
Transport, Communication and Public Utilities	4,018	3,427	2,542	2,538	2,527	-14.70	-25.82	-0.45
Wholesaler & Retailer	12,697	13,844	14,423	14,746	14,785	9.04	4.18	0.26
Finance, Insurance and Real Estate	12,149	11,844	13,655	13,517	13,314	-2.51	15.30	-1.51
Tourism Service**	4,413	4,676	5,326	5,378	5,239	5.96	13.91	-2.59
Other Services	2,475	2,919	3,025	3,036	3,001	17.96	3.65	-1.14
Consumption Loans	28,332	29,543	30,166	31,904	32,201	4.27	2.11	0.93
Local Government	36	36	36	36	36	0.00	0.07	0.00
Others	11,608	10,486	13,584	14,075	14,292	-9.67	29.54	1.54
<b>TOTAL</b>	<b>91,813</b>	<b>93,091</b>	<b>99,482</b>	<b>101,295</b>	<b>102,389</b>	<b>1.39</b>	<b>6.86</b>	<b>1.08</b>
<b>Productwise</b>								
Term Loan	18,225	22,909	26,667	27,921	28,535	25.70	16.40	2.20
Overdraft	11,684	7,297	3,946	4,196	4,230	-37.55	-45.92	0.80
Cash Credit Loan	-	3,735	7,757	7,690	7,821	-	107.67	1.70
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	6,653	6,314	-0.37	3.03	-5.08
Residential Personal Home Loan (Up to Rs. 20 million)#	9,988	11,743	12,928	13,238	13,935	17.57	10.09	5.27
Real Estate Loan	9,897	9,740	10,133	10,696	10,119	-1.58	4.04	-5.40
Margin Nature Loan	3,915	3,691	4,155	4,285	4,232	-5.73	12.55	-1.22
Hire Purchase Loan	4,007	3,602	3,253	3,241	3,259	-10.11	-9.71	0.55
Deprived Sector Loan	6,811	5,838	6,758	5,816	6,137	-14.29	15.76	5.53
Bills Purchased	-	-	-	-	-	0.00	0.00	0.00
Other Product	20,730	17,892	17,038	17,561	17,807	-13.69	-4.77	1.40
<b>Total</b>	<b>91,813</b>	<b>93,091</b>	<b>99,482</b>	<b>101,295</b>	<b>102,389</b>	<b>1.39</b>	<b>6.86</b>	<b>1.08</b>
<b>Collateral wise</b>								
Gold and Silver	983	1,027	1,131	1,160	1,127	4.48	10.08	-2.87
Government Securities	55	32	0	-	-	-41.41	-99.72	0.00
Non Governmental Securities	2,690	2,902	3,251	3,259	3,302	7.90	12.00	1.29
Fixed Deposit Receipts	2,727	1,835	1,366	1,390	1,412	-32.73	-25.56	1.55
Own	2,727	1,835	1,365	1,390	1,411	-32.73	-25.59	1.51
Other Licences Institutions	-	-	1	1	1	0.00	0.00	104.19
Collateral of Properties	74,829	77,944	81,087	83,483	84,548	4.16	4.03	1.28
Fixed Assets	74,789	77,912	81,063	83,460	84,526	4.18	4.04	1.28
Current Assets	40	32	24	23	22	-19.99	-26.17	-3.05
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	6,280	6,382	-8.29	5.83	1.63
Government Guarantee	40	40	40	40	40	0.00	0.06	0.00
Institutional Guarantee	5,525	4,971	5,360	4,651	4,750	-10.03	7.84	2.14
Personal Guarantee	1,338	1,332	1,345	1,579	1,579	-0.42	0.98	0.02
Collective Guarantee	1	0	0	0	0	-70.60	-28.46	-4.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	55	39	8	10	13	-29.99	-78.83	23.79
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	3,571	2,970	5,894	5,723	5,618	-16.84	98.48	-1.83
<b>Total</b>	<b>91,813</b>	<b>93,091</b>	<b>99,482</b>	<b>101,295</b>	<b>102,389</b>	<b>1.39</b>	<b>6.86</b>	<b>1.08</b>

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

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

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











S.N.	BFI Name	CFC	Manju	Reliance
<b>Liabilities</b>				
<b>1</b>	<b>CAPITAL FUND</b>	<b>1,933.99</b>	<b>2,350.73</b>	<b>1,159.22</b>
	a. Paid-up Capital	1,183.47	1,351.55	1,121.45
	b. Calls in Advance	-	-	-
	c. Proposed Bonus Share	-	-	-
	d. General Reserves	380.33	386.57	160.31
	e. Share Premium	-	-	1.14
	f. Retained Earning	77.80	203.33	(302.15)
	g. Others Reserves Fund	292.39	409.28	178.47
<b>2</b>	<b>BORROWINGS</b>	<b>199.41</b>	<b>500.00</b>	<b>-</b>
	a. NRB	-	-	-
	b. Interbank Borrowing	-	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-
	d. Other Financial Ins.	-	-	-
	e. Bonds and Securities	199.41	500.00	-
<b>3</b>	<b>DEPOSITS</b>	<b>18,635.42</b>	<b>21,546.67</b>	<b>8,650.04</b>
	a. Current	265.42	230.16	43.29
	Domestic	265.42	230.16	43.29
	Foreign	-	-	-
	b. Savings	4,944.64	2,633.94	1,747.97
	Domestic	4,944.64	2,633.94	1,747.97
	Foreign	-	-	-
	c. Fixed	12,204.96	16,318.75	5,776.03
	Domestic	12,204.96	16,318.75	5,776.03
	Foreign	-	-	-
	d. Call Deposits	1,196.22	2,363.78	1,082.74
	Domestic	1,196.22	2,363.78	1,082.74
	Foreign	-	-	-
	e. Others	24.19	0.05	-
	Domestic	24.19	0.05	-
	Foreign	-	-	-
<b>4</b>	<b>Bills Payable</b>	<b>0.13</b>	<b>-</b>	<b>-</b>
<b>5</b>	<b>Other Liabilities</b>	<b>798.91</b>	<b>1,052.58</b>	<b>725.49</b>
	1. Sundry Creditors	176.76	-	7.81
	2. Loan Loss Provision	478.30	569.30	459.08
	3. Interest Suspense a/c	-	-	101.40
	4. Others	143.85	483.28	157.20
<b>6</b>	<b>Reconciliation A/c</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>68.80</b>	<b>-</b>	<b>23.84</b>
	<b>TOTAL Liabilities</b>	<b>21,636.68</b>	<b>25,449.98</b>	<b>10,558.59</b>
<b>Assets</b>				
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1,559.57</b>	<b>1,135.15</b>	<b>672.16</b>
	a. Cash Balance	209.46	108.76	55.26
	Nepalese Notes & Coins	209.45	108.76	55.26
	Foreign Currency	0.01	-	-
	b. Bank Balance	1,350.11	1,026.39	391.46
	1. In Nepal Rastra Bank	814.51	871.59	391.46
	Domestic Currency	814.51	871.59	391.46
	Foreign Currency	-	-	-
	2. "A" Class Licensed Institution	361.86	118.01	-
	Domestic Currency	361.86	118.01	-
	Foreign Currency	-	-	-
	3. Other Financial Ins.	173.75	36.79	-
	4. In Foreign Banks	-	-	-
	c. Money at Call	-	-	225.44
	Domestic Currency	-	-	225.44
	Foreign Currency	-	-	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>1,647.76</b>	<b>3,418.95</b>	<b>2,082.85</b>
	a. Govt. Securities	1,647.76	2,818.95	1,432.85
	b. NRB Bond	-	600.00	650.00
	c. Govt. Non-Fin. Ins.	-	-	-
	d. Other Non-Fin Ins.	-	-	-
	e. Non Residents	-	-	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1,923.72</b>	<b>2,491.08</b>	<b>187.27</b>
	a. Interbank Lending	1,500.00	2,300.00	-
	b. Non Residents	-	-	-
	c. Others	423.72	191.08	187.27
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	<b>15,516.86</b>	<b>17,134.83</b>	<b>6,637.28</b>
	<b>4.1 LOANS &amp; ADVANCES</b>	<b>15,516.86</b>	<b>17,134.83</b>	<b>6,637.28</b>
	a. Private Sector	14,789.48	16,167.35	6,373.89
	b. Financial Institutions	727.37	967.48	263.40
	c. Government Organizations	-	-	-
	<b>4.2 BILL PURCHASED</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Domestic Bills Purchased	-	-	-
	b. Foreign Bills Purchased	-	-	-
	c. Import Bills & Imports	-	-	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>-</b>	<b>-</b>	<b>-</b>
	a. Against Domestic Bills	-	-	-
	b. Against Foreign Bills	-	-	-
<b>6</b>	<b>FIXED ASSETS</b>	<b>383.46</b>	<b>377.03</b>	<b>306.65</b>
<b>7</b>	<b>OTHER ASSETS</b>	<b>587.64</b>	<b>805.16</b>	<b>378.13</b>
	a. Accrued Interest:	241.47	390.64	172.40
	Financial Institutions	234.92	173.23	105.87
	Government Enterprises	6.26	66.82	19.30
	Private Sector	0.29	150.59	47.24
	b. Staff Loans / Adv.	164.59	169.78	110.31
	c. Sundry Debtors	35.47	-	16.30
	d. Cash In Transit	-	-	-
	e. Others	146.11	244.74	79.12
<b>8</b>	<b>Expenses not Written off</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Non Banking Assets</b>	<b>17.67</b>	<b>87.80</b>	<b>200.96</b>
<b>10</b>	<b>Reconciliation Account</b>	<b>-</b>	<b>-</b>	<b>1.11</b>
<b>11</b>	<b>Profit &amp; Loss A/c</b>	<b>-</b>	<b>-</b>	<b>92.18</b>
	<b>TOTAL ASSETS</b>	<b>21,636.68</b>	<b>25,449.98</b>	<b>10,558.59</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HBL	NSBI
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**Expenses**

<b>1. Interest Expense</b>	<b>3,658.74</b>	<b>4,652.25</b>	<b>6,679.71</b>	<b>5,951.87</b>	<b>1,028.61</b>	<b>5,130.43</b>	<b>2,792.85</b>
1.1 On Deposit Liabilities	3,428.01	4,583.09	6,461.11	5,589.35	960.28	4,921.40	2,590.28
1.1.1 Saving Account	985.08	1,414.99	1,223.28	884.36	388.29	873.53	452.45
1.1.2 Fixed Account	2,363.63	3,096.83	5,069.72	4,563.16	517.33	3,947.49	2,076.49
1.1.2.1 Up to 3 months Fixed Account	273.37	-	1,520.92	50.04	-	-	83.22
1.1.2.2 3 to 6 months Fixed Account	358.02	-	760.46	-	72.28	-	66.32
1.1.2.3 6 months to 1 year Fixed Account	818.96	-	1,368.82	-	289.02	3,947.49	182.02
1.1.2.4 Above 1 year Fixed Account	913.29	3,096.83	1,419.52	4,513.12	156.03	-	1,744.93
1.1.3 Call Deposit	79.30	71.27	168.11	141.82	54.66	100.37	61.34
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	230.73	69.16	218.59	362.52	68.34	209.03	202.57
<b>2. Commission Expense</b>	<b>68.51</b>	<b>111.23</b>	<b>209.61</b>	<b>97.80</b>	<b>106.66</b>	<b>-</b>	<b>34.89</b>
<b>3. Staff Expense</b>	<b>911.94</b>	<b>1,100.36</b>	<b>1,114.70</b>	<b>763.91</b>	<b>283.64</b>	<b>750.00</b>	<b>360.35</b>
<b>4. Office Operating Expenses</b>	<b>320.11</b>	<b>497.11</b>	<b>576.60</b>	<b>624.80</b>	<b>150.35</b>	<b>525.47</b>	<b>255.98</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.11</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,638.22</b>	<b>1,698.29</b>	<b>1,049.69</b>	<b>3,120.04</b>	<b>195.64</b>	<b>-</b>	<b>300.79</b>
7.1 Loan loss Provision	1,638.22	1,698.29	1,049.69	3,120.04	195.64	-	300.79
7.1.1 General Loan loss Provision	1,638.22	289.02	389.46	1,328.12	53.18	-	99.46
7.1.1.1 Pass Loan Loss Provision	1,638.22	89.61	-	709.82	-	-	-
7.1.1.2 Watch List Provision	-	199.41	389.46	618.29	53.18	-	99.46
7.1.2 Special Loan Loss Provision	-	1,409.27	660.23	1,791.93	142.46	-	201.33
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>65.43</b>	<b>0.95</b>	<b>1.94</b>	<b>774.96</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>36.34</b>	<b>11.38</b>	<b>315.13</b>	<b>232.59</b>	<b>136.86</b>	<b>115.39</b>	<b>134.87</b>
<b>10. Provision for Income Tax</b>	<b>88.35</b>	<b>64.87</b>	<b>779.60</b>	<b>629.24</b>	<b>369.51</b>	<b>312.06</b>	<b>399.20</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>602.20</b>	<b>151.30</b>	<b>2,056.59</b>	<b>1,464.08</b>	<b>862.20</b>	<b>726.43</b>	<b>814.65</b>
<b>Total Expenses</b>	<b>7,324.40</b>	<b>8,286.80</b>	<b>12,847.16</b>	<b>12,885.28</b>	<b>3,135.42</b>	<b>8,334.74</b>	<b>5,093.59</b>

**Income**

<b>1. Interest Income</b>	<b>5,867.00</b>	<b>6,826.73</b>	<b>10,819.99</b>	<b>9,828.63</b>	<b>2,197.63</b>	<b>7,581.37</b>	<b>4,146.19</b>
1.1 On Loans and Advances	5,000.58	5,396.68	9,247.87	8,472.70	1,752.71	6,587.80	3,288.55
1.2 On Investment	308.31	1,335.41	1,035.23	849.65	140.50	548.80	656.52
1.2.1 Government Bonds	308.31	367.18	881.56	849.65	130.36	548.80	648.86
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	349.28	152.72	-	-	-	7.66
1.2.4 Debenture & Bonds	-	618.95	0.96	-	10.14	-	-
1.3 On Agency Balance	62.78	2.93	-	268.67	3.47	-	2.08
1.4 On Call Deposit	-	91.71	257.06	-	190.35	-	-
1.5 On Others	495.34	-	279.83	237.61	110.59	444.77	199.04
<b>2. Commission and Discount</b>	<b>363.84</b>	<b>67.70</b>	<b>990.44</b>	<b>422.10</b>	<b>465.21</b>	<b>265.52</b>	<b>309.03</b>
2.1 Bills Purchase and Discount	-	-	-	-	4.98	-	0.30
2.2 Commission	363.84	43.64	276.30	422.10	379.57	201.50	127.05
2.3 Others	-	24.06	714.14	-	80.67	64.02	181.69
<b>3. Exchange Flactuation Income</b>	<b>52.44</b>	<b>(7.43)</b>	<b>207.54</b>	<b>150.73</b>	<b>170.99</b>	<b>98.25</b>	<b>56.22</b>
3.1 Due to Change in Exchange Rate	-	3.43	34.72	38.20	50.41	-	6.03
3.2 Due to Foreign Currency Transaction	52.44	(10.86)	172.82	112.53	120.58	98.25	50.19
<b>4. Other Operating Income</b>	<b>91.39</b>	<b>440.36</b>	<b>212.49</b>	<b>244.04</b>	<b>46.58</b>	<b>49.34</b>	<b>1.89</b>
<b>5. Non Operating Income</b>	<b>0.02</b>	<b>2.99</b>	<b>16.58</b>	<b>94.73</b>	<b>-</b>	<b>17.38</b>	<b>0.84</b>
<b>6. Write Back from Provisions for loss</b>	<b>949.72</b>	<b>954.42</b>	<b>591.96</b>	<b>2,144.83</b>	<b>252.84</b>	<b>322.50</b>	<b>579.43</b>
7. Recovery of written-off Loan	-	2.03	8.15	0.21	2.17	0.38	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>7,324.40</b>	<b>8,286.80</b>	<b>12,847.16</b>	<b>12,885.28</b>	<b>3,135.42</b>	<b>8,334.74</b>	<b>5,093.59</b>

BFI Name	EBL	NIC	MBL	Kumari	Laxmi	SBL	ADBNL
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>3,242.83</b>	<b>5,938.93</b>	<b>2,419.25</b>	<b>5,804.99</b>	<b>5,050.09</b>	<b>3,777.46</b>	<b>3,735.94</b>
1.1 On Deposit Liabilities	3,137.10	5,670.42	2,242.27	5,362.10	4,787.83	3,323.98	3,419.76
1.1.1 Saving Account	570.46	1,032.18	525.39	825.10	900.44	659.78	611.23
1.1.2 Fixed Account	2,517.90	4,540.05	1,682.94	4,399.16	3,816.07	2,610.05	2,795.15
1.1.2.1 Up to 3 months Fixed Account	-	-	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	1,114.95	0.13	-	-	-	983.01	-
1.1.2.3 6 months to 1 year Fixed Account	567.78	-	23.84	-	2,580.49	1,059.52	2,794.85
1.1.2.4 Above 1 year Fixed Account	835.17	4,539.93	1,659.10	4,399.16	1,235.58	567.53	0.30
1.1.3 Call Deposit	48.74	98.19	33.93	137.84	71.32	54.15	13.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	105.73	268.51	176.98	442.89	262.26	453.48	316.18
<b>2. Commission Expense</b>	<b>34.10</b>	<b>70.03</b>	<b>39.69</b>	<b>7.00</b>	<b>1.24</b>	<b>-</b>	<b>5.11</b>
<b>3. Staff Expense</b>	<b>495.06</b>	<b>903.97</b>	<b>601.42</b>	<b>966.77</b>	<b>949.84</b>	<b>680.53</b>	<b>892.22</b>
<b>4. Office Operating Expenses</b>	<b>328.76</b>	<b>742.93</b>	<b>293.11</b>	<b>433.29</b>	<b>566.25</b>	<b>516.24</b>	<b>364.54</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>10.92</b>	<b>10.53</b>	<b>1.50</b>	<b>-</b>	<b>-</b>	<b>19.75</b>
<b>7. Provision for Risk</b>	<b>106.70</b>	<b>1,752.04</b>	<b>174.52</b>	<b>4,550.60</b>	<b>1,866.83</b>	<b>1,005.01</b>	<b>904.16</b>
7.1 Loan loss Provision	106.70	1,752.04	174.52	4,550.60	1,866.83	1,005.01	904.16
7.1.1 General Loan loss Provision	101.42	663.38	47.51	3,406.37	113.09	1,005.01	29.47
7.1.1.1 Pass Loan Loss Provision	(122.53)	-	-	564.77	-	1,005.01	(313.46)
7.1.1.2 Watch List Provision	223.95	663.38	47.51	2,841.60	113.09	-	342.92
7.1.2 Special Loan Loss Provision	5.28	1,088.66	127.01	1,144.23	1,753.74	-	874.69
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>12.37</b>	<b>270.55</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>178.65</b>	<b>17.54</b>	<b>79.88</b>	<b>172.97</b>	<b>85.34</b>	<b>61.02</b>	<b>15.70</b>
<b>10. Provision for Income Tax</b>	<b>483.32</b>	<b>47.37</b>	<b>215.68</b>	<b>478.59</b>	<b>231.67</b>	<b>167.13</b>	<b>107.31</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,127.74</b>	<b>110.53</b>	<b>503.26</b>	<b>1,078.18</b>	<b>536.36</b>	<b>382.08</b>	<b>190.92</b>
<b>Total Expenses</b>	<b>5,997.17</b>	<b>9,606.63</b>	<b>4,607.90</b>	<b>13,493.90</b>	<b>9,287.63</b>	<b>6,589.49</b>	<b>6,235.65</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>5,381.89</b>	<b>8,423.55</b>	<b>3,901.94</b>	<b>8,640.81</b>	<b>7,722.83</b>	<b>5,865.75</b>	<b>5,470.72</b>
1.1 On Loans and Advances	4,501.19	7,419.07	3,404.94	7,579.15	6,243.17	5,030.98	4,469.38
1.2 On Investment	853.24	867.98	431.67	697.74	854.28	634.45	809.70
1.2.1 Government Bonds	752.34	861.51	11.93	697.74	841.03	611.55	809.48
1.2.2 Foreign Bonds	86.48	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	14.42	6.47	419.74	-	13.24	22.90	0.22
1.3 On Agency Balance	-	4.29	-	-	12.37	6.91	-
1.4 On Call Deposit	-	132.21	-	-	191.58	61.29	-
1.5 On Others	27.46	-	65.34	363.92	421.42	132.12	191.64
<b>2. Commission and Discount</b>	<b>492.59</b>	<b>413.78</b>	<b>410.33</b>	<b>625.45</b>	<b>443.68</b>	<b>498.61</b>	<b>169.97</b>
2.1 Bills Purchase and Discount	6.97	0.72	-	-	46.86	24.68	-
2.2 Commission	485.62	413.06	375.24	619.23	331.40	49.20	140.68
2.3 Others	-	-	35.09	6.22	65.42	424.73	29.29
<b>3. Exchange Flactuation Income</b>	<b>9.22</b>	<b>25.86</b>	<b>48.81</b>	<b>98.32</b>	<b>75.84</b>	<b>98.13</b>	<b>22.81</b>
3.1 Due to Change in Exchange Rate	-	-	-	6.79	2.84	35.92	-
3.2 Due to Foreign Currency Transaction	9.22	25.86	48.81	91.53	72.99	62.21	22.81
<b>4. Other Operating Income</b>	<b>113.47</b>	<b>148.42</b>	<b>28.73</b>	<b>202.18</b>	<b>159.26</b>	<b>117.35</b>	<b>553.76</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>7.32</b>	<b>-</b>	<b>7.24</b>	<b>178.20</b>	<b>-</b>	<b>16.49</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>587.70</b>	<b>217.93</b>	<b>3,919.91</b>	<b>698.84</b>	<b>-</b>	<b>1.89</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>0.15</b>	<b>-</b>	<b>5.25</b>	<b>9.66</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.73</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>5,997.17</b>	<b>9,606.63</b>	<b>4,607.90</b>	<b>13,493.90</b>	<b>9,287.63</b>	<b>6,589.49</b>	<b>6,235.65</b>

BFI Name	Global	Citizen	Prime	NMB	Prabhu	Sanima	Mahalaxmi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>7,540.30</b>	<b>3,069.77</b>	<b>3,930.98</b>	<b>3,912.47</b>	<b>4,404.61</b>	<b>3,135.61</b>	<b>851.84</b>
1.1 On Deposit Liabilities	6,994.32	2,910.25	3,595.39	3,403.62	4,192.79	2,878.99	823.15
1.1.1 Saving Account	1,367.08	496.95	386.14	658.23	787.04	522.17	226.56
1.1.2 Fixed Account	5,511.06	2,365.85	3,158.72	2,680.60	3,360.03	2,310.87	585.87
1.1.2.1 Up to 3 months Fixed Account	-	239.57	-	-	-	-	-
1.1.2.2 3 to 6 months Fixed Account	547.79	203.61	1,565.65	12.89	-	-	20.14
1.1.2.3 6 months to 1 year Fixed Account	1,424.93	1,691.30	1,206.39	649.65	-	2,310.87	212.54
1.1.2.4 Above 1 year Fixed Account	3,538.34	231.37	386.68	2,018.06	3,360.03	-	353.18
1.1.3 Call Deposit	116.18	47.46	50.53	55.77	45.71	45.96	10.72
1.1.4 Certificate of Deposit	-	-	-	9.03	-	-	-
1.2 On Borrowing	545.98	159.51	335.59	508.85	211.83	256.61	28.69
<b>2. Commission Expense</b>	<b>191.30</b>	<b>34.00</b>	<b>-</b>	<b>55.94</b>	<b>-</b>	<b>-</b>	<b>5.26</b>
<b>3. Staff Expense</b>	<b>933.60</b>	<b>408.82</b>	<b>456.76</b>	<b>562.89</b>	<b>932.49</b>	<b>402.74</b>	<b>146.78</b>
<b>4. Office Operating Expenses</b>	<b>844.30</b>	<b>342.75</b>	<b>253.51</b>	<b>331.01</b>	<b>611.81</b>	<b>337.30</b>	<b>95.20</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>1.14</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>148.01</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>1,071.78</b>	<b>1,055.29</b>	<b>410.46</b>	<b>294.67</b>	<b>384.17</b>	<b>1,073.72</b>	<b>163.60</b>
7.1 Loan loss Provision	1,071.78	1,055.29	410.46	294.67	384.17	1,067.75	163.60
7.1.1 General Loan loss Provision	(97.24)	186.74	687.88	-	1,855.73	182.85	104.34
7.1.1.1 Pass Loan Loss Provision	(860.01)	-	89.96	-	(35.29)	-	(71.68)
7.1.1.2 Watch List Provision	762.77	186.74	597.92	-	1,891.02	182.85	176.02
7.1.2 Special Loan Loss Provision	1,169.01	868.54	(277.43)	294.67	(694.84)	884.90	86.05
7.1.3 Additional Loan Loss Provision	-	-	-	-	(776.72)	-	(26.79)
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	5.96	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36.41</b>	<b>0.06</b>	<b>1.33</b>	<b>1.18</b>
<b>9. Provision for Staff Bonus</b>	<b>238.65</b>	<b>32.24</b>	<b>203.15</b>	<b>181.93</b>	<b>155.92</b>	<b>63.79</b>	<b>14.97</b>
<b>10. Provision for Income Tax</b>	<b>635.71</b>	<b>91.94</b>	<b>541.53</b>	<b>491.76</b>	<b>362.65</b>	<b>174.57</b>	<b>40.41</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74.96</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>1,512.14</b>	<b>198.22</b>	<b>1,286.79</b>	<b>1,145.60</b>	<b>1,040.66</b>	<b>399.53</b>	<b>94.29</b>
<b>Total Expenses</b>	<b>12,968.92</b>	<b>5,233.03</b>	<b>7,083.17</b>	<b>7,087.65</b>	<b>8,040.39</b>	<b>5,588.58</b>	<b>1,413.52</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>11,659.27</b>	<b>4,567.65</b>	<b>6,262.84</b>	<b>5,910.40</b>	<b>7,181.24</b>	<b>4,452.19</b>	<b>1,329.64</b>
1.1 On Loans and Advances	9,893.02	3,991.97	5,447.68	5,317.84	6,176.58	3,793.02	1,189.43
1.2 On Investment	1,476.06	416.68	709.65	507.73	857.66	639.77	94.68
1.2.1 Government Bonds	1,458.66	416.68	694.27	475.99	643.67	627.07	89.49
1.2.2 Foreign Bonds	-	-	-	-	-	11.59	-
1.2.3 NRB Bonds	-	-	-	-	177.78	-	5.19
1.2.4 Debenture & Bonds	17.40	-	15.38	31.74	36.22	1.11	-
1.3 On Agency Balance	-	14.41	2.61	-	5.07	-	-
1.4 On Call Deposit	-	7.62	-	5.20	-	-	2.39
1.5 On Others	290.19	136.96	102.90	79.63	141.94	19.41	43.14
<b>2. Commission and Discount</b>	<b>1,075.76</b>	<b>358.17</b>	<b>486.70</b>	<b>683.99</b>	<b>630.10</b>	<b>79.44</b>	<b>36.41</b>
2.1 Bills Purchase and Discount	-	10.85	-	-	2.13	-	-
2.2 Commission	1,075.76	337.04	477.63	683.99	597.56	79.44	1.13
2.3 Others	-	10.28	9.08	-	30.41	-	35.28
<b>3. Exchange Flactuation Income</b>	<b>176.16</b>	<b>41.44</b>	<b>46.44</b>	<b>112.13</b>	<b>174.11</b>	<b>154.26</b>	<b>0.30</b>
3.1 Due to Change in Exchange Rate	6.33	-	0.08	16.81	1.38	31.06	-
3.2 Due to Foreign Currency Transaction	169.82	41.44	46.36	95.32	172.73	123.20	0.30
<b>4. Other Operating Income</b>	<b>56.23</b>	<b>112.43</b>	<b>154.41</b>	<b>49.36</b>	<b>54.31</b>	<b>235.25</b>	<b>47.01</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>3.27</b>	<b>132.78</b>	<b>-</b>	<b>0.63</b>	<b>154.39</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>146.15</b>	<b>-</b>	<b>331.71</b>	<b>-</b>	<b>510.55</b>	<b>-</b>
<b>7. Recovery of written-off Loan</b>	<b>1.50</b>	<b>3.92</b>	<b>-</b>	<b>0.02</b>	<b>-</b>	<b>2.49</b>	<b>0.16</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>12,968.92</b>	<b>5,233.03</b>	<b>7,083.17</b>	<b>7,087.65</b>	<b>8,040.39</b>	<b>5,588.58</b>	<b>1,413.52</b>



BFI Name	Narayani	Karnali	Shangrila	Excel	Miteri	Mukti	Garima
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>12.36</b>	<b>87.53</b>	<b>914.21</b>	<b>185.13</b>	<b>108.17</b>	<b>1,742.18</b>	<b>1,333.71</b>
1.1 On Deposit Liabilities	12.36	87.53	897.33	185.13	108.17	1,705.16	1,311.28
1.1.1 Saving Account	0.74	16.47	109.31	52.26	17.84	318.60	234.44
1.1.2 Fixed Account	11.47	67.64	773.56	127.54	89.22	1,361.03	1,049.93
1.1.2.1 Up to 3 months Fixed Account	-	-	51.37	-	3.57	93.74	143.96
1.1.2.2 3 to 6 months Fixed Account	2.61	-	278.42	18.11	4.46	152.16	114.17
1.1.2.3 6 months to 1 year Fixed Account	5.04	-	275.16	0.85	31.23	780.02	576.80
1.1.2.4 Above 1 year Fixed Account	3.82	67.64	168.61	108.59	49.96	335.11	215.00
1.1.3 Call Deposit	0.16	3.42	14.46	5.33	1.11	25.53	26.91
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	16.88	-	-	37.02	22.43
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>3.96</b>	<b>2.00</b>	<b>-</b>	<b>-</b>	<b>0.43</b>
<b>3. Staff Expense</b>	<b>5.74</b>	<b>18.73</b>	<b>153.91</b>	<b>47.62</b>	<b>17.03</b>	<b>318.71</b>	<b>240.43</b>
<b>4. Office Operating Expenses</b>	<b>6.55</b>	<b>14.31</b>	<b>110.89</b>	<b>32.74</b>	<b>9.79</b>	<b>188.58</b>	<b>164.15</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.05</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>(10.91)</b>	<b>-</b>	<b>329.29</b>	<b>209.38</b>	<b>9.63</b>	<b>800.43</b>	<b>510.87</b>
7.1 Loan loss Provision	(10.91)	-	329.29	209.38	9.63	800.43	510.87
7.1.1 General Loan loss Provision	2.93	-	133.99	9.16	(0.53)	212.15	204.59
7.1.1.1 Pass Loan Loss Provision	(0.53)	-	-	-	(5.87)	16.20	-
7.1.1.2 Watch List Provision	3.46	-	133.99	9.16	5.34	195.95	204.59
7.1.2 Special Loan Loss Provision	(13.85)	-	195.30	200.22	10.16	588.28	306.29
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>1.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>9.55</b>	<b>-</b>	<b>1.05</b>	<b>44.80</b>	<b>35.83</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>25.79</b>	<b>-</b>	<b>3.16</b>	<b>121.42</b>	<b>96.75</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>60.18</b>	<b>-</b>	<b>7.36</b>	<b>281.82</b>	<b>225.74</b>
<b>Total Expenses</b>	<b>13.73</b>	<b>120.58</b>	<b>1,609.19</b>	<b>476.87</b>	<b>156.21</b>	<b>3,497.96</b>	<b>2,607.91</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>8.00</b>	<b>88.53</b>	<b>1,460.45</b>	<b>305.31</b>	<b>149.33</b>	<b>2,875.10</b>	<b>2,320.52</b>
1.1 On Loans and Advances	7.99	87.93	1,303.86	278.88	111.16	2,635.72	2,061.67
1.2 On Investment	-	-	140.39	18.98	33.12	191.12	236.82
1.2.1 Government Bonds	-	-	140.39	18.98	33.12	189.95	236.82
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	1.17	-
1.2.4 Debenture & Bonds	-	-	-	-	-	0.00	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	0.00	0.60	3.22	5.16	0.99	4.69	5.31
1.5 On Others	-	-	12.98	2.29	4.06	43.56	16.72
<b>2. Commission and Discount</b>	<b>0.02</b>	<b>8.58</b>	<b>58.29</b>	<b>19.66</b>	<b>0.23</b>	<b>12.31</b>	<b>34.70</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.02	8.58	5.08	1.94	0.15	10.04	33.84
2.3 Others	-	-	53.21	17.72	0.07	2.27	0.87
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>0.17</b>	<b>0.00</b>	<b>-</b>	<b>1.85</b>	<b>2.81</b>
3.1 Due to Change in Exchange Rate	-	-	0.12	0.00	-	(0.07)	(0.32)
3.2 Due to Foreign Currency Transaction	-	-	0.05	-	-	1.91	3.13
<b>4. Other Operating Income</b>	<b>0.87</b>	<b>-</b>	<b>14.05</b>	<b>-</b>	<b>4.04</b>	<b>163.62</b>	<b>111.01</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>0.03</b>	<b>1.08</b>	<b>2.61</b>	<b>32.38</b>	<b>0.14</b>
<b>6. Write Back from Provisions for loss</b>	<b>-</b>	<b>3.64</b>	<b>76.19</b>	<b>27.80</b>	<b>-</b>	<b>412.71</b>	<b>138.74</b>
<b>7. Recovery of written-off Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>4.85</b>	<b>19.83</b>	<b>-</b>	<b>123.02</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>13.73</b>	<b>120.58</b>	<b>1,609.19</b>	<b>476.87</b>	<b>156.21</b>	<b>3,497.96</b>	<b>2,607.91</b>

BFI Name	Kamana	Corporate	Jyoti	Shine	LumbiniDB	Sindhu	Salapa
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>1,003.05</b>	<b>35.38</b>	<b>1,066.67</b>	<b>1,035.31</b>	<b>1,113.27</b>	<b>87.06</b>	<b>16.16</b>
1.1 On Deposit Liabilities	980.12	35.38	1,028.83	1,035.24	1,085.77	86.98	16.16
1.1.1 Saving Account	159.53	2.50	199.12	187.64	98.54	15.68	4.99
1.1.2 Fixed Account	806.84	31.89	808.33	837.16	969.88	68.93	10.61
1.1.2.1 Up to 3 months Fixed Account	33.38	-	20.78	-	244.25	-	1.55
1.1.2.2 3 to 6 months Fixed Account	116.84	-	106.06	0.18	70.50	11.55	2.04
1.1.2.3 6 months to 1 year Fixed Account	348.84	22.38	260.89	578.05	198.54	37.55	4.29
1.1.2.4 Above 1 year Fixed Account	307.79	9.51	420.60	258.92	456.59	19.83	2.73
1.1.3 Call Deposit	13.75	0.99	21.38	10.45	17.35	2.36	0.55
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	22.93	-	37.84	0.07	27.50	0.08	-
<b>2. Commission Expense</b>	<b>6.17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.15</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>193.66</b>	<b>4.33</b>	<b>148.66</b>	<b>176.25</b>	<b>108.11</b>	<b>21.08</b>	<b>10.64</b>
<b>4. Office Operating Expenses</b>	<b>110.95</b>	<b>3.80</b>	<b>124.25</b>	<b>106.54</b>	<b>71.14</b>	<b>16.84</b>	<b>2.45</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>246.12</b>	<b>10.50</b>	<b>180.79</b>	<b>191.18</b>	<b>52.46</b>	<b>78.65</b>	<b>22.01</b>
7.1 Loan loss Provision	246.12	10.50	180.79	191.18	52.46	78.65	22.01
7.1.1 General Loan loss Provision	106.48	0.76	397.32	132.39	52.46	23.16	2.99
7.1.1.1 Pass Loan Loss Provision	-	(0.63)	(142.63)	-	52.46	-	0.02
7.1.1.2 Watch List Provision	106.48	1.39	539.94	132.39	-	23.16	2.97
7.1.2 Special Loan Loss Provision	139.64	9.74	(216.53)	58.79	-	55.49	19.02
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>6.79</b>	<b>-</b>	<b>-</b>	<b>7.92</b>	<b>1.89</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>27.77</b>	<b>0.34</b>	<b>24.00</b>	<b>-</b>	<b>32.40</b>	<b>-</b>	<b>-</b>
<b>10. Provision for Income Tax</b>	<b>74.99</b>	<b>0.93</b>	<b>64.80</b>	<b>104.79</b>	<b>89.66</b>	<b>9.88</b>	<b>-</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>174.98</b>	<b>2.17</b>	<b>151.19</b>	<b>239.36</b>	<b>201.99</b>	<b>23.06</b>	<b>-</b>
<b>Total Expenses</b>	<b>1,844.49</b>	<b>57.44</b>	<b>1,760.35</b>	<b>1,861.36</b>	<b>1,670.92</b>	<b>236.72</b>	<b>51.26</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>1,521.80</b>	<b>55.05</b>	<b>1,641.57</b>	<b>1,694.19</b>	<b>1,573.09</b>	<b>112.92</b>	<b>33.43</b>
1.1 On Loans and Advances	1,387.77	51.45	1,481.92	1,514.41	1,417.63	103.91	31.52
1.2 On Investment	130.89	-	148.41	159.85	120.85	7.61	1.36
1.2.1 Government Bonds	130.89	-	148.41	159.85	120.85	7.61	1.36
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	3.14	-	2.60	3.52	2.67	1.39	0.55
1.5 On Others	-	3.60	8.65	16.41	31.94	-	-
<b>2. Commission and Discount</b>	<b>81.41</b>	<b>0.07</b>	<b>4.81</b>	<b>80.66</b>	<b>2.57</b>	<b>2.02</b>	<b>1.15</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	81.41	0.05	4.81	6.74	2.57	2.02	1.15
2.3 Others	-	0.02	-	73.92	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>0.23</b>	<b>-</b>	<b>22.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	0.07	-	1.48	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.16	-	21.05	-	-	-	-
<b>4. Other Operating Income</b>	<b>43.66</b>	<b>1.74</b>	<b>46.69</b>	<b>16.50</b>	<b>67.54</b>	<b>0.87</b>	<b>2.82</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>0.59</b>	<b>44.70</b>	<b>-</b>	<b>27.73</b>	<b>-</b>	<b>-</b>
<b>6. Write Back from Provisions for loss</b>	<b>197.39</b>	<b>-</b>	<b>-</b>	<b>70.01</b>	<b>-</b>	<b>120.91</b>	<b>2.97</b>
7. Recovery of written-off Loan	-	-	0.06	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9. Net Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.88</b>
<b>Total Income</b>	<b>1,844.49</b>	<b>57.44</b>	<b>1,760.35</b>	<b>1,861.36</b>	<b>1,670.92</b>	<b>236.72</b>	<b>51.26</b>

BFI Name	saptakoshi	GreenDB	NFL	NSML	GURKHAFIC	Goodwill	Shree
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>101.00</b>	<b>89.27</b>	<b>57.42</b>	<b>0.50</b>	<b>168.19</b>	<b>261.51</b>	<b>169.76</b>
1.1 On Deposit Liabilities	101.00	88.79	57.42	0.50	168.19	261.51	169.76
1.1.1 Saving Account	13.94	11.17	8.70	0.50	28.34	39.55	16.82
1.1.2 Fixed Account	83.81	75.15	47.19	-	136.56	219.21	151.04
1.1.2.1 Up to 3 months Fixed Account	-	10.80	-	-	25.42	16.02	8.91
1.1.2.2 3 to 6 months Fixed Account	30.66	22.72	-	-	26.17	16.70	12.35
1.1.2.3 6 months to 1 year Fixed Account	37.42	26.80	-	-	53.01	83.72	61.00
1.1.2.4 Above 1 year Fixed Account	15.72	14.83	47.19	-	31.95	102.77	68.78
1.1.3 Call Deposit	3.25	2.48	1.53	0.00	3.29	2.75	1.90
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	0.47	-	-	-	-	-
<b>2. Commission Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. Staff Expense</b>	<b>29.98</b>	<b>17.31</b>	<b>17.39</b>	<b>2.30</b>	<b>29.17</b>	<b>34.68</b>	<b>17.67</b>
<b>4. Office Operating Expenses</b>	<b>22.11</b>	<b>10.19</b>	<b>12.73</b>	<b>5.41</b>	<b>23.43</b>	<b>22.32</b>	<b>13.50</b>
<b>5. Foreign Exchange Loss</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Provision for Risk</b>	<b>112.89</b>	<b>48.01</b>	<b>36.33</b>	<b>-</b>	<b>18.99</b>	<b>-</b>	<b>67.45</b>
7.1 Loan loss Provision	112.89	48.01	36.33	-	18.99	-	67.45
7.1.1 General Loan loss Provision	1.84	14.93	8.65	-	(6.65)	-	44.18
7.1.1.1 Pass Loan Loss Provision	1.84	-	-	-	(7.73)	-	11.17
7.1.1.2 Watch List Provision	-	14.93	8.65	-	1.08	-	33.01
7.1.2 Special Loan Loss Provision	111.04	33.09	27.67	-	25.64	-	23.27
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.12</b>	<b>-</b>	<b>-</b>
<b>9. Provision for Staff Bonus</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.85</b>	<b>-</b>	<b>0.66</b>
<b>10. Provision for Income Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10.41</b>	<b>4.13</b>	<b>1.78</b>
<b>11. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12. Net Profit</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24.28</b>	<b>49.51</b>	<b>4.15</b>
<b>Total Expenses</b>	<b>265.98</b>	<b>164.78</b>	<b>123.87</b>	<b>8.21</b>	<b>279.44</b>	<b>372.15</b>	<b>274.98</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>145.18</b>	<b>136.89</b>	<b>86.47</b>	<b>0.03</b>	<b>249.80</b>	<b>336.71</b>	<b>251.31</b>
1.1 On Loans and Advances	129.93	121.86	76.66	0.03	228.88	296.84	226.17
1.2 On Investment	15.14	10.72	7.14	-	11.91	32.31	24.41
1.2.1 Government Bonds	15.14	10.72	7.14	-	11.91	32.31	24.41
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	0.11	1.80	2.67	-	3.56	7.56	0.73
1.5 On Others	-	2.51	-	-	5.45	-	-
<b>2. Commission and Discount</b>	<b>2.07</b>	<b>4.52</b>	<b>0.17</b>	<b>-</b>	<b>0.18</b>	<b>9.86</b>	<b>0.07</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.07	4.52	0.17	-	0.18	9.86	0.07
2.3 Others	-	-	-	-	-	-	-
<b>3. Exchange Flactuation Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>8.87</b>	<b>1.63</b>	<b>4.07</b>	<b>0.00</b>	<b>9.23</b>	<b>18.93</b>	<b>14.22</b>
<b>5. Non Operating Income</b>	<b>-</b>	<b>-</b>	<b>1.67</b>	<b>0.00</b>	<b>20.23</b>	<b>6.66</b>	<b>0.69</b>
<b>6. Write Back from Provisions for loss</b>	<b>22.09</b>	<b>6.07</b>	<b>7.48</b>	<b>0.09</b>	<b>-</b>	<b>-</b>	<b>8.70</b>
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>87.78</b>	<b>15.67</b>	<b>24.00</b>	<b>8.09</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Income</b>	<b>265.98</b>	<b>164.78</b>	<b>123.87</b>	<b>8.21</b>	<b>279.44</b>	<b>372.15</b>	<b>274.98</b>

BFI Name	BestFC	Progressive	Janaki	Pokhara	Central	Multi	Samriddhi
<b>Expenses</b>							
<b>1. Interest Expense</b>	<b>118.76</b>	<b>115.78</b>	<b>91.27</b>	<b>233.07</b>	<b>144.86</b>	<b>40.09</b>	<b>47.05</b>
1.1 On Deposit Liabilities	118.76	115.78	91.27	233.07	144.86	40.09	47.05
1.1.1 Saving Account	16.10	21.17	17.03	32.50	23.47	6.47	7.56
1.1.2 Fixed Account	101.49	90.40	73.89	200.04	121.39	32.89	38.37
1.1.2.1 Up to 3 months Fixed Account	-	11.27	6.91	-	-	4.35	3.99
1.1.2.2 3 to 6 months Fixed Account	-	20.69	4.23	4.61	11.80	7.39	2.79
1.1.2.3 6 months to 1 year Fixed Account	101.49	30.42	34.72	44.41	74.20	8.79	13.16
1.1.2.4 Above 1 year Fixed Account	-	28.03	28.03	151.02	35.39	12.37	18.43
1.1.3 Call Deposit	1.17	4.21	0.35	0.52	-	0.74	1.11
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	-	-	-	-	-
<b>2. Commission Expense</b>	-	-	-	-	-	<b>0.07</b>	-
<b>3. Staff Expense</b>	<b>20.58</b>	<b>32.82</b>	<b>5.63</b>	<b>40.85</b>	<b>25.75</b>	<b>8.02</b>	<b>16.43</b>
<b>4. Office Operating Expenses</b>	<b>18.47</b>	<b>26.25</b>	<b>8.08</b>	<b>20.82</b>	<b>17.31</b>	<b>5.48</b>	<b>13.55</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	-	-	-	-	-	-
<b>7. Provision for Risk</b>	<b>32.45</b>	<b>143.42</b>	<b>68.06</b>	<b>126.30</b>	<b>(22.21)</b>	<b>32.64</b>	<b>21.79</b>
7.1 Loan loss Provision	32.45	143.42	68.06	126.30	(22.21)	32.64	21.79
7.1.1 General Loan loss Provision	10.81	12.80	25.30	-	(8.42)	22.68	21.79
7.1.1.1 Pass Loan Loss Provision	-	5.09	-	-	(3.03)	16.77	21.79
7.1.1.2 Watch List Provision	10.81	7.71	25.30	-	(5.38)	5.91	-
7.1.2 Special Loan Loss Provision	21.65	126.48	42.76	126.30	(13.79)	9.96	-
7.1.3 Additional Loan Loss Provision	-	4.14	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	<b>5.23</b>	-	-	-	-
<b>9. Provision for Staff Bonus</b>	-	<b>12.55</b>	<b>10.96</b>	-	<b>7.86</b>	-	-
<b>10. Provision for Income Tax</b>	-	<b>32.01</b>	<b>29.60</b>	<b>(28.02)</b>	<b>21.22</b>	<b>6.33</b>	-
<b>11. Others</b>	-	-	-	-	-	-	-
<b>12. Net Profit</b>	-	<b>80.94</b>	<b>69.06</b>	-	<b>49.51</b>	<b>14.77</b>	-
<b>Total Expenses</b>	<b>190.27</b>	<b>443.77</b>	<b>287.88</b>	<b>393.02</b>	<b>244.31</b>	<b>107.41</b>	<b>98.81</b>
<b>Income</b>							
<b>1. Interest Income</b>	<b>159.64</b>	<b>166.43</b>	<b>140.61</b>	<b>307.89</b>	<b>200.20</b>	<b>66.40</b>	<b>67.08</b>
1.1 On Loans and Advances	145.20	146.85	133.55	266.82	174.50	61.32	60.50
1.2 On Investment	9.53	10.94	-	30.80	23.30	-	4.85
1.2.1 Government Bonds	9.53	-	-	14.19	-	-	4.85
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	10.94	-	16.60	23.30	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	1.00	7.07	7.06	4.79	2.40	1.99	1.73
1.5 On Others	3.91	1.57	-	5.48	-	3.09	-
<b>2. Commission and Discount</b>	<b>8.37</b>	<b>0.18</b>	<b>0.17</b>	<b>2.06</b>	<b>5.88</b>	<b>3.49</b>	<b>0.12</b>
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	8.37	0.18	0.17	1.72	5.88	0.33	0.12
2.3 Others	-	-	-	0.34	-	3.16	-
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
<b>4. Other Operating Income</b>	<b>6.50</b>	<b>15.31</b>	<b>1.81</b>	<b>0.51</b>	<b>38.24</b>	<b>14.75</b>	<b>7.40</b>
<b>5. Non Operating Income</b>	-	<b>0.12</b>	<b>0.04</b>	<b>4.92</b>	-	-	-
<b>6. Write Back from Provisions for loss</b>	<b>2.85</b>	<b>261.74</b>	<b>145.25</b>	<b>28.63</b>	-	<b>22.76</b>	-
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-	-	<b>6.00</b>
<b>8. Income from Extra Ordinary transactions</b>	<b>4.27</b>	-	-	-	-	-	-
<b>9. Net Loss</b>	<b>8.64</b>	-	-	<b>49.00</b>	-	-	<b>18.20</b>
<b>Total Income</b>	<b>190.27</b>	<b>443.77</b>	<b>287.88</b>	<b>393.02</b>	<b>244.31</b>	<b>107.41</b>	<b>98.81</b>

BFI Name	CMerchant	GMBFL	ICFC	Manju	Reliance
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**Expenses**

<b>1. Interest Expense</b>	<b>77.83</b>	<b>168.28</b>	<b>364.40</b>	<b>390.13</b>	<b>166.90</b>
1.1 On Deposit Liabilities	77.83	168.28	358.03	378.02	166.90
1.1.1 Saving Account	0.06	20.71	49.69	39.89	21.66
1.1.2 Fixed Account	77.77	143.41	302.61	337.65	140.26
1.1.2.1 Up to 3 months Fixed Account	-	9.45	10.30	337.65	-
1.1.2.2 3 to 6 months Fixed Account	-	19.57	20.01	-	25.66
1.1.2.3 6 months to 1 year Fixed Account	-	48.45	116.05	-	56.28
1.1.2.4 Above 1 year Fixed Account	77.77	65.94	156.25	-	58.32
1.1.3 Call Deposit	0.01	4.15	5.73	0.48	4.99
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	-	6.37	12.10	-
<b>2. Commission Expense</b>	-	-	<b>1.30</b>	-	-
<b>3. Staff Expense</b>	<b>2.23</b>	<b>26.49</b>	<b>45.92</b>	<b>59.72</b>	<b>31.90</b>
<b>4. Office Operating Expenses</b>	<b>0.80</b>	<b>16.64</b>	<b>33.08</b>	<b>33.31</b>	<b>18.64</b>
<b>5. Foreign Exchange Loss</b>	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>6. Non Operating Expense</b>	-	<b>1.44</b>	<b>2.43</b>	-	-
<b>7. Provision for Risk</b>	-	<b>184.45</b>	<b>75.75</b>	<b>24.31</b>	<b>65.21</b>
7.1 Loan loss Provision	-	184.45	75.75	24.31	65.21
7.1.1 General Loan loss Provision	-	11.15	41.90	14.91	21.81
7.1.1.1 Pass Loan Loss Provision	-	0.93	-	(0.33)	-
7.1.1.2 Watch List Provision	-	10.22	41.90	15.24	21.81
7.1.2 Special Loan Loss Provision	-	173.30	33.85	9.40	43.40
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-
<b>8. Loan Written Off</b>	-	-	-	<b>20.67</b>	-
<b>9. Provision for Staff Bonus</b>	-	-	<b>10.92</b>	<b>14.85</b>	-
<b>10. Provision for Income Tax</b>	-	-	<b>29.49</b>	<b>39.41</b>	-
<b>11. Others</b>	-	-	-	-	-
<b>12. Net Profit</b>	-	-	<b>68.80</b>	<b>94.22</b>	-
<b>Total Expenses</b>	<b>80.86</b>	<b>397.30</b>	<b>632.09</b>	<b>676.62</b>	<b>282.64</b>

**Income**

<b>1. Interest Income</b>	-	<b>209.27</b>	<b>507.66</b>	<b>627.14</b>	<b>201.39</b>
1.1 On Loans and Advances	-	180.14	462.86	561.15	178.31
1.2 On Investment	-	24.97	39.05	65.33	17.20
1.2.1 Government Bonds	-	-	39.05	-	17.20
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-
1.2.4 Debenture & Bonds	-	24.97	-	65.33	-
1.3 On Agency Balance	-	-	-	-	5.02
1.4 On Call Deposit	-	2.92	1.76	-	0.82
1.5 On Others	-	1.23	3.99	0.65	0.03
<b>2. Commission and Discount</b>	-	<b>0.23</b>	<b>28.04</b>	<b>39.55</b>	<b>0.55</b>
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	-	0.12	28.04	-	0.55
2.3 Others	-	0.11	-	39.55	0.00
<b>3. Exchange Flactuation Income</b>	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
<b>4. Other Operating Income</b>	-	<b>7.69</b>	<b>79.26</b>	<b>9.93</b>	<b>9.73</b>
<b>5. Non Operating Income</b>	<b>0.05</b>	-	-	-	<b>2.88</b>
<b>6. Write Back from Provisions for loss</b>	-	<b>66.75</b>	<b>17.13</b>	-	<b>10.55</b>
<b>7. Recovery of written-off Loan</b>	-	-	-	-	-
<b>8. Income from Extra Ordinary transactions</b>	-	-	-	-	-
<b>9. Net Loss</b>	<b>80.81</b>	<b>113.37</b>	-	-	<b>57.56</b>
<b>Total Income</b>	<b>80.86</b>	<b>397.30</b>	<b>632.09</b>	<b>676.62</b>	<b>282.64</b>

BFI Name	NBL	RBB	NABIL	NIMB	SCBNL	HLB	NSBI	EBL
<b>Sector Wise</b>								
Agricultural and Forest Related	7,337.56	18,275.70	20,311.01	16,549.63	7,568.54	14,072.86	8,617.50	12,372.41
Fishery Related	859.75	1,206.49	698.47	693.18	-	352.49	55.20	169.36
Mining Related	4,818.89	111.45	451.49	960.69	-	-	221.71	0.00
Agriculture, Forestry, Beverage & Non Food Production Related*	41,752.95	31,050.75	70,625.36	97,609.17	15,712.94	82,838.10	40,173.91	39,981.25
Construction	2,754.90	3,240.20	23,927.89	7,007.48	8,492.06	2,104.06	1,719.46	3,270.70
Electricity, Gas and Water	14,366.53	20,869.64	33,178.93	31,080.88	5,282.34	15,439.17	10,462.81	16,776.28
Metal Products, Mach. & Ele. Eqp.	3,314.16	2,733.99	7,065.91	2,900.58	1,813.89	9,506.57	2,350.20	1,808.14
Tras., Com. and Public Utilities	1,258.44	2,978.33	5,349.58	4,685.03	2,156.63	3,517.51	160.72	1,368.52
Wholesaler & Retailer	41,266.73	58,702.65	88,900.78	68,001.17	26,985.19	46,034.13	28,462.28	47,327.43
Finance, Insurance and Real Estate	8,719.09	23,393.50	16,633.93	30,442.95	5,264.00	19,260.99	6,510.85	17,718.47
Tourism Service**	9,007.45	16,154.74	11,525.36	23,989.37	1,254.24	11,795.99	6,952.57	4,220.34
Other Services	6,077.28	8,617.90	13,211.34	20,829.82	1,705.97	8,024.00	1,731.29	5,457.77
Consumption Loans	60,937.92	78,995.07	63,234.00	35,418.88	13,673.72	15,188.98	16,638.51	35,294.66
Local Government	-	-	-	383.43	138.81	271.95	-	-
Others	12,084.31	2,316.74	40,775.92	6,014.88	1,075.28	13,354.98	9,321.20	10,509.38
<b>TOTAL sectorwise</b>	<b>214,555.96</b>	<b>268,647.15</b>	<b>395,889.97</b>	<b>346,567.15</b>	<b>91,123.62</b>	<b>241,761.79</b>	<b>133,378.20</b>	<b>196,274.71</b>

**Product Wise**

Term Loan	60,772.44	73,693.68	127,781.80	115,504.05	13,331.61	101,968.33	45,600.79	67,878.18
Overdraft	7,099.80	5,540.41	3,822.63	2,245.92	119.15	4,033.39	190.70	3,239.33
Cash Credit Loan	30,853.90	56,672.42	2,956.50	27,352.03	7,690.48	43,989.16	19,516.39	40,460.70
Trust Receipt Loan/Import Loan	954.79	1,773.60	11,454.45	15,704.11	6,726.63	9,765.74	3,661.88	9,078.58
Short Term Working Capital/Demand Loan	29,656.98	11,199.38	93,022.60	120,076.84	22,863.54	33,535.67	18,624.14	20,013.15
Residential Personal Home Loan (Up to Rs. 20 million)#	10,063.28	25,946.78	26,498.71	7,715.88	8,650.28	5,089.98	2,348.72	22,846.31
Real Estate Loan	13,614.37	9,718.93	23,602.74	24,586.44	8,575.17	13,058.99	4,828.06	6,618.86
Margin Nature Loan	7,535.97	4,142.06	10,964.41	3,085.87	-	1,783.43	453.68	2,125.88
Hire Purchase Loan	2,976.12	6,702.48	11,166.35	5,161.16	2,249.50	6,065.52	2,127.79	3,721.86
Deprived Sector Loan	10,957.33	20,991.69	20,897.90	17,360.29	5,413.57	12,168.38	6,849.50	9,271.15
Bills Purchased	49.68	10.02	20.77	391.57	2,190.77	-	0.08	81.74
Other Product	40,021.29	52,255.72	63,701.09	7,383.00	13,312.93	10,303.19	29,176.47	10,938.97
<b>Total Product wise Loan</b>	<b>214,555.96</b>	<b>268,647.15</b>	<b>395,889.97</b>	<b>346,567.15</b>	<b>91,123.62</b>	<b>241,761.79</b>	<b>133,378.20</b>	<b>196,274.71</b>

**Collateral Wise**

Gold and Silver	23,834.78	20,819.79	620.27	1,874.57	-	-	-	-
Government Securities	106.49	3.42	14.00	1.50	3,000.00	-	-	0.40
Non Governmental Securities	4,082.50	4,142.06	11,125.02	3,084.65	-	1,783.43	453.68	2,252.88
Fixed Deposit Receipts	1,051.46	1,647.19	1,736.15	1,745.71	123.28	1,298.65	1,203.78	2,271.28
Own	1,051.41	1,647.19	1,708.09	1,736.09	119.00	1,298.65	1,203.78	2,271.28
Other Licences Institutions	0.04	-	28.06	9.63	4.28	-	-	-
Collateral of Properties	167,716.95	213,945.20	354,228.03	304,862.36	76,970.13	227,875.59	110,389.87	173,413.28
Fixed Assets	140,913.97	213,487.69	263,844.14	292,213.65	61,863.85	219,879.99	49,525.63	97,126.53
Current Assets	26,802.98	457.51	90,383.89	12,648.71	15,106.28	7,995.60	60,864.24	76,286.75
Against security of Bill	563.73	19.55	2,377.71	-	-	-	3,661.88	7,883.50
Domestic Bills	-	-	60.33	-	-	-	-	-
Foreign Bills	563.73	19.55	2,317.38	-	-	-	3,661.88	7,883.50
Against Guarantee	10,242.74	28,017.50	10,179.55	8,650.98	2,859.35	10,473.74	6,511.22	8,651.61
Government Guarantee	454.39	216.60	379.52	383.43	138.81	-	156.07	198.74
Institutional Guarantee	8,257.74	12,171.98	8,093.74	8,160.57	2,720.55	-	6,242.69	8,158.00
Personal Guarantee	1,419.96	15,598.10	1,701.02	10.10	-	-	-	294.88
Collective Guarantee	4.82	30.82	5.23	6.69	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	115.02	112.46	-
Other Guarantee	105.83	-	0.04	90.20	-	10,358.72	-	-
Credit Card	0.05	18.96	1,088.75	-	414.34	330.38	-	109.25
Others	6,957.27	33.48	14,520.49	26,347.37	7,756.52	-	11,157.78	1,692.50
<b>Total</b>	<b>214,555.96</b>	<b>268,647.15</b>	<b>395,889.97</b>	<b>346,567.15</b>	<b>91,123.62</b>	<b>241,761.79</b>	<b>133,378.20</b>	<b>196,274.71</b>

BFI Name	NIC	MBL	Kumari	Laxmi	SBL	ADBNI	Global	Citizen
<b>Sector Wise</b>								
Agricultural and Forest Related	24,238.57	5,559.87	15,213.82	14,200.65	15,078.33	61,823.37	23,283.04	14,322.70
Fishery Related	2,947.28	273.32	851.02	892.54	815.88	1,013.39	774.55	375.12
Mining Related	-	238.88	2,243.16	65.47	582.35	482.19	101.41	1,267.45
Agriculture, Forestry, Beverage & Non Food Production Related*	11,013.96	29,664.31	49,054.90	43,013.65	32,061.13	16,470.32	85,189.06	21,414.08
Construction	16,939.83	7,246.69	17,595.62	18,004.63	4,653.98	12,792.01	8,193.23	12,880.04
Electricity, Gas and Water	2,602.92	12,018.84	42,207.73	24,915.39	16,923.85	7,158.61	28,388.31	16,552.53
Metal Products, Mach. & Ele. Equip.	638.00	1,122.33	9,853.97	6,686.00	2,739.59	567.22	6,283.96	391.31
Tras., Com. and Public Utilities	627.50	2,020.74	12,706.90	5,295.96	4,114.26	3,652.98	7,729.87	3,596.37
Wholesaler & Retailer	64,893.57	28,014.40	39,909.09	50,200.14	47,957.97	35,999.39	93,357.14	30,179.08
Finance, Insurance and Real Estate	12,933.60	7,205.38	21,921.52	25,139.74	13,700.63	5,293.38	37,632.48	8,320.32
Tourism Service**	5,810.90	4,803.68	12,995.34	11,012.98	7,807.49	6,494.61	18,145.46	2,789.05
Other Services	3,646.10	6,759.58	11,934.03	11,983.38	9,117.08	4,610.32	20,406.12	7,862.40
Consumption Loans	95,936.23	11,995.78	68,120.92	54,740.88	41,005.17	24,661.60	89,128.77	39,063.58
Local Government	-	-	-	231.20	150.72	-	-	-
Others	28,987.62	20,553.05	708.36	901.70	12,652.25	25,222.74	14.33	2,454.60
<b>TOTAL sectorwise</b>	<b>271,216.07</b>	<b>137,476.86</b>	<b>305,316.39</b>	<b>267,284.31</b>	<b>209,360.69</b>	<b>206,242.13</b>	<b>418,627.74</b>	<b>161,468.63</b>

**Product Wise**

Term Loan	88,982.19	70,736.15	162,706.90	89,101.04	99,758.16	35,405.67	177,157.98	68,970.80
Overdraft	1,628.16	973.55	6,044.03	4,465.89	2,810.29	13,573.26	9,238.46	6,130.13
Cash Credit Loan	63,617.47	21,812.88	43,320.80	17,666.39	23,384.07	1,515.61	59,903.54	6,095.20
Trust Receipt Loan/Import Loan	109.44	3,833.59	5,292.92	4,931.61	5,270.62	369.60	8,144.97	1,866.19
Short Term Working Capital/Demand Loan	6,699.24	16,685.96	30,434.02	51,278.28	30,790.80	109,108.84	55,472.78	13,548.24
Residential Personal Home Loan (Up to Rs. 20 million)#	56,032.57	6,407.66	13,007.67	18,521.63	12,552.60	11,391.34	35,778.22	10,294.14
Real Estate Loan	27,687.07	1,632.93	3,918.95	14,657.25	4,607.04	1,852.85	16,509.15	4,329.67
Margin Nature Loan	2,949.09	900.05	7,737.17	4,104.37	7,739.69	1,679.69	10,739.83	5,573.27
Hire Purchase Loan	3,379.76	3,890.13	6,315.59	3,375.59	4,309.58	3,617.47	14,892.03	4,497.18
Deprived Sector Loan	13,535.38	6,662.96	15,229.41	14,301.52	10,065.82	25,095.54	20,020.30	13,911.42
Bills Purchased	-	460.08	-	558.15	379.59	-	40.99	-
Other Product	6,595.69	3,480.91	11,308.92	44,322.60	7,692.44	2,632.26	10,729.50	26,252.37
<b>Total Product wise Loan</b>	<b>271,216.07</b>	<b>137,476.86</b>	<b>305,316.39</b>	<b>267,284.31</b>	<b>209,360.69</b>	<b>206,242.13</b>	<b>418,627.74</b>	<b>161,468.63</b>

**Collateral Wise**

Gold and Silver	22.17	166.49	2.58	720.21	12.98	16.96	-	697.98
Government Securities	-	-	55.52	-	4.05	-	2.60	3.34
Non Governmental Securities	2,949.09	849.51	7,669.12	4,104.37	7,817.14	-	10,739.83	5,639.26
Fixed Deposit Receipts	2,025.61	791.44	1,521.49	1,902.46	2,042.83	883.58	3,165.84	1,431.75
Own	2,025.61	791.44	1,516.66	1,902.46	2,042.38	883.58	3,165.84	1,407.62
Other Licences Institutions	-	-	4.83	-	0.45	-	-	24.13
Collateral of Properties	253,881.09	116,596.57	283,226.97	247,796.00	187,204.99	205,341.59	371,332.63	135,757.37
Fixed Assets	250,878.89	79,585.32	274,628.52	205,543.18	108,555.93	205,341.59	219,891.76	94,655.02
Current Assets	3,002.20	37,011.25	8,598.44	42,252.82	78,649.06	-	151,440.87	41,102.35
Against security of Bill	-	460.08	224.31	268.31	4,216.52	-	16,640.57	2,896.06
Domestic Bills	-	460.08	211.19	-	11.01	-	-	35.20
Foreign Bills	-	-	13.12	268.31	4,205.50	-	16,640.57	2,860.86
Against Guarantee	10,999.15	6,189.24	10,956.36	9,726.05	6,483.28	-	520.29	1,874.18
Government Guarantee	0.18	-	240.07	136.67	152.04	-	324.52	9.27
Institutional Guarantee	10,491.25	5,256.74	10,305.11	9,445.56	6,069.59	-	-	220.18
Personal Guarantee	-	848.45	214.38	49.29	257.60	-	195.77	1,158.64
Collective Guarantee	-	-	195.50	-	-	-	-	471.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	507.72	84.05	1.29	94.53	4.05	-	-	15.07
Credit Card	295.05	340.33	801.07	338.36	798.57	-	572.92	109.53
Others	1,043.92	12,083.20	858.97	2,428.55	780.33	-	15,653.06	13,059.17
<b>Total</b>	<b>271,216.07</b>	<b>137,476.86</b>	<b>305,316.39</b>	<b>267,284.31</b>	<b>209,360.69</b>	<b>206,242.13</b>	<b>418,627.74</b>	<b>161,468.63</b>

BFI Name	Prime	NMB	Prabhu	Sanima	Mahalaxmi	Narayani	Karnali	Shangrila
<b>Sector Wise</b>								
Agricultural and Forest Related	14,702.24	12,343.65	7,856.72	8,338.07	1,286.46	101.23	686.07	2,218.43
Fishery Related	716.91	424.01	440.20	887.25	86.00	2.70	-	41.49
Mining Related	147.33	1,376.84	219.46	24.56	2.59	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	23,530.26	34,530.89	45,230.66	30,914.51	1,105.56	-	539.99	2,426.77
Construction	11,185.14	5,176.09	13,718.31	7,146.79	6,683.98	47.02	55.28	1,058.58
Electricity, Gas and Water	20,731.82	26,851.80	18,897.53	20,081.25	538.41	-	-	1,792.44
Metal Products, Mach. & Ele. Eqp.	1,984.22	4,908.30	2,781.73	1,871.48	321.85	2.70	-	220.17
Tras., Com. and Public Utilities	2,909.48	5,179.37	5,167.26	3,720.61	561.94	19.31	144.67	1,020.27
Wholesaler & Retailer	24,606.37	48,295.96	37,236.43	25,919.44	10,352.54	43.98	1,064.89	6,051.94
Finance, Insurance and Real Estate	31,635.56	14,767.07	25,140.88	10,824.32	5,298.09	-	160.00	6,661.82
Tourism Service**	17,413.72	8,407.16	21,890.23	5,801.17	645.15	22.88	-	1,825.77
Other Services	7,506.42	7,053.22	19,382.17	7,055.02	493.17	1.01	382.59	1,823.73
Consumption Loans	23,568.93	40,447.69	31,342.93	15,388.19	18,189.26	155.43	83.61	17,841.53
Local Government	-	-	-	-	-	-	-	3.32
Others	21,152.44	6,662.11	1,238.54	30,079.33	239.99	12.91	-	4,428.44
<b>TOTAL sectorwise</b>	<b>201,790.86</b>	<b>216,424.15</b>	<b>230,543.06</b>	<b>168,051.99</b>	<b>45,804.99</b>	<b>409.16</b>	<b>3,117.10</b>	<b>47,414.70</b>

**Product Wise**

Term Loan	65,305.27	89,650.05	103,819.36	91,486.51	17,497.34	225.60	730.19	19,758.80
Overdraft	9,651.65	5,488.41	2,662.35	508.10	2,835.69	62.04	268.50	2,069.98
Cash Credit Loan	30,421.79	43,248.05	25,447.17	29,717.46	6,140.75	22.67	874.69	5,156.86
Trust Receipt Loan/Import Loan	676.84	3,727.39	2,170.17	1,720.97	-	-	-	-
Short Term Working Capital/Demand Loan	12,273.39	28,578.80	31,975.48	8,557.74	45.11	-	-	967.97
Residential Personal Home Loan (Up to Rs. 20 million)#	8,183.60	15,971.02	13,375.79	8,907.53	6,364.73	25.35	55.28	7,317.49
Real Estate Loan	19,618.34	5,078.28	15,809.28	5,593.66	1,284.75	7.74	160.00	2,822.35
Margin Nature Loan	5,516.38	1,623.88	3,644.46	1,911.27	2,280.33	-	-	1,326.10
Hire Purchase Loan	5,895.56	6,227.80	5,335.90	5,916.45	1,283.69	24.13	144.67	2,231.57
Deprived Sector Loan	11,800.25	10,710.57	13,696.22	8,968.60	3,929.59	28.44	159.94	5,028.52
Bills Purchased	2,491.87	79.14	3.10	439.10	-	-	-	-
Other Product	29,955.93	6,040.77	12,603.78	4,324.59	4,143.01	13.18	723.84	735.04
<b>Total Product wise Loan</b>	<b>201,790.86</b>	<b>216,424.15</b>	<b>230,543.06</b>	<b>168,051.99</b>	<b>45,804.99</b>	<b>409.16</b>	<b>3,117.10</b>	<b>47,414.70</b>

**Collateral Wise**

Gold and Silver	6,738.63	0.69	76.58	0.85	238.85	-	-	196.35
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	5,644.16	1,627.38	3,999.06	-	2,280.33	-	-	1,326.10
Fixed Deposit Receipts	1,653.63	866.54	1,457.43	1,779.22	570.51	9.32	83.61	535.19
Own	1,653.63	866.54	1,372.57	1,779.22	568.63	9.32	83.61	535.19
Other Licences Institutions	-	-	84.86	-	1.88	-	-	-
Collateral of Properties	174,032.16	208,184.81	210,876.23	157,360.02	38,212.60	358.97	3,033.48	39,941.30
Fixed Assets	169,678.13	195,172.19	193,661.90	138,053.57	38,111.53	358.97	3,033.48	39,941.30
Current Assets	4,354.03	13,012.62	17,214.33	19,306.45	101.06	-	-	-
Against security of Bill	-	-	585.68	497.36	-	-	-	-
Domestic Bills	-	-	19.63	497.36	-	-	-	-
Foreign Bills	-	-	566.05	-	-	-	-	-
Against Guarantee	10,705.89	759.57	13,416.21	20.07	4,465.73	17.13	-	5,415.75
Government Guarantee	153.72	87.07	207.76	-	-	-	-	-
Institutional Guarantee	10,490.94	257.01	8,693.28	-	4,295.29	-	-	3,817.63
Personal Guarantee	60.39	395.61	3,939.69	20.07	167.33	17.13	-	1,380.17
Collective Guarantee	-	10.43	542.64	-	1.26	-	-	217.95
Int. Rtd. Foreign Bank's Guarantee	-	-	32.25	-	-	-	-	-
Other Guarantee	0.84	9.46	0.60	-	1.85	-	-	-
Credit Card	229.16	197.90	131.86	110.47	-	-	-	-
Others	2,787.24	4,787.27	-	8,283.99	36.97	23.73	-	-
<b>Total</b>	<b>201,790.86</b>	<b>216,424.15</b>	<b>230,543.06</b>	<b>168,051.99</b>	<b>45,804.99</b>	<b>409.16</b>	<b>3,117.10</b>	<b>47,414.70</b>



BFI Name	Excel	Miteri	Mukti	Garima	Kamana	Corporate	Jyoti	Shine
<b>Sector Wise</b>								
Agricultural and Forest Related	947.71	217.70	6,032.74	3,579.25	2,762.12	68.82	4,161.70	2,997.86
Fishery Related	16.15	0.56	153.00	376.07	147.56	42.01	140.43	375.56
Mining Related	-	-	4.97	131.46	-	-	44.68	117.58
Agriculture, Forestry, Beverage & Non Food Production Related*	743.62	238.77	4,222.46	3,341.90	1,722.55	225.41	5,352.42	8,054.26
Construction	65.36	202.66	593.19	4,799.96	440.82	216.67	2,478.77	2,231.00
Electricity, Gas and Water	1.50	-	843.36	511.43	871.24	-	1,722.44	-
Metal Products, Mach. & Ele. Eqp.	1.58	9.51	220.27	416.00	64.33	22.52	454.83	202.48
Tras., Com. and Public Utilities	228.07	170.95	1,389.51	1,708.35	925.66	39.65	509.16	812.95
Wholesaler & Retailer	3,462.59	504.02	13,810.61	8,949.86	7,705.14	164.14	4,858.02	11,009.75
Finance, Insurance and Real Estate	852.03	299.16	12,076.23	12,824.28	5,397.03	-	3,506.63	4,447.95
Tourism Service**	406.33	23.28	4,717.10	3,785.03	1,815.54	10.97	2,391.47	9,410.07
Other Services	677.08	15.07	2,036.63	2,109.71	2,174.48	33.23	1,015.37	3,591.31
Consumption Loans	4,167.15	1,404.23	20,459.91	23,985.97	16,778.64	218.48	11,025.46	11,115.80
Local Government	-	-	-	0.50	-	-	5.63	-
Others	2.64	781.13	31,058.68	7,244.87	10,837.13	351.42	13,386.56	1,554.52
<b>TOTAL sectorwise</b>	<b>11,571.80</b>	<b>3,867.04</b>	<b>97,618.66</b>	<b>73,764.64</b>	<b>51,642.26</b>	<b>1,393.31</b>	<b>51,053.58</b>	<b>55,921.09</b>

**Product Wise**

Term Loan	3,758.63	915.07	46,812.05	24,522.64	28,930.15	460.70	23,299.54	20,401.70
Overdraft	451.27	-	2,909.76	5,007.55	3,386.84	114.99	2,070.59	842.85
Cash Credit Loan	2,941.42	-	8,738.91	4,516.13	4,387.05	266.20	6,664.81	10,897.17
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	155.69	353.63	1,041.54	2,793.67	434.01	78.76	591.62	787.80
Residential Personal Home Loan (Up to Rs. 20 million)#	1,574.81	832.00	14,427.03	10,010.33	3,830.13	238.63	5,823.82	3,741.74
Real Estate Loan	489.32	57.90	7,893.52	7,357.49	1,878.26	-	814.63	4,145.31
Margin Nature Loan	409.44	58.76	3,246.03	2,587.84	1,665.85	-	1,617.17	2,009.53
Hire Purchase Loan	507.30	227.07	2,120.45	2,396.34	1,183.95	43.59	1,080.32	943.91
Deprived Sector Loan	721.29	650.22	5,956.04	4,067.13	4,713.04	63.86	3,755.06	3,383.69
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	562.63	772.38	4,473.31	10,505.52	1,232.99	126.59	5,336.01	8,767.39
<b>Total Product wise Loan</b>	<b>11,571.80</b>	<b>3,867.04</b>	<b>97,618.66</b>	<b>73,764.64</b>	<b>51,642.26</b>	<b>1,393.31</b>	<b>51,053.58</b>	<b>55,921.09</b>

**Collateral Wise**

Gold and Silver	70.94	-	657.96	1,012.27	725.89	-	450.02	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	409.44	58.76	3,234.79	2,532.05	1,665.85	-	1,616.32	-
Fixed Deposit Receipts	94.82	48.32	991.90	735.56	490.55	103.94	710.29	435.33
Own	94.82	48.32	991.90	735.56	490.55	103.94	710.29	435.33
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	10,573.53	3,503.04	84,727.60	62,827.13	45,005.47	1,289.37	42,205.51	51,608.37
Fixed Assets	10,573.53	3,503.04	84,727.60	62,804.69	45,005.47	1,289.37	42,178.21	51,608.37
Current Assets	-	-	-	22.44	-	-	27.30	-
Against security of Bill	-	-	-	-	-	-	0.98	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	0.98	-
Against Guarantee	420.43	255.41	7,636.11	6,510.80	3,753.79	-	5,764.14	1,989.58
Government Guarantee	-	-	-	-	0.35	-	3.23	-
Institutional Guarantee	362.50	255.41	2,680.22	5,508.36	3,228.72	-	4,148.94	1,921.97
Personal Guarantee	57.93	-	3,372.29	760.55	503.23	-	1,533.02	66.73
Collective Guarantee	-	-	1,583.60	218.80	21.49	-	75.83	0.88
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	23.10	-	-	3.11	-
Credit Card	-	-	-	15.78	-	-	-	-
Others	2.64	1.50	370.30	131.04	0.71	-	306.32	1,887.82
<b>Total</b>	<b>11,571.80</b>	<b>3,867.04</b>	<b>97,618.66</b>	<b>73,764.64</b>	<b>51,642.26</b>	<b>1,393.31</b>	<b>51,053.58</b>	<b>55,921.09</b>

BFI Name	LumbiniDB	Sindhu	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAFc
<b>Sector Wise</b>								
Agricultural and Forest Related	6,505.43	243.30	269.99	683.26	404.71	106.35	-	769.00
Fishery Related	193.62	-	2.09	6.12	-	23.89	-	23.33
Mining Related	-	-	-	-	-	-	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	2,074.28	180.78	40.70	187.95	39.70	30.43	60.00	260.25
Construction	866.78	85.13	4.87	292.51	747.90	166.56	16.83	50.00
Electricity, Gas and Water	3,105.75	-	-	1.20	-	-	-	-
Metal Products, Mach. & Ele. Eqp.	154.55	-	4.17	-	1.98	3.01	3.45	-
Tras., Com. and Public Utilities	735.34	192.71	0.23	105.47	188.40	114.44	-	131.07
Wholesaler & Retailer	4,874.10	645.91	81.01	1,136.62	443.12	239.93	33.33	906.28
Finance, Insurance and Real Estate	7,502.93	353.61	8.59	902.68	471.94	337.18	40.31	1,383.52
Tourism Service**	2,301.57	228.91	38.76	90.58	104.43	39.90	27.50	274.55
Other Services	2,483.18	72.43	2.00	406.36	-	113.44	-	213.59
Consumption Loans	18,734.66	982.00	78.53	1,786.78	1,623.69	823.88	144.20	2,905.52
Local Government	-	-	-	-	-	-	33.18	-
Others	19.68	1,063.98	347.68	38.86	300.69	438.21	1,886.00	743.49
<b>TOTAL sectorwise</b>	<b>49,551.88</b>	<b>4,048.77</b>	<b>878.60</b>	<b>5,638.40</b>	<b>4,326.56</b>	<b>2,437.22</b>	<b>2,244.79</b>	<b>7,660.61</b>

**Product Wise**

Term Loan	11,481.43	926.49	286.44	2,594.02	2,065.82	581.75	124.27	2,975.88
Overdraft	2,991.73	55.68	68.74	185.63	247.70	124.31	-	340.35
Cash Credit Loan	6,034.51	260.16	67.81	759.40	76.73	-	-	304.31
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	1,467.84	223.82	-	222.45	-	207.01	147.82	353.97
Residential Personal Home Loan (Up to Rs. 20 million)#	7,266.90	704.09	-	402.63	747.90	292.98	535.62	621.93
Real Estate Loan	4,641.65	50.00	-	176.05	272.86	223.54	1,247.09	764.00
Margin Nature Loan	1,923.47	123.50	-	85.64	48.62	276.22	26.19	404.75
Hire Purchase Loan	1,221.19	153.81	6.23	113.89	180.38	122.87	121.56	171.99
Deprived Sector Loan	4,097.33	436.07	171.85	689.90	455.74	109.21	33.18	618.62
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	8,425.84	1,115.14	277.53	408.80	230.81	499.32	9.05	1,104.81
<b>Total Product wise Loan</b>	<b>49,551.88</b>	<b>4,048.77</b>	<b>878.60</b>	<b>5,638.40</b>	<b>4,326.56</b>	<b>2,437.22</b>	<b>2,244.79</b>	<b>7,660.61</b>

**Collateral Wise**

Gold and Silver	210.32	99.06	66.20	188.70	64.51	-	-	569.45
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	1,923.47	123.50	-	85.64	-	-	26.19	404.75
Fixed Deposit Receipts	939.63	40.43	10.15	63.37	56.63	49.65	0.05	74.93
Own	939.63	40.43	10.15	63.37	56.63	49.65	0.05	74.93
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	44,213.15	2,401.31	802.26	4,545.07	3,825.91	1,980.24	397.11	5,877.76
Fixed Assets	44,213.15	2,401.31	802.26	4,545.07	3,825.91	1,980.24	397.11	5,877.76
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	2,232.42	303.61	-	755.62	330.89	131.66	83.27	733.70
Government Guarantee	17.19	-	-	-	-	-	33.18	-
Institutional Guarantee	1,893.89	303.61	-	700.32	199.07	109.06	-	617.52
Personal Guarantee	318.62	-	-	55.31	131.81	22.60	50.09	116.18
Collective Guarantee	2.72	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	32.89	1,080.86	-	-	48.62	275.66	1,738.17	-
<b>Total</b>	<b>49,551.88</b>	<b>4,048.77</b>	<b>878.60</b>	<b>5,638.40</b>	<b>4,326.56</b>	<b>2,437.22</b>	<b>2,244.79</b>	<b>7,660.61</b>

BFI Name	Goodwill	Shree	BestFC	Progressive	Janaki	Pokhara	Central	Multi
<b>Sector Wise</b>								
Agricultural and Forest Related	459.95	592.72	477.33	420.25	622.52	488.68	309.90	474.89
Fishery Related	12.65	37.93	4.54	32.38	-	14.90	17.40	14.34
Mining Related	61.78	-	1.50	-	-	-	19.07	-
Agriculture, Forestry, Beverage & Non Food Production Related*	397.63	252.39	291.09	244.24	185.35	458.61	176.89	25.19
Construction	276.32	256.40	491.29	275.46	-	150.91	278.95	10.70
Electricity, Gas and Water	371.08	-	43.26	5.45	-	-	39.94	24.89
Metal Products, Mach. & Ele. Equip.	292.35	37.53	28.34	15.51	-	79.08	36.02	36.68
Tras., Com. and Public Utilities	664.85	73.94	69.18	43.36	-	263.48	188.89	0.48
Wholesaler & Retailer	1,324.12	452.64	283.64	808.67	1,309.21	1,806.18	583.29	427.74
Finance, Insurance and Real Estate	907.15	971.17	357.16	988.87	180.06	1,178.49	277.65	56.78
Tourism Service**	777.89	381.10	84.56	53.38	87.35	642.85	51.65	34.33
Other Services	475.50	645.51	16.24	59.33	-	243.38	57.18	0.42
Consumption Loans	2,407.74	1,471.09	1,525.83	1,821.16	189.03	2,921.38	1,512.02	464.42
Local Government	-	-	-	-	-	-	-	-
Others	354.29	1,228.35	623.41	41.75	586.46	124.93	1,424.54	13.07
<b>TOTAL sectorwise</b>	<b>8,783.29</b>	<b>6,400.76</b>	<b>4,297.38</b>	<b>4,809.80</b>	<b>3,159.99</b>	<b>8,372.86</b>	<b>4,973.38</b>	<b>1,583.95</b>

**Product Wise**

Term Loan	1,856.66	1,268.74	293.15	464.04	87.59	3,382.60	1,342.74	511.81
Overdraft	-	364.71	516.56	-	389.34	135.16	133.82	222.24
Cash Credit Loan	-	65.57	278.64	-	1,406.03	1,253.72	242.69	394.04
Trust Receipt Loan/Import Loan	-	-	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	2,318.30	351.28	82.80	128.23	-	327.31	640.54	44.61
Residential Personal Home Loan (Up to Rs. 20 million)#	689.59	801.01	793.82	268.34	7.13	870.80	711.74	22.42
Real Estate Loan	573.83	1,063.17	338.78	515.01	111.69	754.91	179.70	33.56
Margin Nature Loan	258.10	482.31	419.78	159.54	-	88.01	81.93	-
Hire Purchase Loan	770.24	52.85	149.81	97.55	-	622.97	182.84	4.02
Deprived Sector Loan	428.50	300.73	208.51	601.38	162.17	765.61	230.79	79.98
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,888.08	1,650.38	1,215.54	2,575.72	996.05	171.76	1,226.60	271.27
<b>Total Product wise Loan</b>	<b>8,783.29</b>	<b>6,400.76</b>	<b>4,297.38</b>	<b>4,809.80</b>	<b>3,159.99</b>	<b>8,372.86</b>	<b>4,973.38</b>	<b>1,583.95</b>

**Collateral Wise**

Gold and Silver	557.31	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Non Governmental Securities	257.95	482.31	421.82	159.54	-	88.01	81.93	-
Fixed Deposit Receipts	166.07	75.82	77.91	36.36	179.05	69.42	53.06	28.42
Own	164.98	75.82	77.91	36.36	179.05	69.42	53.06	28.42
Other Licences Institutions	1.09	-	-	-	-	-	-	-
Collateral of Properties	7,359.89	5,646.77	3,632.65	4,011.85	111.69	7,691.94	4,659.07	1,555.52
Fixed Assets	7,359.56	5,646.77	3,632.65	3,990.15	111.69	7,691.94	4,659.07	1,555.52
Current Assets	0.33	-	-	21.69	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	400.68	195.85	164.89	600.47	-	523.50	179.31	-
Government Guarantee	-	-	4.02	-	-	-	-	-
Institutional Guarantee	291.32	195.85	20.98	508.34	-	420.27	172.74	-
Personal Guarantee	109.36	-	138.91	92.13	-	103.22	0.49	-
Collective Guarantee	-	-	-	-	-	-	0.13	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	0.99	-	-	-	5.95	-
Credit Card	-	-	-	-	-	-	-	-
Others	41.40	-	0.11	1.58	2,869.25	-	-	-
<b>Total</b>	<b>8,783.29</b>	<b>6,400.76</b>	<b>4,297.38</b>	<b>4,809.80</b>	<b>3,159.99</b>	<b>8,372.86</b>	<b>4,973.38</b>	<b>1,583.95</b>

BFI Name	Samridhhi	CMerchant	GMBFL	ICFC	Manju	Reliance
<b>Sector Wise</b>						
Agricultural and Forest Related	185.77	53.80	219.70	837.10	705.73	381.91
Fishery Related	-	-	7.50	55.46	12.18	44.57
Mining Related	-	-	0.91	16.74	-	-
Agriculture, Forestry, Beverage & Non Food Production Related*	52.67	202.49	143.98	883.19	241.94	388.87
Construction	132.84	-	353.87	289.41	522.49	345.79
Electricity, Gas and Water	-	-	-	224.05	20.65	27.38
Metal Products, Mach. & Ele. Equip.	44.74	-	15.46	81.19	67.16	77.74
Tras., Com. and Public Utilities	151.43	2.94	15.01	322.11	228.29	257.07
Wholesaler & Retailer	168.73	68.51	596.56	2,117.46	2,527.77	1,130.61
Finance, Insurance and Real Estate	311.05	-	622.00	2,335.32	2,482.86	884.12
Tourism Service**	39.24	37.24	255.99	1,522.07	355.15	574.06
Other Services	33.05	-	49.79	742.94	238.96	111.65
Consumption Loans	644.42	1.55	1,475.44	4,729.63	6,800.66	2,363.08
Local Government	2.63	-	-	-	-	-
Others	55.30	359.27	2,071.63	1,360.19	2,930.98	50.43
<b>TOTAL sectorwise</b>	<b>1,821.86</b>	<b>725.80</b>	<b>5,827.84</b>	<b>15,516.86</b>	<b>17,134.83</b>	<b>6,637.28</b>

**Product Wise**

Term Loan	728.81	353.02	628.11	6,863.50	4,457.86	2,614.24
Overdraft	115.02	-	-	974.85	857.43	55.96
Cash Credit Loan	131.14	108.00	-	2,473.13	345.35	818.21
Trust Receipt Loan/Import Loan	-	-	-	-	-	-
Short Term Working Capital/Demand Loan	0.74	-	305.25	130.34	899.24	376.93
Residential Personal Home Loan (Up to Rs. 20 million)#	132.49	-	1,219.02	1,518.44	4,584.65	865.19
Real Estate Loan	109.11	246.66	435.48	1,605.53	1,480.32	436.17
Margin Nature Loan	87.49	-	357.55	418.21	870.64	301.41
Hire Purchase Loan	165.86	-	46.46	409.85	101.42	238.53
Deprived Sector Loan	313.15	-	315.69	845.58	783.77	340.11
Bills Purchased	-	-	-	-	-	-
Other Product	38.05	18.11	2,520.28	277.42	2,754.16	590.54
<b>Total Product wise Loan</b>	<b>1,821.86</b>	<b>725.80</b>	<b>5,827.84</b>	<b>15,516.86</b>	<b>17,134.83</b>	<b>6,637.28</b>

**Collateral Wise**

Gold and Silver	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-
Non Governmental Securities	90.27	-	-	418.21	870.64	-
Fixed Deposit Receipts	38.72	-	95.03	234.12	137.91	95.10
Own	38.72	-	95.03	234.12	137.91	95.10
Other Licences Institutions	-	-	-	-	-	-
Collateral of Properties	1,374.35	725.80	5,111.38	14,039.38	14,529.90	5,843.08
Fixed Assets	1,374.35	725.80	5,111.38	14,039.38	14,529.90	5,843.08
Current Assets	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-
Against Guarantee	318.52	-	259.25	817.99	1,594.36	378.70
Government Guarantee	2.63	-	-	-	-	-
Institutional Guarantee	189.54	-	258.27	719.72	967.48	279.33
Personal Guarantee	120.33	-	0.98	98.27	626.89	99.36
Collective Guarantee	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-
Other Guarantee	6.02	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Others	-	-	362.18	7.14	2.01	320.41
<b>Total</b>	<b>1,821.86</b>	<b>725.80</b>	<b>5,827.84</b>	<b>15,516.86</b>	<b>17,134.83</b>	<b>6,637.28</b>



S.N.	Infrastructure Development Bank Name	NIFRA
<b>Liabilities</b>		
<b>1</b>	<b>CAPITAL FUND</b>	24,571.15
	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	817.86
	g. Others Reserves Fund	848.98
<b>2</b>	<b>BORROWINGS</b>	2,289.81
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Others	-
	e. Bonds and Securities	2,289.81
<b>3</b>	<b>DEPOSITS</b>	2,049.64
	a. Current	247.94
	Domestic	247.94
	Foreign	-
	b. Savings	0.00
	Domestic	0.00
	Foreign	-
	c. Fixed	1,800.00
	Domestic	1,800.00
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1.70
	Domestic	1.70
	Foreign	-
<b>4</b>	<b>Bills Payable</b>	-
<b>5</b>	<b>Other Liabilities</b>	2,278.27
	1. Sundry Creditors	-
	2. Loan Loss Provision	826.47
	3. Interest Suspense a/c	-
	4. Others	1,451.80
<b>6</b>	<b>Reconciliation A/c</b>	-
<b>7</b>	<b>Profit &amp; Loss A/c</b>	350.81
	<b>TOTAL Liabilities</b>	<b>31,539.68</b>
<b>Assets</b>		
<b>1</b>	<b>LIQUID FUNDS</b>	281.65
	a. Cash Balance	0.03
	Nepalese Notes & Coins	0.03
	Foreign Currency	-
	b. Bank Balance	281.62
	1. In Nepal Rastra Bank	226.45
	Domestic Currency	226.45
	Foreign Currency	-
	2. "A" Class Licensed Institution	55.16
	Domestic Currency	55.16
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	-
	Domestic Currency	-
	Foreign Currency	-
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	3,571.14
	a. Govt. Securities	3,571.14
	b. NRB Bond & Deposit collection	-
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4,079.50
	a. Interbank Lending	300.00
	b. Non Residents	-
	c. Others	3,779.50
<b>4</b>	<b>LOANS &amp; ADVANCES (Including Bills Purchased)</b>	22,182.64
	<b>4.1 LOANS &amp; ADVANCES</b>	22,182.64
	a. Infrastructure Project	22,182.64
	<b>4.2 BILL PURCHASED</b>	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
<b>5</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
<b>6</b>	<b>FIXED ASSETS</b>	178.67
<b>7</b>	<b>OTHER ASSETS</b>	1,246.08
	a. Accrued Interest:	530.44
	Financial Institutions	-
	Government Enterprises	15.17
	Private Sector	515.27
	b. Staff Loans / Adv.	104.81
	c. Sundry Debtors	-
	d. Cash In Transit	-
	e. Others	610.84
<b>8</b>	<b>Expenses not Written off</b>	-
<b>9</b>	<b>Non Banking Assets</b>	-
<b>10</b>	<b>Reconciliation Account</b>	-
<b>11</b>	<b>Profit &amp; Loss A/c</b>	-
	<b>TOTAL ASSETS</b>	<b>31,539.68</b>

Infrastructure Development Bank Name	NIFRA
<b>Expenses</b>	
<b>1. Interest Expense</b>	<b>59.65</b>
1.1 On Deposit Liabilities	16.97
1.2 On Borrowing	42.68
<b>2. Commission Expense</b>	<b>0.02</b>
<b>3. Staff Expense</b>	<b>17.08</b>
<b>4. Office Operating Expenses</b>	<b>23.27</b>
<b>5. Foreign Exchange Loss</b>	-
5.1 Due to Change in Exchange Rates	-
5.2 Due to Foreign Currency Transaction	-
<b>6. Non Operating Expense</b>	-
<b>7. Provision for Risk</b>	<b>54.39</b>
7.1 Loan loss Provision	54.39
7.1.1 General Loan loss Provision	37.95
7.1.1.1 Pass Loan Loss Provision	37.95
7.1.1.2 Watch List Provision	-
7.1.2 Special Loan Loss Provision	16.44
7.1.3 Additional Loan Loss Provision	-
7.2. Provision for Non-Banking Assets	-
7.3. Provision for Loss on Investment	-
7.5. Provision for Loss of Other Assets	-
<b>8. Loan Written Off</b>	-
<b>9. Provision for Staff Bonus</b>	<b>55.70</b>
<b>10. Provision for Income Tax</b>	<b>150.48</b>
<b>11. Others</b>	-
<b>12. Net Profit</b>	<b>350.81</b>
<b>Total Expenses</b>	<b>711.40</b>

<b>Income</b>	
<b>1. Interest Income</b>	<b>622.26</b>
1.1 On Loans and Advances	544.33
1.2 On Investment	27.71
1.2.1 Government Bonds	27.71
1.2.2 Foreign Bonds	-
1.2.3 NRB Bonds	-
1.2.4 Debenture & Bonds	-
1.3 On Agency Balance	-
1.4 On Call Deposit	-
1.5 On Others	50.22
<b>2. Commission and Discount</b>	<b>13.65</b>
2.1 Bills Purchase and Discount	-
2.2 Commission	13.65
2.3 Others	-
<b>3. Exchange Fluctuation Income</b>	-
3.1 Due to Change in Exchange Rate	-
3.2 Due to Foreign Currency Transaction	-
<b>4. Other Operating Income</b>	-
<b>5. Non Operating Income</b>	<b>0.02</b>
<b>6. Write Back from Provisions for loss</b>	<b>75.47</b>
<b>7. Recovery of written-off Loan</b>	-
<b>8. Income from Extra Ordinary transactions</b>	-
<b>9. Net Loss</b>	-
<b>Total Income</b>	<b>711.40</b>

**Districtwise List of Banks and Financial Institutions Branches ( Asoj, 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	9	1	38	150,599	3,963
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	43	7	1	51	340,721	6,681
	<b>Total</b>		<b>759</b>	<b>197</b>	<b>36</b>	<b>992</b>	<b>4,961,412</b>	<b>5,001</b>
15	Madhesh	Saptari	56	7	2	65	706,255	10,865
16	Madhesh	Siraha	83	12	3	98	739,953	7,551
17	Madhesh	Dhanusa	87	8	13	108	867,747	8,035
18	Madhesh	Mahottari	64	7	10	81	706,994	8,728
19	Madhesh	Sarlahi	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
	<b>Total</b>		<b>581</b>	<b>84</b>	<b>51</b>	<b>716</b>	<b>6,114,600</b>	<b>8,540</b>
23	Bagmati	Dolakha	31	3	-	34	172,767	5,081
24	Bagmati	Ramechhap	22	2	-	24	170,302	7,096
25	Bagmati	Sindhuli	34	2	2	38	300,026	7,895
26	Bagmati	Rasuwa	28	1	1	30	46,689	1,556
27	Bagmati	Dhading	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	934	150	49	1,133	2,041,587	1,802
32	Bagmati	Lalitpur	233	34	17	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	166	53	18	237	719,859	3,037
	<b>Total</b>		<b>1,836</b>	<b>335</b>	<b>109</b>	<b>2,280</b>	<b>6,116,866</b>	<b>2,683</b>
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	203	78	19	300	600,051	2,000
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
	<b>Total</b>		<b>602</b>	<b>191</b>	<b>37</b>	<b>830</b>	<b>2,466,427</b>	<b>2,972</b>



47	Lumbini	Gulmi	38	15	-	53	246,494	4,651
48	Lumbini	Palpa	47	11	-	58	245,027	4,225
49	Lumbini	Rupandehi	220	77	28	325	1,121,957	3,452
50	Lumbini	Kapilbastu	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
	<b>Total</b>		<b>740</b>	<b>257</b>	<b>47</b>	<b>1,044</b>	<b>5,122,078</b>	<b>4,906</b>
59	Karnali	Rukum West	21	2	1	24	166,740	6,948
60	Karnali	Salyan	26	5	1	32	238,515	7,454
61	Karnali	Surkhet	54	10	1	65	415,126	6,387
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
	<b>Total</b>		<b>214</b>	<b>21</b>	<b>3</b>	<b>238</b>	<b>1,688,412</b>	<b>7,094</b>
69	Sudur Paschim	Doti	19	1	-	20	204,831	10,242
70	Sudur Paschim	Bajhang	21	1	-	22	189,085	8,595
71	Sudur Paschim	Kailali	131	30	5	166	904,666	5,450
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	61	11	1	73	513,757	7,038
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
	<b>Total</b>		<b>330</b>	<b>52</b>	<b>6</b>	<b>388</b>	<b>2,694,783</b>	<b>6,945</b>
	<b>Grand Total</b>		<b>5,062</b>	<b>1,137</b>	<b>289</b>	<b>6,488</b>	<b>29,164,578</b>	

Bank/BFI Class	A	B	C <sup>#</sup>	D	E <sup>§</sup>	Total
No. of BFIs	20	17	17	52	1	107
No. of Branches <sup>^</sup>	5,062	1,137	289	5,051		11,539
Population per Branch <sup>*</sup> (Served by A, B and C class BFIs)						4,495
Population per Branch <sup>*</sup> (Served by A, B, C and D class BFIs)						2,527

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
Koshi	759	197	36	853	992	1,845
Madhesh	581	84	51	1,045	716	1,761
Bagmati	1,836	335	109	756	2,280	3,036
Gandaki	602	191	37	573	830	1,403
Lumbini	740	257	47	1,125	1,044	2,169
Karnali	214	21	3	238	238	476
Sudur Paschim	330	52	6	461	388	849
<b>Total</b>	<b>5,062</b>	<b>1,137</b>	<b>289</b>	<b>5,051</b>	<b>6,488</b>	<b>11,539</b>

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

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

§ E Refers to Infrastructure Development Bank

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

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

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

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

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

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

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

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

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashwin, 2078 (Mid October, 2021)		Kartik, 2078 (Mid Nov, 2021)		Mangsir, 2078 (Mid Dec, 2021)		Poush, 2078 (Mid Jan, 2022)		Magh, 2078 (Mid Feb, 2022)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	8.05	258,295.84	8.41	261,449.97	8.66	266,424.53	8.78	269,314.19	9.49	276,304.79
2	Fishery Related	7.53	9,560.40	7.83	9,824.90	7.82	10,129.84	8.00	10,330.23	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 (F)
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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
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
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
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
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
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
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
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
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	-
	<b>Aggregate</b>	<b>7.64</b>	<b>4,323,938.15</b>	<b>7.81</b>	<b>4,375,937.89</b>	<b>8.16</b>	<b>4,431,219.63</b>	<b>8.32</b>	<b>4,447,035.44</b>	<b>8.46</b>	<b>4,505,032.74</b>	<b>8.51</b>	<b>4,258,380.63</b>	<b>8.41</b>

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 (F)
S.N.	Description	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	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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	3.51
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	13.54	290,725.71	13.82
	<b>Aggregate</b>	<b>11.94</b>	<b>4,147,573.34</b>	<b>12.06</b>	<b>4,162,442.05</b>	<b>12.19</b>	<b>4,189,642.72</b>	<b>12.65</b>	<b>4,192,994.92</b>	<b>12.74</b>	<b>4,194,531.49</b>	<b>12.79</b>	<b>4,247,523.97</b>	<b>13.03</b>

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 (F)
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)
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
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
3	Cash Credit Loan													13.34
4	Trust Receipt Loan/Import Loan	12.33	69,013.99	12.44	71,186.92	12.52	71,414.37	13.20	74,293.07	13.20	70,652.09	13.19	63,452.96	13.82
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
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
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
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
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
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	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	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
	<b>Aggregate</b>	<b>11.94</b>	<b>4,147,573.34</b>	<b>12.06</b>	<b>4,162,442.05</b>	<b>12.19</b>	<b>4,189,642.72</b>	<b>12.65</b>	<b>4,192,994.92</b>	<b>12.74</b>	<b>4,194,531.49</b>	<b>12.79</b>	<b>4,247,526.47</b>	<b>13.03</b>

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	
	<b>Aggregate</b>	<b>4,632,756.35</b>	<b>8.37</b>	<b>4,661,325.83</b>	<b>8.26</b>	<b>4,722,871.09</b>	<b>8.08</b>	<b>4,730,881.24</b>	<b>7.99</b>	<b>4,798,146.91</b>	<b>7.86</b>	<b>4,975,236.85</b>	<b>8.00</b>	<b>4,824,743.18</b>	

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	
	<b>Aggregate</b>	<b>4,258,458.08</b>	<b>13.03</b>	<b>4,247,528.69</b>	<b>12.84</b>	<b>4,282,618.95</b>	<b>12.65</b>	<b>4,269,114.51</b>	<b>12.53</b>	<b>4,273,360.88</b>	<b>12.30</b>	<b>4,046,550.26</b>	<b>12.24</b>	<b>4,269,821.78</b>	

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	
	<b>Aggregate</b>	<b>4,258,458.07</b>	<b>13.03</b>	<b>4,247,528.69</b>	<b>12.84</b>	<b>4,282,618.95</b>	<b>12.65</b>	<b>4,269,093.76</b>	<b>12.53</b>	<b>4,273,360.89</b>	<b>12.30</b>	<b>4,046,550.26</b>	<b>12.24</b>	<b>4,269,821.78</b>	

Weighted Average Interest Rate Structure of Commercial Banks

Amt in Mn of Rs

Overall Summary of Interest Rate on LCY Deposit											
S.N.	Description	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)	
		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											
S.N.	Description	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)	
		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											
S.N.	Description	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)	
		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															
S.N.	Description	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)	
		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															
S.N.	Description	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)	
		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	11,412.32	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															
S.N.	Description	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)	
		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)		Asoj, 2081 (Mid Oct, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.38	1,776,234.36	3.32	1,912,128.44
2	Fixed:	7.71	3,181,823.47	7.43	3,133,338.92
2.1	up to 1 month	-	-	-	-
2.2	1-3 months	-	-	-	-
2.3	3-6 months	5.67	595,514.54	5.34	615,704.36
2.4	6-12 months	6.40	1,055,288.33	6.21	1,077,605.33
2.5	1-2 yrs	8.33	712,822.10	7.96	638,976.23
2.6	2 yrs and above	10.33	818,198.51	10.25	801,053.00
3	Call	1.39	361,780.73	1.67	367,890.28
4	Certificate of Deposits	-	-	-	-
5	Other	2.27	2,181.71	2.33	2,098.44
6	Non interest bearing deposits	-	337,667.97	-	360,956.81
6.1	Current	-	299,793.50	-	321,584.17
6.2	Margin	-	37,074.67	-	38,040.34
6.3	Other	-	799.80	-	1,332.31
	Aggregate	5.48	5,659,688.24	5.24	5,776,412.88

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	9.01	321,060.81	8.62	321,092.02
2	Fishery Related	8.58	14,421.37	8.37	14,446.42
3	Mining Related	9.52	12,962.30	9.09	13,313.33
4	Agriculture, Forestry & Beverage Production Related	9.35	255,936.07	9.19	257,212.36
5	Non Food Production Related	9.67	547,700.62	9.35	555,950.87
6	Construction	9.94	185,259.23	9.68	188,049.09
7	Electricity, Gas and Water	9.56	373,477.64	9.18	383,655.99
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.54	70,756.45	9.90	69,665.95
9	Transport, Communication and Public Utilities	9.89	70,862.62	9.61	70,628.02
10	Wholesaler & Retailer	9.73	919,014.97	9.43	928,394.15
11	Finance, Insurance and Real Estate	9.48	325,363.21	9.19	342,458.66
12	Hotel or Restaurant	9.76	199,230.13	9.47	202,228.47
13	Other Services	9.72	182,039.83	9.44	182,789.16
14	Consumption Loans	10.30	850,030.43	10.06	854,688.39
15	Local Government	3.50	1,176.10	3.50	1,176.10
16	Others	10.34	245,374.69	10.11	246,057.41
	Aggregate	9.52	4,574,666.46	9.33	4,631,806.37

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadra, 2081 (Mid Sep, 2024)		Asoj, 2081 (Mid Oct, 2024)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.90	1,718,491.16	9.61	1,734,321.28
2	Overdraft	10.66	89,941.26	10.35	89,465.63
3	Cash Credit Loan	9.77	592,900.04	9.44	595,642.03
4	Trust Receipt Loan/Import Loan	9.86	63,233.31	9.72	63,506.60
5	Short Term Working Capital/Demand Loan	9.55	721,785.57	9.01	743,815.77
6	Residential Personal Home Loan (Up to Rs. 15 million)	9.93	317,963.39	9.71	319,583.71
7	Real Estate Loan	10.14	222,454.13	9.84	225,898.02
8	Margin Nature Loan	9.90	79,141.05	9.69	84,210.43
9	Hire Purchase Loan	10.09	107,998.00	9.81	107,823.81
10	Deprived Sector Loan	8.61	262,326.80	8.34	267,907.80
11	Bills Purchased	9.84	6,508.14	9.23	7,173.22
12	Other Product	10.05	391,923.64	9.95	392,458.06
	Aggregate	9.52	4,574,666.47	9.33	4,631,806.37



## Annex-I

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

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

**Annex-I**

**D. Microfinance Financial Institutions**

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC	4	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek
5	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban	6	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan
7	Nerude Mirmire Laghubitta Bittiya Sanstha Limited	NERUDE	8	Sworojagar Laghubitta Bittiya Sanstha Limited	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	Swabhimani Laghubitta Bittiya Sanstha Ltd.	Swabhimani	36	Sampada Laghubitta Bittiya Sanstha Limited	Sadhana
37	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	38	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
39	Mahila Laghubitta Bittiya Sanstha Limited	Mahila	40	Unique Nepal Laghubitta Bittiya Sanstha Ltd.	Unique
41	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	42	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
43	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	44	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
45	NESDO Samriddha Laghubitta Bittiya Sanstha Limited	NESDO	46	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
47	Swastik Laghubitta Bittiya Sanstha Limited	Swastik	48	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
49	Matribhumi Laghubitta Bittiya Sanstha Limited	Kisan(NRN)	50	Jeevan Bikas Laghubitta Bittiya Sanstha Limited	Jeevan
51	Super Laghubitta Bittiya Sanstha Limited	Super	52	Aviyan Laghubitta Bittiya Sanstha Limited	Aviyan

**E. Infrastructure Development Bank**

1	Nepal Infrastructure Bank Limited	NIFRA
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